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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Assam (P0314)

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HDFC Bank CSR



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List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
CSR	Corporate Social Responsibility
FXBIS	FXB India Suraksha
RRA	Rapid Rural Appraisal

I. Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0314) implemented by FXB India Suraksha in 6 villages of Kalaigaon Block and one village of Paschim Mangaldai Block in Darang District of Assam, India.

We extend our heartfelt appreciation to HDFC Bank for its vision and resources, which made this meaningful research possible. DevInsights also appreciates the HDFC and FXB India Suraksha teams' technical guidance, valuable input, and seamless coordination. Their profound understanding of the project and its context provided indispensable guidance in shaping our research design and data collection efforts.

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II. Executive Summary

The **Holistic Rural Development Program (HRDP)** under **HDFC Bank's Parivartan** initiative was designed to uplift economically disadvantaged rural communities across India. The program was implemented in 6 villages of Kalaigaon Block and one village of Paschim Mangaldai Block in Darang District of Assam, by the **NGO FXB India Suraksha**. It addressed critical challenges such as poverty, illiteracy, poor healthcare, and limited livelihood opportunities through strategic interventions in four thematic areas—**Natural Resource Management (NRM)**, **Skill Development & Livelihood Enhancement (SDLE)**, **Promotion of Education (POE)**, and **Healthcare & Hygiene (H&H)**—the project sought to foster sustainable socio-economic development. These efforts were especially significant for Darrang District, where agriculture dominates the economy, yet farmers face systemic challenges like limited irrigation, high input costs, and storage issues. The project aimed to create resilient, self-sustaining communities by addressing these needs while aligning with ecological and social sustainability principles.

A cross-sectional mixed-methods approach was adopted to assess the program's impact. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The OECD DAC criteria guided the assessment framework, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under the OECD DAC parameters, a certain set of questions was curated on a Likert scale ranging from 1 to 5, through which actual scores were calculated. The actual scores were computed using the weighted average formula, **Weighted Average = Sum of (Actual mean of each intervention * weight for that intervention) / Sum of all weights**, where weights were calculated based on the responses received for each intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, each indicator is assigned another weightage based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

The project achieved an **overall score of 4.4**, based on combined quantitative and qualitative indicators, reflecting strong performance across all thematic areas.

Table 1: Thematic area-wise and Overall Project Score

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Good	Good	Good	Good	Good
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Excellent	Excellent	Excellent	Excellent	Excellent
Effectiveness	Excellent	Excellent	Excellent	Excellent	Excellent
Impact	Good	Good	Good	Good	Good
Sustainability	Good	Good	Good	Good	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	4.4	4.4	4.4	4.3	4.4

NRM – The interventions focused on sustainable environmental conservation and optimal utilization of local ecological resources. The program aimed to enhance community resilience by implementing strategies such as water management and renewable energy solutions. The NRM interventions **achieved an overall score of 4.4**, reflecting strong performance across OECD DAC parameters. NRM achieved 'excellent' efficiency and effectiveness, with interventions like solar-powered water systems,

bore wells, and drip irrigation systems delivering measurable benefits. These included **increased groundwater levels, reduced soil erosion, and improved water availability for agriculture and drinking**, positively impacting livelihoods. The *impact* of the NRM interventions was rated as "Good," with **89% of respondents stating that adequate measures were taken**. While the project integrated sustainability principles into its design, including the formation of Water User Groups and financial planning for maintenance, some challenges in asset maintenance and repair processes were noted. Only 9% of respondents rated sustainability as "Excellent," highlighting the need for strengthened frameworks to ensure long-term functionality.

SDLE -The **SDLE** interventions focused on strengthening rural livelihoods through skill-building, income diversification, and enterprise development. The interventions were designed to address the economic vulnerabilities of small and marginal farmers, landless labourers, and women by equipping them with sustainable livelihood options.

The interventions under **SDLE** achieved an overall score of **4.4**, reflecting **strong coherence, efficiency, and effectiveness performance**. Beneficiaries reported improved **financial stability, reduced dependency on traditional farming, and increased participation in income-generating activities**. However, challenges such as **limited market access, scalability constraints, and gaps in post-training employment linkages** were noted.

POE – An **overall score of 4.3** is obtained under the interventions, reflecting its alignment with community needs and its transformative impact on education. Key initiatives, such as installing smart classrooms, providing improved sanitation and drinking water facilities, and introducing interactive tools like Bala paintings, significantly enhanced the learning environment. The interventions **increased school enrolment, particularly among girls**, and improved student engagement and retention. The POE initiatives created inclusive, modern learning environments, fostering improved educational outcomes and holistic development.

H&H - The interventions achieved an **overall score of 4.4**, reflecting *excellent performance* across OECD DAC parameters. The interventions addressed critical gaps in rural health through initiatives such as health camps and drinking water infrastructure. These activities significantly improved access to clean water and healthcare, aligning firmly with community needs. The interventions fostered *transformational change*, improving health outcomes, raising hygiene awareness, and encouraging environmental stewardship. Positive unintended changes included **reduced disease prevalence, increased toilet adoption, cost and time savings through local health camps, and provision of clean drinking water and sanitation units in schools**.

Several key recommendations have been identified to ensure the long-term sustainability and impact of the HRDP. In **NRM**, training local technicians and strengthening Water User Groups will help maintain critical infrastructure like solar-powered irrigation systems and water tanks. **SDLE** can be further improved by expanding market linkages, introducing diverse skill-building programs, and increasing economic opportunities for women. In **POE**, ensuring the proper maintenance of smart classrooms and providing better recreational facilities will enhance student engagement. Lastly, in **H&H**, increasing the frequency of health camps, reinforcing household-level sanitation awareness, and establishing community-led maintenance models for water and sanitation facilities will ensure lasting health benefits. These strategic actions will help sustain program outcomes and foster self-reliant rural communities.

1 Introduction

India's rural landscape, home to nearly 65% of the population¹ remains central to the country's development. Despite economic growth and targeted policies, rural areas continue to experience persistent challenges such as low agricultural productivity, underemployment, poor access to quality education and health services, and inadequate infrastructure.² The lack of integrated development strategies often leads to fragmented outcomes and limited long-term impact.

According to the National Institute of Rural Development and Panchayati Raj (NIRDPR), sustainable rural development must address interconnected domains—agriculture, livelihoods, education, health, and social infrastructure—through community-driven approaches. Similarly, the United Nations Development Programme (UNDP) underscores that multi-sectoral rural interventions are crucial for achieving the Sustainable Development Goals (SDGs), particularly those related to poverty (SDG 1), hunger (SDG 2), education (SDG 4), and reduced inequalities (SDG 10).

As part of the Parivartan initiative, HDFC Bank undertakes various CSR activities aimed at fostering "happy and prosperous communities" through socio-economic and ecological development, guided by the principle of sustainability. The 'Holistic Rural Development Program' (HRDP) is the flagship CSR initiative within this framework. Through HRDP, non-governmental organizations nationwide are supported in implementing development interventions. The program's primary objective is to uplift economically disadvantaged and underdeveloped communities by enhancing their socio-economic conditions and ensuring sustainable access to quality education, clean energy, and improved livelihood opportunities. HRDP focuses on four key thematic areas:

Natural Resource Management	Skill development & Livelihood Enhancement	Promotion of Education	Healthcare & Hygiene
<ul style="list-style-type: none">•Tree Plantation•Water Management for drinking/agriculture/general•Organic / Chemical Free/ Natural farming•Renewable energy solution	<ul style="list-style-type: none">•Agriculture and/or Agri allied•Non-Farm livelihood•Skill development programme	<ul style="list-style-type: none">•School infrastructure and SMC•Capacity building of teachers•Educational support to student through Life skill/career counselling.•Sports support programme	<ul style="list-style-type: none">•Health infrastructure & services•Waste management & sanitation•Household & Public toilet•Health camps

Figure 1: Key Thematic Areas

The interconnectedness of the four thematic areas—Natural Resource Management, Skill Development & Livelihood Enhancement, Promotion of Education, and Healthcare & Hygiene—creates a strong foundation for holistic rural development, contributing to the upliftment of communities while enhancing income levels. Natural Resource Management directly supports livelihoods by promoting sustainable practices like water management, organic farming, and renewable energy solutions. These interventions improve agricultural productivity, reduce input costs, and create opportunities for Agri-allied and non-farm livelihoods, leading to economic stability. Similarly, quality education and skill development equip community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, enhancing their socio-economic status.

¹ <https://www.statista.com/topics/12335/rural-economy-of-india/>

² Chintakula, B. S. (2020). Problems of rural system in India, need for addressing them in rural development planning. *Int J Eng Res Technol*, 9, 255-62.

Healthcare and hygiene play a critical role in improving health outcomes through better infrastructure, sanitation, and preventive care. This reduces the disease burden, resulting in a healthier and more productive workforce capable of engaging in income-generating activities. Education also complements healthcare by fostering awareness of hygiene practices, which leads to improved health and school attendance. This, in turn, creates a more skilled and employable population that can contribute effectively to the community's economic growth. Interventions in Natural Resource Management, such as clean water supply, waste management, and tree plantation, further enhance health by reducing environmental hazards, preventing diseases, and promoting ecological balance, which sustains productivity.

These thematic areas are also interconnected in ways that amplify their collective impact. For instance, education and healthcare create a well-informed, healthy community capable of pursuing diverse livelihoods. At the same time, sustainable farming practices and renewable energy initiatives instil environmental responsibility, fostering resilience and innovation in the younger generation. The synergy among these interventions ensures consistent income growth for families and reduces dependence on singular income sources, fostering economic resilience. Ultimately, these interlinkages empower rural communities to achieve socio-economic upliftment while ensuring sustainable development and ecological preservation for future generations.

1.1 About Implementing Organization

The program was implemented by an NGO partner, FXB India Suraksha (FXBIS), which provides development assistance to marginalized children, women, and communities in rural and urban India. The major focus areas for intervention were Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (PoE), and Healthcare & Hygiene (H&H). However, the extent of the work in each village was undertaken based on the need and varied from place to place.

FXBIS was registered in 2007 as a section 8 company under the Companies Act, 2013, with the objective of assisting people to lead a life of dignity by creating a safe, healthy, and productive environment. It builds shared investment narratives with communities, the Government, and Non-government agencies for community-led human development. The organization values the replication of successful programs while ensuring the sustainability of the achievements across the States to increase the scale of its effective reach to the needy women and children. Initially focused on supporting families affected by HIV/AIDS, its work has expanded to a multi-sector approach across four key areas: education, poverty and livelihoods, health, and child rights and protection. Its mission is to enable 5 million families to lead a life of dignity over the next ten years.

1.2 Objectives of the Study

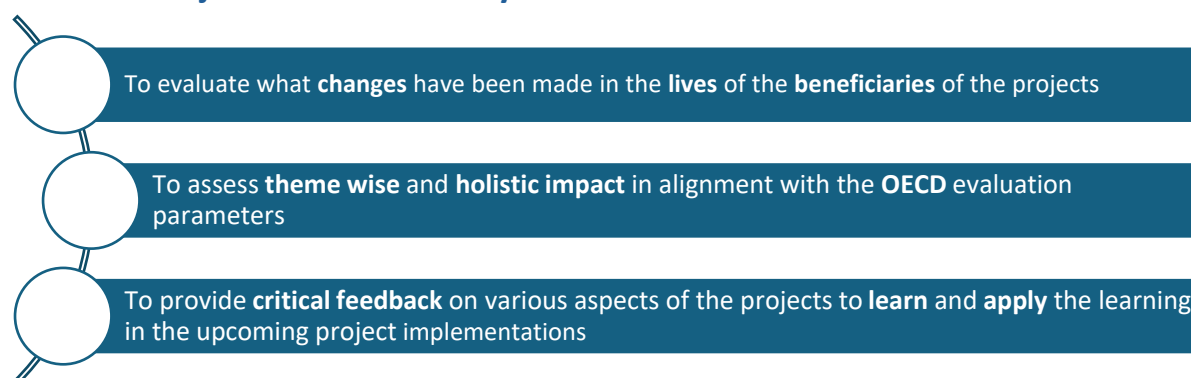


Figure 2: Objectives of the Study

1.3 About the Project Area

The assessment provides an independent and detailed assessment report of HDFC Bank's HRDP intervention (under Parivartan) undertaken in 6 villages of Kalaigaon Block and one village of Paschim Mangaldai Block in Darang District of Assam, implemented by FXB India Suraksha.

Assam, the largest state in Northeast India, is the gateway to the region, bordered by Bangladesh, Bhutan, and all Northeastern states except Sikkim. As per the 2011 census, its population was 31.17 million, with a growth rate of 16.93% over a decade, and a literacy rate of 73.18%. Despite Guwahati's rapid growth, the state still reflects a low Human Development Index.

The project selected the districts for the project implementation, named Darang. In 2011, Darang had a population of 928,500, of which males and females were 475,273 and 453,227, respectively. The economy of the Darang district is agrarian, where the majority (about 85%) of the population is engaged in agriculture and allied activities. Most of the rural population in the selected blocks depends on raising livestock for a livelihood.

Several challenges were encountered during the 3-year implementation of the HRDP Project in seven villages of Darang District, Assam, undertaken by FXB India Suraksha with the support of HDFC Parivartan. The project aimed to bring about positive changes in the people's lives in the seven intervention villages. FXBIS has selected the villages mainly considering the social and economic backwardness of the villages in terms of livelihood opportunity, unemployment of youth, infrastructural development, access to quality education, and the health status of the population in the villages.

A primary challenge FXB India Suraksha faced was high water levels. The installation of duckery sheds, an essential component of the project, was impeded by high pond water levels due to pre-monsoon rain and flooding. The water levels presented an unexpected hurdle, delaying the installation process and necessitating adjustments to the project timeline.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Tengabari Bagicha
2	Udmari
3	Bahajani
4	Kamarpara
5	Akalibari
6	Mathanga Cuburi
7	Kumarpara

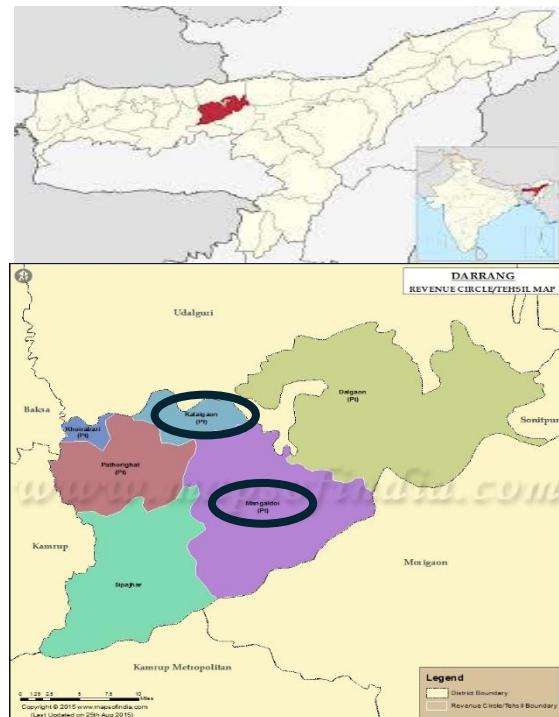


Figure 3: Project Location

2 Methodology

The impact assessment used a **cross-sectional mixed-method** approach that included qualitative and quantitative methods to assess the impact of the project interventions. The impact assessment process was conducted consultatively, engaging with key stakeholders involved in the project design and implementation, including HDFC Bank and FXB India Suraksha NGO.

2.1 Assessment Framework

The assessment framework for this study is structured to evaluate the **relevance, coherence, efficiency, effectiveness, impact, and sustainability** of the **HRDP**. The framework integrates **quantitative and qualitative approaches** to assess the program's implementation and outcomes comprehensively. Each component will be evaluated through specific indicators aligned with the thematic areas of HRDP:

1. **Relevance:** Alignment of project activities with community needs and priorities
2. **Coherence:** Compatibility with other interventions and government schemes
3. **Efficiency:** Optimal utilization of resources (manpower, materials, and time) to achieve outcomes
4. **Effectiveness:** Adherence to planned timelines and delivery of intended outputs
5. **Impact:** Degree of short-term and long-term changes in beneficiaries' lives
6. **Sustainability:** Potential for project outcomes to be sustained

The assessment will use a retrospective recall approach to establish baseline information, as no prior baseline data is available.

2.2 Scoring Matrix

The scoring matrix, aligned with OECD parameters, is used to rate and evaluate the project's performance across various parameters, including **Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding**. Each parameter is assessed through indicators, where those marked in **blue** derive scores from quantitative surveys and those in **green** from qualitative interactions.

Table 3: OECD DAC Criteria Scoring Matrix

SN.	OECD Parameters	Indicators	Stakeholders for data collection	Weightage for individual OECD Parameters	Combined weight for the project score
1	Relevance	Beneficiaries need alignment	Direct beneficiaries (project-specific)- survey CTO	50%	W1: 15%
2		Local context alignment	IA, Beneficiary groups	30%	
3		Quality of design	IA	20%	
4	Coherence	Internal Coherence	IA	50%	W2: 10%
5		External coherence	IA	50%	
6	Efficiency	Timeliness-	Direct beneficiaries (project-specific)	30%	W3: 15%
7		Quality of service provided	Direct beneficiaries (project-specific)- Survey CTO	30%	
8		Operational efficiency	IA	20%	
9		Project design	IA	20%	
10	Effectiveness	Interim Result (Outputs & Short-term results)	Direct beneficiaries (project-specific)- Survey CTO	25%	W4: 20%
11		Reach (target vs Achievement)	HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	25%	

SN.	OECD Parameters	Indicators	Stakeholders for data collection	Weightage for individual OECD Parameters	Combined weight for the project score
12		Influencing factors (Enablers & Disablers)	IA, Direct Beneficiaries	20%	
13		Differential results (Need Assessment)	IA	20%	
14		Adaptation over time	IA	10%	
15	Impact	Significance- (outcome)	Direct beneficiaries (project-specific)- Survey CTO	50%	W5: 25%
16		Transformational change-	Direct beneficiaries (project-specific)- Qual data	30%	
17		Unintended change-	Direct beneficiaries (project-specific)- Qual data	20%	
18	Sustainability	Potential for continuity	Direct beneficiaries (project-specific)- Survey CTO	60%	W6: 10%
19		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%	
20	Branding [#]	Visibility (visible/word of mouth)	IA, Direct beneficiaries- Qual	100%	W7* 5%
Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding					

Branding is an additional parameter that has been added to the list of OECD parameters; IA = Implementing Agency

For each indicator, a certain set of questions was curated on a Likert scale ranging from 1 to 5. To evaluate the performance of the intervention, these ratings were used to calculate the weighted average using the formula: **Weighted Average Score = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights.**

Weights for each intervention were calculated using the below formula:

$$\frac{\text{Number of responses in particular intervention}}{\text{Total number of responses in all the interventions under that category}}$$

For Instance, consider the data provided in the table below for score calculations for one indicator of the OECD–DAC criterion, where seven interventions are mentioned at level 1. There are three categories at level 2, and combining all three, the composite score for NRM will be calculated. The step-by-step process is outlined below, using an example for illustration:

Table 4: Scoring Range Followed for Project Scoring

Scoring Range		
Score Range	Category	Description
More than 4.5	Excellent	Exceptional performance; fully meets or exceeds all expectations for the parameter
Between 3.5 and 4.5	Good	Adequate performance: meets some expectations but requires improvement
Between 2.5-3.4	Needs Improvement	Below-average performance; significant gaps in meeting expectations

Less than 2.5	Poor	Unacceptable performance; fails to meet most or all expectations
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2.3 Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted across the six villages of Kalaigaon Block and one village of Paschim Mangaldai Block in Darang District of Assam, where the program interventions were implemented.

Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

- **Sample Size Calculation:** The sample size was calculated using a **95% confidence interval** and a **5% margin of error**. The universe for each beneficiary type—household, community, and group—was determined, and individual sample sizes were calculated accordingly to ensure robust representation.
- **Proportional Allocation:** Proportionate allocation of the sample was carried out for each beneficiary type, based on the thematic focus areas, activities, and sub-categories identified for each of the intervention village.
- **Thematic Area-Wise Sampling:** A cumulative thematic focus area-wise sample was derived from the different beneficiary categories for **Natural Resource Management (NRM)**, **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

Additionally, for the **Promotion of Education (POE)**, eight schools (primary/ middle/ higher schools/ Anganwadi) were selected to represent institutional beneficiaries (Principal, Teacher, Student, and Parent).

The final sample distribution across beneficiary types and thematic focus areas is as follows:

Table 5: Village-wise and Theme-wise Distribution of Quantitative Sample: Target vs Actual Sample Achieved

Themes	NRM		SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Akalibari	5	7	47	67	4	5	4	6	60	85
Bahajani	5	5	47	47	4	3	4	6	60	61
Kamarpara	5	6	50	45	5	3	8	4	68	58
Kumarpara	5	6	42	31	5	4	4	4	56	45
Matanga Cuburi	5	6	44	46	3	2	0	0	52	54
Tengabari Bagicha	5	5	29	53	5	9	4	11	43	78
Udmari	5	2	79	50	6	6	8	4	98	62
Total	35	37	338	339	32	32	32	35	437	443

This stratified sampling approach ensures that the data collected is representative across different beneficiary groups and thematic areas.

Qualitative Sample Size Estimation

A **purposive sampling approach** was adopted to ensure that the qualitative sample adequately represented the diverse stakeholders involved in the project. This method allowed participants to be selected based on their relevance to the thematic areas under study. Stakeholders were intentionally

chosen for their ability to provide rich and informed insights. The table below showcases the stakeholder type, type of tool administered, and the total sample captured:

Table 6: Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
HH/Farmers	NRM, SDLE	FGD	3	3
PRI	NRM, Health	IDI	5	5
SHG lead	SDLE	FGD	3	3
Farmer group lead	SDLE	IDI	3	3
Implementation Agency	NRM, SDLE, Health, Education	IDI	1	1
Total			15	16

In addition to the qualitative interviews, **six detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, School Management Committees (SMC)/Principals, and SHG/enterprise women**. Each case story offers a unique narrative, highlighting the lived experiences, challenges, and benefits experienced by beneficiaries. These stories provide qualitative depth and contextual evidence to complement the broader interview and discussion findings.

2.4 Data Collection Approach (including training)

The data collection process followed a systematic approach to ensure accuracy and consistency. A two-day training program was conducted in Darrang, Assam for field investigators and supervisors to familiarize them with the study tools, data collection protocols, and ethical considerations. The training covered quantitative and qualitative methods, emphasizing standardized questionnaires, interview techniques, and field-level practices. Mock interviews and role-play exercises were conducted to enhance enumerators' readiness and competence before field deployment.

2.5 Data Analysis and Report Writing

The data analysis process integrated quantitative and qualitative approaches to understand the project's impact comprehensively. Quantitative data were analysed using statistical techniques, ensuring rigorous evaluation of indicators, while qualitative data were thematically analysed to analyse the nuanced insights and beneficiary narratives captured through qualitative interactions. Weighted-average score-based aggregation was applied to derive parameter-level scores. The findings from both methods were synthesized to provide evidence-based conclusions, which were documented in a structured report highlighting key outcomes, challenges, and recommendations.

3. Interventions under Project P0314

This section outlines the **interventions implemented under the project across the broad themes of HRDP**, as carried out by the **implementing agency**.

3.1 Natural Resource Management

The HDFC HRDP initiative under the Natural Resource Management theme focuses on sustainable environmental conservation and optimal utilization of local ecological resources. The program aimed to enhance community resilience by implementing strategies that protect and improve natural assets, promote sustainable agricultural practices, and introduce renewable energy solutions.

Table 7: NRM Specific Activities

Category	Specific Activities
Water Management	Watershed management, dam, community pond
Plantation	Farmland
Renewable Energy	Solar energy-powered installation of streetlights and home lights

3.2 Skill Development and Livelihood Enhancement

The SDLE (Skill Development and Livelihood Enhancement) component of the HDFC Bank Parivartan project aims to empower rural communities by fostering sustainable economic growth through skill development, income diversification, and entrepreneurship. By integrating interventions across agriculture, allied sectors, non-farm livelihoods, and vocational training, SDLE endeavours to enhance household incomes, build economic resilience, and promote self-reliance.

Table 8: Project Specific Activities under SDLE

Category	Specific Activities
Agriculture Training and Support	Farmer training through demos, exposure visits, and PoP on modern farming techniques. Assist in the formation of the association. Provide seed, farm tools, farm techniques, land treatment, and training on different irrigation methods.
Entrepreneurship Development	Provide input support for goat rearing, piggery, duckery, dairy, poultry, and other small businesses.
Farm Management	Provide training on crop diversification, horticulture, and irrigation methods. Also, it helps provide horticulture saplings and drips for irrigation.
Livestock Management	Provide training on fodder development and livestock management. Also, villagers can be aided in the animal health services facilities.

3.3 Health and Hygiene

Health and hygiene are important factors in rural development. Therefore, to enhance community health, HDFC HRDP initiatives focused on increasing nutritional intake by promoting kitchen gardens and distributing high-quality seeds and fruit plants, enabling families and farmers to diversify their produce for better dietary nutrition and food security. Simultaneously, the construction of community water tanks addressed the critical issue of access to clean drinking water, providing a reliable source that fostered a healthier environment and contributed to the villagers' overall well-being and socio-economic progress.

Table 9: Project Specific Activities under H&H

Category	Specific Activities
Kitchen garden	Promotion of kitchen garden plantation
Water Management – Drinking water	Renovation of the community pond
Health camp	Basic health check-up and medicine availability
Waste Management	Availability of dustbins

3.4 Promotion of Education

Promotion of Education under the HRDP program focused on creating an inclusive and modern learning environment to address critical gaps in school infrastructure and enhance the quality of education. The provision of educational material supported learning outcomes. At the same time, innovative infrastructure projects like BaLA (Building as Learning Aid) and the establishment/renovation of classrooms and libraries created more conducive learning environments. Furthermore, the integration of smart and digital infrastructure has modernized teaching methodologies. Crucially, the construction of sanitation units addressed essential hygiene needs, highlighting the intervention's commitment to holistic development and improved resources within these educational institutions.

Table 10: Project Specific Activities under PoE

Category	Specific Activities
Educational Institutions Development	Construction or renovation of basic infrastructure, BaLA painting, and sanitation units. Installation and setup of smart classrooms and the library, and provide educational material for support
Anganwadi Centres	Renovation of Anganwadi Centre

4. Demographic Profile of Respondents

Natural Resource Management

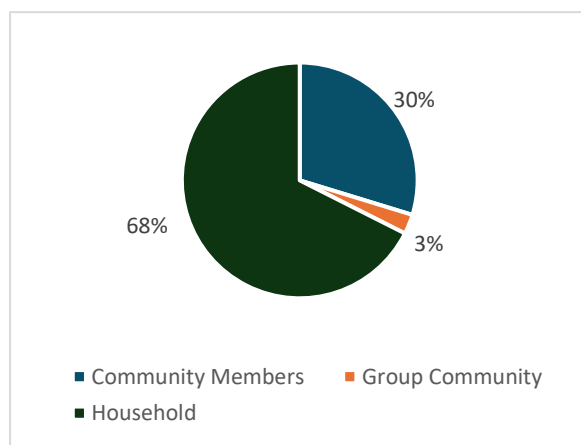


Figure 4: % Distribution of Respondents under NRM (n=37)

The pie chart illustrates the distribution of respondents under the **Natural Resource Management** theme, with more than two-thirds belonging to the **Household** (68%) category and **Community Members** (30%). A smaller proportion of respondents were **Group Community Representatives** (3%).

Among the **beneficiaries**, **59% were male and 41% were female**, indicating that male respondents formed the majority. This gender distribution suggests that men may have had a greater role or representation in discussions related to natural resource management at the household level.

Skill Development and Livelihood Enhancement

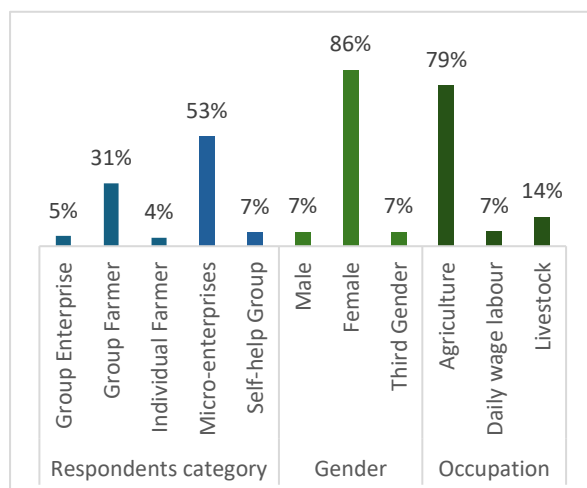


Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=339)

The adjacent figure illustrates the distribution of respondents under the SDLE theme based on category, gender, and occupation. Around half of the respondents were from **micro-enterprises** (53%), followed by group farmers (31%), indicating a significant number of respondents were engaged in small-scale farming or enterprises. The gender distribution reveals a stark disparity, with 86% of respondents being female. Regarding occupation, 79% were engaged in agriculture, 14% in livestock, and 7% in daily-wage labour, showing agriculture as the dominant livelihood with limited diversification. This data underscores the significant participation of women in agricultural activities and related occupations.

Promotion of Education

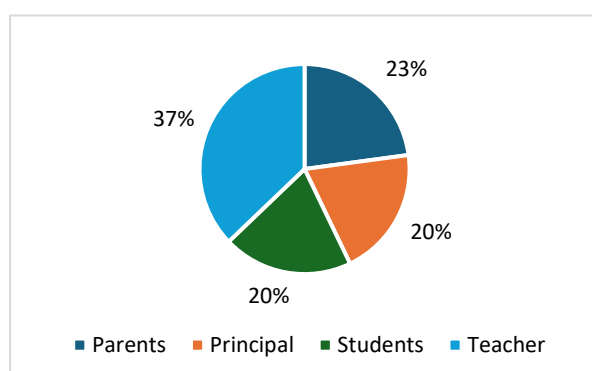


Figure 6: % Distribution of Respondents by category under POE (n=34)

The highest proportion of respondents was **teachers (37%)**, followed by **parents (23%)**, indicating significant representation from those directly involved in education. **Principals and students accounted for 20%** of the respondents, showing equal participation. This distribution reflects a balanced approach to gathering perspectives from key stakeholders, with a stronger emphasis on teachers' involvement in educational matters.

Health and Hygiene

Most respondents were community members (94%), with minimal representation from household heads and technicians (3% each). Regarding occupation, 100% were private employees, indicating that the sample primarily consisted of working individuals from the private sector.

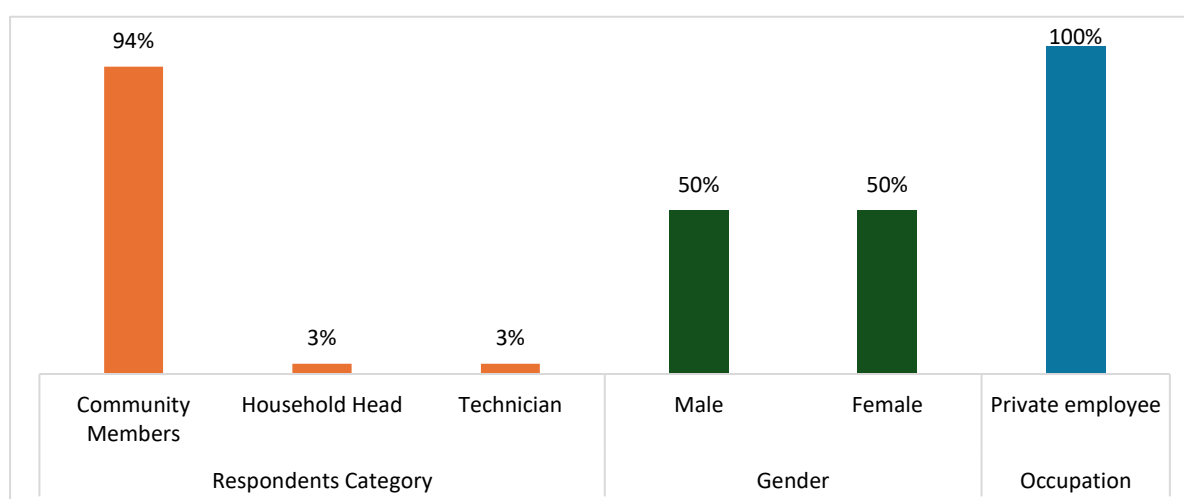


Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=32)

5. Key Findings

This section presents the **key findings across the four thematic areas** analysed through the lens of **OECD evaluation parameters**, including aspects related to **branding and visibility**.

5.1 Relevance

The Relevance section evaluates the **alignment of project activities with the needs and priorities of the target communities**, ensuring the interventions are meaningful and contextually appropriate. This parameter is assessed through **three key indicators: Beneficiary Need Alignment, Local Context Alignment, and Quality of Design**. The actual scores for each indicator are the weighted averages, computed using the formula mentioned in the [Scoring Matrix](#) section.

5.1.1 Beneficiary Need Alignment

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Beneficiary needs alignment	3.8	3.9	4.2	4.9	4.0

The prioritization of interventions by community members reveals a strong alignment with their immediate needs. Solar street lighting was identified as the top priority by nearly **four out of five respondents (94%)**. Other initiatives, including home solar lights, plantation activities, and watershed management, were also rated as highly important.

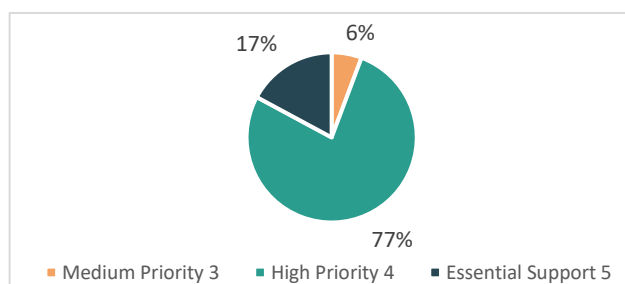


Figure 8: % Distribution of Respondent's Rating on Relevance under NRM- Solar Street Light (n=35)

While these initiatives were considered highly relevant and largely sufficient, with nearly **95% of respondents** rating them as fairly to extremely adequate (69% and 26% respectively), only **a few respondents (6%)** rated the adequacy of the interventions as adequate, indicating that the initiatives were well-intended and contextually appropriate. A farmer from Pakariyo village shared, "The street solar lights provided by NBJK have been most useful for the villagers. We are from a tribal area and must do a lot of farming. Now, because of these lights, we can do farming at night and feel secure when going outside the house."

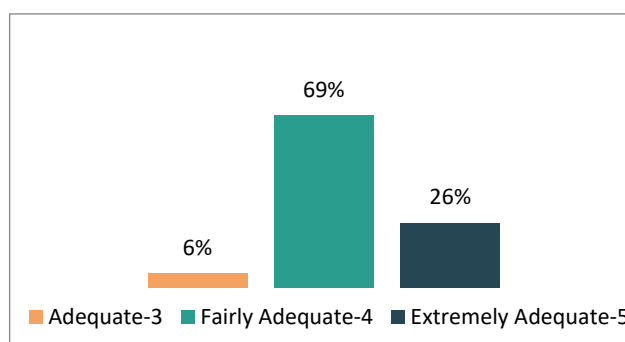


Figure 9: % Distribution of Respondent's Rating on Sufficiency under NRM- Solar Street Light (n=35)

POE interventions demonstrated strong alignment with community needs. The **infrastructure support**, including **BALA painting, library setups, and smart classrooms** at schools and Anganwadis, aligned **exceptionally well** with community needs. These interventions enhanced the **learning environment**, making education more **engaging, accessible, and effective** for children.

Similarly, under H&H, the **provision of water tanks** ensured **safe drinking water**, reducing health risks. **Medical camps** were rated a **high priority by nine out of every ten respondents (92%)**, as they

improved healthcare access through screenings and the provision of essential medicines and supported early diagnosis and treatment.

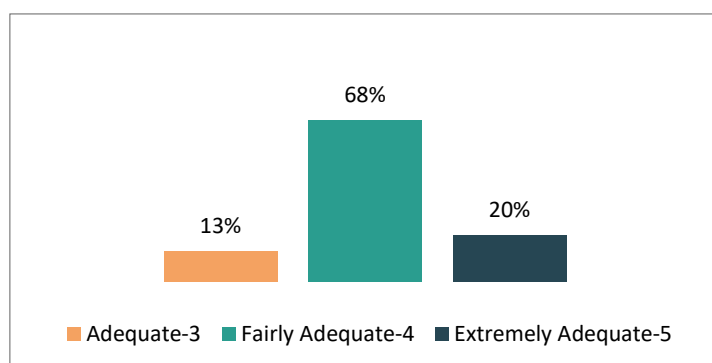


Figure 10: % Distribution of Respondent's Rating on Sufficiency under H&H - Medical Camps (n= 117)

The community highly values interventions under SDLE, including farm tools, training on farming techniques & improved irrigation methods, and farm pond construction/repair. **Almost 87% of respondents** identified these initiatives as **highly adequate**, emphasizing their **critical role in enhancing agricultural productivity and livelihood sustainability**. Also, **fund support and market linkage** received a **rating as highly sufficient** for the farmers.

"Since 2020, HDFC Bank has made significant contributions to the villagers by setting up duck, chicken, pig, and goat farms for households and installing ten streetlights for nighttime safety. In agriculture, they provided essential equipment such as a power tiller, solar system, and rice mill. They also improved educational and social infrastructure by installing tin roofs in schools, establishing and painting meeting rooms, and appointing a teacher to educate young children. Their intervention has made village life considerably more comfortable."

- Excerpt from Farmer Group Lead of Kamarpara Village, Darrang

"For enhancing our livelihood, they have made many things easier for us. For example, they have provided support for goat farming, pig farming, chicken farming, duck farming, and other related areas. Additionally, at the community level, they have helped us by providing solar systems, water systems, and streetlights."

- Excerpt from PRI member of Udmari Village, Darrang

5.1.2 Local Context Alignment

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Local Context Alignment	4.0	4.5	4.0	3.6	4.0

The local context alignment indicator data highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. A good score of **4** on local context alignment reflects the strong relevance of interventions across all focus areas. In NRM, improved access to solar lights and water addressed key daily challenges. Beneficiaries emphasized the transformative impact of streetlights, eliminating darkness in households lacking electricity, improving safety, and convenience. SDLE interventions reduced dependence on costly farm rentals and enhanced farming practices through training and machinery support. Education efforts strengthened infrastructure and localized learning, while health camps improved access to care in remote areas. These outcomes highlight a clear responsiveness to community-specific needs. Additional initiatives like livestock management enhance household income and support women's empowerment by creating new economic opportunities.

"We can observe a complete transformation in the way farmers are utilizing the facilities established through the project, such as irrigation systems, farm machinery, and linkages with various departments. They are now effectively availing themselves of government schemes, which has significantly improved their agricultural practices. Similarly, women have experienced remarkable progress in livestock management. Previously, they faced numerous challenges in generating a profitable income from livestock, but after three years of support and intervention, their earnings have significantly improved. Additionally, we can see how these changes are being replicated across the village, further enhancing its overall development. Another remarkable achievement of this project has been the weaving initiative. Before our intervention, weaving was practiced in a limited manner, but with our support, it has flourished, creating new opportunities for the community."

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

"They've set up duck farms, chicken farms, pig farms, and goat farms for many households. In the agricultural sector, they provided equipment like a power tiller, a solar system, and a small rice mill, along with several other beneficial resources."

- Excerpts from farmers group, Udmari, Darrang

""We were not familiar with this type of machines of weaving. With the help of NGO and HDFC Bank we have learned the advanced techniques of making clothes, and we are also able to produce lots of products such as kurtas, mekhela chadar, etc."

- Excerpts from SHG lead, Tengabari, Darrang

5.1.3 Quality of Design

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Quality of Design	5.0	5.0	5.0	5.0	5.0

The **Quality of Design** indicator assesses whether the intervention was technically, organizationally, and financially feasible to address the identified challenges and achieve desired outcomes. The intervention achieved an Excellent score (5.0) for the NRM thematic area, signifying its robust and well-

structured design. The project incorporated sustainable and innovative solutions under NRM, such as **solar streetlights**, ensuring technical adequacy in addressing local water management challenges.

The intervention's planning was highly structured, with **clear frameworks and timelines** in place to streamline implementation. Financial, material, and human resources were managed efficiently, without deviations from the prescribed plan. Capacity building, including empowering the community and relevant government departments, ensured seamless execution. This systematic approach highlights the project's effectiveness and sustainability in promoting impactful outcomes. The project's success is not measured by **the extent of financial investment** but by its ability to **create self-sustaining, replicable models**. Instead of fostering **dependency on external resources**, the design prioritizes **equipping communities with the skills and knowledge to sustain their livelihoods independently**. This ensures **long-term impact even after the intervention ends**.

The success of our project is not solely dependent on financial resources; rather, our approach focuses on creating replicable models that can be adopted by other villages. The financial resources allocated have been sufficient, as our primary objective has been to guide communities by setting examples rather than relying solely on external funding.

The alignment with government departments has played a crucial role in our success. For instance, in the handloom sector, the ongoing transformation is a result of strategic collaboration and resource optimization. The financial and human resources available have proven adequate, and the community itself has recognized its existing skills—the key requirement being upskilling, which we have already facilitated through the project.

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

5.2 Coherence

The Coherence section evaluates the **compatibility of the intervention with other initiatives within the sector or institution**, ensuring it complements existing efforts and avoids conflicts. This parameter is assessed through qualitative interactions under two key indicators: **Internal Coherence**, which examines alignment with institutional policy frameworks such as HDFC's CSR components, and **External Coherence**, which evaluates overlaps, gaps, or contradictions with services provided by other actors.

5.2.1 Internal Coherence

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Internal Coherence	5.0	5.0	5.0	5.0	5.0

The qualitative analysis strongly aligns with institutional policy frameworks and HDFC Bank's CSR policy components. This parameter assesses the degree to which the project interventions align with overarching institutional goals. The findings underscore a **high level of internal coherence**, as it **achieved an excellent score of 5.0**.

Qualitative insights further reinforce this alignment. For instance, stakeholders highlighted that the areas targeted by the project were previously underserved, with **no prior involvement from other**

NGOs or private organizations. This indicates that HRDP interventions were well-aligned with HDFC's CSR objectives and **filled a critical gap in development efforts** within these communities.

5.2.2 External Coherence

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
External Coherence	5.0	5.0	5.0	5.0	5.0

The findings highlight that the intervention is exceptionally aligned and synergized with the efforts of other actors, which were government agencies. This indicator, which evaluates potential overlaps, duplications, gaps, or contradictions between the project's activities and those of other stakeholders, achieved an excellent score of 5.0. The qualitative data underscores that **FXB India Suraksha (FXBIS) worked closely with government departments**, ensuring that their interventions complement existing initiatives rather than duplicating or contradicting them.

"As Darrang is an aspirational district, the project designs and interventions have been developed in accordance with the aspirational district guidelines."

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

Under SDLE, financial sufficiency, human resource utilization, and strategic collaboration are integrated into a **unified and sustainable development model**. Rather than relying solely on external funding, the approach prioritizes **capacity building and replicability**, ensuring long-term impact beyond the project's duration. The synergy between **community engagement and government alignment** reinforces sustainability, as interventions are designed to be **owned and maintained locally**. The handloom sector exemplifies this coherence, where existing skills were enhanced through **structured upskilling and resource optimization**, leading to **economic activation**. The project ensures its scalable and enduring impact by maintaining consistency in strategy, linking financial prudence, skill development, and institutional collaboration.

Under POE, the Aspirational District is under the Government of India's transformation program. The project aligned with **Samagra Shiksha Abhiyan (SSA)** and **National Education Policy (NEP) 2020**, incorporating key priorities such as **early childhood education, digital learning, and gender-inclusive infrastructure**.

Furthermore, collaboration with **local government bodies, education departments, and community stakeholders** reinforced **policy integration**, enhancing the project's sustainability. The intervention complemented existing government schemes by bridging infrastructure and digital education gaps, positioning the district for long-term educational growth while **leveraging external resources for maximum impact**.

Under HH, the **qualitative data underscores that FXB India Suraksha (FXBIS) collaborated closely** with ongoing government, NGO, and private sector initiatives to create a holistic and sustainable development model. By addressing key thematic areas—livelihood, education, health, and infrastructure—the project effectively integrates with government efforts, such as improving drinking water facilities to curb waterborne diseases and enhancing handloom development in collaboration with district authorities. The recognition and support from agencies like KVK and the animal husbandry department further reinforce its impact at the district level. The project's design also follows aspirational district guidelines, ensuring that interventions contribute to broader development goals while fostering long-term community empowerment.

5.3 Efficiency

The Efficiency section evaluates whether the intervention's use of resources—manpower, materials, and time—justifies the results achieved. This parameter is assessed through four key indicators: **Timeliness**, which examines whether activities were completed as planned; **Quality of Service Provided**, which evaluates the standard of services delivered; **Operational Efficiency**, which measures the effective use of resources during implementation; and **Project Design**, which assesses how well the intervention was structured to optimize resource utilization and achieve its objectives.

5.3.1 Timeliness

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Timeliness	4.4	4.2	4.5	4.3	4.2

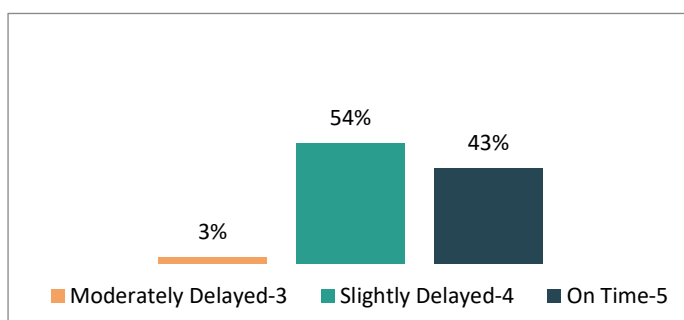


Figure 11: % Distribution of Respondent's Rating on Timeliness under NRM - Solar Streetlights (n= 35)

Under NRM, installing **solar streetlights** faced more challenges, with only **two out of five respondents** receiving them **on time**, while the **majority (54%) experienced slight delays**. Interactions with the implementation team revealed some delays due to the logistical challenges. FXBIS representative shared, *"Some interventions were postponed due to seasonal delays like heavy rain or floods."*

The rollout of infrastructure support under PoE, such as BALA painting, library setups, and smart classrooms at schools and Anganwadis, was seen as well-timed. These interventions enhanced the **learning environment**, making education more **engaging, accessible, and effective** for children.

Most (72%) of beneficiaries shared that the seed fund reached them later than expected, though the delays were insignificant. Similarly, **fund support initiatives faced delays**, with many respondents indicating that they were only slightly delayed and a smaller yet notable share experiencing moderate delays.

5.3.2 Quality of Service Provided

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Quality of Services Provided	4.1	4.0	4.1	4.1	4.0

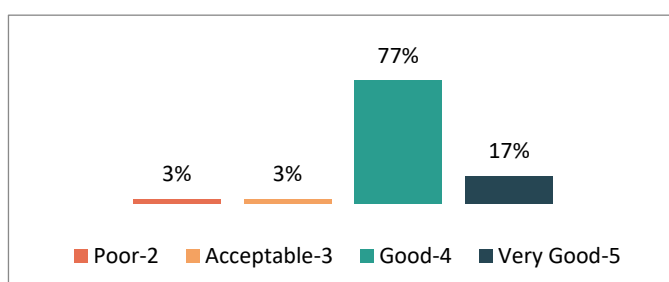


Figure 12: % Distribution of Respondents under NRM - Solar Streetlights' Quality (n=35)

Perceptions around the **quality of services** delivered through the program varied across intervention components, reflecting both successes and areas for improvement.

Under **NRM**, 17% of respondents rated the quality of services as good, and 77% rated them as very good. This suggests that the service delivery exceeds the expectations of most beneficiaries. However, only a few rated them as poor (3%).

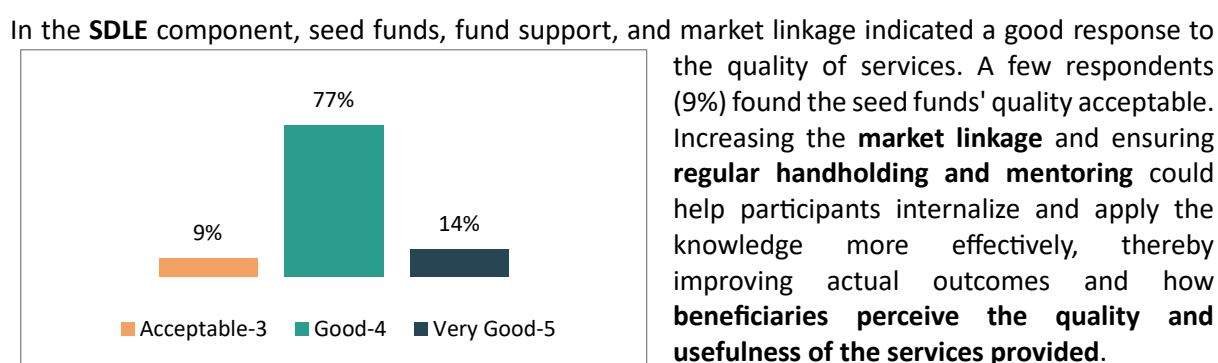


Figure 13: % Distribution of Respondents under SDLE – Seed Fund Quality (n=116)

In contrast, the **medical camps** received strong appreciation from the community. Nearly two-thirds of respondents rated the quality of these camps as good, reflecting a high level of satisfaction. At the same time, the **POE** interventions emerged as a standout area regarding service quality. Almost **90% of respondents rated initiatives like BALA painting, school renovation, and toilet repair as “good” or “very good”**. These educational enhancements were aligned with the aspirations of both children and their families and were executed in a manner that exceeded expectations.

5.3.3 Operational Efficiency

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Operational Efficiency	5.0	5.0	5.0	5.0	5.0

This indicator evaluates the validity and realism of the implementation approach, the adequacy of risk considerations, and the efficient allocation and use of resources such as manpower, finances, materials, and time. Interventions under NRM excelled in these aspects, as evidenced by the meticulous planning and execution of its interventions. Therefore, an **‘Excellent’ score of 5.0** is obtained under this indicator. The insights from the verbatim highlight the project's effectiveness in fostering community engagement, leveraging available expertise, and ensuring clear communication of objectives, all of which contributed to its smooth and impactful implementation.

"The project was well-designed as the financial support was provided by HDFC ensuring smooth and uninterrupted operations. We are fortunate to have qualified and committed human resources, including seniors who have been working with FXB for years and are part of this program. Also developed clear concepts for each activity to help everyone, from new staff to community beneficiaries, understand the project and its implementation."

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

5.3.4 Project Design

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Project Design	5.0	5.0	5.0	5.0	5.0

The project demonstrated exceptional quality in its design and monitoring framework, achieving an excellent **score of 5.0** for this indicator. A notable strength of the project design was its adherence to a **detailed implementation plan**. The program followed a **Management Information System (MIS)**

with specific goals and targets to track progress, measure impact, and refine strategies for better outcomes at the field level.

The project's data-driven approach to impact measurement and continuous improvement. The daily cross-checks by the MIS Coordinator ensure data accuracy and reliability. Baseline assessments and

"Our MIS Coordinator conducts daily cross-checks of records to ensure data accuracy. When it comes to impact measurement, we follow a structured approach by conducting baseline assessments for each activity. We analyse various aspects such as farmers' land usage, crop patterns, and agricultural practices before initiating any intervention."

As part of our process, we provide farmers with record-keeping tools for all income-generating activities, including farming, livestock, and handloom-related initiatives. These records track investments, economic returns, and profits, allowing both beneficiaries and our team to assess the financial impact of each activity."

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

systematic record-keeping for income-generating activities allow for detailed investments, returns, and profits tracking. This structured process strengthens the Management Information System (MIS), enabling informed decision-making, progress monitoring, and strategy refinement for more effective field-level outcomes.

5.4 Effectiveness

The Effectiveness section evaluates the extent to which the project has achieved its intended objectives and delivered the desired outcomes within the planned timelines. This parameter is assessed through five key indicators: **Interim Results (Outputs and Short-Term Results)**, **Reach (Target vs. Achievement)**, **Influencing Factors (Enablers and Disablers)**, **Differential Results**, and **Adaptation Over Time**. These indicators provide a comprehensive understanding of how well the project has performed in terms of translating planned activities into tangible and measurable results.

5.4.1 Interim Result (Outputs and Short-Term Results)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Interim Results (Output and short-term results)	4.4	3.9	4.1	4.1	4.0

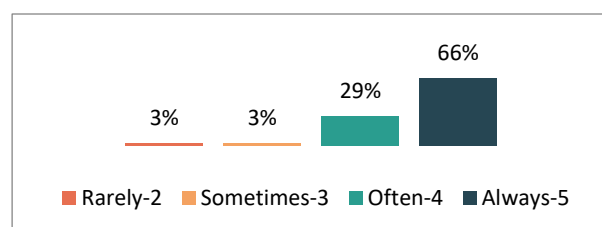


Figure 14: % Distribution of Respondents under NRM – Utilisation of Solar Streetlights (n=35)

Under the **NRM** theme, **95% of respondents** shared that **solar streetlights were used often or regularly**, underscoring their relevance in the community. However, half of the respondents (49%) reported the lights as **fully functional**, and **46%** described them as **moderately functional**, suggesting the need for improved maintenance.

Within the **SDLE** theme, **94% of respondents** **acknowledged using the seed fund, sometimes or often**. However, **33%** reported using it **constantly**, indicating irregular usage patterns that seasonal needs or operational gaps may influence.

In the **POE** theme, all (100%) respondents confirmed that the interventions provided—**BALA painting, school building renovation, and toilet repairing-** are currently fully or moderately functional. Moreover, **33% reported using these interventions ‘always’** and **61% used them ‘often’**, reflecting their utility and consistency in their usage.

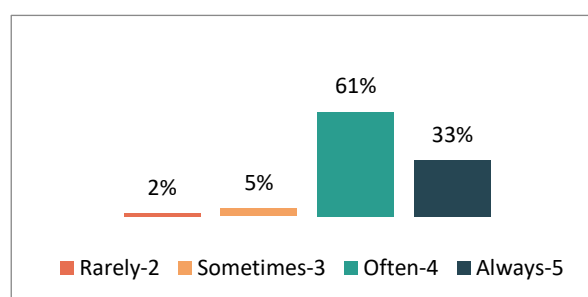


Figure 15: % Distribution of Respondents under POE (n=32)

Under the **Health & Hygiene (H&H)** theme, medical camps effectively met short-term goals, with **nearly 78% of respondents** stating they could **get diagnosed and receive treatment free of cost**. Many also noted that **they would not have accessed diagnosis or referrals without the camp**, highlighting its importance in bridging healthcare access gaps.

5.4.2 Reach (Target vs Achievement)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Reach (Target vs Achievement)	5.0	5.0	5.0	5.0	5.0

The project demonstrated outstanding performance in achieving its proposed targets, earning an excellent score of **5.0** for the "Reach vs Target" indicator under the NRM parameter. Stakeholders confirmed that the **project achieved 100% of its proposed goals and targets under NRM, SDLE, HH, and POE**, ensuring that all activities were completed and the transformation within the community ultimately extends to the entire village.

"Our project interventions effectively reached 100% of the village population, not just through direct engagement but also through widespread adoption and replication. The indirect impact has far surpassed our initial expectations, demonstrating the project's sustainability and long-term effectiveness."

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

5.4.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Influencing factors (enablers and disablers)	3.8	3.8	3.8	2.1	3.4

The HRDP project scored 3.4 for influencing factors, reflecting the significant role of enablers and the effective management of initial challenges. The project successfully transformed household dynamics and agricultural productivity, driven by women's empowerment and key infrastructure advancements. Women emerged as central agents of change, contributing significantly to household income and alleviating the financial burden on their husbands. Solar-powered pumps were a pivotal enabler that enhanced water availability for farming and household use. This improvement addressed long-standing issues of water scarcity and enabled timely farming activities. By leveraging these enablers, the project effectively transformed daily routines and created sustainable, positive change in the community's quality of life.

5.4.4 Differential Results

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Differential Results	5.0	5.0	5.0	5.0	5.0

Differential results assess the extent to which the NRM intervention ensured inclusivity in its design and implementation, particularly through a **needs-based** and **consultative approach**. NRM achieved an **Excellent score (5.0)**, reflecting its dedicated efforts to address community-specific priorities. The project significantly promoted financial inclusivity and gender equity through a needs-based and participatory approach. It empowered women to transition from limited financial contributors to active, independent earners who now support their families and even provide savings to their husbands. This shift marked a transformative impact in a region where over 85% of the population relies on seasonal agriculture and traditionally depended solely on men's income for basic needs and education. The project successfully enhanced household financial stability and community well-being by addressing gender-specific economic disparities and fostering financial independence.

5.4.5 Adaptation over time

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Adaptation over time	5.0	5.0	5.0	5.0	5.0

The project demonstrated exceptional adaptability over time, achieving an excellent score of 5.0 for this indicator. The project has been implemented per the original design and plan, ensuring the intended objectives and outcomes remain intact. While minor adjustments were made to one or two activities in response to on-the-ground realities, these changes were tactical rather than structural. They aimed to optimize efficiency and maximize impact, without deviating from the core vision of the project.

The overall approach, thematic focus, and key interventions have been executed as planned, reaffirming the project's effectiveness and strategic alignment with its goals. This consistency in implementation demonstrates the strength of the original design and its ability to adapt seamlessly to local conditions while maintaining long-term sustainability.

5.5 Impact

The Impact section examines the tangible differences created by project interventions, measuring both immediate outcomes and broader societal changes. This parameter is evaluated through three key indicators: **Significance (Outcome)**, **Transformational Change**, and **Unintended Change**, which captures additional positive or negative effects beyond planned objectives. Together, these indicators provide a comprehensive understanding of how the project has influenced target communities and surrounding areas.

5.5.1 Significance – (Outcome)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Significance (Outcome)	4.1	4.0	4.3	4.3	4.1

The health camps had a significant impact on improving healthcare access and service experience. **One-third of the respondents (33%) agreed that the camps ensured timely medical access, and around 44% felt the services were affordable, convenient, and effectively addressed their health concerns.** Under SDLE, **86% of respondents agreed that their farm input costs had significantly reduced**, suggesting a direct benefit in financial relief and improved farming efficiency. This finding reflects the program's contribution towards promoting sustainable agricultural practices and easing the economic burden on farmers.

Similarly, under NRM, introducing **solar street lighting** brought measurable benefits. **Nine out of ten respondents** agreed that these clean energy sources **have long term impact on the community**.

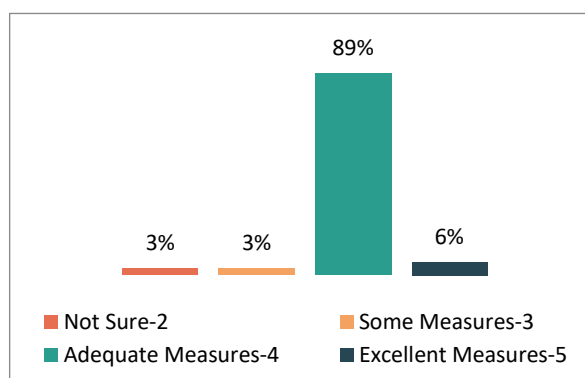


Figure 16: % Distribution of Respondents under NRM – Long Term Impact (n=35)

Educational interventions in schools and Anganwadis positively influenced learning outcomes. **Almost all respondents** noted **increased student attendance, new enrolments, and better academic performance**. However, around **one-third of respondents (31%)** still pointed to **persistent dropout rates**, especially among girls and boys, indicating the need to address broader socio-cultural and financial challenges to ensure sustained educational engagement.

5.5.2 Transformational Change

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Transformational Change	3.5	3.4	3.4	3.3	3.4

The project scored **3.4 for the transformational change** indicator, underscoring its significant and lasting impact on the community. Implementing solar lights and water management initiatives has profoundly improved the quality of life for villagers. Solar lights have enhanced safety, reduced accidents, and provided children with the confidence to navigate at night without fear. These lights have also extended productive hours for households, particularly benefiting women and children.

In addition, water management measures, including the solar-powered water systems, have contributed to enhancing agricultural productivity. These interventions have directly benefited farmers by ensuring sustainable water use for agriculture and improving access to drinking water. The combined impact of these initiatives on daily life and the long-term sustainability of resources reflects the project's ability to drive meaningful and lasting transformational changes in the community.

5.5.3 Unintended Change

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Unintended Change	5.0	4.8	3.8	5.0	4.7

Through qualitative analysis, an excellent score of 4.7 is obtained on this indicator, highlighting significant positive impacts beyond its original design. Solar-powered water systems and streetlights have enhanced safety and reduced women's time fetching water, enabling participation in economic activities, training programs, and decision-making. The shift toward shared water management responsibilities between men and women reflects a positive cultural change, while the community's active role in building temporary dams demonstrates growing environmental stewardship.

These unintended changes amplify the project's outcomes and reveal opportunities for scaling up similar initiatives. No significant negative unintended changes were observed, underscoring the project's thoughtful design and implementation.

"Women who used to work as labourers and come back at 6:00 PM can now fetch water in just two minutes due to the water facility."

" Streetlight have been installed in the darker corners of the village, allowing people to walk around safely in the light. It has made a big difference."

- Excerpt from PRI members, Udmari Village, Darrang

5.6 Sustainability

The Sustainability section analyses the longevity and durability of project results, ensuring benefits continue beyond the intervention period. Two key indicators assess this parameter: **Potential for Continuity**, which evaluates the likelihood of sustained impact based on community ownership and resource availability, and Sustainability in **Project Design and Strategy**, which examines how well sustainability principles were integrated into the project's initial planning and implementation approach. These indicators help determine whether the project has established the foundations for lasting positive change.

5.6.1 Potential for Continuity

Composite Index					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Potential for Continuity	3.3	4.0	3.5	3.5	3.9

Community members demonstrated a clear awareness of support channels, ensuring that most activities continue beyond project support. The sustainability of interventions is **in place**, with **nearly four-fifths of respondents receiving the seed fund** confirming the presence of **adequate measures** to ensure the **continuation of benefits**.

Under NRM, around half of the respondents confirmed that adequate measures are in place to maintain the solar streetlights. While the **school and Anganwadi interventions** have been beneficial, maintenance and long-term upkeep concerns have emerged. For instance, respondents reported that **tiles and toilets provided as part of the infrastructure support have started to come off**, and there is **uncertainty about who is responsible for repairs**. A clear

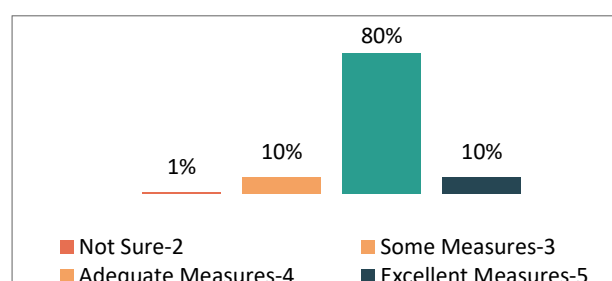


Figure 17: % Distribution of Respondents under SDLE - Sustainability of Capacity Building (n=115)

maintenance plan and defined accountability need to be established to ensure sustainability, potentially involving school authorities, local government bodies, or community contributions for ongoing upkeep.

5.6.2 Sustainability in Project Design and Strategy

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Sustainability in Project Design and Strategy	5.0	5.0	5.0	5.0	5.0

The project demonstrates exemplary integration of sustainability principles in its design and implementation strategy, achieving an excellent score of 5.0 for sustainability aspects. Establishing a solar-powered irrigation system reflects a thoughtful approach to creating durable infrastructure that **balances environmental considerations with community needs**.

The capacity-building initiatives further strengthened the project's sustainability framework, which fostered institutional and financial sustainability. By encouraging beneficiaries to maintain dedicated savings for infrastructure maintenance, particularly for water resources, the project created a robust foundation for long-term resource management. This comprehensive approach, combining sustainable infrastructure, community institutions, and financial planning, exemplifies how well-designed natural resource management activities can create a lasting impact through community engagement and ownership.

“The farmers' club in Kamarpara has independently approached KVK for support, successfully securing capital and planning a five-year program to benefit the farmers in the area. Recognized as a model village by KVK, Kamarpara is now receiving comprehensive support, including model farms, demonstration seeds, livestock models, and technical assistance. Additionally, KVK is providing wet support services, further strengthening the sustainability of the project. This demonstrates how the initiatives implemented through the project are being successfully carried forward by the community.”

- Excerpt from FXB India Suraksha (FXBIS) NGO, Darrang

6 Branding

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Visibility	4.7	5.0	5.0	5.0	4.9

The **Branding** indicator assesses how beneficiaries recognize and attribute project interventions to **HDFC Bank and FXB India Suraksha (FXBIS) NGO**. The **SDLE, POE, and H&H** components have achieved an **excellent score of 5.0**, indicating strong brand awareness among the community. Respondents consistently acknowledged that the assets, training, and support they received, whether for distributed resources such as hens and cow dung dustbins or improved health and sanitation initiatives, were facilitated by **HDFC and FXB India Suraksha (FXBIS) NGO**. While beneficiaries acknowledged the improvements in **smart classrooms, sanitation facilities, and learning infrastructure**, a few attributed these advancements **partially to government initiatives rather than to HDFC and FXB India Suraksha (FXBIS) NGO, even though the interventions have provided them**. The clear association between these interventions and their **tangible benefits, such as increased income and better health outcomes**, demonstrates effective branding and widespread visibility of the program.

"We have a sub-centre nearby, and HDFC Bank has supported us in accessing treatment and check-ups there. We also receive medicines from the sub-centre, which has made it easier for us to manage primary healthcare needs."

-Excerpt from PRI member, Bahajani Village, Darrang

"When I first arrived, some individuals associated with the FXB were organizing classes for students outside the school. They approached me and asked if I would allow our students to attend their centre. I agreed, and a teacher named Anamika Deka took charge of the classes. Additionally, the village committee assigned two contractual teachers to our school."

-Excerpt from Head Teacher, Udmari, Village, Darrang

Meanwhile, the **NRM component scored 4.7**, reflecting a **comparatively lower level of recognition**. While beneficiaries acknowledged the improvements in **lighting and electricity in their village**, a few attributed these advancements **partially to government initiatives rather than to HDFC and FXB India Suraksha (FXBIS) NGO, even though the interventions were provided to them**. This suggests a **gap in awareness** regarding the role of HRDP in delivering these NRM interventions, as the beneficiaries want the implementing agency to strengthen the repairing part. Strengthening **branding efforts within the community**, through **more visible signage, direct beneficiary engagement, and community awareness campaigns**, could further enhance recognition and reinforce the program's identity among stakeholders.

"From the beginning, we've made sure that every village has a clear understanding of our program. We installed boards at the main entrances of each village, labelling them as "Holistic Rural Development Villages" supported by HDFC."

- Excerpt from PRI Members, Udmari Village, Darrang

7 Overall Project Score

Table 11: Overall Project Scores by Thematic Area (Combined Quantitative and Qualitative Ratings Based on OECD Parameters)

OECD DAC	NRM		SDLE		HH		POE		Overall	
Criteria	Score	Label	Score	Label	Score	Label	Score	Label	Score	Label
Relevance	4.3	Good	4.4	Good	4.2	Good	4.2	Good	4.2	Good
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.6	Excellent	4.5	Excellent	4.6	Excellent	4.5	Excellent	4.5	Excellent
Effectiveness	4.6	Excellent	4.5	Excellent	4.5	Excellent	4.2	Excellent	4.5	Excellent
Impact	4.1	Good	4.0	Good	3.9	Good	4.1	Good	4.0	Good
Sustainability	4.0	Good	4.4	Good	4.1	Good	4.1	Good	4.1	Good
Branding	4.7	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	4.9	Excellent
Overall Score	4.4	Good	4.4	Good	4.4	Good	4.3	Good	4.4	Good

The HRDP project achieved an **overall score of 4.4**, based on combined quantitative and qualitative indicators, reflecting strong performance across all thematic areas.

8 Conclusion and Recommendations

The **program** has made significant strides in improving the socio-economic conditions of rural communities in 6 villages of Kalaigaon Block and one village of Paschim Mangaldai Block in Darang District of Assam. Through strategic interventions across **NRM, SDLE, POE, and H&H**, the program has addressed critical challenges related to **livelihood security, access to quality education, healthcare, and sustainable resource management**. The assessment highlights strong performance across **efficiency, effectiveness, and coherence**, with significant achievements such as **increased income stability, enhanced student learning environments, improved healthcare access, and greater community resilience to environmental and economic stressors**.

While the interventions have been well-aligned with local needs and have shown measurable impact, **challenges remain in ensuring long-term sustainability, scalability, and equitable access** to program benefits. Strengthening **market linkages, post-training support, maintenance frameworks for infrastructure, and gender-inclusive approaches** will be critical for sustaining and expanding the program's impact. Moving forward, **collaborations with local stakeholders, continuous capacity-building, and adaptive program design** will be essential in fostering self-reliant and resilient rural communities.

The following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period.

Natural Resource Management (NRM)

- Many farmers are eager to embrace sustainable agriculture, but maintaining solar-powered irrigation systems and other assets remains challenging. Training local technicians and setting up repair partnerships will ensure the long-term sustainability of these interventions.
- Access to water remains a pressing concern for many households. Expanding the availability of water tanks and solar lights will improve agricultural productivity and enhance daily living conditions.
- Stronger community participation is key to sustaining these initiatives. Creating more Water User Groups and equipping them with technical skills and decision-making authority will foster a sense of ownership and long-term commitment to resource management.

Skill Development and Livelihood Enhancement (SDLE)

- Many farmers and small entrepreneurs struggle to find fair prices for their produce and products. Facilitating direct connections with local businesses, cooperatives, and financial institutions can help them sell their goods at better rates and sustain their livelihoods.
- Expand skill-building opportunities: As rural economies evolve; new skills are needed beyond traditional agriculture. Training in digital skills, financial literacy, and trades like carpentry and tailoring can open new income opportunities.
- Women have the potential to be economic change-makers in their communities. Providing women-friendly training programs and support networks can help them become financially independent and contribute to household incomes.

Promotion of Education (POE)

- Smart classrooms have opened up new learning opportunities for students, but technical glitches hinder the learning environment. A dedicated support system or training local technicians will ensure these tools are always up and running.
- Children thrive in environments that nurture both learning and play. More recreational facilities and well-maintained playgrounds will help small children stay engaged and motivated.

Health and Hygiene (H&H)

- Health camps have made a real difference, but many need ongoing medical support. Increasing the frequency of these camps and introducing follow-up services will ensure lasting health improvements.
- Hygiene habits start at home, and reinforcing household-level awareness programs will help families integrate better sanitation practices into their daily lives.
- Much effort has gone into improving water and sanitation facilities, but without regular maintenance, they risk falling into disrepair. A community-led model for upkeep and repairs can be established to keep these resources functional and accessible.

9 Case Study

Case Study 1

Rubi Kangkana Barman, a 34-year-old resident of Kamarpara village in Darrang, Assam, has witnessed a transformative shift in her life through HDFC Bank's development initiative. Coming from a Below Poverty Line (BPL) background, she and her family previously faced challenges in agriculture, income generation, and access to healthcare and education.

With the project's intervention, she received training in modern farming techniques, poultry rearing, and fisheries, significantly improving agricultural yield and financial stability. The initiative also introduced skill development programs in weaving and mushroom cultivation, enabling women to become self-sufficient. Additionally, improvements in water supply, irrigation, and the installation of streetlights have enhanced the quality of life in the village.

The Respondent stated, "Since our village does not have a hospital, we had to travel to Kalaigaon for medical treatment, which was very difficult in the past. However, with transportation improvements, accessing healthcare has become much easier".

The initiative has empowered women like Rubi to break traditional barriers, engage in economic activities, and actively participate in decision-making. While road infrastructure remains a challenge, the project's overall impact has been overwhelmingly positive, fostering self-reliance and community development.

Case Study 2

Deepsikha Deka Medhi, a 30-year-old woman from Okoli Bari village in Darrang, Assam. Deepsikha, a teacher at a private school and a BPL cardholder, lives with her husband, child, and extended family. She shared insights into her livelihood, which includes rice cultivation, poultry farming, and tuition classes at home.

Before the intervention of an NGO supported by HDFC, the village faced multiple challenges, including inadequate street lighting, poor access to healthcare, and contaminated water, leading to health issues like jaundice. However, with the NGO's involvement, the community has significantly improved. Installing streetlights has enhanced safety, and water purification initiatives have reduced waterborne diseases.

The Respondent stated that "we have to face lot of problems, in our this Akalibari village most people suffer by Jaundice just because of water, more iron in the water, just because of water cancer is spreading, after all we have to face a lot when it is a matter of water and we drank Doong's water earlier, now NGO have given this so it's helpful for us, they installed a light near our Mandir(temple), it's so beneficial for people who walk by that street".

Deepsikha acknowledged the impact of the NGO's educational programs, which have improved learning conditions for children and helped women gain financial independence through weaving training. Regular health camps have brought accessible medical care, benefiting villagers with chronic ailments. Additionally, veterinary camps have ensured better animal health, supporting their livelihoods. While Deepsikha is highly satisfied with the project's contributions, she hopes to introduce computer education to empower the village's youth. She emphasized that the initiative has transformed their lives, making them more self-reliant and improving their overall well-being.

Case Study 3

Moloi Deka, a 36-year-old woman from Udmari village in Darrang district, Assam, is one of the many beneficiaries of the HDFC Bank-supported NGO project. Living in a Below Poverty Line (BPL) household with her husband and two sons, Moloi's family primarily depended on agriculture and livestock farming for survival. Before becoming part of the project, Moloi's family faced immense hardships, including a lack of steady income and access to clean drinking water. They lived in a single-room house, which doubled as a shelter for their goats and ducks.

Moloi first learned about the HDFC Bank project through her neighbours, who had received ducklings as part of the program. Intrigued, she invited project representatives to her home, and after an assessment, she became eligible for support. Through the initiative, she received agriculture and duck farming training, which transformed her livelihood.

The Respondent stated, "For instance, a water tank was provided, which has significantly improved our daily lives. Previously, we had to purchase water tanks, which were very costly".

In addition to agricultural training, Moloi also benefited from livestock farming. The project provided her with ducklings, which she raised and eventually sold, using the earnings to establish a tea shop in the local market.

Overall, the project brought transformative changes to Moloi's life, helping her transition from financial insecurity to stability. She emphasized the importance of hard work and perseverance, advising others to make the most of available opportunities.

Case Study 4

Korobi Dutta, a 37-year-old woman from Tengabari village in Darrang district, Assam, is a beneficiary of an HDFC Bank-supported NGO initiative. Living in a Below Poverty Line (BPL) household with her husband, son, and sister-in-law, Korobi's family primarily relied on their small grocery shop and livestock farming for income. Despite their hard work, they faced financial hardships and lacked the necessary knowledge to improve their livelihoods before the program's intervention.

She received training in livestock management and agricultural best practices through this initiative. The program provided her with additional goats and hens, helping to expand her livestock farming. It also facilitated regular veterinary health camps every four to five months, ensuring the well-being of the animals. With increased awareness and proper guidance, Korobi's ability to manage livestock improved significantly, leading to a steady increase in income.

The Respondent stated that "We faced numerous challenges. I had to manage everything I received from the NGO through hard work to survive. I raised ducks with great care, ensuring they thrived. In the past, we had no steady income".

Despite the program's many successes, challenges persist. During certain seasons, livestock diseases pose a threat, and veterinary assistance is sometimes not immediately available. However, Korobi has learned to manage minor health issues in her animals with the medicines provided during the training sessions.

Korobi's story reflects the broader impact of the HDFC Bank initiative on rural communities. By providing resources, training, and infrastructure support, the program has significantly improved many families' economic and social conditions.

Case Study 5

Govindo Deka, a resident of Akalibari village, shared his experiences regarding the various benefits his community has received through HDFC Bank's initiatives. Over the past four years, the village has significantly improved in multiple sectors, including agriculture, income generation, education, and health. A significant contribution has been the installation of solar-powered water pumps, which have revolutionized irrigation, making farming more efficient and profitable. Farmers now cultivate crops using improved techniques and have received training in scientific manure application, further boosting yields. Additionally, Ranjit seeds have enhanced rice cultivation, benefiting many farmers.

Regular health camps have been conducted, offering general treatment and veterinary services, though access to medical facilities remains challenging due to long distances. Installing streetlights has significantly improved safety and security, reducing accidents and making nighttime movement easier. An additional teacher has helped students receive better guidance and after-school support in the education sector.

The Respondent stated, "With the help of solar-powered systems, we now have a better way to store water, and we no longer need to wait in line to fetch it".

Despite these advancements, the villagers hope for continued support, particularly in healthcare and further income-generating opportunities. Govindo Deka emphasized that the NGO's efforts have brought transformative changes to the community, and with continued assistance, the village can progress even further.



Figure 18: Handloom Weaving, Assam



Figure 19: Poultry, Assam

10 Annexures

10.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 12: Indicator-wise scores derived from interventions under each thematic area

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages	
Relevance	Quantitative	Beneficiary Need Alignment	NRM	4.1	16.3	4.1	0.5	2.0	4.2	0.15	0.64	
			SDLE	4.0								
			POE	4.2								
			HH	4.0								
	Qualitative	Local Context Alignment	NRM	4.0	16.1	4.0	0.3	1.2				
			SDLE	4.5								
			POE	3.6								
			HH	4.0								
		Quality of Design	NRM	5.0	20.0	5.0	0.2	1.0				
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
Coherence	Qualitative	Internal	NRM	5.0	20.0	5.0	0.5	2.5	5.0	0.10	0.50	
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
	External	NRM	5.0	20.0	5.0	0.5	2.5					
		SDLE	5.0									
		POE	5.0									
		HH	5.0									
Efficiency	Quantitative	Timeliness	NRM	4.4	17.4	4.4	0.3	1.3	4.5	0.15	0.7	
			SDLE	4.2								
			POE	4.3								
			HH	4.5								
	Qualitative	Quality	NRM	4.1	16.3	4.1	0.3	1.2				
			SDLE	4.0								
			POE	4.1								
			HH	4.1								
		Operational Efficiency	NRM	5.0	20.0	5.0	0.2	1.0				
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
Project Design	NRM	5.0	20.0	5.0	0.2	1.0						
	SDLE	5.0										
	POE	5.0										
	HH	5.0										
	Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.4	16.5	4.1	0.3	1.0	4.5	0.20	0.9
				SDLE	3.9							
				POE	4.1							
				HH	4.1							
Qualitative		Reach (target vs Achievement)	NRM	5.0	20.0	5.0	0.3	1.3				
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
		Influencing factors (enablers and disablers)	NRM	3.8	13.5	3.4	0.2	0.7				
			SDLE	3.8								
			POE	2.1								
			HH	3.8								
		Differential Results	NRM	5.0	20.0	5.0	0.2	1.0				
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
		Adaptation over time	NRM	5.0	20.0	5.0	0.1	0.5				
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
Impact	Quantitative	Significance Outcome	NRM	4.1	16.7	4.2	0.5	2.1	4.0	0.25	1.0	
			SDLE	4.0								
			POE	4.3								
			HH	4.3								
	Qualitative	Transformational Change	NRM	3.5	13.6	3.4	0.3	1.0				
			SDLE	3.4								
			POE	3.3								
			HH	3.4								
Unintended Change	NRM	5.0	18.6	4.7	0.2	0.9						
	SDLE	4.8										
	POE	5.0										
	HH	3.8										
Sustainability	Quantitative	Potential for Continuity	NRM	3.3	14.3	3.6	0.6	2.1	4.1	0.10	0.4	
			SDLE	4.0								
			POE	3.5								
			HH	3.5								
	Qualitative	Project Design & Strategy	NRM	5.0	20.0	5.0	0.4	2.0				
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
Branding	Qualitative	Visibility	NRM	4.7	19.7	4.9	1.0	4.9	4.9	0.05	0.2	
			SDLE	5.0								
			POE	5.0								
			HH	5.0								
P0314: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.4	

10.2 Rating Matrix for Qualitative Scoring

Table 13: Rubric for Qualitative Scoring

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Relevance	Local Context Alignment (Sensitivity to local economic, social, and environmental conditions)	No consideration Local Context Alignment: The project disregards local economic, cultural, and environmental factors entirely.	Minimal understanding The project shows minimal understanding of the local conditions, leading to a misalignment with the social, economic, or cultural realities.	Basic adaptation to local conditions The intervention considers some local factors but misses crucial aspects, such as gender norms or environmental limitations.	Strong alignment with local context Local Context Alignment: The intervention aligns with key local conditions but lacks sufficient integration of critical factors (e.g., equity or climate sensitivity).	Excellent integration with local context The proposed interventions are sensitive to the economic, environmental, equity, social, political economy and/or there are processes in place to identify the local context and then design the project in alignment.
	Quality of Design (Technical, organizational, and financial feasibility)	Poor Design The design is fundamentally flawed, with no feasibility of solving the problem or adapting to local constraints.	Basic Design The design is incomplete or overly simplistic, failing to address core problems or establish a pathway for sustainable impact.	Adequate design The design is functional but lacks depth, with limited capacity to address the root cause or adapt to unforeseen challenges.	Well-thought out design The design is strong but exhibits minor gaps, such as unclear strategies for long-term sustainability or insufficient monitoring mechanisms.	Excellent design The intervention is technically adequate and financially viable to solve the root cause of the problem. The design is robust to solve the problem.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Coherence	Internal Coherence (Alignment with policies & CSR strategy)	Major Contradiction Internal Coherence: No meaningful alignment with institutional frameworks or policies.	Some inconsistencies Internal Coherence: Alignment is sporadic and does not address institutional or CSR priorities effectively.	Basic alignment with CSR strategy Internal Coherence: Partial alignment with CSR policy components.	Good integration of CSR strategy with some minor gaps Internal Coherence: Broadly aligns with institutional policies but lacks minor refinements (e.g., a Skilling project for women aligns with the HDFC CSR skill development framework but misses some sector-specific focus).	Fully allied with CSR Strategy & policy Internal Coherence a. Alignment with the policy frameworks of the institutions. b. Alignment with HDFC CSR policy components.
	External Coherence (Compatibility with other interventions)	Clear conflict with other programs, External Coherence: Contradictions or inefficiencies due to competing initiatives in the same domain. Poor linkages with government programs and UN/CSR partnerships.	Limited coordination with external programs; some overlaps. External Coherence: Significant duplication or overlap with existing government schemes or CSR programs, with minimal effort to coordinate	Basic Alignment External Coherence: Some duplication with government schemes or other CSR efforts due to insufficient coordination. Partnerships exist but are fragmented or weakly implemented.	Good alignment External Coherence: Minimal overlaps with other programs. Moderate alignment with key national/state government programs or external partners, but not exhaustive.	Strong Synergy Strong synergy and complementarity with other initiatives, well-integrated with external frameworks No overlaps, duplication, gaps or contradiction between services provided by a range of other stakeholders.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Efficiency	Operational Efficiency (Implementation validity & resource use)	Inefficient use of resources; significant delays and poor execution.	Below-average efficiency some wastage and inefficiencies in execution.	Moderate efficiency. Project resources are used adequately. But there are some gaps or inefficiencies. A WASH project installs water pipelines in a village even though these are provisions to procure it under govt drinking water schemes.	Good efficiency Resources are well allocated with minimal wastage. Some potential risks are identified but not fully addressed.	Highly efficient; Excellent resource utilization, proactive risk management. The implementation approach is selected after carefully considering all possible options in the given context.
	Project Design & M&E (Defined outcomes, performance indicators, data collection)	No clear project design & MEL system 1.The project result chain is absent or vaguely defined. 2. There is no M&E system and process to track the progress of the project.	Vaguely defined project design & MEL system 1.There is no clear TOC and result framework (Input, output, outcome and impact indicators). 2. There is M&E system and process to track the progress of the project is limited to activity tracking and limited output tracking.	Moderately defined Project design & MEL system 1.The change pathways is designed is theoretical and have some indicators in the result chain. 2. The M&E system and process to track the progress of the project sub- optimal. (only activity and output indicators) There are designated people with some expertise to design, operationalise and monitor the progress of the project.	Well defined Project design & MEL system 1.There is a TOC and result framework (Input, output, outcome and impact indicators) in place. 2. The M&E system and process to track the progress of the project is optimal. (track activity through outcome) There are designated people with required expertise to design, operationalise and monitor the progress of the project.	Comprehensive Project design & MEL system 1.There is clearly defined TOC and result framework(Input, output, outcome and impact indicators). 2.There is a robust M&E system and process to track the progress of the project (track activity through short term and long term outcome/ Impact)There are designated people with required expertise to design, operationalise and monitor the progress of the project.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Effectiveness	Reach (target vs Achievement) (HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	<40% target reached: Performance is significantly below expectations; it needs urgent attention.	40-60% target reached: Progress made, but still below satisfactory levels.	61-80% target reached: Good progress; approaching target, but room for improvement.	81-95% target reached: Strong performance; nearly met the target.	>95% target reached: Excellent performance; target effectively achieved.
	Influencing Factors (Enablers & Disablers)	Strongly Disabling Environment Major barriers (internal/external) significantly hindered progress. Internal: HR shortages/ turnaround of key staff involved in the project poor leadership, weak adherence to protocols. External: Political instability, economic downturn, environmental factors.	Disabling Environment Some internal/external negative impact slowed progress. Internal: Weak planning, insufficient resources. External: Limited community support, restrictive policies.	Neutral: No major internal/external impact, neither helped nor hindered progress. Implementation followed as planned.	Enabling Environment : Positive influence internally (strong HR, good management, adherence to protocols) or externally (favourable policies, community support).	Strongly Enabling environment: Key driver of success, both internally (highly skilled HR, effective leadership) and externally (government support, economic growth, community engagement).

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Differential results across the social groups (Needs Assessment & Inclusion)	Not Inclusive: No efforts to include marginalized or underrepresented groups.	Minimally Inclusive: Some recognition of different needs but no targeted interventions.	Moderately Inclusive: Some targeted actions, but limited depth in addressing differential needs.	Highly Inclusive: Well-designed strategies to include diverse groups, addressing specific needs.	Fully Inclusive: Comprehensive inclusion approach, ensuring equity and representation across all beneficiary groups.
	Adaptation Over Time (Responsiveness to change)	No Adaptation: The project is rigid and does not respond to changing conditions.	Limited Adaptation: Some adjustments, but they are inconsistent and slow.	Moderate Adaptation: Some flexibility in response to external factors.	Good Adaptation: Generally flexible and responsive, implementing necessary changes in a timely manner.	Excellent Adaptation: Highly adaptable with proactive adjustments, continuous learning, and improvement.
Impact	Transformational Change (Enduring systemic changes in norms, poverty, inequalities, exclusion, and environmental impact)	No Transformational Change: No lasting impact on systems, norms, poverty, or inequalities; short-term project effects only.	Minimal Transformational Change: Small localized improvements, but no systemic or policy-level shifts.	Moderate Transformational Change: Some lasting changes in community behaviour or economic conditions, but not widespread or deeply embedded.	Significant Transformational Change: Meaningful shifts in norms, economic stability, social inclusion, or environmental practices, with noticeable long-term benefits.	Profound and Lasting Transformational Change: Deep, systemic shifts in policies, social norms, or economic structures, reducing poverty, inequality, and environmental harm at scale.
	Unintended Change (Extent to which impacts were intended or envisaged)	Severe Negative Change: Significant unintended harm to beneficiaries, environment, or economy, with long-term negative effects.	Moderate Negative Change: Some unintended negative consequences, causing disruption but manageable.	Neutral: No significant unintended changes, either positive or negative.	Positive Unintended Change: Some unexpected benefits that enhance project outcomes and have potential for further improvements.	Highly Positive Unintended Change: Major unforeseen benefits with significant potential for scale-up, leading to broader systemic improvements.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Sustainability	Sustainability in Project Design & Strategy (Integration of sustainability, capacity building, and enabling environment)	No Sustainability Consideration: Project is entirely dependent on external funding/support, with no plans for long-term continuation. OR sustainability is not factored in the project design.	Minimal Sustainability Planning: The programme design, strategy and programme management has addressed sustainability of the programme vaguely and lacks any operation plan to integrate it in any stage of the project cycle. No clear efforts to build institutional capacity.	Moderate Sustainability Planning: Some mechanisms for sustainability are integrated; limited efforts to strengthen local institutions, skills, or systems.	Well-Integrated Sustainability Strategy: Strong sustainability measures included moderate capacity building of institutions and stakeholders.	Comprehensive Sustainability Strategy: Project is designed for long-term impact with strong institutionalization, community ownership, and an enabling environment (systems, processes, skills, attitudes) ensuring sustainability beyond project funding.
Branding	Visibility (Awareness, recognition, and stakeholder engagement)	No Visibility of HDFC Bank No awareness or recognition of the project within the community or among stakeholders.	Limited Recognition of HDFC Bank Some stakeholders are aware, but project visibility remains low beyond direct beneficiaries.	Moderate Visibility of HDFC Bank: Project is recognized within the target community, but minimal broader outreach or branding efforts.	Good Brand Recognition of HDFC Bank: The project is well-known within the community and among stakeholders, with some public engagement.	Brand Presence: Widespread recognition at community, institutional, and external levels, with high engagement, positive perception, and visibility.