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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Nalanda, Bihar (P0326)

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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
SHG	Self Help Group

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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 (P0326) implemented by Nav Jagriti Foundation in 15 villages of Harnaut, Nagar Nausa and Hilsa block of Nalanda District of Bihar, India.

We extend our heartfelt appreciation to HDFC Bank for its vision and resources, which made this meaningful research possible. DevInsights also extends its appreciation to the entire HDFC team and Oxfam Foundation team for their 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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Executive Summary

India's rural population constitutes nearly 70% of the total, facing challenges such as poverty, unemployment, and poor literacy and health standards. HDFC Bank's Holistic Rural Development Program (HRDP) aims to address these issues through sustainability-driven interventions across four thematic areas: Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (POE), and Health & Hygiene (H&H).

The report evaluates HRDP's impact in 15 villages of Harnaut, Nagar Nausa and Hilsa block of Nalanda district, Bihar, analysing its effectiveness, efficiency, relevance, coherence, impact, sustainability and branding. To assess the program's impact, a cross-sectional mixed-methods approach was adopted. 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 assessment framework was guided by the OECD DAC criteria, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under each of 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 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 intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, another weightage is then assigned to each indicator 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 both 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 4.5**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas.

OECD DAC Criteria	NRM	SDLE	нн	POE	Overall
Relevance	Excellent	Good	Good	Excellent	Excellent
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Good	Good	Good	Excellent	Good
Effectiveness	Good	Good	Good	Good	Good
Impact	Excellent	Good	Good	Excellent	Good
Sustainability	Good	Good	Good	Excellent	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	4.6	4.5	4.3	4.6	4.5

Table 1: Overall Project Scoring

NRM - The NRM interventions focused on **sustainable environmental conservation** and **optimal utilization of local ecological resources**. Key activities included **solar streetlight installation, water conservation initiatives, and renewable energy solutions**.

- Overall score of 4.6, reflecting good performance in efficiency, effectiveness, impact, and sustainability, while coherence and branding were rated as Excellent.
- 99% of respondents rated the solar streetlight as "Essential Support" or "High Priority", highlighting improved security and mobility.
- Challenges include limited maintenance mechanisms and long-term sustainability concerns.

SDLE - The SDLE interventions aimed to **strengthen rural livelihoods** through **skill-building, income diversification, and enterprise development**. The program targeted **small and marginal farmers, landless labourers, and women**, equipping them with **sustainable livelihood options**.

- Overall score of 4.5, reflecting excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding.
- Beneficiaries reported financial stability, reduced input farming input cost, and increased participation in income-generating activities.
- Nearly 94% of respondents rated interventions as "Essential Support" or "High Priority", indicating strong alignment with local needs.
- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. Despite all the efforts, the water scarcity still prevails.

H&H - The H&H interventions aimed to **enhance health infrastructure and awareness**, focusing on **preventive care, sanitation improvements, and easy access to clean drinking water**.

- Overall score of 4.3, reflecting excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding.
- 46% of respondents rated the seeds received for kitchen garden plantation as "Essential Support".
- Kitchen garden initiatives improved nutritional security, particularly for women and children.

POE - The POE interventions focused on **improving school infrastructure and educational quality** through **smart classrooms, library enhancements, and sanitation facilities**.

- Overall score of 4.6, demonstrating reflecting excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, sustainability and branding.
- Initiatives such as smart classrooms, improved sanitation, and safe drinking water access contributed to higher student engagement and reduced dropout rates.
- Challenges in sustainability include technical support and long-term maintenance of smart classrooms and digital education tools.

To ensure sustainability, NRM efforts should focus on expanding rainwater harvesting systems, promoting organic and climate-resilient farming practices, and establishing village-level committees to oversee the regular maintenance of assets like solar lights and check dams. SDLE initiatives should diversify vocational training programs based on local demand, strengthen market linkages for farm and non-farm products, and enhance women's participation through tailored skill-building and enterprise support. POE interventions require structured maintenance protocols for digital tools and school infrastructure, improved recreational and learning facilities, and stronger parent-teacher engagement to foster a supportive learning environment. H&H interventions should increase the frequency and reach of health camps, reinforce awareness on sanitation and hygiene at the household level, and promote community-led models for maintaining water and sanitation facilities.

The HRDP has successfully delivered impactful, sustainability-driven interventions that improved livelihoods, education quality, and health outcomes across the targeted rural communities. To ensure lasting impact, it is critical to strengthen sustainability mechanisms, foster community ownership, build institutional capacities, and align program efforts with relevant government schemes. These steps will ensure continued benefits, community resilience, and the creation of self-reliant rural ecosystems.

1. Introduction

In India, out of total population of 121 crores, 83.3 crores live in rural areas (Census of India, 2011). Thus, nearly 70 per cent of the India's population lives in rural areas. These rural populations can be characterised by mass poverty, low levels of literacy and income, high level of unemployment, and poor nutrition and health status. In order to tackle these specific problems, a number of rural development programmes are being implemented to create opportunities for improvement of the quality of life of these rural people (Panda & Majumder, 2013)

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. Within this framework, the 'Holistic Rural Development Program' (HRDP) serves as the flagship CSR initiative. Through HRDP, non-governmental organizations across the country are supported to implement 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:



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 combined with skill development equips community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, thereby enhancing their socio-economic status.

Healthcare and hygiene play a critical role by 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 together create a well-informed, healthy community capable of pursuing diverse livelihoods, while sustainable farming practices and renewable energy initiatives instil environmental responsibility, fostering resilience and innovation in the younger generation. The synergy among these interventions not only ensures consistent income growth for families but also reduces dependence on singular income sources, fostering economic resilience. By improving living standards and addressing vulnerabilities, this integrated approach promotes long-term community growth, aligning with the principles of sustainability and creating a virtuous cycle of development. Ultimately, these interlinkages empower rural communities to achieve socio-economic upliftment while ensuring sustainable development and ecological preservation for future generations.

1.1. About the implementation organization

Oxfam India is more than just a non-profit—it's a movement dedicated to ending poverty, fighting inequality, and standing up for social justice. With deep roots in global humanitarian work for over 70 years and a strong presence in India for more than a decade, Oxfam has been walking hand in hand with local communities and grassroots partners to bring lasting change where it's needed most.

At its core, Oxfam India believes in a world that's fair, equal, and full of opportunity for everyone—especially for those who have been left behind. From empowering women and girls to access their rights, to strengthening health and education systems, to helping families rebuild after natural disasters—Oxfam's work is about restoring dignity and hope, one step at a time.

Over the years, Oxfam India has helped thousands of women find their voice, ensured that children go back to school, supported farmers and workers in earning a fair livelihood, and stood by communities during floods, cyclones, and the pandemic. The organization focuses on real issues—gender justice, economic equality, quality services, and emergency response—with compassion, integrity, and the belief that a better world is possible.

As part of the global Oxfam family, Oxfam India continues to inspire change not just through programs, but through powerful advocacy and campaigns that challenge injustice at its roots. Because when people come together for what's right, real change happens.

1.2. Objectives of the Study

To evaluate what **changes** have been made in the **lives** of the **beneficiaries** of the projects

To assess **theme wise** and **holistic impact** in alignment with the **OECD** evaluation parameters

To provide **critical feedback** on various aspects of the projects to **learn** and **apply** the learning in the upcoming project implementations

Figure 2: Objectives of the study

1.3. About the Project Area

The project was implemented in Nalanda district, a region in southern Bihar known not only for its rich history and cultural significance but also for the everyday struggles of its rural communities. Behind the legacy of ancient learning, many villages in Nalanda continued to face deep-rooted issues—poverty, lack of education, poor healthcare, and limited livelihood options.

According to the 2011 census, Nalanda district in Bihar had a total population of 2,877,653, comprising 1,497,060 males and 1,380,593 females. The area covered 2,355 square kilometres.

Most families in the area relied on agriculture or daily wage labour to make a living. But with limited irrigation, erratic weather, and inadequate infrastructure, farming was often unprofitable, leaving many households vulnerable—especially during lean seasons. Women and children were disproportionately affected, with challenges like early marriage, malnutrition, and low literacy still common in several pockets of the district.

The project specifically focused on reaching the most marginalized communities across selected blocks of Nalanda. It worked closely with women and youth, helping them raise their voices, claim their rights, and build stronger, more self-reliant communities. By strengthening local institutions, improving access to government schemes, and promoting gender equality, the project brought meaningful change to areas that had long been overlooked.

Table 2: List of Intervention Villages

List of Intervention Villages							
1	Barah						
2	Kolawan						
3	Sirsi						
4	Amar						
5	Karim Chaki Balu						
6	Mahmudpur						
7	Mohiuddinpur						
8	Rampur						
9	Kewai						
10	Lodipur						
11	Keshopur						
12	Babhan Diha						
13	Bamhan Barui						
14	Indaut						
15	Nadha						



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 carried out in a consultative manner, engaging with key stakeholders involved in the project design and implementation, including HDFC Bank and Oxfam Foundation.

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 a set of indicators, where those marked in blue derive scores from quantitative surveys and those in green from qualitative interactions.

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for 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%	1
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%	

Table 3: OECD DAC Criteria Scoring Matrix

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score					
12		Influencing factors (Enablers & Disablers)	IA, Direct Beneficiaries	20%						
13		Differential results (Need Assessment)	ΙΑ	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%					
Pro	Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6*									
Sust	Sustainability + W7* Branding									

Branding is an additional parameter that has been added in 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. In order 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:

Number of responses in particular intervention

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 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:

Level 3	NRM- Relevance (Beneficiary Need Alignment)								
Level 2	Clean Energy		Plantation (P)			Water management (WM)			
Level 1	Home solar	Street Solar	For est	Farml and	Communit y Land	Communit y Pond	Watershed Management		
N	7	33	8	15	13	26	1		
Average-	3.6	3.8	4	4	3.9	3.6	3.5		

Table 4: Thematic- Indicator Scoring Process Example

Level 1 score							
Weights – Level 1	0.18	0.83	0.2	0.42	0.36	0.96	0.04
Weighted Average- Level 2 score		.8 e- CE)	4.0 (Score- P)		3.6 (Score- WM)		
Weights – level 2	Veights – 0.4 level 2		0.3		0.3		
Weighted Average- Level 3 score	3.8 (Beneficiary Need Alignment Score NRM)						

At level 1, simple averages were considered as the intervention score. While the scores at level 2 were weighted averages. Weights for each intervention at level 1 were computed using the formula listed above. Using level 1 weights and scores, weighted averages were calculated to obtain the scores for categories at level 2. Again, using the same formula for weight calculation and weighted average, the final thematic area score for a particular indicator was calculated. This approach was consistently applied at each level to progress upwards, ultimately arriving at the **final project score** through weighted averaging at each level.

The weighted average provides scores between 1 and 5. Further, another weightage is then assigned to each indicator based on its relative importance within the parameter, as provided in Table 3. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across both quantitative and qualitative dimensions on a specific set of indicators.

Based on the weighted average scores calculated for indicators under the major parameters of OECD DAC criteria, four categories are developed based on the scores they attain. The same is provided below:

Score Range	Category	Description
More than 4.5	Excellent	Exceptional performance; fully meets or exceeds all expectations for the parameter
Between 3.6 – 4.5	Good	Adequate performance: meets some expectations but requires improvement
Between 2.6 – 3.5	Needs Improvement	Below-average performance; significant gaps in meeting expectations
Less than 2.5	Poor	Unacceptable performance; fails to meet most or all expectations

Table 5:Scoring Range Followed for Project Scoring

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 **15 villages of** Harnaut, Nagar Nausa and Hilsa block of Nalanda District, Bihar, where the program interventions were implemented.

2.3.1 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 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	s and thematic focus areas is as follows:	

Themes	NR	RM	SD	LE	H8	λH	Po	рЕ	То	tal
Villages	Target	Actual								
Amar	7	7	14	8	9	13	6	16	36	44
Babhan Diha	7	7	14	13	10	10	4	5	35	35
Bamhan Barui	7	10	14	18	10	8	0	0	31	36
Barah	7	6	22	24	11	16	0	0	40	46
Indaut	7	10	24	13	10	4	4	4	45	31
Karim Chaki Balu	7	7	13	15	15	24	0	0	35	46
Keshopur	7	13	15	15	11	19	0	0	33	47
Kewai	7	7	14	18	15	15	0	0	36	40
Kolawan	7	9	14	24	11	0	4	3	36	36
Lodipur	7	6	13	11	10	5	0	0	30	22
Mahmudpur	7	7	14	23	10	10	0	0	31	40
Mohiuddinpur	7	9	16	6	15	13	4	0	42	28
Nadha	7	8	19	17	15	16	4	0	45	41
Rampur	7	7	17	17	15	16	4	3	43	43
Sirsi	7	12	16	17	11	11	4	6	38	46
Total	105	125	239	239	178	180	34	37	556	581

Table 6: Village-wise and Theme-wise Distribution of Quantitative Sample: Target vs Actual Sample Achieved

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

2.3.2 Qualitative Sample Size Estimation

A **purposive sampling approach** was adopted to ensure that the qualitative sample adequately represented the diverse range of stakeholders involved in the project. This method allowed the selection of participants 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:

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
нн	NRM, SDLE	FGD	2	2
PRI	NRM, Health	IDI	4	4
SHG lead	SDLE	FGD	6	6
Farmer	SDLE	IDI	2	2
Principal	POE	IDI	8	8
Students	POE	IDI	8	8
Implementation Agency	NRM, SDLE, Heath, Education	IDI	1	0
HDFC Project Team	NRM, SDLE, Heath, Education	IDI	1	1
Total			32	31

Table 7: Qualitative Sample Distribution and Respondent Category

In addition to the qualitative interviews, **5 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 findings from the interviews and discussions.

2.4. Data Collection Approach (including training)

The data collection process followed a systematic approach to ensure accuracy and consistency. A three-day training program was conducted in Gaya for field investigators and supervisors to familiarize them with the study tools, data collection protocols, and ethical considerations. The training covered both quantitative and qualitative methods, emphasizing the use of 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 provide a comprehensive understanding of the project's impact. 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. Weightage-average scored based aggregation was applied to derive intervention and parameter-level scores. The findings from both methods were synthesized to provide evidence-based conclusions, which were documented in a structured report that highlights key outcomes, challenges, and recommendations.

3. Interventions under Project P0326

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

1. Natural Resource Management (NRM)

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

Category	Specific Activities
Tree Plantation	Community forest development, Plantation of native species,
Renewable	Solar energy installations, Biogas plant implementation, Energy-efficient
Energy	technologies

Table 8: NRM Specific Activities

2. Skill Development and Livelihood Enhancement (SDLE)

A sizable section of the population in the project region makes their living from agriculture. For the rural residents of the block, this industry has been the main source of employment. The next biggest source of income for local farmers is animal husbandry, which has been assisting them in easing the strain on crop yields. Aside from that, wage work provides the majority of the income for vulnerable and impoverished households, particularly for small farmers and landless people who are primarily unemployed or underemployed.

The SDLE (Skill Development and Livelihood Enhancement) component of 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. The purpose of this section is to assess projects across categories such as agricultural advancements, non-farm livelihood initiatives, and skill training programs, highlighting their impact on improving rural productivity, reducing vulnerabilities, and ensuring inclusive growth.

Category	Specific Activities
Agriculture:	Provide training on various farm technique (SRI/Crop Diversification/Nature
Capacity Building	Farming) through Field School/Exposure Visit/Demos/PoP/Other
Agriculture:	Develop Grain bank/Seed bank, and Watershed Management systems,
Infrastructure	construct/repair Check Dam, Stop Dam, Gabion, well, anicut and farm pond
development	
Agriculture: Input	Introduce and train villagers on Irrigation method (Drip/Sprinkler/Lift), Farm
support	technique (Vermi Pits/Nadep Pits/Azola/Shivansh/Mulching /Creeper
	farming), provide water pumps, assist in land treatment through Soil
	Testing/Farm Bunding/Pesticides/ Fertilizers)

Table 9: SDLE Specific Activities

Agriculture:	Assist in Crop Market linkage, Bank Linkage, provide Storage Facility, and Crop
Output support	Insurance
Livestock	Train villagers on livestock management, assist in livestock insurance, Animal
Management	Shelter, Vaccination/Insemination and Fodder Development
SHG	Form/ revival of SHG, train SHG through expose visits, assist in Market linkage,
Development	Bank/credit Linkage

3. Promotion of Education (PoE)

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. Key initiatives included the Beautification of Anganwadi Center, installation of smart classrooms with LED in middle and upper primary schools to facilitate interactive and engaging learning, setting up of libraries equipped with relevant books and journals, setting up science labs at school and improved amenities like new sanitation unit constructed for both boys and girls separately. To support primary education, toys and play materials were provided, ensuring better attendance and fostering a joyful learning experience. Additionally, the program prioritized the provision of hygienic toilets and safe drinking water, significantly improving basic facilities. These efforts aimed to reduce dropout rates, promote holistic development, and align schools with the 21st-century educational needs, creating a conducive atmosphere for effective learning and overall student well-being.

Table 10: PoE	Specific Activities
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Category	Specific Activities
School	Renovating building, hygienic toilet and safe drinking water system, Installation
Infrastructure	of Smart Classes for interactive and engaging learning, setting up libraries and
	labs.
Anganwadi	Beautification of Anganwadi Center
Centres	

4. Health and Hygiene (H&H)

An important factor in rural development is health and hygiene. A variety of health-improving interventions were implemented in the program communities. The first step involved mapping the settlements, and the program's implementation came next. It was discovered during the project's design that the communities lacked access to potable water and were not as well-informed about the proper cleanliness and health precautions. Additionally, there were no nearby medical facilities. By planning health camps for the villages, the intervention aimed to raise awareness.

Table 11: H&H Specific Activities

Category	Purpose	Specific Activities
Distribution of COVID Kit	Prevent health issues of	COVID safety kits including sanitizer,
for Para workers	paraworker.	oxymeter, digital thermometer.
Health-Infrastructure	Ensure healthy lives and promote	Organizing health screening/check-up camp
	good hygiene practices.	on basic health and covid behaviour at
		village level by Physician Doctor and
		immunization drive in association with Govt.

Kitchen garden	Improve overall community health by promoting nutritious food availability	Promotes kitchen garden plantation by providing kitchen garden training
AwarenesscampaignthroughWallpaintingsonsocialissueslikehealth,hygiene,cleanliness,COVIDAwarenessetc	Improvement in social issues.	To create a stable awareness among different best practices and information through wall paintings

4. Demographic Profile of Respondents





Figure 4: % Distribution of Respondents under NRM (n=125)

Figure 4 illustrates the distribution of respondents under the **Natural Resource Management** theme. Slightly less than two-thirds of the respondents belong to the **Household (62%)** category followed by **Community Members (22%)** and **Group Community Representatives (17%)**. Among the **beneficiaries**, **73% were female and 27% were male**, indicating that female respondents formed the majority. This skewed gender ratio suggests a potentially stronger

involvement of women in NRM-related initiatives

in **Nalanda**, possibly reflecting targeted program strategies.



4.1.2 Skill Development and Livelihood Enhancement

Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=239)

Figure 5 illustrates the distribution of respondents under SDLE theme based on respondent's category, gender, and occupation. Around two-thirds of the respondent were **individual farmer (65%)**, followed by **self-help group (18%)**, indicating a significant number of respondents were engaged in farming. The gender distribution reveals a stark disparity, with **85% of respondents being female**. In terms of occupation, **44% were engaged in agriculture**, 25% in business, 13% as livestock, and 10% as 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.

4.1.3 Promotion of Education



Figure 6: % Distribution of Respondents by category under POE (n=37)

Figure 6 illustrates the distribution of respondents under the Promotion of Education theme. The highest proportion of respondents were parents (54%), followed by teachers (38%) and principals (8%) indicating significant representation from those directly involved in students learning and development. This distribution reflects a **balanced approach** to stakeholder engagement, ensuring that the voices of both caregivers and educators are captured. The relatively higher representation of teachers underscores their central role in educational delivery, classroom practices, and the overall implementation of school-level interventions. Their insights are especially valuable in identifying on-ground challenges and opportunities for improvement.



4.1.4 Health and Hygiene

Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=180)

Figure 7 presents the distribution of respondents under HH theme based on respondent's category, gender, and occupation. Under the Health and Hygiene theme, the majority of respondents were **household heads (57%)** and **community members (43%)**, indicating a strong representation of individuals responsible for household-level decisions. A significant **90% of respondents were female**, underscoring the central role women play in managing health and hygiene practices within families. In terms of occupation, **62% were farmers** and **25% farmer-labourers**, reflecting the predominantly agrarian nature of the community. The high female participation and rural livelihood profile highlight the program's success in reaching key influencers of hygiene behaviour and ensuring that interventions are contextually grounded and gender responsive.

5. Key Finding

5.1 Relevance

Relevance indicates the extent to which the intervention addresses the needs and priorities of the beneficiaries.

The section evaluates the **alignment of project activities with the needs and priorities of the target communities**, ensuring the interventions are meaningful and contextually appropriate. The actual scores for each indicator are the weighted averages, computed by using the formula mentioned in the *Error! Reference source not found.* section.

5.1.1 Beneficiary Need Alignment

Composite Score								
Indicators		NRM	SDLE	H&H	ΡοΕ	Overall score		
Beneficiary alignment	needs	4.5	4.2	4.1	4.6	4.2		

NRM interventions demonstrated strong alignment with community needs with **a score of** 4.5. The installation of home solar and solar streetlights significantly improved daily life, enhancing safety and mobility after dark.



Figure 8: % Distribution of Respondents Across Categories for 'Relevance' of Home Solar under NRM (n=78)

Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency' of Home Solar under NRM (n=78)

The assessment of beneficiary needs reveals that the **Clean Energy – Solar Support** component under the NRM intervention is largely perceived as well-aligned with the priorities and expectations of the community. Approximately **71%** of beneficiaries recognized the initiative as providing **"Essential Support"**, while an additional **28%** categorized it as a **"High Priority Support"**—indicating a strong overall endorsement of its relevance and utility.

Sufficiency reflects the degree to which the intervention adequately meets the needs of the beneficiaries. The assessment findings reveal **that 50% of respondents rated the intervention as "Extremely Adequate**" in addressing their requirements. A further **31% considered it "Fairly Adequate," while 19% rated it as "Adequate."** These responses suggest that the intervention was

generally well-received, with the majority of beneficiaries acknowledging its effectiveness in meeting their needs.

A notable example of this alignment is the strategic placement of solar streetlights, which was carried out based on the unique needs of each village. This not only enhanced local accessibility but also contributed to **improved safety and security**, particularly during nighttime hours—a concern often raised in rural settings.

"Solar lights were placed at road junctions and near gates, making it easier for everyone. Earlier, there was complete darkness at night, and people felt scared to go out. Now, there is no fear; it is much better."

- Excerpt from Farmers of Indaut Village, Nalanda

Similarly, in the SDLE shows strong beneficiary need alignment with the score of 4.2. The **Input Support** – **Provision of Seeds** component under **the SDLE** intervention was widely regarded as relevant and essential by the beneficiary community. **50% of respondents identified it as "Essential Support"**, and another **43% categorized it as "High Priority Support,"** signalling a robust alignment with local agricultural needs. A small percentage (**5%**) rated it as a medium priority, showing consensus on its value.



Figure 10: % Distribution of Respondents Across Categories for 'Relevance' of input support-Seeds under SDLE (n=74)

In terms of **sufficiency**, the intervention was well-received as **27% found it "Extremely Adequate," 43% "Fairly Adequate,"** and **28% "Adequate."** These ratings affirm the intervention's success in addressing critical farming requirements, particularly for small and marginal farmers.

The broader farming-related support under the project further addressed key challenges like poor seed access, irrigation issues, and reliance on costly chemical inputs. By providing high-quality seeds, organic manure, and essential tools, the intervention enhanced agricultural productivity and land cultivability. Water scarcity, a major barrier, was tackled through the installation of borewells, motors, and pipelines, ensuring consistent irrigation. Sprinklers and spray pumps improved irrigation efficiency, while training in natural farming practices empowered farmers to adopt sustainable, low-cost methods.

Figure 11: % Distribution of Respondents Across Categories for 'Sufficiency' of input support under SDLE (n=74)

"Yes, the training and support was of great help. We got seeds and manual free of cost. All the farmers could earn some money."

"Earlier we used to plough the field with the help of bullock, but after they provided us with the machinery it has really helped the farmers and made their work easy. We also got seeds, and we sowed it. Water was made available, there is no problem."

"We got seeds, manure, we got water from the pumps all this has made our life easy."

Excerpt from SHG member of Mahmudpur Village, Nalanda

Under the POE intervention, the support for hard infrastructure development—including school building enhancements and *Bala painting*—was widely acknowledged by the beneficiary community as both relevant and essential. A significant 73% of respondents identified this component as "Essential Support," while another 27% categorized it as "High Priority Support" for schools. This highlights a strong alignment with community expectations, especially in improving the school environment, which indirectly supports educational outcomes and community development.

In terms of sufficiency, the intervention was also positively received, with 70% of beneficiaries rating it as "Extremely Adequate" and 30% as "Fairly Adequate." These responses underscore the intervention's success in addressing key infrastructure gaps, particularly in underserved areas.



 Figure 12: % Distribution of Respondents Across Categories for 'Relevance'
 Figure 13: % Distribution of Respondents Across Categories for 'Sufficiency'

 of building and Bala painting under SDLE (n=11)
 of building and Bala painting under SDLE (n=11)

Educational interventions have significantly improved the learning environment. Smart classrooms with projectors, TVs, and computers have made lessons more engaging. Infrastructure upgrades—including new buildings, benches, cupboards, toilets, and handwashing stations—have enhanced comfort and hygiene.

Access to clean drinking water has improved through tap and boring systems, while solar lights support uninterrupted study, especially for girls. Schools also received library books, uniforms, and nutritious

"Yes, they have provided what we need. We have computers and books available. We also go outside to study. Toilets are available, and we like to use them.

- Excerpt from students of Barah Village, Nalanda

mid-day meals, boosting attendance and student well-being. Safety has increased with boundary walls and gates, creating a more secure learning space.

The Kitchen Garden–Plantation component under the Health and Hygiene intervention has been strongly validated by the community for its alignment with local needs and priorities. With 46% of respondents identifying, it as "Essential Support" and another 33% recognizing it as "High Priority Support," the initiative clearly resonated with the beneficiaries, especially in addressing nutrition, household food security, and sustainable health practices.

When assessing **sufficiency**, or the extent to which the intervention met actual needs, the feedback was overwhelmingly positive. **40% rated it as "Extremely Adequate,"** while **53% found it "Fairly Adequate,"** and **5% "Adequate."** These ratings underscore the intervention's practical success in enhancing access to fresh vegetables and promoting self-reliant food production.

Before the program, many families faced challenges related to poor nutrition, lack of health awareness, and limited access to clean water and healthcare. The introduction of kitchen gardens, supported with seeds and training—particularly for women—proved transformative. Households not only improved their dietary diversity but also developed sustainable, home-based food sources. In parallel, health camps and awareness training provided critical access to medical consultations and preventive care. Women's training in hygiene, sanitation, and nutritious cooking helped embed healthier practices at the household level, fostering long-term improvements in family well-being.:



Figure 14: % Distribution of Respondents Across Categories for 'Relevance' of Kitchen Garden-Plantation under H&H (n=129)

Figure 15: % Distribution of Respondents Across Categories for 'Sufficiency' of Kitchen Garden- Plantation under NRM (n=129)

"The health camp was very helpful. Doctors came, and they even conducted blood tests."

"They taught us how to use kitchen gardens. They organized health camps."

- Excerpt from Farmers of Indaut Village, Nalanda

5.1.2. Local Context Alignment

Composite Score									
Indicators		NRM	SDLE	H&H	ΡοΕ	Overall score			
Local Alignment	Context	4.7	4.5	4.8	4.6	4.7			

For NRM, the data of the local context alignment indicator highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. With a high score of 4.7, the interventions under NRM show an excellent alignment with local needs and priorities. The provision of solar lights, electricity, and tap water facilities has brought essential improvements to daily life in the community by resolving persistent issues related to safety, lighting, and water access. The installation of solar lights at road junctions and homes has enhanced safety at night, reduced fear, and enabled children to study after dark, marking the first time the village had consistent lighting. Access to solar electricity has reduced reliance on hazardous lighting sources and supported essential activities.

For SDLE, the implementation of the intervention was strengthened through a strong alignment with the local economic, social, and environmental context. By adapting enterprise planning to local agricultural patterns such as shifting from maize to flaxseed cultivation where appropriate the project ensured relevance and increased community buy-in.

The provision of essential agricultural inputs such as high-quality seeds, organic fertilizers, irrigation tools like borewells, sprinklers, and pipelines, directly addressed the region's specific challenges and resource gaps.

"For instance, if a particular community lacks expertise or resources, we explore locally available alternatives. Suppose we initially planned to establish an enterprise around maize, but maize cultivation is not prevalent in that area. In that case, we avoid promoting such enterprises. Instead, if flaxseed is commonly grown there, we focus on setting up enterprises that specialize."

Excerpt from Farmers of Indaut Village, Nalanda

For POE, the implementation of the intervention significantly improved the quality of education through the establishment of smart classrooms equipped with projectors, TVs, and computers. These digital tools made learning more engaging and accessible for students. Schools were also provided with solar lights and solar lamps, particularly for girls, ensuring consistent study opportunities even in the absence of electricity. Essential educational materials like books and computers were supplied, and some schools introduced or enhanced their library facilities.

Infrastructure improvements played a crucial role in creating a safe and supportive learning environment. New school buildings were constructed, and existing ones were renovated with fresh paint, proper seating arrangements, and secure boundary walls. Functional toilets with separate facilities for boys and girls, as well as handwashing stations and clean drinking water through borewells and repaired taps, addressed critical hygiene needs that previously hindered attendance. Anganwadi centres were also upgraded with toys and early learning resources to strengthen foundational education.

For Health and Hygiene, the intervention significantly enhanced community health and hygiene through multiple initiatives focused on well-being and access to essential services. Participants

reported increased awareness around cleanliness, personal hygiene, and nutritious cooking practices, particularly for women. Health camps were organized where doctors conducted check-ups and blood tests, ensuring access to basic healthcare services in remote areas. Improved access to safe drinking water was another vital component. Taps were repaired, and water facilities were extended closer to homes, addressing a long-standing need. The introduction of kitchen gardens, supported by the provision of quality seeds, empowered families to grow fresh vegetables like brinjal, okra, and bottle gourd at home.

5.1.3. Quality of Design

Composite Score					
Indicators	NRM	SDLE	H&H	ΡοΕ	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 the desired outcomes. For the NRM thematic area, the intervention achieved a **Positive score (5.0)**, signifying its robust and well-structured design. To ensure the quality of design in terms of technical, organizational, and financial feasibility, the project began with a structured community engagement process through the establishment of Village Development Committees (VDCs). These committees were oriented and involved from the outset, enabling them to understand the program's goals, beneficiary selection criteria, and implementation plans.

A systematic process was followed wherein the VDCs were actively involved in discussions around program design, which helped align interventions with community needs and realities. On the organizational front, strong convergence mechanisms were established with government departments to ensure transparency and alignment, including obtaining No Objection Certificates (NOCs) from relevant education officers before setting up infrastructure like smart classrooms. Financial feasibility was addressed by building the capacity of VDCs to eventually take over and manage the interventions post-exit, creating a cost-effective and community-owned model.

"We created a system that fosters strong community institutions capable of taking charge of the interventions happening in their area. When we first set up the VDCs, we started engaging them by discussing the program design and execution strategy—particularly how the program would be implemented in their region, who could be the beneficiaries, and how to identify them. This early engagement helped ensure that the community had a sense of ownership from the very beginning."

- Excerpt from representative of HDFC Project team, Nalanda

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	ΡοΕ	Overall score
Internal Coherence	5.0	5.0	5.0	5.0	5.0

The findings underscore a **high level of internal coherence**, as it **achieved a perfect of 5** in all the interventions. The qualitative analysis reveals a strong alignment with institutional policy frameworks and HDFC Bank's CSR policy components. To ensure consistency and smooth collaboration, each partner organization implements its own internal policies while also adhering to shared guidelines such as compliance manuals. HDFC Bank further supports alignment by sharing its internal policies with partner NGOs, promoting a cohesive framework across all stakeholders. Grievance redressal mechanisms, often established by the partner organizations themselves, play a crucial role in addressing both community-level concerns and internal HR-related issues—particularly during the initial phases when community acceptance can be challenging. Overall, various policies and manuals are created by the bank and are followed not only by NGO partners but also by the community, ensuring smooth implementation and adherence to standards.

"Overall, various policies and manuals are created by the bank and are followed not only by NGO partners but also by the community, ensuring smooth implementation and adherence to standards."

- Excerpt from representative of HDFC Project team, Nalanda

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

5.2.2 External Coherence

The findings highlight that the intervention is exceptionally aligned and synergised with the efforts of other actors which was government agencies. This indicator, which evaluates potential overlaps, duplications, gaps, or contradictions between the project's activities and those of other stakeholders, **achieved a perfect score of 5.0, placing it in the "Excellent" category.**

The program ensures external coherence by first identifying and engaging with remote areas where other organizations are not currently active, allowing for focused implementation and deeper community involvement. It emphasizes convergence with existing government initiatives, particularly Jeevika, by collaborating with self-help groups that already possess foundational knowledge in savings and collective action. By selecting two members from each SHG, a specialized enterprise group is formed, offering motivated individuals the opportunity to contribute meaningfully. These members are further trained in financial literacy, business planning, and inclusion to strengthen their capacity and empower them to take on leadership roles in economic activities.

In addition, the initiative actively partners with stakeholders such as government bodies, schools, institutions, and Anganwadi's to ensure alignment with the existing development framework. This strategic approach not only supports resource convergence but also reinforces local ownership and sustainability. Financial literacy and inclusion efforts are rolled out across all partner villages—with intensive focus in selected areas and gradual scaling in others—based on the local context and readiness. This layered implementation strategy ensures that the program complements and strengthens existing systems, avoiding duplication and promoting impactful change.

"We engage with government agencies like Jeevika. When we work with women's groups, the women are members of Jeevika. We involve them in our programs, as they already understand savings. We try to engage them so that they can also understand our processes. Later, when they begin saving, they are familiar with the business model, business plan, and other aspects. Thus, we integrate the financial inclusion component with these groups."

"When HDFC Bank is working in a particular area, we aim to engage with various stakeholders, including government agencies, institutions, schools, and Anganwadis. Our interventions are designed to integrate with the existing systems in that area."

- Excerpt from representative of HDFC Project team, Nalanda

5.2 Efficiency

The efficiency indicates the **extent to which the intervention delivers**, or is likely to deliver, results in a timely manner while ensuring quality.

The 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 assesses the standard of services delivered; **Operational Efficiency**, which measures the effective use of resources during implementation; and **Project Design**, which evaluates how well the intervention was structured to optimize resource utilization and achieve its objectives.

5.2.3 Timeliness

Composite Score									
Indicators NRM SDLE H&H PoE Overall score									
Timeliness 4.6 4.5 4.7 4.6 4.6									

The NRM intervention was effectively implemented in alignment with the project timelines with a score of 4.6. For clean energy- home solar, 71% of respondents rated it as "On Time," while 28% considered it "Slightly Delayed." Only 1% felt there was room for improvement, indicating overall satisfaction with the timely execution of key components.

Overall, 99% of respondents viewed the intervention positively, underscoring the project's strong commitment to staying on schedule and delivering results as planned.



Figure 16: % Distribution of Respondents Across Categories for 'Timeliness' for home solar under NRM (n=78)

The Input Support (Seeds) intervention under SDLE was largely perceived as timely and efficiently executed. According to the assessment, 58% of respondents confirmed that the support was delivered "On Time," while 37% reported it as "Slightly Delayed." This high proportion of timely or near-timely delivery reflects strong adherence to project timelines and effective planning. Importantly, only 5% of respondents indicated a need

for improvement in the timing of the intervention. In total, **95% of beneficiaries viewed the intervention positively**, highlighting the project's robust implementation framework and commitment to prompt service delivery.



Figure 17: % Distribution of Respondents Across Categories for 'Timeliness' for Input support- seeds under SDLE (n=74)

For POE, the intervention was largely perceived as timely and efficiently executed. In the case of hard infrastructure support—such as building construction and Bala painting—**70% of respondents confirmed that the support was delivered "On Time," while 30% noted it was "Slightly Delayed."** This high percentage of on-schedule or near-schedule delivery reflects strong adherence to project timelines.

The Health and Hygiene intervention was effectively implemented in accordance with the project timelines. For Kitchen Garden- Plantation, 75% of beneficiaries reporting that it was completed "on time" and met their expectations and needs. An additional 17% felt it was "slightly delayed," while only 5% indicated there was room for improvement in terms of timeliness. This overall positive response highlights strong satisfaction with the prompt execution of key components, reflecting efficient planning and delivery that helped build community trust and ensured timely access to essential health and hygiene services.



Figure 18: % Distribution of Respondents Across Categories for 'Timeliness' under H&H (n=129)

5.2.4 Quality of Service Provided

Composite Score									
Indicators NRM SDLE H&H PoE Overall score									
Quality of Services Provided 4.4 4.2 4.1 4.6 4.3									

The quality of the intervention indicates the **durability of the products provided and the degree to which the products and services meet a specific set of standards**.

For NRM, ensuring long-term usability and community satisfaction, the program emphasizes highquality implementation across all interventions particularly in the areas of solar street lighting and home lighting systems. Each solution is thoughtfully designed to be durable and locally relevant, reducing maintenance needs while delivering sustained benefits. Strategically placed solar streetlights have enhanced safety and nighttime mobility, especially during emergencies. The data for the Clean Energy- Home Solar on the quality of services provided indicates that the intervention was highly effective. A total of 93% of respondents rated it positively-53% described the quality as "Very Good" and 40% as "Good." This suggests a high level of satisfaction among beneficiaries intervention's regarding the effectiveness and durability in meeting community needs.

Only 8% of respondents rated the services as "Acceptable" and felt that improvements were necessary, representing a relatively small proportion. Overall, these high satisfaction levels reflect strong implementation and effective service delivery.

The data on the quality of services under the **Input Support – Seeds Provision** component of SDLE reflects a strong and positive response from beneficiaries. A combined **90% of respondents** rated the quality of the intervention favourably, with **33% describing it as "Very Good"** and **47% as "Good."** This indicates that most participants found the support both effective and relevant in addressing their agricultural needs.

Such positive ratings highlight the intervention's success in providing quality inputs—particularly seeds that met expectations in terms of viability, suitability for local conditions, and timely availability.



Figure 19: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Clean energy- Home Solar' under NRM (n=129)



Figure 20: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Input SUPPORT' under SDLE (n=74)

For Education, the data on the quality of services reflects a strong and positive response from beneficiaries. Specifically, for building infrastructure and Bala painting, **100% of respondents rated the quality favourably—70% described it as "Very Good," while 30% rated it as "Good."** This indicates that the intervention was both effective and relevant, significantly contributing to improved learning environments and meeting the infrastructure needs of schools in the community.

For the Health and Hygiene intervention, data related to the Kitchen Garden components indicate a high level of satisfaction with the quality of services provided. A combined 90% of respondents rated the intervention positively, with 26% describing the quality as "Very Good" and 64% as "Good." An additional 9% found the quality to be "Acceptable," while only 3% rated it as "Poor."

These responses reflect the intervention's overall effectiveness, durability, and alignment with community needs, reinforcing its perceived value and impact on daily living standards.



Figure 21: % Distribution of Respondents Across Categories for 'Quality of Services Provided- 'Kitchen Garden- Plantation under H &H (n=129)

5.2.5 Operational Efficiency

Composite Score					
Indicators	NRM	SDLE	H&H	ΡοΕ	Overall score
Operational Efficiency	4.0	4.0	4.0	4.0	4.0

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, a positive score **of 4.0** is obtained under all indicators.

For all the interventions, operational efficiency in Nalanda showed mixed results. While some interventions were implemented, challenges such as delays in project start-up, late MOU signings, and insufficient planning impacted timely execution. Issues like incomplete school repairs, substandard toilets, and missing pipelines under the SBGI intervention pointed to gaps in resource utilization. Field visits and regular feedback mechanisms were used to monitor progress and ensure adherence to standards. Strengthening pre-planning and execution processes would enhance implementation validity and resource efficiency in future projects.

"Mostly, we conduct field visits to assess whether all five parameters for smart schools are being met. If any parameter is not adhered to, we ask the organization to address that specific aspect to ensure a well-structured and comprehensive implementation. Through orientations, discussions, and feedback sessions with our partners, we work towards resolving issues and ensuring compliance with HDFC Bank's standards."

- Excerpt from representative of HDFC Project team, Nalanda

5.2.6 Project Design

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

The **Project Design** indicator evaluates the strategic planning, structuring, and coherence of the intervention in addressing community needs. The **NRM intervention received a score of 5**, indicating limitations in the systematic approach to project formulation and implementation.

For all the interventions, project was designed with a flexible, phased approach, typically spanning 3 to 4 years, to allow for ongoing assessment and course correction. In the initial phase, program plans were developed based on assumptions and available data, with clearly defined outcomes like enhancing farmer income, promoting local enterprises, and improving livelihoods. Performance indicators were set to track progress, but the design allowed for real-time adaptations based on field-level feedback and resource availability. Monitoring and Evaluation (M&E) systems were built into the

design through periodic reviews, field visits, and data collection, allowing for continuous improvement, performance tracking, and evidence-based decision-making throughout the project cycle.

"The design of a project varies depending on its specific requirements. Typically, we develop programs for a duration of 3.5, three, or four years. In the initial phase, when interventions are minimal, we create program plans based on assumptions. However, once we begin execution in the field, we reassess after a year to determine if adjustments are necessary."

- Excerpt from representative of HDFC Project team, Nalanda

5.3 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.

5.3.1 Interim Result (Outputs and Short-Term Results)

Composite Score									
Indicators NRM SDLE H&H PoE Overal score									
Interim Results (Output and short- term results)	3.9	3.9	3.2	4.7	3.7				

The **Interim Results indicator** evaluates the intervention's success in delivering planned outputs and achieving short-term objectives.

The Section covers the current utility of a service of the operational status of any assets provided under the intervention. **NRM intervention for Current status** reveals varied levels of asset functionality for clean energy- Home Solar intervention as perceived by the beneficiaries. While **26% of respondents reported that the assets were either "Fully Functional" (13%) or "Moderately Functional" (13%), which shows a degree of positive** impact and usability, the overall findings suggest substantial challenges in asset effectiveness and sustainability. A significant proportion of respondents highlighted issues, with 3% noting the assets were "Minimally Functional,"



Figure 22: % Distribution of Respondents Across Categories for 'Current status for Clean Energy- Home Solar' under NRM (n=78)

51% stating that assets "Existed but Were Not Functional," and 21% reporting that the assets "Did Not Exist" at all. These responses point to considerable gaps in implementation and operational performance.

The high percentage of non-functional or missing assets raises concerns about the consistency and quality of service delivery under the intervention. Potential underlying factors include inadequate coverage, limited accessibility, insufficient maintenance mechanisms, and inequitable resource allocation. These issues may have contributed to uneven distribution of benefits, resulting in a lack of uniformity in user experience across different regions and communities.

One of the key reasons identified by beneficiaries was the lack of regular maintenance and follow-up support after the initial implementation phase. In several cases, assets deteriorated due to technical issues—such as battery failures—that were not addressed after the withdrawal of the implementing NGO.

"They are not able to use these resources because the batteries are not working properly. Out of 10 lights that were given, only 1 or 2 are still working; the rest don't work due to battery issues. When the NGO was active, they used to maintain everything."





Figure 23: % Distribution of Respondents Across Categories for 'Utilization of Intervention' for home solar under NRM (n=78) Figure 24: % Distribution of Respondents Across Categories for 'Stakeholder Experience and Reflections' for home solar under NRM (n=78)

Utilization of the intervention covers the current utility, or the operated status of any assets provided with the support of HDFC Bank. Similarly, Stakeholder experience and Reflection focuses on the experience and reflection of using various assets, products, and services provided, as well as noticeable changes.

For the **NRM** component, specifically focusing on **Clean Energy interventions** (home solar), the data indicates a consistent pattern of use over the past two years. A significant majority of beneficiaries reported regular usage, with **39% stating they "Always" use the intervention**, **40% using it "Often**," **and 20% using it "Sometimes."** This suggests a relatively high level of continued engagement with the clean energy solutions provided.

In terms of **stakeholder experience and reflection**, beneficiaries shared positive perceptions of the intervention, particularly regarding its usefulness for children's education. When asked about the helpfulness of home solar systems in enabling children to study at night, **76% of respondents rated it as "Highly Helpful," while 23% found it "Moderately Helpful."** These responses highlight the perceived value of the intervention in improving quality of life and supporting educational outcomes.

Overall, the high frequency of utilization coupled with strong positive feedback from stakeholders reflects the relevance and effectiveness of clean energy solutions in meeting household needs, particularly in contexts where access to reliable electricity remains a challenge.

Under SDLE, the current status of the Input Support – Seeds Provision component reveals varied levels of asset functionality. About 51% of beneficiaries reported the assets as either "Fully Functional"

(16%) or "Moderately Functional" (35%), which reflects a moderate level of success in terms of usability and positive impact.

However, a significant share of respondents raised concerns regarding the intervention's implementation and operational effectiveness. Around 11% reported that the assets were only "Minimally Functional," another 11% stated that the assets "Existed but Were Not Functional," and a large 27% mentioned that the assets "Did Not Exist" at all. These findings highlight critical gaps in service delivery, including inconsistent distribution, possible logistical issues, and lack of follow-up support.



Figure 25: % Distribution of Respondents Across Categories for 'Current status for input support- seeds' under NRM (n=74)



Figure 26: % Distribution of Respondents Across Categories for 'Utilization of Intervention' under SDLE (n=74) Figure 27: % Distribution of Respondents Across Categories for Stakeholder Experience and reflection of Interventions for input support 'under SDLE (n=74)

The SDLE component, specifically the Input Support (Seeds) intervention, reveals a mixed yet informative picture in terms of utilization over the past two years. While **16% of respondents reported "Always" using the provided seeds, and 35% used them "Often," an additional 11% used them "Sometimes."** This indicates that most beneficiaries have engaged with the intervention regularly, demonstrating its relevance and partial success in promoting sustained usage. However, **11%** stated they used it "Rarely" and a notable 27% mentioned they "Never" used the seeds, suggesting that there are barriers—such as lack of accessibility, relevance, or follow-up support—that hinder full participation.

In terms of stakeholder experience and reflection, the intervention has generated broadly positive perceptions. Beneficiaries noted value in the home solar systems, especially for enabling children to study at night. About 32% found the system "Highly Helpful" and 52% rated it as "Moderately Helpful." This feedback emphasizes the intervention's perceived impact not only on energy access but also on educational outcomes and overall quality of life.

For POE, the status of the intervention reveals varied levels of asset functionality. Specifically, for building infrastructure and Bala painting, around 90% of beneficiaries reported the assets as either "Fully Functional" (70%) or "Moderately Functional" (20%), reflecting a high degree of usability and positive impact in enhancing the educational environment.

In terms of utilization over the past two years, the data indicates consistent and regular use. A substantial 90% of respondents reported "Always" using the Bala painting and improved school buildings for studying, while the remaining 10% stated they used them "Often." This suggests that the intervention has been effectively integrated into the daily learning routines of students, reinforcing its relevance and value in the school context.

For the **Health and Hygiene** intervention, the **current status of the Kitchen Garden–Plantation** component reveals a mixed scenario. While a portion of the community continues to benefit and utilize the intervention regularly, a significant majority report non-functional or missing assets Only **12%** found the assets functional—**13%** rated them as **"Fully Functional"** and **1%** as **"Moderately Functional."** Meanwhile, **3%** reported them as **"Minimally Functional,"** another **3%** as **"Existed but Not Functional,"** and a large **81%** stated the assets **"Did Not Exist."** These figures highlight significant implementation and operational gaps.

Despite this, **utilization of Kitchen Garden plantation** under the same intervention showed encouraging results. Most beneficiaries reported regular use, with **16%** using them **"Always," 62% "Often,"** and **15% "Sometimes."** This reflects sustained engagement and the perceived value of these services in supporting daily household needs.



Figure 28: % Distribution of Respondents Across Categories for 'Current Status' for Kitchen Garden Plantation under NRM (n=129)

Figure 29: % Distribution of Respondents Across Categories for 'Utilization of intervention' for Kitchen Garden Plantation under H&H (n=129)

While some beneficiaries continue to engage with the intervention, a significant number report that assets are either non-functional or completely unavailable. One key reason cited by respondents is the **lack of available space to set up kitchen gardens**, along with **no continued provision of seeds or technical support**.

"There is no available space to set up a kitchen garden in our area. Moreover, we do not receive any seeds or support to start one."

- Excerpt from PRI member of Mahmudpur, Nalanda

5.3.2 Reach (Target vs Achievement)

Composite Score									
Indicators		NRM	SDLE	H&H	ΡοΕ	Overall score			
Reach (Target Achievement)	VS	4.0	4.0	4.0	4.0	4.0			

The project demonstrated outstanding performance in achieving its proposed targets, earning a score of **4.0** for the "Reach vs Target" indicator under the NRM parameter. The project was initially planned to conclude in March; however, it ended earlier than expected, which affected the achievement of planned outcomes. While most projects strive to meet or surpass their targets, the early closure limited the ability to fully implement all components. Despite the shortened timeline, efforts were made to deliver as much as possible within the available period. This highlights the importance of aligning project timelines with implementation needs to ensure effective reach and outcome achievement.

5.3.3 Influencing factors (enablers and disablers)

Composite Score									
Indicators	NRM	SDLE	H&H	ΡοΕ	Overall score				
Influencing facto (enablers and disabler	rs 3.8 5)	4.3	4.0	4.0	4.0				

The **Influencing Factors** indicator examines the key enablers that facilitated project implementation and the challenges that hindered its effectiveness.

The **NRM** intervention received a score of **3.8**, indicating a moderate influence of both supporting and constraining factors on the project's success. Community members shared that access to solar lights helped reduce their dependence on costly kerosene, allowing them to save money and improve daily living conditions. At the same time, some expectations, like the promised development of a mill, remained unmet. This created a sense of disappointment among beneficiaries. While energy-related support enabled positive change, unfulfilled commitments limited the overall impact.

The **SDLE intervention received a score of 4.3**, indicating a positive influence of both supporting and constraining factors on the project's success. The SDLE interventions under the program demonstrated notable improvements in productivity and sustainability, driven largely by access to quality seeds, natural manure, and training on sustainable agricultural practices. Many farmers reported increased crop yields, improved soil quality, and reduced water consumption due to the shift toward natural farming and the use of better inputs. Machinery support also eased manual labour, enabling more

efficient cultivation. These enablers, combined with capacity-building sessions, significantly boosted farmers' confidence and their ability to apply new knowledge effectively.

"Earlier we used to plough the field with the help of bullock, but after they provided us with the machinery it has really helped the farmers and made their work easy. We also got seeds, and we sowed it. Water was made available, there is no problem. "

- Excerpt from SHG member, Mahmudpur, Nalanda

"They gave seeds and manure in the village but as we were far away, we could not get any seeds. We purchased seeds from the market."

- Excerpt from SHG member, Kolawan, Nalanda

However, some barriers affected the uniformity of impact. Farmers in remote or underserved areas occasionally missed out on critical inputs like seeds and manure, either due to distribution gaps or lack of timely access. Water availability also emerged as a limiting factor while some benefited from borewell access, others faced difficulties due to insufficient irrigation. Beneficiary identification was another crucial factor; any duplication or exclusion compromised the program's reach and community harmony.

The **POE** intervention received a score of 4.0, indicating a positive influence of both supporting and constraining factors on the project's success. Smart classrooms, availability of books, and improved infrastructure like toilets and drinking water helped create a better learning environment. Visual aids made it easier for students to understand lessons, encouraging school attendance. Teachers tried to make the best use of resources, even using personal mobile data for smart TVs. Libraries and secured school boundaries also improved the learning experience. Students could also take books home, which supported continued learning outside school.

However, the absence of trained staff and technical support made it difficult to fully utilize smart classroom tools. In some cases, TVs and computers were either not working or not maintained. Toilets, though provided, became unusable due to poor construction and lack of repairs. Shortage of classrooms and no dedicated library space also disrupted learning. Poor upkeep of school facilities and irregular monitoring reduced the long-term impact of these improvements.

"Smart class has been more effective for the children. They are motivated towards learning and have shown interest towards learning."

- Excerpt from Principal, Kolawan, Nalanda

5.3.4 Differential Results

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

The **Differential Results** indicator assesses the extent to which the intervention incorporated an inclusive, needs-based approach in its design and implementation. A **perfect score of 5.0** is obtained showcasing its strong commitment to ensuring equitable access and addressing diverse community needs.

The implementation approach was designed to address the specific needs of different community groups, resulting in varied but intentional outcomes. For **SDLE**, the primary challenge was limited awareness and access to modern agricultural techniques. Given that nearly 70% of the population in Bihar is engaged in farming, the project focused on promoting sustainable practices, reducing input costs, and supporting income-generating agri-enterprises.

For **POE**, the focus was on improving access to quality education through infrastructural upgrades and learning support. Recognizing the poor state of government schools and Anganwadi centres, the project introduced smart classes, libraries, and inclusive learning spaces. These efforts were meant to create a conducive learning environment and ensure all children had the opportunity to engage in quality education.

On the other hand, when we work with children, our goal is to create a conducive and inclusive learning environment. We strive to ensure that all children have access to smart classes, libraries, and other educational resources that enhance the quality of education. So, while our overarching aim is community development, our approach varies slightly depending on the stakeholder group

- Excerpt from representative of HDFC Project team, Nalanda

In the **Health and Hygiene** sector, while the program did not primarily focus on healthcare, it responded to identified needs through health camps conducted across intervention areas. These camps aimed to raise awareness and provide basic services, especially in areas lacking access to formal healthcare. Additionally, infrastructure gaps in PHCs were highlighted by the community, indicating an area for potential future support.

"So mostly, yes, we do a health camp in this area, but we are not involved much in the health care facilities. So, in health perspective, we only do health camps in all the areas. "

- Excerpt from representative of HDFC Project team, Nalanda

5.3.5. Adaptation over time

Composite Score										
Indicators	NRM	SDLE	H&H	ΡοΕ	Overall score					
Adaptation Over Time	5.0	5.0	5.0	5.0	5.0					

The Adaptation Over Time indicator assesses the project's ability to respond to evolving challenges and adjust its implementation approach accordingly. The **intervention achieved a perfect score of 5.0**, demonstrating its strong adaptability in the face of external constraints. The intervention demonstrated strong adaptability, reflected in the progressive increase in community participation and improved outcomes.

A key challenge faced during implementation was the initially low engagement of farmers and limited awareness of natural farming practices. To address this, the team adapted by intensifying field-level interactions, conducting regular demonstrations, and offering hands-on support to gradually build capacity. High-quality seed distribution further boosted farmer confidence and agricultural performance. Additionally, the project shifted focus toward community institution-building in later stages, fostering local ownership and ensuring the sustainability of outcomes beyond the project's duration.

5.4 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. These indicators together provide a comprehensive understanding of how the project has influenced target communities and surrounding areas.

5.4.1 Significance – (Outcome)

Composite Score							
Indicators NRM SDLE H&H PoE Overall score							
Significance (Outcome)	4.4	4.0	3.0	4.5	3.8		

The **NRM** intervention has demonstrated a strong and meaningful impact, particularly through its clean energy initiatives. The data reveals that the intervention has effectively contributed to time and cost savings for beneficiaries—two critical factors in improving daily livelihoods.

Regarding time savings, 38% of respondents "Highly Agreed" and 61% "Agreed" that the use of clean energy sources helped them save time, indicating that nearly all beneficiaries experienced a reduction in time spent on tasks such as collecting fuel or managing alternative lighting sources.



Figure 30: % Distribution of Respondents Across Categories for 'Significance-Clean Energy' under NRM (n=120)

Similarly, in terms of **cost savings**, **33% "Highly Agreed" and 54% "Agreed**" that the intervention led to financial savings by reducing dependency on conventional, often more expensive, energy sources. Only 8% of respondents were uncertain about this impact, suggesting minimal ambiguity in the perceived economic benefits. These findings underscore the intervention's effectiveness in addressing key community needs by providing accessible, sustainable energy solutions. The positive shifts in time and cost efficiency not only support household-level improvements but also reflect broader contributions to enhanced quality of life and livelihood security.

The sustainability of the input support under the **SDLE initiative** is reflected through consistently positive responses from beneficiaries across multiple indicators. Approximately **three-fourths of respondents** agreed that the interventions led to improvements in farm input usage, crop yield, farm income, profit, management of weather-related challenges, stable income, and food security. Additionally, about **one-fourth of respondents** highly agreed with these positive outcomes. This widespread agreement signifies that the intervention has meaningfully contributed to agricultural resilience and livelihood stability, enhancing sustainability through better input use, climate adaptability, and income reliability.



Figure 31: % Distribution of Respondents Across Categories for 'Significance-input support' under SDLE (n=155)

The building infrastructure and Bala painting interventions under the POE initiative have had a highly positive impact across key educational indicators, as reflected by the high percentage of respondents who **"Highly Agree" with the improvements**. Specifically, 73% reported enhanced regular attendance, performance, class participation, and reduced dropouts; 64% observed an increase in new admissions and a reduction in girls' dropouts. Additionally, 55% acknowledged improvements in the use of elearning materials and greater community involvement. These responses highlight the intervention's effectiveness in creating a more engaging, inclusive, and supportive learning environment.



Figure 32: % Distribution of Respondents Across Categories for 'Significance-input support' under POE (n=11)

For the Health and Hygiene intervention, specifically regarding income generation through the sale of **vegetables from kitchen gardens**, the perceived impact was minimal. Only 1% of beneficiaries highly agreed that their income had increased, and 31% agreed. However, 9% were unsure, while a larger proportion-37% disagreed and 22% highly disagreed—indicating that the intervention had limited impact on income enhancement. These findings suggest that while kitchen gardens may have contributed to household nutrition, their role in supporting economic benefits was **significantly limited**, possibly due to small-scale production, lack of market access, or insufficient surplus for sale.



Figure 33: % Distribution of Respondents Across Categories for 'Kitchen Garden' under NRM (n=126)

5.4.2	Transform	ational	Change
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Composite Score									
Indicators	NRM	SDLE	H&H	ΡοΕ	Overall score				
Transformational Change	5.0	4.9	4.8	4.5	4.8				

The **Transformational Change** indicator evaluates the long-term impact of the intervention on community well-being and social dynamics. The Transformational Change indicator assesses the project's capacity to create enduring, systemic improvements in the lives of marginalized communities. In this case, the intervention led to visible changes in both physical infrastructure and community wellbeing. The **intervention achieved a score of 4.8**, reflecting a **high level of sustained change** brought about by the project.

For NRM, the installation of solar lights at strategic points—like road junctions and gates—eliminated nighttime darkness, significantly improving safety and mobility, particularly for women and children. This not only enhanced a sense of security but also shifted community norms around access and inclusion in public spaces. Additionally, improved water facilities and support for farming practices contributed to better livelihoods and reduced environmental vulnerability. Importantly, community participation in decision-making, such as consenting to light installations, reflects a growing sense of agency and empowerment—key markers of lasting systemic change.

"Solar lights were placed at road junctions and near gates, making it easier for everyone. Earlier, there was complete darkness at night, and people felt scared to go out. Now, there is no fear; it is much better."

- Excerpt from Farmer, Indaut, Nalanda

For SDLE, the widespread adoption of sustainable and organic farming techniques, such as the use of *Jaivik* (organic) manure, significantly improved soil health and crop yields. Farmers reported a marked reduction in input costs and enhanced productivity, leading to greater food security at the household level—even when not all families reached full market-level surplus. Interventions also addressed critical infrastructure gaps, including access to irrigation through water pipelines, borewells, sprinklers, and water pumps, which drastically reduced dependency on rainfall and made farming more efficient and reliable.

Moreover, the distribution of quality seeds and natural fertilizers fostered trust and long-term behavioural change, with farmers continuing to adopt these practices even after project closure. The training enabled both men and women in farming households to build lasting agricultural skills and knowledge, reducing environmental harm and financial vulnerability. The collective shift from chemical-intensive to eco-friendly farming methods, alongside improved access to water and technology, indicates a systemic change in rural agricultural norms and practices—contributing to resilient, inclusive, and sustainable rural livelihoods.

"Yes, that has benefited as a lot. They told us to use natural cow dung manure instead of all the other chemical manures available in the market and because of that the quality and the quantity of the crop has also increased. Our land has also become cultivable."

- Excerpt from SHG member, Mohammadpur, Nalanda "Yes, there has been a financial benefit in terms of crop yield. Since water is now available, production has increased, leading to better earnings."

-Excerpt from farmer group, Keshopur, Nalanda For POE, one of the most visible changes was the improvement in school infrastructure, including the installation of smart classrooms, access to electricity, fans, benches, clean and functional toilets, and availability of textbooks and library resources. These enhancements have significantly improved the overall learning environment, making schools more comfortable, engaging, and inclusive—especially for girls, who now have access to safe sanitation facilities. Students reported that they feel more encouraged to attend school regularly, and even those who were previously disinterested have started participating actively due to the availability of modern learning tools like smart TVs and projectors.

The intervention supported both academic learning and value-based education by introducing libraries and storybooks. Students have developed a reading habit by accessing books at school and taking them home, which has broadened their knowledge beyond the regular curriculum. Teachers have also adopted visual aids and interactive techniques to make complex topics easier to understand, resulting in improved comprehension and retention among children.

"Earlier, girls used to go outside for the toilet, but now there is one in the school. We have also seen many changes in our studies. Previously, books were not available, so we had to share."

"Earlier, we used to feel very hot, but now we have fans, lights, and electricity, so we feel comfortable. It is neither too hot nor do we feel dizzy. The meals also keep changing, and we receive good nutrition."

- Excerpt from Students, Narda, Nalanda

In Health and Hygiene, interventions brought about multifaceted improvements that collectively contributed to transformational change at the community level. Health camps were organized where doctors provided check-ups and conducted blood tests, increasing access to essential healthcare services in remote areas. Communities were also educated on women's hygiene and the importance of cooking nutritious food, which helped raise awareness around preventive health and healthy living practices.

Along with that, access to safe drinking water significantly improved. Water taps that were previously non-functional were repaired and maintained, and drinking water facilities were brought closer to households, reducing the burden on women and children who often fetched water from distant sources. Moreover, the introduction of kitchen gardens and distribution of quality seeds supported both household nutrition and sustainable agriculture. Health-related awareness was also emphasized through camps that included services like check-ups and blood tests, along with educational sessions on sanitation, hygiene, and nutritious cooking.

"The facility of drinking water has reached near our houses."

"The health camp was very helpful. Doctors came, and they even conducted blood tests."

"They taught us how to use kitchen gardens. They organized health camps."

- Excerpt from Students, Narda, Nalanda

5.4.3. Unintended Change

Composite Score										
Indicators	NRM	SDLE	H&H	ΡοΕ	Overall score					
Unintended Change	5.0	4.8	4.8	5.0	4.9					

Through qualitative analysis, this indicator **received a score of 4.9**, indicating **high level of additional impacts** that emerged because of project activities.

One of the most notable unintended changes was the holistic improvement in community well-being through enhanced education, farming practices, solar energy use, and hygiene awareness. Access to smart classrooms and educational aids not only increased student attendance but also helped children learn good values, hygiene, and life skills. Women and farmers gained agricultural knowledge through training and received seeds and tools, which improved kitchen gardening and food security. Solar lamps and streetlights not only provided lighting but also supported evening studies for children and created a safer environment for women and community members to move around after dark.

While most unintended changes were positive, the findings suggest that continued community engagement and timely maintenance of solar equipment, educational infrastructure, and farming inputs are crucial for sustaining these improvements.

"There is a group made for women's development. This will help women in getting a job. Women can farm, grow vegetables for which we receive seeds."

- Excerpt from PRI Member, Sirsi, Nalanda

5.5 Sustainability

The Sustainability section analyses the longevity and durability of project results, ensuring benefits continue beyond the intervention period. This section assesses the availability of a favourable environment, or measures established to ensure that the benefits of the intervention provided through the project will continue, or are likely to continue, even in the absence of support from HDFC Bank.

This parameter is assessed through two key indicators: **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 necessary foundations for lasting positive change.

5.5.1 Potential for Continuity

Composite Index							
Indicators NRM SDLE H&H PoE Overall score							
Potential for Continuity	4.0	3.8	3.9	4.6	4.0		

The findings suggest a generally positive perception among beneficiaries regarding the sustainability of the NRM intervention, particularly in terms of its continuity in the absence of HDFC Bank's direct support. Specifically, 29% of beneficiaries felt that "Excellent Measures" had been taken to ensure the smooth functioning of services, while 50% reported that "Adequate Measures" were in place. Additionally, 8% noted that "Some Measures" had been taken. However, a smaller segment expressed uncertainty or concern, with 10% stating they were "Not Sure" about any



Figure 34: % Distribution of Respondents Across Categories for 'Potential for Continuity- Clean Energy' under NRM (n=78)

sustainability planning, and 3% indicating that "No Measures" had been made so far.

Overall, this reflects a strong level of confidence in the sustainability efforts undertaken, with 79% of beneficiaries acknowledging at least adequate steps taken toward ensuring continuity. However, the presence of uncertainty among a minority highlights the need for improved communication and possibly more community involvement in sustainability planning to ensure clarity and confidence in the long-term viability of the intervention.

The findings for the **SDLE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 19% of respondents felt that "Excellent Measures" had been taken to sustain the initiative, and 64% believed that "Adequate Measures" were in place. An additional 11% acknowledged that "Some Measures" had been undertaken, indicating that most beneficiaries recognize and appreciate the efforts toward ensuring long-term continuity.



for Continuity- Clean Energy' under NRM (n=74)

However, a small segment of respondents expressed concern or uncertainty, with 1% stating they were "Not Sure" about any sustainability plans and 5% indicating that "No Measures" had been taken. Overall, the high levels of satisfaction with sustainability efforts reflect a strong foundation that, with further reinforcement, can ensure enduring impact.

The findings for the **POE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 70% of respondents felt that "Excellent Measures" had been taken to sustain the initiative, and 30% believed that "Adequate Measures" were in place.

For Health and Hygiene, the sustainability of the nutrition garden intervention is reflected positively in beneficiary feedback across key indicators. A significant majority of respondents either "Agree" or "Strongly Agree" that the intervention led to improvements, with 74% acknowledging a consistent supply of nutritious food, 89% reporting improvements in dietary intake, and 78% recognizing direct benefits from the garden.



These responses underscore the intervention's long-term potential to enhance household food security, promote healthy eating habits, and support community-level nutrition resilience. While a smaller proportion remained unsure or disagreed, the overall response highlights a strong foundation for the sustained impact of the initiative.

Figure 36: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Kitchen Garden- Plantation under H&H (n=90)

5.5.2 Sustainability in Project Design and Strategy

Composite Score									
Indicators	NRM	SDLE	H&H	ΡοΕ	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 a **perfect score of 5.0** for sustainability aspects.

The project reflects a strong commitment to sustainability by embedding long-term planning and postimplementation evaluation mechanisms into its strategy. While the bank's direct involvement concludes at project closure, certain partner organizations have continued engaging with the community, offering much-needed support and continuity. However, field-level insights highlight that a structured post-project transition period—such as extending bank support for an additional six months—could significantly enhance the handover process and ensure that project gains are not only preserved but also scaled.

Although the implementing organizations assume responsibility after closure and conduct an impact study one year later, challenges in sustaining momentum suggest the need for a more comprehensive exit strategy. Building in a phased withdrawal plan with continued handholding and community engagement post-closure would reinforce sustainability.

5.6 Branding

Branding is captured through one indicator - the **Visibility** indicator, which assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and Oxfam Foundation**.

5.6.1 Visibility

Composite Score									
Indicators	NRM	SDLE	H&H	ΡοΕ	Overall score				
Visibility	5.0	5.0	5.0	5.0	5.0				

The Visibility indicator measures how well beneficiaries recognize and associate the interventions with HDFC Bank and Oxfam Foundation. It reflects the awareness, recall, and attribution of support across various sectors. The **NRM**, **SDLE**, **POE**, **and H&H** components have achieved a **perfect score of 5.0**, indicating strong brand awareness among the community.

"Yes, HDFC are doing good and whatever facilities we are getting right now it's all because of them. I have seen lot of improvements in my school because of them."

-Excerpt from Students, Amarpuri, Nalanda

Respondents consistently acknowledged the presence and contributions of Oxfam India and HDFC Bank in their communities, highlighting their roles in areas like agriculture, education, and rural infrastructure. Oxfam India was appreciated for its long-term engagement, training sessions, and the introduction of modern farming techniques that are still in use, while HDFC Bank was recognized for providing essential facilities such as seeds, solar lights, library books, and smart classrooms. The visibility of these interventions was strengthened through structured community mobilization, regular stakeholder meetings, and visible markers like village boards, wall writings, and activity boards in accordance with HDFC's branding guidelines. Interactions with government officials, progress updates, and the use of before-and-after photos further reinforced public recognition. Even when these organizations were not continuously present, their visible contributions and the sustained practices within the community demonstrated a strong sense of awareness, recognition, and lasting stakeholder engagement.

"I would say that Oxfam India was good and has given us good trading and would like them to do more for the development of the village. For 3 years they have helped us, and we had lot of meetings. Thanks a lot for teaching us the new techniques."

-Excerpt from SHG Member, Karim Chak Village, Nalanda

6. Overall Project Score

Table 12: Overall Project Scores by Thematic Area (Combined Quantitative and Qualitative Ratings Based on OECD Parameters)

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

The HRDP project achieved an **overall score of 4.5**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas. Among the themes, PoE and NRM scored the highest with 4.6, followed by SDLE at 4.5, and H&H at 4.3.

7. Conclusion and Recommendations

The Holistic Rural Development Program (HRDP) implemented by HDFC Bank in collaboration with Oxfam India and executed by Nav Jagriti Foundation in Nalanda district has made substantial progress in enhancing the socio-economic and ecological resilience of rural communities. Operating across 15 villages in Harnaut, Nagar Nausa, and Hilsa blocks, the project integrated four critical thematic areas— Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (PoE), and Health & Hygiene (H&H)—to build a sustainable and inclusive development model.

The evaluation findings affirm that the project has successfully met its objectives across all thematic areas, achieving **an overall score of 4.5**, which signifies **good performance**. The intervention was marked by **strong community engagement, strategic design, effective implementation, and significant impact** on the ground. Each thematic area demonstrated both immediate and long-term benefits—ranging from increased energy access and improved agricultural productivity to enhanced educational infrastructure and better health practices.

However, to strengthen the program's outcomes and ensure their sustainability, some critical gaps must be addressed. These include ongoing maintenance of infrastructure, deeper market integration, increased gender inclusivity, and structured mechanisms for community ownership.

The following recommendations aim to reinforce the project's gains and provide a roadmap for sustaining and scaling the impact:

Natural Resource Management (NRM)

- 1. **Enhance sustainability mechanisms** by establishing village-level committees for the maintenance of solar infrastructure and water conservation systems.
- 2. **Expand water security efforts** through broader implementation of rainwater harvesting, farm ponds, and watershed development for year-round access to irrigation.
- 3. **Promote organic and climate-resilient agriculture** by strengthening farmer training on lowinput, sustainable farming practices.
- 4. **Ensure post-installation support** for solar and biogas infrastructure through periodic maintenance and technical handholding.

Skill Development & Livelihood Enhancement (SDLE)

- 1. **Broaden vocational training programs** to include non-farm skills like tailoring, digital literacy, and trades relevant to local market needs.
- 2. **Improve market linkages** through partnerships with micro-enterprises, local cooperatives, and digital platforms to enhance income generation.
- 3. **Increase women's participation** by addressing social and logistical barriers, such as access to childcare, safe mobility, and flexible training hours.
- 4. **Establish post-training support systems** including mentorship, enterprise facilitation, and financial inclusion services to help trainees transition into sustainable livelihoods.

Promotion of Education (PoE)

- 1. **Ensure technical maintenance support** for smart classrooms and digital learning tools through trained local technicians or school-based maintenance funds.
- 2. **Improve recreational and inclusive learning infrastructure** to retain students and support holistic child development, especially in early education.

- 3. **Foster parental involvement** in school governance and student learning through regular engagement, capacity building, and feedback systems.
- 4. **Mainstream digital tools into teaching practices** by training teachers on curriculum-aligned integration of smart education tools.
- 5. Address financial gaps in learning continuity by increasing access to scholarships, remedial classes, and extracurricular learning opportunities.

Health & Hygiene (H&H)

- 1. **Increase frequency and follow-up of health camps**, ensuring they cover chronic and seasonal illnesses, maternal and child health, and nutrition.
- 2. **Reinforce community awareness on hygiene and nutrition** through targeted IEC (Information, Education, and Communication) campaigns at the household level.
- 3. **Establish village-based committees** to oversee maintenance of water, sanitation, and kitchen garden infrastructure, encouraging local ownership.
- 4. **Scale nutrition-sensitive interventions** like kitchen gardens, especially among women and SHGs, to address food security and promote healthy diets.

By addressing these recommendations, the HRDP initiative in Nalanda can further deepen its impact, building a resilient rural ecosystem that continues to thrive beyond the project lifecycle. Institutionalizing community participation, forging stronger links with government schemes, and ensuring ongoing monitoring and adaptive planning will be essential to achieving long-term sustainability and inclusive development in the region.

8. Case Stories

Case story 1: Farmer -Village Bamhan Barui - Nalanda

Pawan Bin, a 30-year-old farmer from Bamhan Barui village in Nalanda district, Bihar, has been engaged in agriculture since childhood. Farming is a generational occupation in his family, and with eight members dependent on the land, every day is dedicated to fieldwork. With only a 5th standard education, Pawan relies on his deep, hands-on knowledge of farming — yet until recently, his efforts were constantly challenged by a lack of basic agricultural infrastructure and resources.

Before the agricultural intervention initiated by Oxfam India, Pawan faced persistent issues with water supply and irrigation. *"I have struggled with water," he recalled*. The absence of irrigation tools meant he and other farmers had to manually dig in the fields to channel water — a back-breaking and inefficient process. The seeds available locally were unreliable, and due to these conditions, productivity and household income remained low.

"The seeds they gave were from branded companies. That seed is giving good crops," Pawan said with pride. Access to reliable seeds and tools immediately enhanced his yield. Most importantly, irrigation became manageable with the new pipe system — *"Water is going to the field by pipes — that is the great support," he shared*. For the first time, Pawan felt his farming efforts were supported by proper infrastructure.

With an increased yield of green vegetables, Pawan noticed not just financial improvement, but also a direct impact on his family's health. *"It has improved our health because we are eating green vegetables now," he stated,* highlighting the nutritional benefit of self-grown food. Previously, the family relied on market produce, which wasn't always affordable or fresh.

Case story 2: Household-Keshopur

Gauri Devi, a 35-year-old woman from Keshopur village in Nalanda, Bihar, is not a farmer by profession, but she remains the backbone of her household. Living in a joint family of eight, she manages the daily responsibilities at home while supporting her husband, who works in a private company outside the village.

Before the intervention of development initiatives like the HDFC-Oxfam India project, Gauri's household, like many others, faced challenges related to basic infrastructure and limited income opportunities. Although she is not engaged directly in farming, Gauri is deeply involved in maintaining the home, raising children, and ensuring household stability—contributions that are often overlooked. Programs like the one introduced in her village have brought visible changes in education and health. Schools now have better infrastructure, and periodic health camps have made healthcare more accessible. Though Gauri was not a direct beneficiary of financial or farming support, she observed how the community benefited from awareness sessions, health check-ups, and better school facilities. *"I saw many women attend meetings and camps. They were learning new things." she shares. (I saw*

many women attending sessions. If given a chance, I too could do something.)

Gauri represents the silent strength found in many Indian rural homes. While she doesn't hold a plough or run a business, her role in nurturing, managing, and building the foundation for her family's growth is invaluable. Her story is a reminder that women's empowerment doesn't always begin in fields or factories—it often starts at home, with dignity and resilience.

She hopes that future programs will include homemakers like her, offering platforms to learn, grow, and contribute more visibly. "She adds with a smile. "*This is just the beginning. Much more can happen.*"

Case story 3- SHG-Mohiuddinpur

Pinky Kumari, a 25-year-old resident of **Mohiuddinpur** village in Nalanda, Bihar, lives a life that is quiet yet powerful. Despite not being employed outside the home, she plays a crucial role in maintaining the well-being of her family.

While she does not directly participate in Self-Help Groups or farming activities, Pinky is aware of the impact that development projects, such as those supported by HDFC Bank and Oxfam India, are having in her village. She has seen how other women are joining SHGs, participating in income-generating activities, and supporting their families in new ways. *she notes. (Now, women in the village are doing something. Employment is increasing.)*

She believes that, given the opportunity, she too could contribute financially. *she speaks. (If I receive training or an opportunity to work, I can stand on my own feet too.)*

Her story is a reminder that empowerment doesn't always begin in the fields or factories. Sometimes, it starts at home—with women like Pinky, who form the backbone of rural families. She hopes that future programs will create opportunities for women like her—educated homemakers—who are ready and willing to grow.

Case story 4: Principal- Amar

Vijay Kumar, a 52-year-old school headmaster from Amar village in Nalanda district, Bihar, has dedicated his life to the betterment of his students and community.

Each day, Vijay travels nearly 10 kilometers from Kharwara to his school, managing both teaching responsibilities and administrative tasks. *(I don't just teach; I also manage all responsibilities of the school.)*

The intervention brought dramatic improvements. The school now has a water tank, functional toilets, wash basins, smart classrooms, and even a small library. But the change wasn't confined to infrastructure. Community engagement was a cornerstone of the project. Meetings were held with school management committees to promote hygiene, regular school attendance, and the importance of cleanliness.

Vijay observed broader development as well. Farmers received seeds and fertilizers, leading to improved agricultural output. Though not directly involved in farming himself, he saw the transformation around him.

Reflecting on the project's impact, he says, (We got some help from the government, but not as much. This project made a bigger difference.)

For Vijay Kumar, this intervention wasn't just a project—it was a path to dignity, development, and hope for the next generation



Figure 37: School Infrastructure development

Case story 5 -PRI-Indaut Village

Dharamveer, a 35-year-old resident of Indaut village in Nalanda, Bihar, has become a key figure in local development, with four children and a background in farming, Dharamveer balances his daily labour work with a strong commitment to supporting his village.

Before the intervention, Indaut faced many challenges—barren agricultural land, lack of electricity, limited healthcare, and poorly equipped schools. *"The children didn't even have benches or lights in their classrooms," he recalls.*

The project reclaimed over 20 acres of barren land, allowing farmers to grow vegetables and fruits again. It also distributed quality seeds and provided support for small livestock and irrigation. Dharamveer played an important role in identifying families who needed help, especially widows, elderly people, and landless farmers.

One such beneficiary was a 60-year-old widow named Devi. With ₹12,000 in support, she purchased 15 goats and now runs her own small business. "Her life has changed—she is no longer dependent on anyone," Dharamveer says proudly.

He believes the government could learn from this model. *"No one has done as much work here as Oxfam and HDFC," he states.* For Dharamveer, the program was more than development—it was dignity, independence, and a spark of hope for his community's future.

9. Annexures

9.1. Thematic Indicator Wise Scoring – Quantitative and Qualitative

Parameter	Туре	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	
	Quantitative	Beneficiary Need Alignment	NRM SDLE POE HH	4.5 4.2 4.6 4.1	17.2	4.3	0.5	2.2				
Relevance	Qualitativa	Local Context Alignment	NRM SDLE POE HH	4.7 4.5 4.6 4.8	18.6	4.7	0.3	1.4	4.6	0.2	0.68	
	Qualitative	Quality of Design	NRM SDLE POE HH	5.0 5.0 5.0 5.0	20.0	5.0	0.2	1.0				
		Internal	NRM SDLE POE HH	5.0 5.0 5.0	20.0	5.0	0.5	2.5				
Coherence	Qualitative	External	NRM SDLE POE	5.0 5.0 5.0 5.0	20.0	5.0	0.5	2.5	5.0	0.1	0.50	
	Tir	Timeliness	NRM SDLE POE HH	4.6 4.5 4.6 4.7	18.4	4.6	0.3	1.4				
Quantitative	Quantitative	Quality	NRM SDLE POE	4.4 4.2 4.6	17.3	4.3	0.3	1.3		0.2		
		Operational Efficiency	NRM SDLE POE	4.0 4.0 4.0 4.0	16.0	4.0	0.2	0.8	4.5		0.7	
	Qualitative	Project Design	NRM SDLE POE	5.0 5.0 5.0	20.0	5.0	0.2	1.0				
Quantitat	Quantitative	Interim Result (Current status + utilisation +STR)	NRM SDLE POE	3.9 3.9 4.7 3.2	15.7	3.9	0.3	1.0				
		Reach (target vs Acheivement)	NRM SDLE POE	4.0 4.0 4.0	16.0	4.0	0.3	1.0	4.3	0.2	0.9	
Effectiveness		Influencing factors (enablers and	NRM SDLE POE	4.0 3.8 4.3 4.0	16.1	4.0	0.2	0.8				
	Qualitative	disablers) Differential Results	HH NRM SDLE POE	4.0 5.0 5.0 5.0	20.0	5.0	0.2	1.0				
		Adaptation over time	NRM SDLE POE HH	5.0 5.0 5.0 5.0	20.0	5.0	0.1	0.5				
	Quantitative	Significance Outcome	NRM SDLE POE HH	4.4 4.0 4.5 3.0	15.9	4.0	0.5	2.0				
Impact		Transformation al Change	NRM SDLE POE HH	5.0 4.9 4.5 4.8	19.2	4.8	0.3	1.4	4.4	0.3	1.1	
	Qualitative	Unintended Change	NRM SDLE POE HH	5.0 4.8 4.8 5.0	19.6	4.9	0.2	1.0				
	Quantitative	Potential for Continuity	NRM SDLE POE HH	4.0 3.8 4.6 3.9	16.3	16.3 4.1 0.6 2.4						
Sustainability –	Qualitative	Project Design & Strategy	NRM SDLE POE HH	5.0 5.0 5.0 5.0	20.0	5.0	0.4	2.0	4.4	0.1	0.4	
Branding	Qualitative	Visibility	NRM SDLE POE HH	5.0 5.0 5.0 5.0	20.0	5.0	1.0	5.0	5.0	0.1	0.3	

Table 13: Indicator-wise scores derived from interventions under each thematic area

9.2 Rating Matrix 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.

Table 14: Rubric for Qualitative Scoring

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 int eh 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.