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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Gujarat (P0327)

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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
TNSIF	TechnoServe India Foundation
CSR	Corporate Social Responsibility
RRA	Rapid Rural Appraisal

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Executive Summary

HDFC Bank's *Holistic Rural Development Program (HRDP)*, implemented by TechnoServe India Foundation (TNSIF), was carried out in 14 villages of the Talala block in Gir Somnath, Gujarat. The project focused on two thematic areas—**Skill Development and Livelihood Enhancement (SDLE)** and **Health and Hygiene (H&H)**—with the aim to improve rural incomes, health, and resilience through integrated, sustainability-driven interventions. Activities ranged from exposure visits and agricultural training to kitchen garden promotion and community water access initiatives.

A cross-sectional, mixed-methods approach was employed, combining quantitative surveys (n=615) and qualitative interactions (n=16), supplemented by five in-depth case studies. 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).

Table 1: Overall Project Score

OECD DAC Criteria	SDLE	HH	Overall
Relevance	Good	Good	Good
Coherence	Excellent	Excellent	Excellent
Efficiency	Good	Excellent	Excellent
Effectiveness	Good	Good	Good
Impact	Good	Good	Good
Sustainability	Good	Good	Good
Branding	Good	Excellent	Good
Overall Score	4.0	4.1	4.0

The HRDP project achieved an overall **score of 4.0**, based on a combination of quantitative and qualitative indicators, reflecting strong performance across all thematic areas. Both the themes, SDLE and H&H scored well.

Key Findings

- **Relevance (4.2):** Strong alignment with community needs. In H&H, 54% of respondents rated kitchen gardens as high priority; in SDLE, 53% felt exposure visits and training met critical livelihood needs.

- **Coherence (4.5–5.0):** The program displayed strong internal alignment with HDFC’s CSR goals and excellent external coherence through collaboration with Poshan Abhiyan, NABARD, and KVKs.
- **Efficiency (4.8):** High timeliness and quality of implementation. Over 90% of respondents rated trainings as good or very good; minor delays due to logistical issues were noted.
- **Effectiveness (3.5):** Good reach and adoption in the initial phases, but challenges persist which limited effectiveness of the intervention—e.g., 100% of seed distribution was one-time without follow-up.
- **Impact (3.3):** Moderate gains in awareness, cost-saving, and small-scale income generation. However, transformational economic change and income diversification remain limited.
- **Sustainability (4.2):** Village-level institutions like FPOs and community ownership strengthened continuity, though dependence on external inputs (e.g., seeds) was still evident.
- **Branding (4.3):** Interventions were well-recognized within villages; however, attribution was occasionally confused due to a lack of clear signage in shared infrastructure.

In SDLE, 97% of respondents were farmers associated with FPOs, all engaged in agriculture. Training on crop diversification and organic practices was timely and well-received. However, gaps in follow-up, low adoption of labour-intensive practices like organic pesticide preparation, and limited access to infrastructure (e.g., solar pumps) were key barriers. Market linkages and value addition opportunities were not fully leveraged. Women and landless labourers had limited participation, pointing to the need for more inclusive livelihood options. **Under H&H**, the kitchen garden initiative had a strong initial uptake, with 96% of respondents reporting improved health outcomes. Yet, 42% stated that their gardens were no longer functional due to the absence of replantation support. Children’s participation in gardening emerged as a positive behavioural shift. Health screening camps and awareness initiatives were effective but limited in coverage. Water access through community tanks improved hygiene, though sustained water-saving practices were inconsistently adopted.

To improve the long-term outcomes of the SDLE interventions, structured post-training support is essential. While initial trainings and exposure visits were successful, their sustained impact was hampered by a lack of continued advisory or mentoring mechanisms. Infrastructure constraints, particularly in irrigation and equipment access, should be resolved through solutions such as solar-powered irrigation systems or connections to government subsidy schemes. Further, market linkages need to be actively developed—this includes support for product aggregation, branding, and sale of value-added items such as mango pulp or compost.

In the H&H domain, rejuvenating the kitchen garden initiative is a priority. This could be achieved through seasonal replantation drives, refresher trainings, and establishment of community seed banks to reduce dependency on external inputs. Nutrition messaging should be reinforced through schools and Anganwadis, leveraging the interest shown by children to instil long-term behavioural changes. Health initiatives should be expanded in both scale and scope, focusing on regular mobile health screenings, particularly for women’s health and non-communicable diseases. Lastly, branding efforts must be strengthened to ensure clarity and visibility across all interventions. Clear signages, community meetings, and IEC materials can help address confusion around project attribution and increase recognition of HDFC Bank’s contribution.

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. To tackle these specific problems, several 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 Implementing Organization

TNS India Foundation (TNSIF), established in 2012, is a Section 25 non-profit development organization and the brand affiliate of TechnoServe Inc. in India. TNSIF collaborates with private corporations and government bodies to design and implement large-scale, impact-driven poverty alleviation programs across the country. With a strong **presence in over 10 states and Union Territories**, the Foundation continues to expand its mission of driving economic transformation at scale. Its work spans **agri value chain development, skills training, local economic development, and natural resource management**, with **gender inclusivity and women's empowerment** embedded across all initiatives.

TNSIF connects enterprising **individuals to market-based opportunities** that are both industry-relevant and sustainable, creating lasting impact for individuals, their families, and communities. To date, the organization has **positively impacted** individuals through its deep, outcome-focused interventions.

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

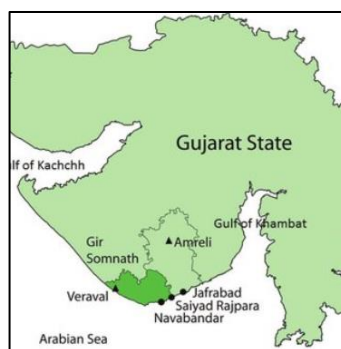
The assessment provides an independent and detailed assessment report of HDFC Bank's HRDP intervention (under Parivartan) undertaken in 14 villages of Talala block of Gir Somnath district of Gujarat, implemented by TNSIF.

Talala Block, located within Gujarat's Gir Somnath district, is a region renowned for its rich agricultural heritage and cultural significance. The block comprises approximately 67 villages, each contributing to the area's diverse demographic and economic landscape. According to the 2011 Census, the Talala block had a total population of approximately 135,731 individuals, with 21,060 residing in urban areas and 114,671 in rural areas. The population density stands at approximately 138.52 persons per square kilometre, indicating a predominantly rural composition (Gujarat, Census 2011).

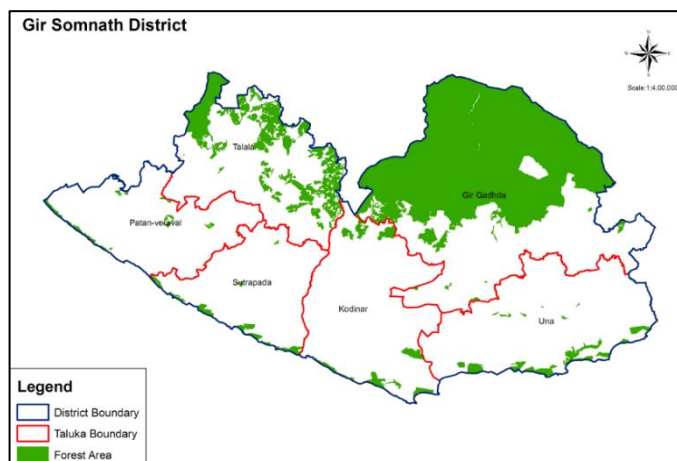
Agriculture forms the backbone of Talala's economy. The region is renowned for its cultivation of Kesar mangoes, often referred to as the 'Queen of Mangoes,' which are a significant contributor to the local economy. Additionally, the district cultivates major crops such as groundnut, wheat, cotton, and sugarcane (Gujarat G. o., 2011). Despite its agricultural prosperity and cultural wealth, Talala faces developmental challenges typical of rural regions, such as the need for improved infrastructure, access to quality education, and enhanced healthcare services. Addressing these areas is crucial for holistic development and improving the quality of life for its inhabitants.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Ankolvadi
2	Bakula Dhanej
3	Bamanasa
4	Borvav
5	Dhava
6	Gundaran
7	Hadamatia
8	Jasapur
9	Madhupur Jambur
10	Moruka
11	Ramarechi
12	Rasulpara
13	Surva
14	Vadala



*Project Location -
Talala Block of Gir
Somnath District of
Gujarat*



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.

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.

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
1	Relevance	Beneficiaries need alignment	Direct beneficiaries (project specific)- survey CTO	50%	W1: 15%
2		Local context alignment	IA, HDFC Project Team Beneficiary groups	30%	
3		Quality of design	IA, HDFC Project Team	20%	
4	Coherence	Internal Coherence	HDFC Project Team	50%	W2: 10%
5		External coherence	IA, HDFC Project Team	50%	
6	Efficiency	Timeliness-	Direct beneficiaries (project specific)	30%	W3: 15%
7		Quality of service provided	Direct beneficiaries (project specific)- Survey CTO	30%	
8		Operational efficiency	IA, HDFC Project Team	20%	
9		Project design	IA, HDFC Project Team	20%	
10	Effectiveness	Interim Result (Outputs & Short-term results)	Direct beneficiaries (project specific)- Survey CTO	25%	W4: 20%
11		Reach (target vs Achievement)	IA, HDFC Project Team	25%	

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
12		Influencing factors (Enablers & Disablers)	IA, HDFC Project Team, Direct Beneficiaries	20%	
13		Differential results (Need Assessment)	IA, HDFC Project Team	20%	
14		Adaptation over time	IA, HDFC Project Team	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	40%	
20	Branding [#]	Visibility (visible/word of mouth)	IA, HDFC Project Team, Direct beneficiaries	100%	W7* 5%
Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding					

Branding is an additional parameter that has been added 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. To evaluate the performance of the intervention, these ratings were used to calculate the weighted average using the formula; **Weighted Average Score = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights.**

Weights for each intervention were calculated using the below formula:

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

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

Table 4: Thematic - Indicator Scoring Process Example

Level 3	NRM - Relevance (Beneficiary Need Alignment)						
Level 2	Clean Energy (CE)		Plantation (P)			Water management (WM)	
Level 1	Home solar	Street Solar	For est	Farm land	Communit y Land	Community Pond	Watershed Management
N	7	33	8	15	13	26	1
Average- Level 1 score	3.6	3.8	4	4	3.9	3.6	3.5
Weights – Level 1	0.18	0.83	0.2	0.42	0.36	0.96	0.04
Weighted Average- Level 2 score	3.8 (Score- CE)		4.0 (Score- P)			3.6 (Score- WM)	

Weights –level 2	0.4	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 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 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, 4 categories are developed based on the scores they attain. The same is provided below:

Table 5 Scoring Range Followed for Project Scoring

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

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 14 villages of Talala block of Gir Somnath district of Gujarat, 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 of the intervention village.

- **Thematic Area-Wise Sampling:** A cumulative thematic focus area-wise sample was derived from the different beneficiary categories for **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

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

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

Themes	SDLE		H&H		Total	
Villages ▼	Target	Actual	Target	Actual	Target	Actual
Ankolvadi	10	29	48	49	58	78
Bakula Dhanej	20	30	17	34	37	64
Bamanasa	5	4	2	25	7	29
Borvav	14	8	38	42	52	50
Dhava	8	15	60	69	68	84
Gundaran	7	15	27	38	34	53
Hadamatia	3	6	6	13	9	19
Jasapur	4	19	16	24	20	43
Madhupur Jambur	9	8	47	49	56	57
Moruka	10	4	20	27	30	31
Ramarechi	5	8	5	15	10	23
Rasulpara	5	9	8	10	13	19
Surva	24	7	29	34	53	41
Vadala	7	7	4	17	11	24
Total	131	169	327	446	458	615

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:

Table 7: Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
Community Members	SDLE, Health	FGD	2	2
PRI	SDLE, Health	IDI	4	4
Farmer Group Lead	SDLE	IDI	6	6
Farmer group	SDLE	FGD	2	2
HDFC Project Team	SDLE, Health	KII	1	1
Implementation Agency	SDLE, Health	KII	1	1
Total			16	16

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, and PRI representatives**. 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 Alwar 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. Weighted average score-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 P0327

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

1. Skill Development and Livelihood Enhancement (SDLE)

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.

Table 8: Project Specific Activities under SDLE

Category	Specific Activities
Agriculture Training and Support	Farmer training through, demos, exposure visit, and PoP on modern farming techniques.
Farm Management	Provide training on crop diversification, horticulture and irrigation method. Also help in provision of horticulture sapling and drips for irrigation.

2. Health and Hygiene

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

Table 9: Project-Specific Activities under H&H

Category	Specific Activities
Kitchen garden	Promotion of kitchen garden plantation
Health Camps	Basic Screening of individuals
Water Management - Drinking	Community Water tank establishment

4 Demographic Profile of Respondents

4.1.1 Skill Development and Livelihood Enhancement

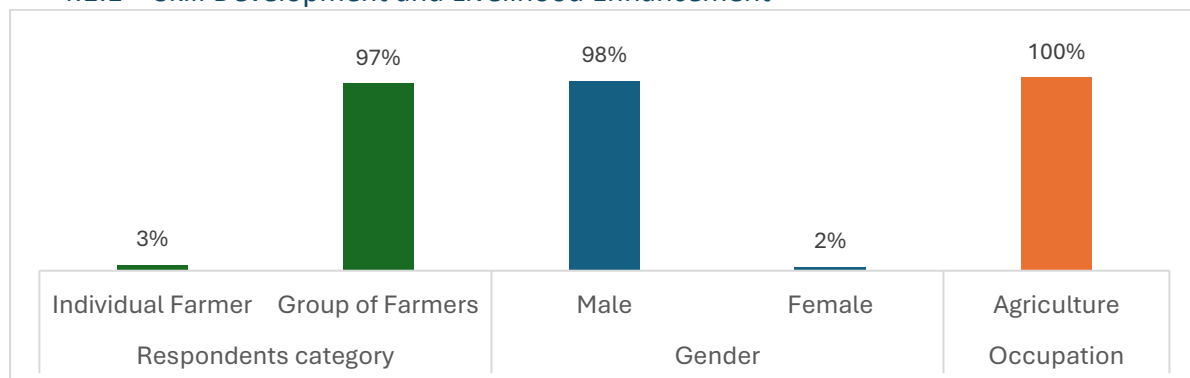


Figure 5: % Distribution of Respondents by category, gender, and occupation under SDLE (n=169)

A significant majority (97%) of respondents were farmers affiliated with a Farmer Producer Organization (FPO), indicating widespread engagement in agricultural activities. The gender distribution revealed a disparity, with **nearly all respondents being male**, suggesting limited female participation in livelihood activities. In terms of occupation, **all participants were involved in agriculture**, reaffirming farming as the primary source of livelihood. The **mean age of respondents was 48 years**, pointing to a predominantly middle-aged farming population, which may have implications for adaptability to new agricultural practices and sustainability of the workforce in the long run. Additionally, an **annual income of ₹2,20,000 was reported**, highlighting the economic conditions of these farmers, with potential variations based on crop types, market access, and regional factors.

4.1.2 Health and Hygiene

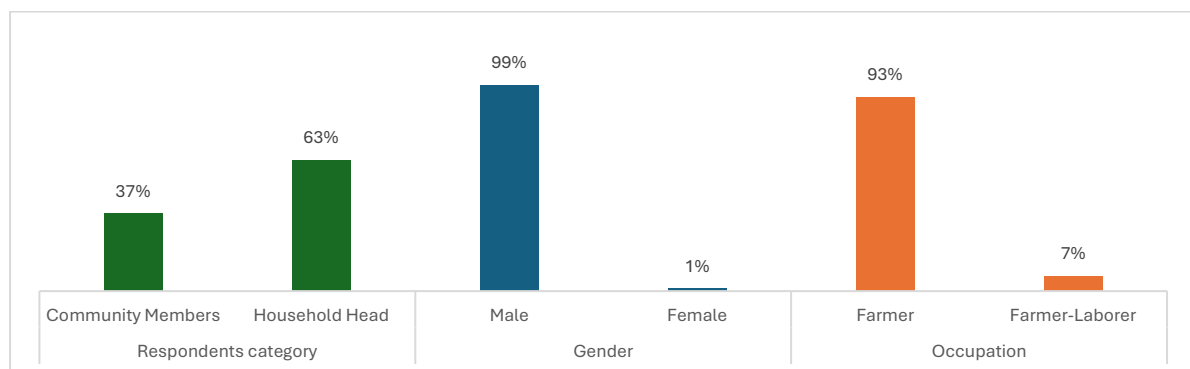


Figure 6: % Distribution of Respondents by category, gender and occupation under HH (n=446)

Under the Health and Hygiene theme, most respondents (63%) belonged to the household head category. In terms of occupation, farmers comprised the largest share (93%), followed by farm labourers (7%), indicating that **farming is the dominant livelihood activity** in the community. Within the H&H framework, **kitchen gardens were promoted as a key initiative**, likely aiming to improve access to nutritious food and enhance self-sufficiency in household food production.

5 Key Findings

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

5.1 Relevance

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

5.1.1 Beneficiary Need Alignment

Composite Score			
Indicators	SDLE	H&H	Overall score
Beneficiary need alignment	4.1	4.2	4.2

The HRDP interventions were rated “Good” with a score: 4.2 in terms of alignment with beneficiary needs, reflecting substantial relevance across key focus areas.

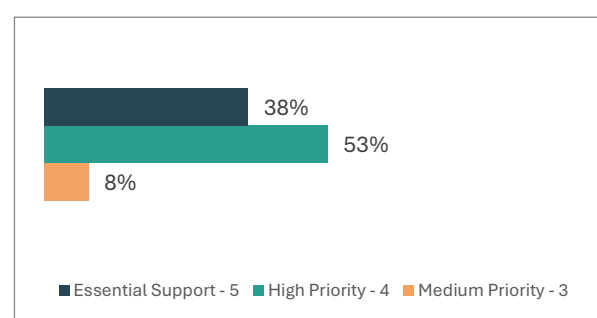


Figure 4: % Distribution of Respondent's Rating on Relevance under SDLE- Capacity Building – Exposure visits/ PoP(n=60)

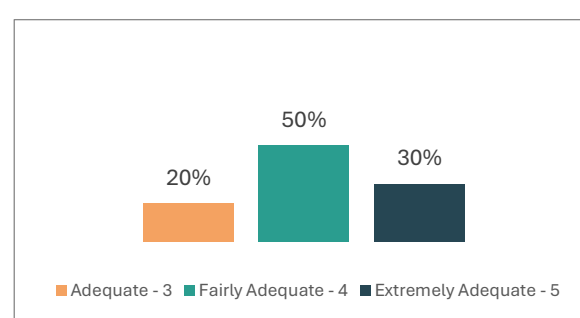


Figure 3: % Distribution of Respondent's Rating on Sufficiency under SDLE- Capacity Building – Exposure visits/ PoP(n=60)

Under the **SDLE component**, interventions such as exposure visits and the dissemination of the Farmer Package of Practices (PoP) were perceived as relevant and beneficial. About 53% of respondents rated these interventions as high priority. In terms of adequacy, many respondents felt that the support provided was sufficient to meet their needs.

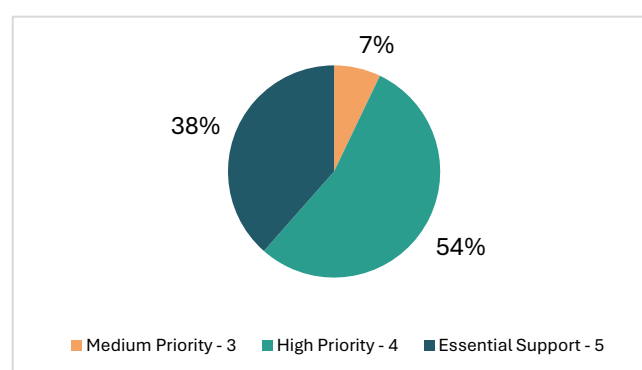


Figure 5: % Distribution of Respondent's Rating on Relevance under H&H - Kitchen Garden Plantation (n=240)

The kitchen garden plantation initiative under the **H&H component** emerged as a standout intervention. Beneficiaries received saplings of mango, guava, and a variety of vegetables, complemented by hands-on training sessions. This blend of practical support and capacity-building not only promoted household nutrition but also aligned seamlessly with the local agro-climatic context—especially **considering the popularity of Kesar mango cultivation in Talala, Gir Somnath**.

Over half the respondents (54%) identified the intervention as high priority, while **nearly two in five saw it as essential support**. Importantly, every single respondent who received the saplings found the provision to be sufficient, highlighting both the quality and appropriateness of the intervention when it was provided.

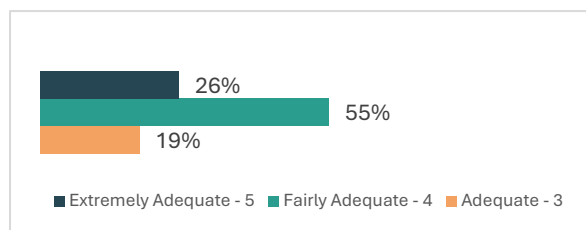


Figure 6: % Distribution of Respondent's Rating on Sufficiency under H&H - Kitchen Garden Plantation (n=240)

5.1.2 Local Context Alignment

Composite Score			
Indicators	SDLE	H&H	Overall score
Local Context Alignment	3.7	4.3	4.0

A score of 4 on local context alignment indicates strong relevance of interventions, with some scope for improvement. In **H&H**, kitchen garden and plantation activities effectively addressed nutrition and health needs through practical, easy-to-adopt solutions. In the **SDLE** theme, farming-related support such as training, input provision, and doorstep delivery aligned well with local livelihoods. However, issues like reliance on chemical inputs and electricity shortages point to areas where deeper contextual integration is needed.

"We cannot say 100% but yes, it is resolving; due to this training and support system we got benefits."

"HDFC was providing products at lower price, farmers got good pesticide and that too at lower price than market price"

"And getting it at doorstep, we had to go to buy it otherwise"

"We face light problem also, during monsoon we face power failure, if they can provide solar pumping that can resolve electricity problem"

- Excerpts from Group of Farmers, Bakula Dhanej, Gir Somnath

"Now we grow veggies at home."

"Without chemicals and pesticides, we can grow veggies at home, which is better for our health."

"They have provided a kit with information and guidelines on how to make a kitchen garden."

- Excerpts from PRI Member, Ankolvadi, Gir Somnath

5.1.3 Quality of Design

Composite Score			
Indicators	SDLE	H&H	Overall score
Quality of Design	4.0	4.0	4.0

The intervention design is technically sound and contextually appropriate, earning a score of 4. Activities were planned based on **expert inputs and relevant studies**, such as soil testing and

hydrological assessments, ensuring alignment with local needs and environmental conditions. Despite limited budgets, resources were strategically allocated to high-impact components like exposure visits and farm demonstrations. A representative from TNSIF shared, *"While we have budget constraints, we prioritize high-impact activities such as exposure visits and farm demonstrations."* The design thoughtfully integrates infrastructure development, capacity building, and market linkages, enhancing its overall coherence and feasibility. While certain elements, such as the grain bank, face challenges related to financial sustainability, the overall design reflects a strong foundation and a clear intent to maximize impact within resource constraints.

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	SDLE	H&H	Overall score
Internal Coherence	4.5	4.5	4.5

The intervention demonstrates strong internal coherence, aligning well with the implementing organization's broader vision and external priorities. The design reflects a clear linkage between activities, objectives, and outcomes, with deliberate efforts to align with national goals such as sustainable agriculture and skill development. As one respondent from the HDFC Project Team shared, *"Our initiative directly ties into the company's larger goal of rural development and livelihood improvement."*

Despite constraints related to budget and organizational scale at the time, the initiative maintained a logical structure and consistent direction, ensuring that all components contributed meaningfully to the overarching goals. The ability to sustain coherence even amid challenges, such as limited funding and the impact of the COVID-19 pandemic, highlights the thoughtful and aligned nature of the program's design.

5.2.2 External Coherence

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

The intervention scored a **perfect 5.0 on external coherence**, reflecting strong alignment with government schemes and institutional frameworks. It complements ongoing efforts in areas such as agricultural extension and financial inclusion, working collaboratively with entities like Poshan Abhiyan initiative, KVKs, and linking SHG initiatives to NABARD's financial inclusion programs. The approach strategically fills gaps without duplicating existing services, ensuring effective integration into the wider development ecosystem.

"Our training sessions complement state-run agricultural extension services, avoiding duplication."

"HDFC's vision under HRDP is to promote holistic rural development, and nutrition and women empowerment are central pillars. Kitchen gardens hit both."

"This intervention aligns very well with our CSR priorities—nutrition, health, and gender."

- Excerpt from HDFC Project Team

"We coordinate with local Krishi Vigyan Kendra to provide technical knowledge."

"Our SHG efforts are linked with NABARD's financial inclusion initiatives."

"Some interventions overlap with government programs, but we try to fill the gaps rather than duplicate efforts."

- Excerpt from TNSIF Representative

4.2 Efficiency

The Efficiency section evaluates whether the intervention's use of resources—manpower, materials, and time—justifies the results achieved. This parameter is assessed through four key indicators: **Timeliness**, which examines whether activities were completed as planned; **Quality of Service Provided**, which 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

A score of 4.8 was obtained under the Timeliness indicator, placing it in the 'Excellent' category.

Composite Score			
Indicators	SDLE	H&H	Overall score
Timeliness	4.7	4.9	4.8

Under the **SDLE** component, a majority of respondents acknowledged that capacity-building trainings were conducted in a timely manner. Specifically, **83% (n = 60)** of the respondents who received capacity-building inputs—such as exposure visits or Package of Practices (PoP) training—reported that these were delivered on time. In comparison, **one in four respondents (n = 51)** who were trained in farm technologies, including the use of organic manure, stated slight delays in trainings provided.

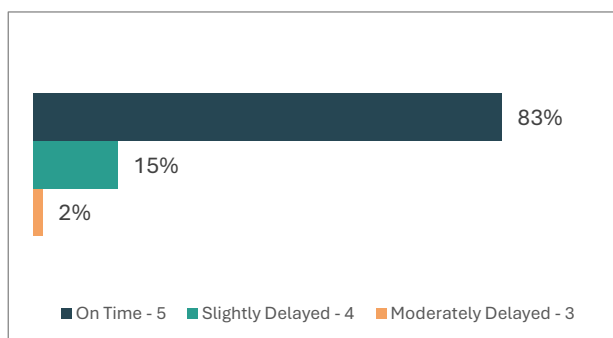


Figure 8: % Distribution of Respondent's Rating on Timeliness under SDLE- Capacity Building – Exposure visits/ PoP (n=60)

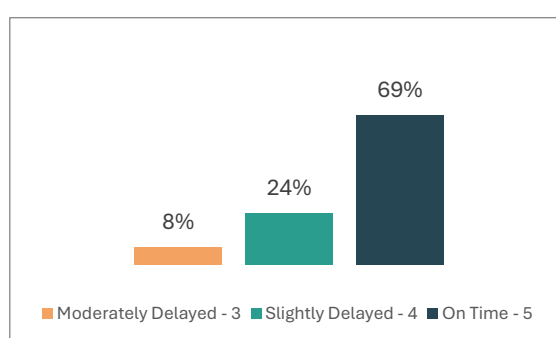


Figure 7: % Distribution of Respondent's Rating on Timeliness under SDLE- Farm Techniques (n=51)

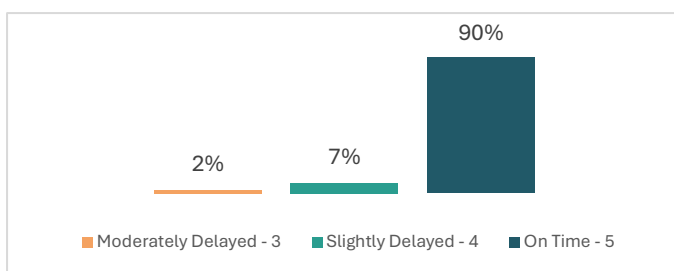


Figure 9: % Distribution of Respondent's Rating on Timeliness under H&H - Kitchen Garden Plantation (n=240)

In the **Health and Hygiene (H&H)** component, the implementation of kitchen garden interventions showed even higher timeliness. **Nine in ten respondents** reported that the plantation for kitchen gardens was carried out as per schedule, indicating strong operational efficiency in this area.

5.2.4 Quality of Service Provided

A score of 4.3 was obtained under the Timeliness indicator, placing it in the 'Good' category.

Composite Score			
Indicators	SDLE	H&H	Overall score
Quality of Services Provided	4.3	4.3	4.3

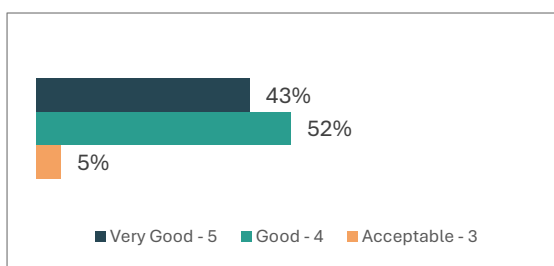


Figure 10: % Distribution of Respondent's Rating on Timeliness under SDLE- Capacity Building – Exposure visits/ PoP (n=60)

The assessment of training and input quality under the SDLE and H&H components reveals generally positive feedback from respondents, with many reporting high levels of satisfaction. Within the **SDLE** component, over half of the respondents ($n = 60$) who received capacity-building training rated its quality as *good*, while **43%** rated it as *very good*. This indicates that nearly **9 in 10** respondents viewed the training positively, suggesting that the sessions were well-received in terms of content and delivery.

Similarly, in the case of farm technique training under SDLE, **43%** of the respondents ($n = 51$) rated the quality as *very good*, and an **equal proportion**—essentially **1 in 2 respondents**—rated it as *good*. This reflects a balanced perception, with the majority expressing satisfaction with the training on organic manure and related practices.

Under the **H&H** component - the kitchen garden initiative, **53%** of respondents rated the quality as *good*, while **40%** described it as *very good*. The data shows that over **9 out of 10 respondents** viewed the intervention favorably, highlighting the effectiveness of the initiative in meeting community expectations.

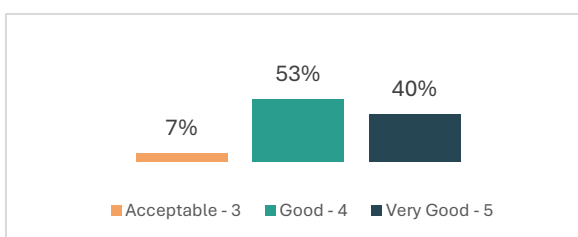


Figure 11: % Distribution of Respondent's Rating on Timeliness under H&H - Kitchen Garden Plantation (n=240)

5.2.5 Operational Efficiency

Composite Score			
Indicators	SDLE	H&H	Overall score
Operational Efficiency	4.5	5.0	4.8

"While most of our trainings were conducted as scheduled, a few had to be postponed due to unexpected logistical issues and other natural calamities such as cyclones and unforeseen situations such as COVID."

- Excerpt from HDFC Project Team

"Despite logistical challenges, we complete training sessions on schedule."

"We maximize our field team's efficiency by covering multiple villages in a single visit. We efficiently utilized community resources, reducing costs."

"Resource allocation is efficient, but transportation for exposure visits remains a constraint."

"Training sessions were completed within the planned timeframe."

- Excerpt from a representative of TNSIF

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. The intervention received a score of **4.8** on operational efficiency, reflecting an overall effective implementation approach with minor challenges. Trainings were mostly conducted on schedule, and efficient use of field teams and community resources contributed to streamlined delivery. Follow-ups further supported sustained outcomes, particularly in kitchen garden adoption. However, delays in input distribution and constraints in transportation for exposure visits indicate areas where logistical planning and contingency measures could be further strengthened.

5.2.6 Project Design

Composite Score			
Indicators	SDLE	H&H	Overall score
Project Design	4.0	4.0	4.0

The project achieved a **score of 4.0**, falling in the "Good" category. While key performance indicators are tracked and monitoring systems are in place, the absence of comprehensive baseline data limits the ability to measure progress against initial benchmarks, as highlighted by TNSIF. Additionally, there is scope to enhance the depth of data collection and improve maintenance tracking mechanisms. Under the **Health and Hygiene** theme, while adoption of practices like kitchen gardening is tracked, systematic data on nutritional outcomes is limited. Innovative components like the grain bank were well received, indicating relevance and local buy-in. However, challenges related to budget constraints and the financial sustainability of certain initiatives suggest room for enhancing long-term viability within the design framework.

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	SDLE	H&H	Overall score
Interim Results (Output and short-term results)	4.1	3.3	3.5

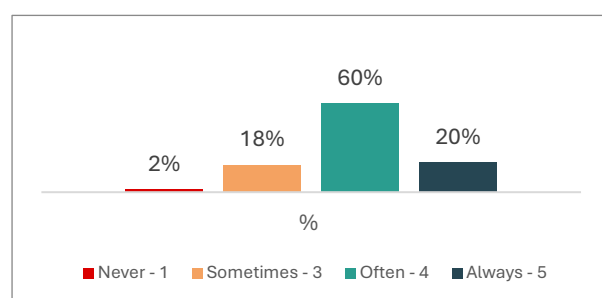


Figure 12 : % Distribution of Respondent's Rating on Current Utilisation under SDLE- Capacity Building – Exposure visits/ PoP (n=60)

Under the **SDLE** component, **60%** of respondents reported that they often apply the learnings from capacity-building training, citing the value of exposure visits and demonstration plots. These sites continue to be visited by farmers, suggesting that they serve as ongoing sources of learning and peer exchange. However, the same cannot be said for the seed distribution activity. All respondents (100%) who had received seeds indicated that the intervention no longer exists. Since the distribution was a one-time effort, the seeds have already been used without any

subsequent support or replenishment. This finding highlights a critical gap in long-term planning and suggests the need for either continuous seed provision or alternative mechanisms—such as community seed banks—to ensure the sustainability and effectiveness of such agricultural interventions.

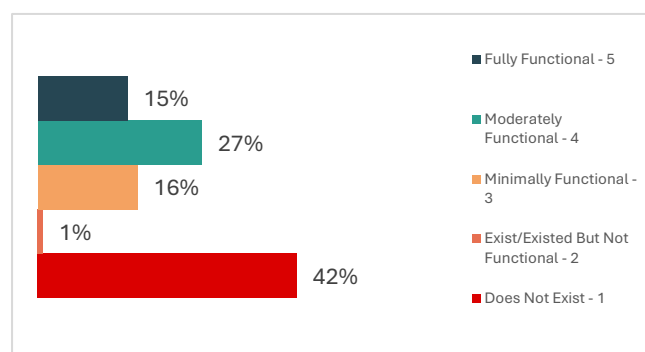


Figure 13: % Distribution of Respondent's Rating on Current Status under H&H - Kitchen Garden Plantation (n=240)

Under the **H&H** component, the kitchen garden plantation initiative initially received a positive response. However, close to half (**42%**) of respondents reported that the plants no longer exist, as the saplings were provided **2–3 years ago** without follow-up support. At present, only **one-fourth** of respondents described their kitchen gardens as *moderately functional*. These figures underscore the need for periodic replantation, technical guidance, and continuous engagement to ensure that the benefits of the initiative are not short-lived.

5.3.2 Reach (Target vs Achievement)

Composite Score			
Indicators	SDLE	H&H	Overall score
Reach (Target vs Achievement)	4.5	4.5	4.5

The project scored **4.5** on reach, indicating an excellent performance in achieving planned targets. Most interventions met or surpassed 80–90% of their intended coverage, including kitchen garden, farmer training, and SHG formation.

"We aimed to reach 5,000 farmers, and so far, we have engaged 4,200."

"SHG formation exceeded expectations, but enterprise development lagged behind."

- Excerpt from the representative of TNSIF

5.3.3 Influencing factors (enablers and disablers)

Composite Score			
Indicators	SDLE	H&H	Overall score
Influencing factors	3.3	4.2	3.8

The HRDP project received a score of 3.8 for influencing factors, reflecting a mixed presence of enablers and disablers across themes. In the **Health and Hygiene** theme, strong enablers such as community interest, effective training, availability of inputs, and visible benefits led to high participation and sustained adoption of practices like kitchen gardening.

In contrast, the **SDLE** theme faced several limiting factors. While training was provided in some areas, gaps in follow-up support, limited financial access to equipment, irregular electricity supply, and low motivation for labour-intensive practices (such as making organic pesticides) affected uptake. In some instances, a lack of training altogether further hindered the effectiveness of interventions. These mixed experiences underscore the need to strengthen enabling conditions, particularly around affordability, infrastructure, and continuous support.

"No training was provided, so I didn't know what to do with the seeds."

"Some farmers use excessive pesticides, which has deteriorated the soil."

"We can make organic pesticide, but no one wants to do it as it requires effort."

- Excerpt from farmer, Ramarechi, Gir Somnath

"Yes, 100%, because till the time this project was not there, farmers didn't know."

"Farmers have made changes in system plus kitchen garden tricks they use after training."

"We received funds from HDFC that we used to purchase Biana (seeds), which gave us big relief."

-Excerpt from PRI member Madhupur, Gir Somnath

5.3.4 Differential Results

Composite Score			
Indicators	SDLE	H&H	Overall score
Differential Results	3.5	4.0	3.8

The differential results indicator received a score of 3.8, placing it in the ‘Good’ category. The project adopted a consultative and needs-based approach to promote inclusivity, with notable efforts to engage marginalized groups. In the **Health and Hygiene** theme, targeted support for women and lower-income households enabled wider reach. As TNSIF representative shared, *“We especially targeted women and lower-income households to ensure nutritional benefits reached those who needed them most.”* Training sessions were made simple and accessible, helping individuals with no prior gardening experience to participate meaningfully. *“Marginalized communities were encouraged to participate, and many took up kitchen gardening,”* further confirming the inclusive design.

In the **SDLE** theme, inclusive intent was evident as per the interaction with the TNSIF team, but outcomes varied. *“We ensured that women and marginalized farmers were part of the training sessions, but participation varied across villages.”* Structural constraints, such as land ownership and SHG functionality, limited impact on some. *“Some landless labourers couldn't benefit as much because the programs were more focused on those with small landholdings,”* and *“We tried to include self-help groups (SHGs) to make access easier, but not all were equally active.”* These findings suggest that while the project made credible efforts toward inclusion, further adaptation is needed to ensure consistent reach and equitable benefits across all groups.

5.3.5 Adaptation over time

Composite Score			
Indicators	SDLE	H&H	Overall score
Adaptation Over Time	4.0	4.0	4.0

The **Adaptation Over Time** indicator achieved a **perfect score of 5.0**, reflecting the project's exceptional responsiveness to evolving needs and on-ground realities. Throughout implementation, the project consistently adapted its strategies based on community feedback, environmental conditions, and stakeholder inputs. Adjustments included introducing alternative technical solutions, modifying training schedules, and expanding the scope of interventions to enhance participation and effectiveness.

“We initially suggested a few common crops but later introduced more varieties based on community preferences.”

“Some families faced difficulties with water availability, so we started promoting water-efficient techniques.”

“We adjusted training methods based on feedback, making them more practical and hands-on.”

“Based on feedback, we modified SHG trainings and introduced Floriculture, which was not initially planned. Even market linkages were changed according to available crops and seasons.”

- Excerpt from TNSIF representative

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)

The overall significance score of 3.3 indicates that while the project has brought about meaningful changes in the community, there is still room for improvement.

Composite Score			
Indicators	SDLE	H&H	Overall score
Significance (Outcome)	4.0	3.0	3.3

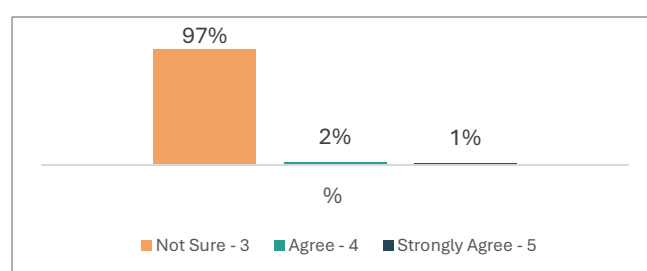


Figure 14: % Distribution of Respondent's Rating on Short Term Changes – 'Reduced Input Cost' under SDLE Interventions (n=158)

Within the **SDLE** component, an overwhelming **97% of respondents** expressed uncertainty about any noticeable reduction in their farm input costs. This indicates that the interventions may not have substantially altered their expenditure on agricultural inputs or that any potential changes have not been effectively realized or recognized at the community level.

For the **Health and Hygiene (H&H)** component, particularly through kitchen garden plantations, the financial outcomes have been mixed. **Nearly 30% of respondents** reported not being able to earn any income from the initiative. However, **a similar share** mentioned earning a small income by selling surplus produce within nearby markets. This reflects a modest but promising opportunity for income generation, especially when **produce like mango—commonly grown locally—is part of the plantation.**

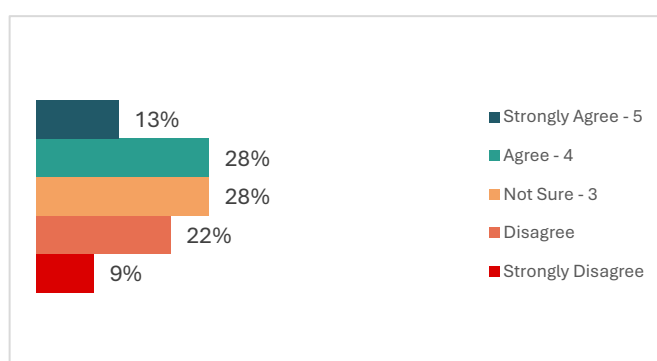


Figure 15: % Distribution of Respondent's Rating on Short Term Changes – 'Small Income Earning' under H&H Interventions (n=226)

To enhance the income potential of such interventions, it is crucial to establish stronger **market linkages**. Supporting farmers with access to larger buyers, streamlining **supply chains**, and promoting **value addition**—for instance, through mango pulp, dried mango, or pickles—can increase returns and contribute to the financial sustainability of the initiative. These steps would not only improve household income but also transform the intervention into a viable, income-generating model for the community.

5.4.2 Transformational Change

Composite Score			
Indicators	SDLE	H&H	Overall score
Transformational Change	3.2	4.0	3.6

The project received a score of 3.6 for transformational change, indicating emerging shifts in practices and mindsets, though sustained long-term change is still evolving. In the **SDLE** theme, farmers reported increased knowledge of systematic farming practices, informed pesticide use, and improved market access. As one respondent shared, *“Now we know how to do farming in a systematic manner. What can go wrong, how can it be corrected.”* However, **changes in income or value-addition (e.g., mango pulp production) remain largely aspirational**, suggesting the need for continued support to deepen transformation.

As another respondent shared, *“we have received a kit from association, so he had given kit to all the members, in that kit, they had given seeds of variety of vegetables, and it was a little late as that season had passed and, in winter we need seeds that can be grown in winter, then in short, let me tell you I didn’t get that much benefit, if we are not given our requirement then we are not satisfied”*

In the **Health and Hygiene** theme, the change was more visible at the household level. Kitchen gardening improved awareness of nutrition and reduced expenses for some families. Continued maintenance of gardens and peer-to-peer encouragement reflect early signs of behaviour shift. Still, the sustainability of these practices beyond the project period varied, and long-term dietary changes are yet to be fully observed. Overall, while the project has laid a solid foundation, ongoing reinforcement will be key to embedding these changes more deeply across communities.

5.4.3 Unintended Change

Composite Score			
Indicators	SDLE	H&H	Overall score
Unintended Change	3.4	4.0	3.7

The project received a score of 3.8 for unintended change, reflecting a mix of unplanned effects across themes. In the **SDLE** theme, the promotion of organic manure led to a reduction in chemical pesticide use— *“Due to organic, the chemical pesticide is reduced”*—but also triggered concern among farmers over declining yields. As one farmer noted, *“We were getting production due to [chemical manure], but now due to organic farming no production at all.”* Given that the soil had long been conditioned to chemical inputs, the transition to organic methods led to immediate setbacks, and farmers have not yet acknowledged potential long-term benefits.

In the **Health and Hygiene** theme, unintended changes were largely positive. Household members appreciated the health and cost-related advantages, sharing that *“All expenses of farmers have reduced,”* and *“For our garden also if we make non-poisonous food in organic ways, that is also beneficial.”*

5.5 Sustainability

The Sustainability section analyses the longevity and durability of project results, ensuring benefits continue beyond the intervention period. 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

The **potential for continuity score of 4.2**, rated as ‘Good,’ reflects the strong sustainability mechanisms in place within the community.

Composite Score			
Indicators	SDLE	H&H	Overall score
Potential for Continuity	4.0	4.3	4.2

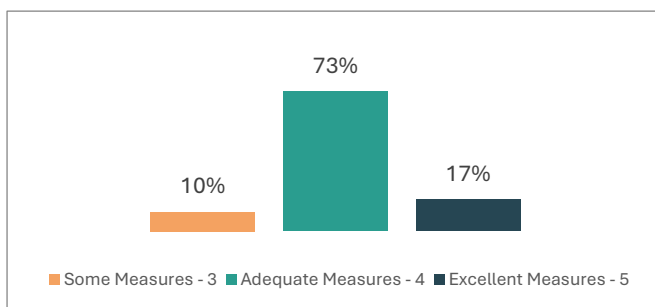


Figure 16: % Distribution of Respondent's Rating on Sustainability measures under SDLE- Capacity Building – Exposure visits/ PoP (n=60)

Under SDLE, most respondents reported that adequate measures are in place to sustain the interventions, primarily **due to the formation of the FPC**. The FPC serves as the main legal entity that plays a crucial role in supporting farmers. It provides a platform for raising issues and facilitates their resolution, ensuring that the benefits of the interventions continue beyond the project's direct support. The presence of the FPC significantly strengthens the sustainability of farming initiatives by enabling farmers to

access resources, advocate for their needs, and maintain ongoing improvements in their agricultural practices. The **mango saplings** provided under the H&H initiative were designed to be **self-sustaining** by effectively leveraging **local resources**, **traditional knowledge**, and **capacity-building efforts**. This approach ensures their **long-term viability** and positive impact, as community members are equipped with the necessary skills and resources to maintain and nurture the saplings.

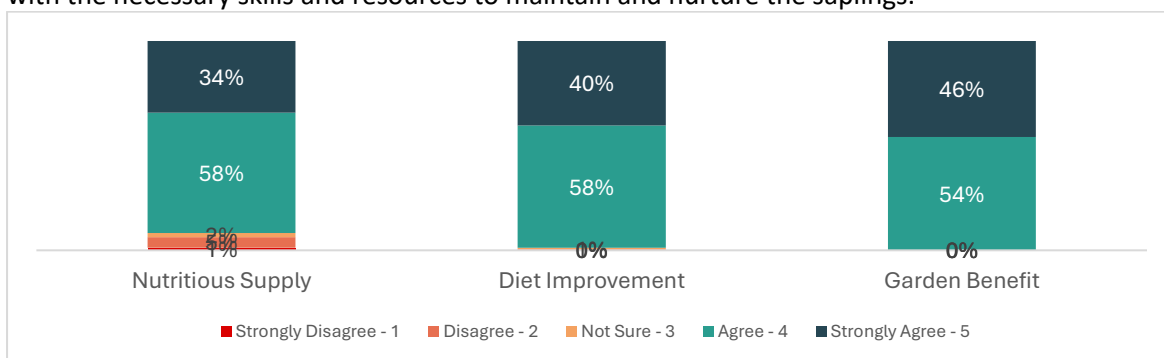


Figure 17: % Distribution of Respondent's Rating on Long Term Changes – Ensuring Sustainability under H&H Interventions (n=240)

The kitchen garden plantation initiative under H&H shows strong signs of sustainability, with **over 96% of respondents** reporting improved family health due to the regular consumption of fresh fruits and vegetables. Many noted better diets and increased nutrition, especially among children who became more interested in eating vegetables they helped grow. One respondent shared, *“Children became interested in growing vegetables, and they started eating them too.”*

5.5.2 Sustainability in Project Design and Strategy

Composite Score			
Indicators	SDLE	H&H	Overall score
Sustainability in Project Design and Strategy	3.5	3.5	3.5

The project demonstrated a moderate level of sustainability in its design and strategic approach, reflected in the score of 3.5. Under the **SDLE** theme, the formation of village-level institutions such as Farmer Producer Organizations (FPOs) was a key step toward long-term continuity. These institutions were intended to take ownership of agricultural interventions post-project and facilitate sustainable

practices among mango farmers. However, follow-through varied, especially in rain-fed areas where resource constraints, such as water availability, affected consistent implementation.

In the **H&H** theme, kitchen gardens and nutritional practices were promoted as self-sustaining models. While many households adopted these practices initially, sustained implementation was mixed, with some continuing only with external support. Market linkage efforts to reinforce sustainability also had region-specific outcomes, with varying levels of success. Overall, the project embedded sustainability mechanisms in its design, but their effectiveness was influenced by local conditions and community capacity to maintain initiatives independently.

"We encouraged self-sustaining practices, but some families still depend on external seed supply."

"Without continuous support, some households struggled to maintain their gardens."

"We tried linking this initiative with local markets, but success varied across regions."

- Excerpt from TNSIF representative

So, this FPO can sustain the practices and the sole objective of the project. So now we have an FPO there who is taking care of the entire interventions that we have done in these three years. I cannot say that it's a hundred percent that people are still following up the, following the, this practice. See, some regions are rain-fed, and some are not. So, what kind of water facilities are available to them, it is up to them. So, if it is like that, it has benefited them in the first and second year, but depending on the rain, they might have discontinued or continued that; I'm not sure.

- Excerpt from HDFC Project Team

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 TNSIF**.

5.6.1 Visibility

Composite Score			
Indicators	SDLE	H&H	Overall score
Visibility	4.1	4.5	4.3

The project achieved a strong **score of 4.3 for visibility**, indicating that its presence and contributions are largely recognized within the intervention areas. Stakeholders, including beneficiaries and local institutions, are generally aware of the support provided, especially through training, health awareness efforts, and visible assets such as kitchen gardens and plantation activities. Local government bodies have been engaged in several locations, which has further reinforced the project's presence.

However, visibility beyond the immediate intervention villages remains limited, and some confusion exists regarding the attribution of work, particularly where signage or shared infrastructure is involved. While the project has received positive feedback and recognition from community members, there is room to enhance public engagement and communication efforts, particularly to ensure consistent branding and clarity on project ownership. Strengthening these aspects could further solidify the project's visibility and its perceived value among a broader audience.

"The program is well recognized in the villages we work in, and stakeholders are generally aware of our efforts."

"Local government bodies are engaged, but outreach beyond our immediate areas is limited."

"We have received positive feedback from beneficiaries, but there is still scope to strengthen public engagement."

- Excerpt from TNSIF Representative

*"I know HDFC is supporting the interventions."
"They provided training and gave health awareness... all the support training and kits they provide us is beneficial."*

- Excerpt from PRI Member, Ankolvadi, Gir Somnath

"There are boards but in that they had given name by Zilla Parishad, all the works whether done by HDFC or not that we are not aware of it."

- Excerpt from household members, Dhava, Gir Somnath

6 Overall Project Score

Table 10: Overall Project Scores by Thematic Area (Combined Quantitative and Qualitative Ratings Based on OECD Parameters)

OECD DAC Criteria	SDLE		HH		Overall	
	Score	Label	Score	Label	Score	Label
Relevance	4.0	Good	4.2	Good	4.1	Good
Coherence	4.8	Excellent	4.8	Excellent	4.8	Excellent
Efficiency	4.4	Good	4.6	Excellent	4.5	Excellent
Effectiveness	3.9	Good	4.0	Good	4.0	Good
Impact	3.6	Good	3.5	Good	3.6	Good
Sustainability	3.8	Good	3.8	Good	3.9	Good
Branding	4.1	Good	4.1	Excellent	4.3	Good
Overall Score	4.0	Good	4.1	Good	4.0	Good

The HRDP project achieved an overall **score of 4.0**, based on a combination of quantitative and qualitative indicators, reflecting strong performance across all thematic areas. Both themes, SDLE and H&H, scored well.

7 Conclusion and Recommendations

The impact assessment of HDFC Bank's HRDP, implemented by TNSIF in 14 villages of the Talala block, reveals a commendable effort in fostering rural development through integrated interventions under SDLE and H&H) components.

The program scored well across all OECD-DAC criteria, particularly excelling in coherence, efficiency, and relevance. The interventions were found to be well aligned with community needs and broader development frameworks, achieving high reach and recognition among beneficiaries.

While the design and implementation were largely effective, the findings highlight certain areas that require strengthened follow-up, particularly in terms of the sustainability of benefits, long-term behavioural change, and infrastructural support. Themes such as water availability, market linkages, and continuous handholding support emerged as critical for deepening the impact. The following thematic recommendations are proposed to enhance the long-term outcomes and replicability of the HRDP interventions:

1. Skill Development & Livelihood Enhancement (SDLE)

- **Strengthen Post-Training Support and Handholding:** While initial trainings and exposure visits were well-received, the absence of follow-up mechanisms—especially in seed distribution and adoption of organic practices—limited long-term impact. Establish a structured support model through regular field facilitation, community resource persons, or WhatsApp-based advisory groups.
- **Address Operational Gaps through Infrastructure Support:** Farmers highlighted key constraints such as erratic electricity and lack of equipment access. Introducing solar-based irrigation or low-cost farm tools could bridge these gaps. Additionally, linking with government subsidies under schemes like PM-KUSUM could be explored.
- **Enhance Market Linkages and Value Addition:** Capacity-building should be complemented with forward linkage initiatives—e.g., tie-ups with local aggregators, agri-businesses, or cooperatives. Training modules could include post-harvest handling and value-added product creation (e.g., mango pulp or organic compost packaging).
- **Tailor Interventions for Marginalized Groups:** Participation from women and landless labourers was uneven. Tailoring interventions for SHGs or introducing non-farm livelihood options (tailoring, poultry, agarbatti making) can enhance inclusivity and impact depth.
- **Scale Up Successful Models via FPOs:** Empower existing Farmer Producer Organizations to take a larger role in implementation, training delivery, input distribution, and marketing. Seed funding or microcredit access through FPOs could boost entrepreneurship.

2. Health & Hygiene (H&H)

- **Ensure Sustainability of Kitchen Gardens:** A significant number of households reported that their kitchen gardens were no longer functional. A seasonal replanting program, combined with refresher training, can revitalize this intervention. Encourage seed saving and community seed banks to ensure continuity.
- **Leverage Nutrition Messaging and School Engagement:** Reinforce nutrition and hygiene behaviours by integrating awareness sessions with local schools and anganwadis. Children

showed enthusiasm in kitchen gardening—this can be used as an entry point for long-term behaviour change.

- **Integrate Low-Cost Water-Saving Techniques:** Given the water scarcity concerns, promote drip irrigation, mulching, and other efficient watering practices within households. Building linkages with schemes like Jal Jeevan Mission could support infrastructural improvements.
- **Expand Health Awareness and Screening Camps:** Basic health camps were appreciated but limited in scale. Regular, mobile-based screening camps, especially focusing on women's health and NCDs, could increase access to early diagnosis and preventive care.
- **Improve Attribution and Visibility of Interventions:** Some confusion remains about who is implementing the work, especially in shared infrastructure like tanks. Clear signage and branding, along with community meetings and IEC materials, should be used to reinforce attribution and enhance project visibility.

8 Case Stories

Case Story 1 – Farmer, Bamanasa Village, Gir Somnath

Rameshbhai Lakshmanbhai Viksarya, a 60-year-old farmer from Bamanasa village in Gir Somnath, Gujarat, has been involved in farming for decades. Living in a joint family of six, including his mother, wife, brother, and sister-in-law, Rameshbhai has deep roots in agriculture and a strong commitment to his land.

Things began to change when Rakeshbhai introduced him to the HDFC-supported initiative around 2–3 years ago. Through the program, Rameshbhai learned the value of **kitchen gardening**—growing his own vegetables organically, reducing market dependency, and improving his family's diet. He received quality seeds and training on best practices. While he already had experience with irrigation, the additional knowledge and support reaffirmed his methods.

"The health benefit is for sure as we eat organic vegetables," he says. Rameshbhai appreciates the quality of seeds provided but feels the program could be strengthened by **monitoring and follow-ups** to ensure farmers are using the seeds effectively. In terms of village development, Rameshbhai recommends extending the program's support to include **solar lights, water facilities, and guidance for animal husbandry**. He proudly mentions that about **90% of farmers in his village already use drip irrigation**, and he encourages the rest to adopt it as well.

Despite his modest lifestyle and limited income growth, Rameshbhai is satisfied with the project's outcomes. ***"If you do it for yourself, it's beneficial for health and encourages hard work too,"*** he reflects. His story highlights the importance of **tailored agricultural support**, community involvement, and consistent follow-through to make such initiatives truly impactful.

Case Story 2 – Farmer, Dhava Village, Gir Somnath

Vijaybhai Dhamjibhai Rakhasia, a 45-year-old farmer from Dhivakar village in Gir Somnath, Gujarat, has cultivated a thriving mango orchard along with crops like chana, onions, and garlic. Farming is not just his profession—it's a way of life. But until recently, his methods heavily relied on chemical pesticides and traditional practices. ***"Earlier, we were spraying chemical pesticides and weren't getting good crops. The climate made it worse, and yields were low,"*** he recalled. That changed with the introduction of the HDFC initiative, which brought organic farming training and exposure visits to his village.

While he did not receive physical tools, the knowledge he gained was transformative. ***"They taught us about bacteria, and stopping chemical pesticide use, which was very beneficial,"*** he said. Inspired by field visits to places like Sarakpur, he began applying organic techniques in his mango and chana fields. ***"We went to see farms there, and I thought—why not try this here?"***

The shift has shown results. ***"Now, income has increased, and expenses are less. We stopped spraying pesticide and got good crops after using Orven with chana seeds,"*** he noted proudly.

The impact goes beyond his own land. ***"We farmers now discuss new methods with each other—it adds to our knowledge. If others join, they'll benefit too,"*** he added. He recommends the project to others and urges more attention to market linkage, warehouse support, and training. ***"Organic farming is good, but we still depend on climate. With proper support, it can work well,"*** he concluded.

Case Story 3 – Farmer, Gir Somnath

Manojbhai Ajodia, a 35-year-old farmer from Gir Somnath, Gujarat, lives with his wife, two children, and his father. A 12th-pass and lifelong farmer, he manages both crop cultivation and animal husbandry, while his wife takes care of the household, and the children continue their education.

He first learned about the HDFC's initiative when representatives from the TNS Foundation visited his village he recalls. Soon after, Manojbhai was appointed as a Community Resource Person (CRP), responsible for collecting field data, engaging with farmers, and helping them enrol as share members. ***"We asked for ₹500 for 5 shares only from those interested, not forcefully," he explained,*** adding that farmers were reassured they could return their share certificates and receive refunds if they chose to leave.

Before the project's intervention, the community faced significant challenges due to lack of awareness about pesticide usage. ***"Farmers were not aware of pesticide and what not to be used," Manojbhai said. "We were spending ₹30,000 on pesticide; now we are spending ₹15,000. "Kitchen garden is the best example—we were growing vegetables at home and consuming them," he shared.*** Training sessions also covered Baghait (horticulture) techniques, especially during the monsoon season, helping farmers adopt better practices.

Manojbhai expressed complete satisfaction with the project. "100%," he said confidently. "This project should be restarted—it is beneficial for farmers."

Case Story 4 – Farmer, Gir Somnath

Shamjibhai Mohanbhai Sanghaani, a 53-year-old farmer from Gir Somnath, Gujarat, lives with his wife, two sons, and elderly parents. A 10th pass and deeply rooted in tradition, Shamjibhai is the sole earning member of his family.

His introduction to the HDFC-supported project came through a neighbour, who informed him that officers were visiting. Though busy, Shamjibhai welcomed the team to his farm and shared details about his organic methods. He became part of the initiative, receiving quality vegetable seeds which he used to grow produce for his household—and even shared with neighbours. ***"Whatever guidance they gave, we followed. The vegetables we grew were healthy and safe," he shared.***

Before this project, Shamjibhai's family faced serious hardships. ***"We had many diseases in the house. My parents were sick, and we were financially tight.*** But by God's grace and the shift to organic farming, there are no diseases now, and income has improved," he reflected. ***His income rose significantly—from ₹1 lakh to ₹2.5–3 lakhs annually—largely due to lower input costs and better yields. "***

No need for chemical pesticide means fewer expenses and more savings," he said. He also mentioned the importance of community discussions around the project and how farmers would gather to talk about their experiences and learn from one another.

Shamjibhai is highly satisfied with the project. ***"100% satisfied—not just me, all farmers here are happy. This was the first organization that reached out to us and cared," he said.***

He concludes with a sense of gratitude and urgency: "We have expectations. We hope they come back—for the sake of every farmer in this village."

Case Story 5 – PRI Member, Sarpanch – Village Jasapur, Gir Somnath

Paresh, a 45-year-old farmer and the Sarpanch of Jasapur village in Taluka Tadaka, Gujarat, has been deeply engaged in both farming and local governance. A 12th pass and head of a five-member family, his primary livelihood revolves around mango cultivation. As a Sarpanch, he actively addresses village development needs—from road construction to ensuring water connections in every household. ***“If any infrastructure requirement comes up, we make sure no home is left behind,” he states with quiet resolve.***

His first interaction with the HDFC Bank-supported project came through the efforts of Bipenbhai, who facilitated a much-needed grant for the village. The central issue at the time was an old check dam, which had become dysfunctional due to accumulated sand. ***“Water would run out in just 2-3 months. Now, after cleaning, we can conserve water for 5 months,” Paresh shared.*** HDFC not only funded the dam cleaning and transportation but also supported kitchen garden initiatives and provided tools for vegetable conning. The result was visible farmers began growing their vegetables, leading to improved health and reduced household expenses. ***“We don’t need to buy vegetables anymore, and it’s good for our health,” he added.***

The check dam restoration was a community effort, requiring permissions and cooperation between Gram Panchayat, HDFC, and Gir Producer Company. ***“We took all the prior approvals before starting work, and everything went smoothly,” he said.*** In addition to dam cleaning, Paresh noted the support for organic farming and seed distribution under the project.

Reflecting on the impact, Paresh affirmed that the project brought meaningful change. ***“Whatever work HDFC took up—check dam, kitchen garden—they did it well. The farmers supported them completely, and we are satisfied,” he said.***

He suggested that for continued success, community contribution is vital: ***“If we all contribute, the project will be successful. It’s not just the organization’s work—it’s ours too.”*** He also recognized the importance of maintaining progress, especially with 15–17 check dams in the area that still require cleaning. ***“If cleaned, it will raise water levels, improve agriculture, and lift our lifestyle,” he stated.***

9 Annexures

9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 11: Indicator-wise scores derived from interventions under each thematic area

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	SDLE	4.1	8.3	4.2	50%	2.1	4.1	15%	0.6
			HH	4.2							
	Qualitative	Local Context Alignment	SDLE	3.7	8.0	4.0	30%	1.2			
			HH	4.3							
Coherence	Qualitative	Quality of Design	SDLE	4.0	8.0	4.0	20%	0.8	4.8	10%	0.5
			HH	4.0							
	Qualitative	Internal	SDLE	4.5	9.5	4.5	50%	2.3			
			HH	5.0							
Efficiency	Quantitative	Timeliness	SDLE	4.7	9.6	4.8	30%	1.4	4.5	15%	0.7
			HH	4.9							
	Qualitative	Operational Efficiency	SDLE	4.3	8.6	4.3	30%	1.3			
			HH	4.3							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	SDLE	4.1	7.4	3.7	25%	0.9	4.0	20%	0.8
			HH	3.3							
	Qualitative	Reach (target vs Achievement)	SDLE	4.5	9.0	4.5	25%	1.1			
			HH	4.5							
Impact	Quantitative	Significance Outcome	SDLE	4.0	7.0	3.5	50%	1.8	3.6	25%	0.9
			HH	3.0							
	Qualitative	Transformational Change	SDLE	3.2	7.2	3.6	30%	1.1			
			HH	4.0							
Sustainability	Quantitative	Potential for Continuity	SDLE	3.4	7.4	3.6	20%	0.7	3.9	10%	0.4
			HH	4.0							
	Qualitative	Project Design & Strategy	SDLE	4.0	8.3	4.2	60%	2.5			
			HH	4.3							
Branding	Qualitative	Visibility	SDLE	4.1	8.6	4.3	100%	4.3	4.3	5%	0.2
			HH	4.5							
P0327: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.0

9.2 Rating Matrix for Qualitative Scoring

Table 12: Rubric for Qualitative Scoring

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

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

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

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

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

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