HDFC BANK PARIVARTAN
A step towards sustainable progress

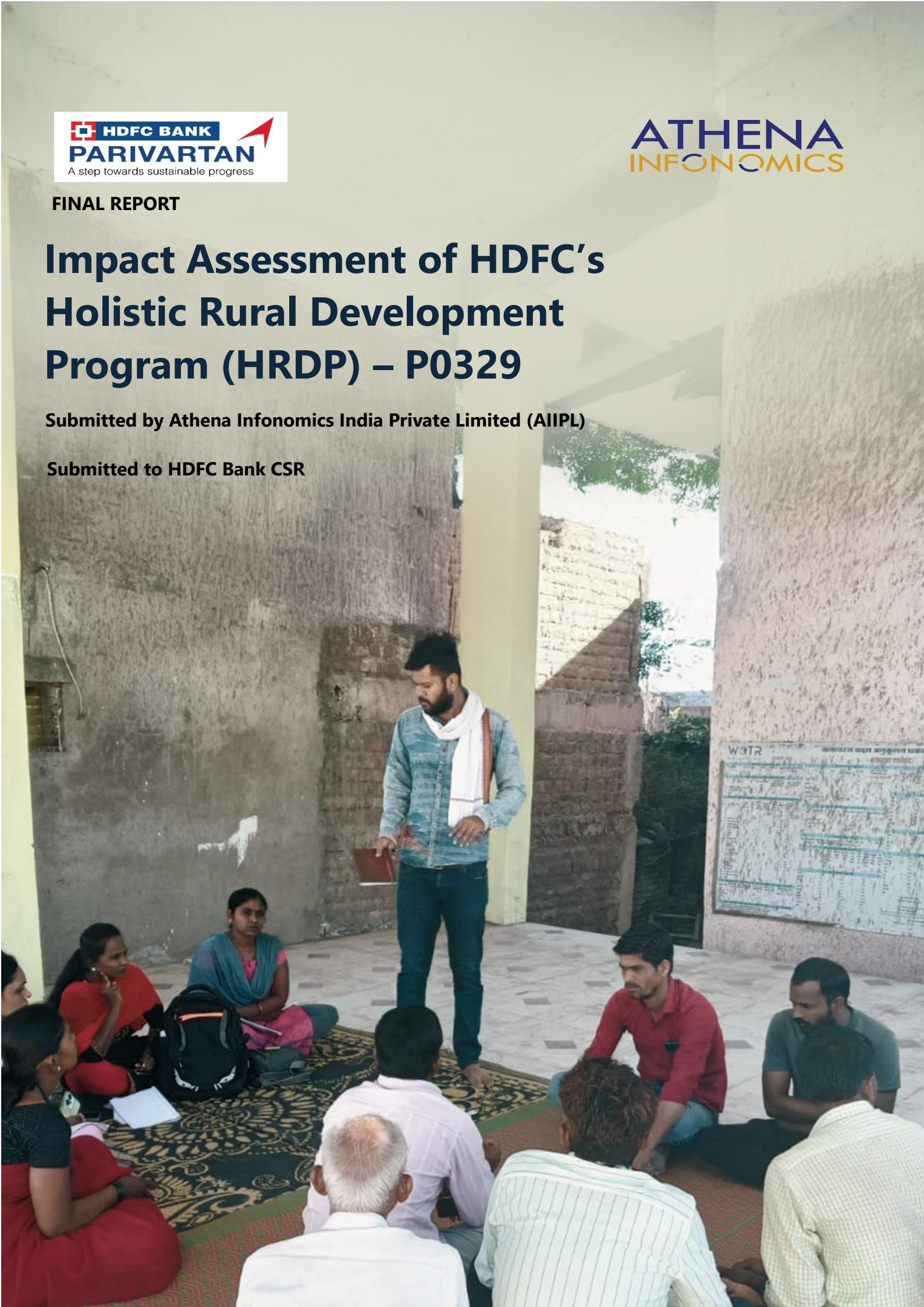
ATHENA INFONOMICS

FINAL REPORT

Impact Assessment of HDFC's Holistic Rural Development Program (HRDP) – P0329

Submitted by Athena Infonomics India Private Limited (AIIPL)

Submitted to HDFC Bank CSR



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List of Acronyms

CBO	Community-based Organizations
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
E-NAM	Electronic National Agriculture Market
FGD	Focus Group Discussions
FPO	Farmer Producer Organizations
GDP	Gross Domestic Product
HDFC	Housing Development Finance Corporation
HH	Household
HRDP	Holistic Rural Development Program
IA	Implementation Agency
IDI	In-Depth Interview
KII	Key Informant Interview
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
M&E	Monitoring and Evaluation
NGO	Non-Governmental Organization
NRM	Natural Resource Management
ODF	Open Defecation Free
OECD	Organisation for Economic Co-operation and Development
PMGSY	Pradhan Mantri Gram Sadak Yojana

PM-JAY	Pradhan Mantri Jan Dhan Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PoP	Platform of Platforms
PRI	Panchayati Raj Institutions
SBM	Swachh Bharat Mission
SDG	Sustainable Development Goals
SDLE	Skill Development and Livelihood Enhancement
SHG	Self Help Groups
SSA	Samagra Shiksha Abhiyan
WOTR	Watershed Organization Trust

EXECUTIVE SUMMARY

Rural development remains a cornerstone of India's socio-economic progress, given that nearly 65% of the country's population still resides in rural areas. Sustainable rural development is a multidimensional process that includes economic growth, improved living standards, enhanced social infrastructure, and environmental sustainability. The Holistic Rural Development Program (HRDP) under HDFC Bank's Parivartan initiative is a flagship Corporate Social Responsibility (CSR) effort that seeks to address rural challenges through targeted interventions focused on livelihoods, education, healthcare, financial inclusion, and environmental sustainability.

HDFC partners with local non-governmental organizations (NGOs) across the country, providing them with financial and technical support to implement development projects. These projects typically span 3-5 years and cover clusters of 10-15 villages, ensuring an integrated approach to rural development. The program aims to create 'happy and prosperous communities' by implementing need-based interventions that improve socio-economic conditions while maintaining sustainability at the core of project design and execution.

Rural livelihoods in India are shaped by a complex interplay of economic, social, and environmental factors. Agriculture remains the primary source of income for a significant portion of the rural population, yet it faces multiple challenges such as climate change, declining soil fertility, fragmented land holdings, and lack of access to modern farming techniques. Other issues, such as limited education, inadequate healthcare facilities, and poor financial inclusion, further exacerbate rural poverty.

HRDP adopts a multi-sectoral approach to address these challenges, with key interventions in the following areas:

- **Agriculture and Rural Livelihoods:** Promoting sustainable farming techniques, improving irrigation infrastructure, and supporting small farmers through training and market linkages.
- **Employment and Skill Development:** Offering vocational training and entrepreneurship programs to enable rural youth and women to access sustainable livelihoods.
- **Education and Digital Inclusion:** Enhancing school infrastructure, providing scholarships, and promoting digital literacy in rural schools.
- **Healthcare and Sanitation:** Strengthening healthcare access through mobile health units, improving sanitation facilities, and promoting hygiene awareness.

The program was initiated in 2020 and saw its closure in 2023. After its closure, the impact assessment conducted by Athena Infonomics India Private Limited provides a comprehensive overview of the program implemented in Jalna district of Maharashtra. The study aims to assess the impact the program has made in the intervention geographies post its closure. Our key guiding principle in this study is OECD DAC criteria whereby relevant categories are scored

on the basis of quantitative and qualitative surveys, and a composite project score will be stipulated through weighted averages.

Project Implementation

The HRDP Project was implemented by Watershed Organization Trust (WOTR) across 20 villages in the Jafrabad Block of Jalna District, Maharashtra. The project focused on two major thematic areas:

- *Sustainable Development & Livelihood Enhancement (SDLE)*
- *Natural Resource Management (NRM)*

The project aimed to address key rural challenges, including land degradation, water scarcity, low agricultural productivity, and rural migration. The following major interventions were implemented:

- **Watershed Development & Water Management:** Construction of check dams, rainwater harvesting structures, farm ponds, and gabion structures to improve water availability and irrigation.
- **Climate-Resilient Agriculture:** Adoption of sustainable farming practices, including organic farming, improved irrigation techniques, and the use of high-yield and climate-resilient crop varieties.
- **Skill Development & Livelihood Enhancement:** Training programs for farmers on modern agricultural techniques, support for farmer producer organizations (FPOs), and promotion of secondary sources of income such as livestock rearing and agro processing.
- **Community Capacity Building:** Training sessions for Self-Help Groups (SHGs), women's empowerment programs, and financial literacy initiatives.

Evaluation Approach and Methodology

The impact assessment for Project followed a comprehensive, mixed-method approach, incorporating both qualitative and quantitative data collection techniques. Key evaluation methodologies included:

Household Surveys: Assessing program reach and impact among direct beneficiaries.

Focus Group Discussions (FGDs): Engaging community members to understand their perspectives and experiences.

In-Depth Interviews (IDIs) & Key Informant Interviews (KIIs): Gathering insights from program implementers, local government officials, and other stakeholders.

OECD-DAC Criteria Evaluation: Assessing the project's relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding.

Key Findings

The HRDP intervention in Jalna District, Maharashtra had a notable positive impact on agricultural productivity, water conservation, and rural income generation. Key findings include:

- **Relevance:** The program was highly relevant to the needs of the rural population, addressing water scarcity, low farm productivity, and livelihood insecurity.
- **Coherence:** The project demonstrated strong internal coherence but had limited alignment with government schemes, reducing its potential scalability.
- **Effectiveness:** Beneficiaries reported increased agricultural output, improved water availability, and enhanced incomes due to skill development initiatives.
- **Impact:** The project helped reduce water dependency, improved soil fertility, and promoted sustainable agricultural practices, leading to long-term resilience.
- **Sustainability:** While the interventions led to short-term improvements, long-term sustainability remains a concern, particularly regarding market linkages and local governance structures.
- **Branding:** Awareness about HRDP's contributions remained low among local communities, necessitating better communication and branding strategies.

Recommendations

To enhance future rural development programs under HRDP, the following recommendations are proposed:

- Strengthen Community Engagement: Conduct regular participatory needs assessments and ensure community involvement in program design and implementation.
- Enhance Sustainability Measures: Establish local governance bodies to oversee project activities post-implementation and integrate interventions with government schemes for long-term viability.
- Improve Market Access for Farmers: Develop stronger market linkages and value chains to ensure that rural producers can sell their products at competitive prices.
- Optimize Program Efficiency: Use digital tools for real-time data collection, project monitoring, and beneficiary tracking to enhance operational efficiency.
- Increase Awareness and Branding: Implement a structured communication plan that includes traditional and digital media to showcase HRDP's achievements and attract more stakeholders.
- Expand Financial Inclusion: Strengthen microfinance initiatives, promote digital banking, and conduct financial literacy programs to help rural communities achieve economic independence.

1. INTRODUCTION

Rural development is a crucial component of India's progress, given that nearly 65% of the country's population still resides in rural areas. The concept of holistic rural development goes beyond mere economic growth and aims to improve living standards, social infrastructure, and environmental sustainability. It encompasses agriculture, employment, education, healthcare, infrastructure, and financial inclusion, ensuring that rural communities can achieve self-reliance and a better quality of life. Albeit rural development focuses on a locus of varied sectors, at the centre of it lies generating skilled livelihoods and building appropriate infrastructure.

While national programs have made significant strides in improving rural livelihoods, continuous efforts are essential to address ongoing challenges. A comprehensive approach that includes policy reforms, infrastructure development, and targeted skill enhancement is crucial for creating sustainable and resilient livelihoods in rural India.

Within the ambit of improving the lives of rural denizens, Parivartan, HDFC bank conducts several CSR activities to create 'happy and prosperous communities in terms of socio-economic and ecological development, while keeping sustainability at the centre of project design and implementation. Under the aegis of Parivartan, the 'Holistic Rural Development Program' (HRDP), the flagship CSR program supports non- governmental organizations across the country to deliver development interventions. Under HRDP, NGOs are supported for projects lasting for 3-5 years. Each project consists of a cluster of around 10 – 15 villages, in which development interventions are implemented to address the local needs with a focus on integrated development to achieve the vision of Parivartan.

A. Program Context

Essentially, livelihoods in rural India are shaped by a complex interplay of economic, social, and environmental factors. A significant portion of the population depends on agriculture, which is highly vulnerable to climate change, unpredictable monsoons, and declining soil fertility. Additionally, limited access to education, healthcare, and financial resources hampers economic diversification, forcing many rural households into low-paying, unorganized sector jobs. The lack of infrastructure, such as roads, electricity, and digital connectivity, further restricts opportunities for sustainable employment.

There are several national level programs working for revival and improvement of rural population. These programs directly coalesce with the United Nations' Sustainable Development Goals.

- ***Agriculture and Rural Livelihoods***

Agriculture remains the backbone of rural India, employing over 40% of the workforce. Government schemes such as Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and Electronic National Agriculture Market (E-NAM) have improved farmers' access to financial assistance

and better market linkages. Initiatives like National Rural Livelihoods Mission (NRLM) have helped form over 7 million Self-Help Groups (SHGs), promoting self-employment. However, rural livelihoods face challenges such as fragmented landholding, low productivity, climate change, and poor access to modern farming techniques.

➢ *SDG-1: No Poverty*

Promotes livelihood enhancement programs, including skill development for rural youth and women. Strengthens SHGs to improve financial independence. Supports income generation through agriculture, dairy, and handicrafts.

➢ *SDG-2: Zero Hunger*

Implements sustainable farming practices to improve agricultural productivity. Provides better irrigation facilities and training on organic farming. Strengthens the supply chain for farmers to ensure better market access and reduce post-harvest losses.

➢ *SDG-5: Gender Equality*

Empowers women through SHGs, entrepreneurship training, and financial literacy programs. Encourages girls' education and skill-building initiatives. Supports women-led micro-enterprises to improve economic independence.

➢ ***Rural Employment and Skill Development***

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) provides 100 days of guaranteed wage employment annually to rural households, benefiting 70 million families in 2023-24. Skill India Mission and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) aim to train rural youth for non-agricultural jobs, improving employment opportunities. Despite these initiatives, underemployment, migration to urban areas, and lack of diverse job opportunities continue to pose problems for rural workers.

➢ *SDG-1: No Poverty*

Promotes livelihood enhancement programs, including skill development for rural youth and women. Strengthens SHGs to improve financial independence. Supports income generation through agriculture, dairy, and handicrafts.

➢ *SDG-8: Decent Work and Economic Growth*

Provides vocational training and skill development to enhance rural employment. Promotes rural entrepreneurship through microfinance and market linkages. Strengthens agri-business and small-scale industries to create sustainable livelihoods.

➢ ***Education and Digital Inclusion***

Samagra Shiksha Abhiyan (SSA) and Mid-Day Meal Scheme have significantly improved school enrolment and retention rates in rural India. The Digital India initiative has promoted e-learning and smart classrooms in rural schools. However, poor infrastructure, teacher shortages, and gender disparity in education remain key challenges.

➢ *SDG-4: Quality Education*

Develops school infrastructure, digital classrooms, and e-learning initiatives. Provides scholarships and remedial education for underprivileged children. Conducts teacher training programs to improve the quality of education.

➢ *SDG-5: Gender Equality*

Empowers women through SHGs, entrepreneurship training, and financial literacy programs. Encourages girls' education and skill-building initiatives. Supports women-led micro-enterprises to improve economic independence.

➢ ***Healthcare and Sanitation***

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) has provided health insurance to over 50 crore rural Indians, making healthcare more accessible. Swachh Bharat Mission (SBM) successfully made India Open Defecation Free (ODF) in 2019, improving sanitation facilities. However, shortages of doctors, lack of hospitals in remote areas, and malnutrition are still major concerns.

➢ *SDG-6: Clean Water and Sanitation*

Implements water conservation projects (check dams, rainwater harvesting, and watershed management). Improves access to safe drinking water and sanitation facilities in rural households and schools. Promotes hygiene awareness campaigns to reduce waterborne diseases.

➢ *SDG-7: Affordable and Clean Energy*

Supports solar lighting solutions in rural areas. Promotes clean cooking fuel alternatives, reducing indoor air pollution. Encourages energy-efficient agricultural techniques, such as solar-powered irrigation.

➢ ***Rural Infrastructure and Connectivity***

Pradhan Mantri Gram Sadak Yojana (PMGSY) has built over 7 lakh kilometers of rural roads, enhancing connectivity. Rural electrification programs have helped achieve 100%

electrification of villages, but power reliability remains an issue. Jal Jeevan Mission aims to provide tap water to every rural household by 2024, significantly improving water accessibility. Despite this progress, poor internet penetration, lack of public transport, and infrastructure gaps still hinder holistic rural development.

➢ *SDG-6: Clean Water and Sanitation*

Implements water conservation projects (check dams, rainwater harvesting, and watershed management). Improves access to safe drinking water and sanitation facilities in rural households and schools. Promotes hygiene awareness campaigns to reduce waterborne diseases.

➢ *SDG-7: Affordable and Clean Energy*

Supports solar lighting solutions in rural areas. Promotes clean cooking fuel alternatives, reducing indoor air pollution. Encourages energy-efficient agricultural techniques, such as solar-powered irrigation.

➢ *SDG-13: Climate Action*

Implements afforestation, soil conservation, and biodiversity protection projects. Promotes climate-resilient farming techniques to adapt to changing weather patterns. Encourages waste management and eco-friendly practices in villages.

➢ ***Financial Inclusion and Rural Banking***

Jan Dhan Yojana has opened 48 crore bank accounts, integrating rural India into the formal financial system. Microfinance institutions and SHGs have empowered rural women economically. Challenges such as financial illiteracy, lack of banking services in remote areas, and reliance on informal credit sources still exist.

➢ *SDG-9: Industry, Innovation, and Infrastructure*

Develops rural roads, storage facilities, and marketplaces to enhance connectivity. Introduces technology-driven solutions for farmers and rural enterprises. Expands digital literacy and financial inclusion programs.

Despite progress, rural India continues to face challenges that hinder sustainable development. Around 25% of rural households still live below the poverty line. Small farmers struggle with low productivity, climate change, and price fluctuations. Rural India has only 1 doctor for every 10,000 people, leading to inadequate medical services. Gender Disparity: Women's participation in the workforce is only 18% in rural areas, limiting economic progress. Infrastructure Deficits: Poor roads, electricity, and digital connectivity hamper rural industries and businesses. The manufacturing sector's contribution to India's Gross Domestic Product GDP has stagnated at 15% in 2023, down from 16.1% in 2014-15, limiting non-agricultural

employment opportunities in rural areas. Additionally, nearly half the of the workforce remains employed in agriculture, highlighting the need for diversification and skill development.

B. Thematic Areas

The Holistic Rural Development Program (HRDP) under HDFC Bank's Parivartan initiative is a Corporate Social Responsibility (CSR) effort aimed at comprehensive rural development. The program adopts a multi-sectoral approach to uplift rural communities by focusing on natural resource management, skill training, livelihood development, healthcare, education, and financial literacy. These themes have been chosen in tandem with the necessities of the rural population.

Key Themes of HRDP:

- **Natural Resource Management:** To promote the sustainable use and conservation of natural resources, ensuring long-term ecological and economic benefits for rural communities.
  - *Water Conservation*: Building check dams, rainwater harvesting structures, and watershed development projects.
  - *Soil Conservation*: Promoting soil health management techniques like crop rotation, organic farming, and afforestation.
  - *Sustainable Agriculture*: Encouraging the use of drought-resistant crops, organic fertilizers, and micro-irrigation systems to improve farm productivity.
  - *Reforestation & Biodiversity Protection*: Afforestation projects to prevent soil erosion and restore degraded land.

- **Skill Training and Livelihood Development:** To empower rural populations, particularly youth and women, with skills that lead to employment and entrepreneurship opportunities.
  - *Vocational Training*: Programs in tailoring, carpentry, masonry, food processing, and handicrafts.
  - *Agripreneurship Training*: Teaching modern farming techniques, dairy farming, poultry, and beekeeping.
  - *Women Empowerment Initiatives*: Establishing Self-Help Groups (SHGs) for women to engage in small-scale businesses like handmade products and local food production.
  - *Market Linkages:* Connecting rural entrepreneurs and farmers with larger markets to sell their products at fair prices.

- **Health and Hygiene:** To enhance rural healthcare accessibility, awareness, and sanitation for overall well-being.
  - *Mobile Health Clinics*: Providing essential medical services to remote villages.

- *Sanitation Initiatives:* Constructing toilets, promoting menstrual hygiene, and improving waste management systems.
- Nutrition Programs: Awareness drives on balanced diets, especially for children and pregnant women.
- *Clean Drinking Water*: Installation of water purification systems and community wells to provide safe drinking water.

- **Promotion of Education:** To improve the quality of education in rural areas by strengthening school infrastructure and introducing digital learning methods.
  - *Smart Classrooms:* Digital learning tools, e-libraries, and interactive teaching aids.
  - *School Infrastructure Development:* Construction of classrooms, libraries, sanitation facilities, and playgrounds.
  - *Scholarships and Skill Development for Students:* Financial assistance for economically weaker students and career guidance programs.
  - *Teacher Training:* Capacity building programs to enhance teaching quality.

The program saw its finality in October 2023 by completing its objectives as aligned as per the program guidelines and objective mapping. Currently, the program has completed its functioning in the following geographies and requires an endline assessment of the program within the following stipulated geographies.

The project in general entailed focusing on 4 major thematic areas however, in this project the intervention focussed on only SDLE and NRM.

C. Context of the Project

The HRD Program identifies reliable and efficient implementation partners operating at the state level that have presence across the desired sectors in livelihoods. The program implementation is devised in tandem with the local partner and the essential activities are mapped out as per the needs and requirements in the program districts. The programs are tailor made for the districts based on the geographical location, socio-economic environment, agricultural practices, natural resource availability, etc.

The program was designed to provide specific as well as holistic support to the rural denizens which would not only provide self-sufficiency but also inculcate safe agriculture practices, entrepreneurship, and smart education. The supply of the intervention was designed to segregate population into individuals, group of individuals, and community. Project P0329 was implemented by Watershed Organization Trust (WOTR) across 20 villages of Jafrabad block of Jalna district, Maharashtra. Below table provides the list of villages: -

Table 1 - List of Villages

Intervention Villages			
Aadha	Borgaon Math	Kusali	Sanjol
Andhari	Bori Kh	Merkheda	Sawarkheda Gondhan
Belora	Hiwarabali	Pasodi	Sipora

Bharaj Kh	Khasgaon	Rastal	Wankheda
Borgaon Bk	Konad	Repala	Weerkheda Bhalki

The project attempted to address the issues of land degradation, water scarcity, Low agricultural production, low income, Migration, Women drudgery, and sustainable land-based livelihood options. To address these issues specific interventions related to Watershed development, Water budgeting and management, Climate resilient agriculture and capacity building were planned and implemented in the intervention villages.

Project Goal was to reduce vulnerability of rural population especially the farmers of Marathwada to the changing climate by building their response capacity to become climate and market compatible; thus, improving their farm incomes while maintaining the integrity of the ecology.

The project helped the community to make informed decisions through crop water budgeting exercise. They were provided with skills, know-how and the means to increase the water harvesting potential of their villages. Efficient and economically beneficial water use methods were promoted, where communities understand the value of water and adopt water saving measures.

Low-cost, environment friendly, productivity-boosting and climate resilient agriculture practices were promoted through agricultural demonstrations and farm field schools. Reliable and locally relevant meteorological and agricultural information will be provided to farmers through Agro advisories.

Table 2 - Activity Category for each Thematic Area

Focus Area	Activity Category	Activity Sub-Category	Beneficiary Type
SDLE	Agriculture Training and Support	Demo Plots	Household
		Farmer Training - Farm Techniques	Household
	Farm Management	Farm technique - Vermi Pits	Household
		Horticulture	Household
		Irrigation method - Drip	Household
		Irrigation method - Sprinkler	Household
	Livestock Management	Fodder Development	Household
	Water Management – Agriculture	Farm Pond Construction	Household
	Agriculture Training and Support	Farmer Training - Demos	Group
		Farmer Training - Exposure Visit	Group
		Farmer Training - water budgeting	Group
		Farmer Training - PoP	Group
		Support System - agro advisory group	Group

	Water Management - Agriculture	Gabion Construction	Group
NRM	Water Management – Agriculture	Check Dam Construction	Community
	Plantation	Plantation drive	Community
	Water management – General	Land treatment - Farm Bunding	Household
		Watershed Management	Community
		Support System	Group

D. Scope of Evaluation

- Evaluate how well the objectives of the projects are met.
- Evaluate what changes have been made in the lives of the beneficiaries of the projects.
- Provide comparative assessments wherever possible to weigh the effectiveness of the approach used in different regions by the same implementing partner.
- Provide theme wise and holistic impact in alignment with the OECD evaluation parameters.
- Provide critical feedback on various aspects of the projects to learn and apply the learning in the upcoming project implementations.

2. EVALUATION APPROACH AND METHODOLOGY

An impact assessment is a systematic process used to identify, analyse, and evaluate the potential effects of a project, policy, or decision. It helps organizations, governments, and businesses understand the positive and negative consequences before implementation. It examines how a project affects communities, culture, and quality of life.

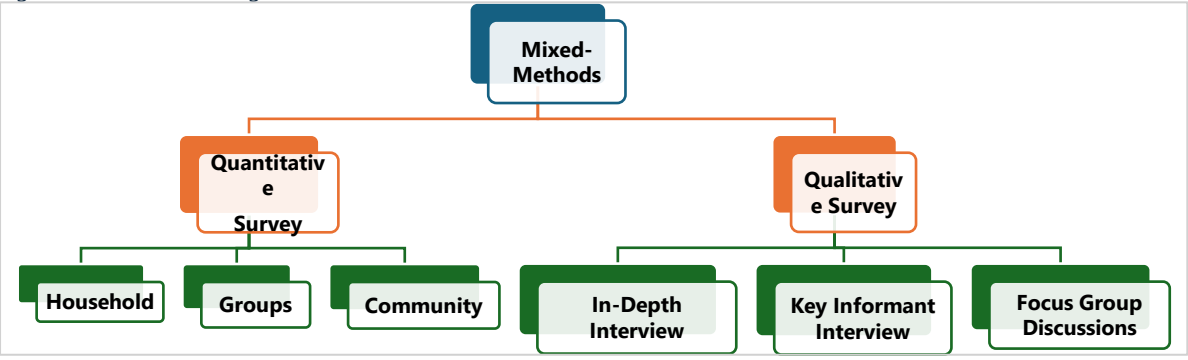
- **Informed Decision-Making -** Provides data-driven insights to guide policies and projects and helps stakeholders evaluate trade-offs and choose the best approach.
- **Risk Mitigation –** Identifies potential negative environmental, social, and economic impacts and suggests mitigation strategies to reduce harm.
- **Regulatory Compliance -** Ensures adherence to local, national, and international laws and helps avoid legal penalties and project delays.
- **Stakeholder Engagement -** Involves communities, businesses, and governments in decision-making and builds transparency and trust in the process.
- **Sustainability and Long-Term Impact -** Assess whether the project outcomes will be maintained after project completion and measure if local stakeholders can continue activities independently.

A. Research Design of the Evaluation

A cross-sectional analytical design was adopted for the impact assessment. The design adopted a mixed method approach to collate both qualitative and quantitative primary data as well as data from secondary data sources. The primary data collection consisted of quantitative survey and qualitative methods such as In-Depth Interviews, Key Informants Interviews, and Focus Group Discussions. Additionally, a comprehensive desk review of program documents including reporting documents from the partners were undertaken during the inception stage, the combination of data sources helped in triangulating the information gathered. Once the key research indicators were finalized in consultation with the HDFC HRDP team, the Athena team in consultation with the programme team held discussions/consultations to revise and finalise the key deliverables for each project.

Utilizing mixed-methods research design renders a rigour to the impact assessment design. A lot of emphasis was given to triangulation to generate the findings and to achieve that the research activities within the endline evaluation would follow a sequence.

Figure 1 - Research Design



B. Evaluation Matrix

Table 3 - Evaluation Matrix

Thematic Area	Outcome Indicator	Evaluation Question	OECD Criteria	Data Source	Relevant Activities
Natural Resource Management	Increase in beneficiaries reporting adequate drinking water availability	Are interventions aligned with the community's need for clean and accessible drinking water?	Relevance	Quantitative (survey), Qualitative (focus groups)	- Installation of community water tanks
					- Development of watershed management systems
					- Construction of check dams and wells
	Increase in beneficiaries reporting adequate water storage capacity	How well do water storage solutions meet household and agricultural needs?	Effectiveness	Quantitative (survey), Qualitative (interviews)	- Provision of water storage tanks
					- Training on water conservation practices
	Increase in villages with improved water table	Has the project contributed to a measurable increase in local water tables?	Impact	Quantitative (water level measurements), Qualitative (community feedback)	- Construction of recharge wells
					- Implementation of rainwater harvesting systems
	Increase in beneficiaries using irrigated water for agriculture	How has access to irrigation impacted agricultural activities?	Effectiveness	Quantitative (survey), Qualitative (farmer interviews)	- Installation of irrigation pumps
					- Training on drip and sprinkler irrigation techniques
	Increase in land (acres) brought under irrigation	To what extent has the intervention expanded irrigated farmland?	Efficiency	Quantitative (land records)	- Expansion of irrigated land through canals
					- Provision of solar-powered irrigation systems
	Increase in farm productivity ratio	What are the productivity gains achieved through improved water management practices?	Effectiveness	Quantitative (yield data), Qualitative (farmer interviews)	- Training on water-efficient farming techniques
					- Use of improved farm inputs
	Increase in land (acres) using Good Agricultural Practices (GAP)	Are farmers adopting and sustaining GAPs, and how do these practices impact yields and soil health?	Sustainability	Quantitative (survey), Qualitative (focus groups)	- Workshops on GAP
					- Demonstrations on organic farming
					- Encouragement for crop rotation and soil testing
			Impact		- Installation of solar panels

	Increase in clean energy generation (megawatts)	What environmental benefits have been observed from increased clean energy generation?		Quantitative (energy data), Qualitative (community feedback)	- Awareness programs on renewable energy
	Increase in beneficiaries benefiting from solar-powered streetlights	How have solar installations contributed to energy access and safety?	Effectiveness	Quantitative (survey), Qualitative (community feedback)	- Installation of solar streetlights in villages - Training on maintenance and repair of solar equipment
	Increase in area covered under plantation	How has the tree plantation initiative impacted local biodiversity and climate resilience?	Impact	Quantitative (plantation records), Qualitative (environmental assessment)	- Plantation drives with native species - Community-led Forest management
	Additional Indicator: Increase in community-led water management initiatives	To what extent have water management practices been adopted and sustained by the community independently?	Sustainability	Qualitative (focus groups)	- Formation of community water management groups - Capacity building for community members on water management practices
	Additional Indicator: Integration with government schemes for water and clean energy	How compatible are interventions with existing government schemes for water and clean energy?	Coherence	Qualitative (interviews with officials)	- Collaboration with local government bodies - Alignment with government schemes for resource allocation
	Additional Indicator: Ease of replicating water management and clean energy initiatives in new regions	How replicable are the interventions in other areas with similar needs?	Replicability	Qualitative (case studies, expert interviews)	- Documentation of best practices - Development of guidelines for replication
Skill Development & Livelihood Enhancement	Increase in household (HH) income	What improvements in household income levels have been observed among project beneficiaries?	Impact	Quantitative (household surveys), Qualitative (beneficiary interviews)	- Training on income diversification - Access to microfinance and banking services
	Increase in income from farming	How has skill development impacted agricultural income?	Effectiveness	Quantitative (farm records), Qualitative (interviews with farmers)	- Skill training on advanced farming techniques - Introduction of high-value crops
	Income from allied agricultural	What diversification in income sources has been achieved?	Relevance	Quantitative (income surveys), Qualitative (interviews with farmers)	- Training on secondary sources such as livestock rearing, fisheries

	activities/secondary sources of income				- Support for setting up micro-businesses
	Increase in income from employment for people given skill training	How effective are the skills training programs in leading to sustained employment opportunities?	Effectiveness	Quantitative (employment data), Qualitative (beneficiary interviews)	- Skill training on industry-relevant trades
					- Partnerships with local businesses for job placements
	Increase in income from self-employment/enterprise	What entrepreneurial success and growth have beneficiaries experienced?	Impact	Quantitative (income data), Qualitative (case studies)	- Entrepreneurship training
					- Seed funding and mentorship
	Increase in income from social enterprises	What has been the economic impact of social enterprises on household income?	Impact	Quantitative (income data), Qualitative (case studies)	- Support in establishing and scaling social enterprises
	Increase in income from Farmer Producer Organizations (FPOs)	To what extent have FPOs contributed to member income and economic stability?	Effectiveness	Quantitative (FPO records), Qualitative (member feedback)	- Formation of FPOs
					- Capacity building for FPO management
	Improved crop yields and productivity	How have farming techniques affected crop yield?	Effectiveness	Quantitative (yield data), Qualitative (farmer interviews)	- Adoption of climate-resilient crop varieties
					- Use of sustainable farming practices
	Reduced input costs and increased efficiency	How have input costs changed post-intervention?	Efficiency	Quantitative (input cost data)	- Training on efficient resource use
					- Access to affordable farm inputs
	Enhanced knowledge of sustainable farming practices	What improvements in farming knowledge have been observed?	Relevance	Qualitative (farmer interviews, surveys)	- Training on sustainable farming
					- Community workshops on climate resilience
	Improved food security and nutrition	Has the intervention led to improved food security among beneficiaries?	Impact	Quantitative (food security surveys), Qualitative (household interviews)	- Promotion of kitchen gardening
					- Access to nutrient-rich crop varieties
	Additional Indicator: Increase in participation in local market economies	Are trained beneficiaries engaging in local markets more actively?	Sustainability	Quantitative (market data), Qualitative (interviews with beneficiaries)	- Support for market linkages
					- Promotion of local fairs and exhibitions
			Coherence	Qualitative (interviews with officials)	- Coordination with existing livelihood programs

	Additional Indicator: Compatibility with other local livelihood programs	How compatible is this intervention with other livelihood or skill programs in the region?			- Collaboration with local NGOs
	Additional Indicator: Potential to replicate skill training programs in similar rural contexts	How replicable is the skill development model in other rural settings?	Replicability	Qualitative (case studies, expert interviews)	- Creation of a toolkit for skill development
					- Documentation of training modules
					- Awareness campaigns on hygiene and nutrition

C. Survey Tools

HH Quantitative Tools

Household quantitative tools were utilised to capture the status of program reach amongst the stipulated beneficiaries of these themes. The questionnaire was used to collect and analyse numerical data to assess the demographic structure, current economic situation, impact, efficiency, and effectiveness of the interventions, and sustainability of the program. The quantitative tools were administered to the beneficiaries at all the levels i.e. Individuals household, Group, Community. The selection criteria are explained in the section containing sampling.

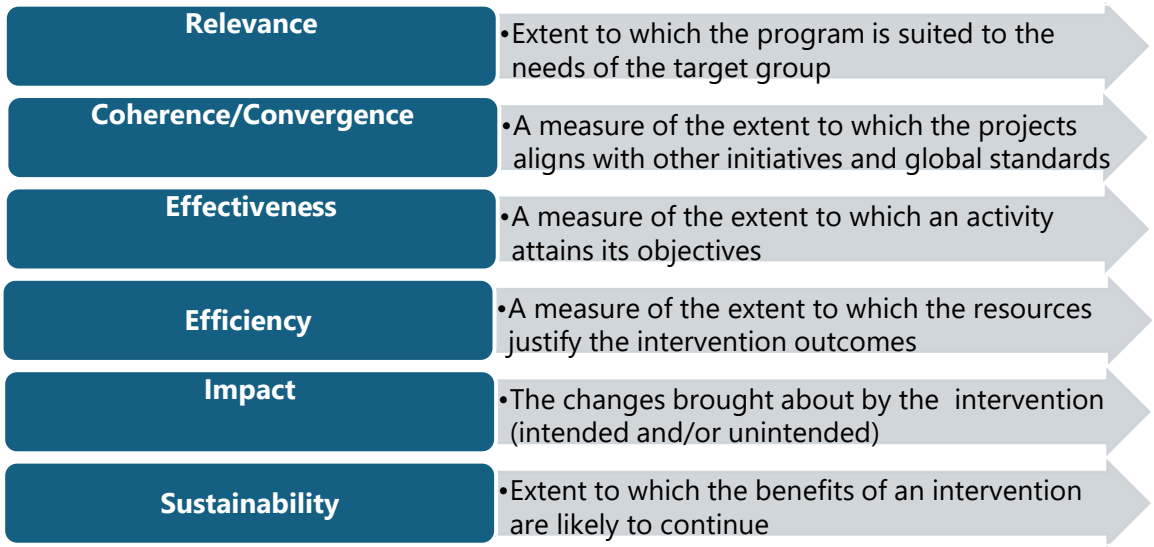
Qualitative Tools

Qualitative tools were used to gain deeper insights into the experiences, perceptions, and challenges faced by individuals and communities. Unlike quantitative tools, which focus on numerical data, qualitative methods helped understand why and how certain livelihood strategies work, providing context to the numbers. Not only the direct beneficiaries but also PRI members, implementing agency, and HDFC project teams were the target for qualitative tools. Following methods were utilised: -

- In-depth Interviews
- Key Informant Interview
- Focus group Discussion

D. OECD – DAC Criteria

Figure 2 - DAC Criteria



The OECD-DAC framework was adopted to evaluate the three programmes implemented under the HRDP Project. This involved assessing the interventions across the below mentioned parameters. By applying this framework, we could ensure a holistic and informed approach that addresses key aspects of program success. By systematically examining each dimension, we could derive actionable insights, identify areas of improvement, and formulate evidence-based recommendations.

Calculating scores for each parameter and subsequently aggregating them into a combined project score, the matrix provides a structured approach that ensures accuracy and alignment with project objectives. The following steps elucidate the rationale for each parameter and an explanation of how the composite score can be calculated:

- **Relevance (W1: 15%)**
  - **Purpose**: Relevance assesses how well the project aligns with the needs of direct beneficiaries, the local context, and the quality of design.
  - **Indicators and Stakeholders**: Beneficiaries were surveyed with the help of the Implementation Agency (IA) and project team. Direct feedback and expert validation assessed the relevance.
  - **Weighting**: At 15%, this parameter reflects the importance of customizing the intervention to fit real-world needs and contexts.
  - **Calculation**: A combined score for relevance was derived by weighing each indicator's score (e.g., beneficiary need alignment at 50%, local context at 30%, and project design quality at 20%).

- **Coherence (W2: 10%)**
  - **Purpose**: Coherence assessed both internal and external alignment of the project with other related programs at national, state, or global level, ensuring that it contributed to overarching organizational and sectoral goals.
  - **Indicators and Stakeholders**: Coherence was assessed through qualitative insights from the HDFC project team, and review of documents (internal coherence) and best practices across the world (external coherence).
  - **Weighting**: Coherence is weighed at 10% to support the project's alignment without overwhelming direct impact factors.
  - **Calculation**: The coherence score was calculated by equally weighing internal and external coherence (50% each), resulting in an average that reflects overall coherence.

- **Efficiency (W3: 15%)**
  - **Purpose**: Efficiency evaluates whether the project has met its goals in a timely, resourceful manner and delivered quality service.
  - **Indicators and Stakeholders**: Efficiency was assessed through both quantitative and qualitative metrics—timeliness, service quality, and operational efficiency—considering inputs of beneficiaries and project staff.
  - **Weighting**: Weighted at 15%, efficiency highlights the importance of timely, high-quality delivery to maximize project impact.
  - **Calculation**: Efficiency scores were computed by weighing each indicator (timeliness and service quality at 30% each, operational efficiency, and project design at 20% each).

- **Effectiveness (W4: 22.5%)**
  - **Purpose**: Effectiveness measures whether the project achieved its outputs and short-term outcomes, adjusted as needed, and reached intended beneficiaries.
  - **Indicators and Stakeholders**: Using a mix of data sources, including beneficiary surveys, HDFC project records, and input from the IA, effectiveness encompassed the assessment of reach, interim results, enabling/disabling factors, and adaptability of the project to deliver its outcomes under different circumstances.
  - **Weighting**: This parameter is weighted at 20% due to its direct relevance to project success and outcomes.
  - **Calculation**: Each indicator was weighted based on its importance to overall effectiveness, with interim results reaching 25%, enablers/disablers and differential results at 20%, and adaptation at 10%.

- **Impact (W5: 25%)**
  - **Purpose**: Impact assesses the depth of change achieved by the project, considering outcomes, transformational changes, and any unintended results.
  - **Indicators and Stakeholders**: Qualitative and quantitative data from beneficiaries helped measure both intended and unintended impacts.
  - **Weighting**: As the most crucial aspect, impact is weighted highest at 25%, reflecting the importance of delivering meaningful, transformative outcomes.
  - **Calculation**: The impact score was based on weighted indicators: outcome significance at 50%, transformational change at 30%, and unintended change at 20%.

- **Sustainability (W6: 7.5%)**
  - **Purpose**: Sustainability evaluates the likelihood that the project's benefits will continue beyond its active phase.
  - **Indicators and Stakeholders**: The assessment of sustainability included both beneficiary feedback on continuity and a qualitative review of the project's strategic design.
  - **Weighting**: At 10%, sustainability reflects the need for continuity without overshadowing immediate project impact.
  - **Calculation**: Sustainability scores were weighed, with potential for continuity at 60% and design/strategy at 40%.

- **Branding (W7: 5%)**
  - **Purpose**: Branding assesses the project's visibility and reputation, which can support future engagement and beneficiary trust.
  - **Indicators and Stakeholders**: This was measured qualitatively through direct and word-of-mouth feedback from beneficiaries and IA.
  - **Weighting**: At 5%, branding provides a modest but essential component, enhancing the project's reputation and visibility.
  - **Calculation**: Branding scores were based entirely on visibility, providing a straightforward assessment of outreach success.

Composite Project Score Calculation

The combined project score was derived by calculating individual scores for each OECD parameter (Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and

Branding) based on their weighted indicators. The total composite score is computed as follows:

Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding

This composite score integrated both qualitative and quantitative insights, providing a balanced measure of project performance. By using weighted indicators within each parameter, we were able to capture nuances specific to each OECD criterion, allowing for a more accurate and meaningful evaluation. The findings of the quantitative and qualitative activities were aggregated to reflect the scoring for each project across these parameters.

E. Sampling

The impact assessment was carried out by focusing on each project district independently. The final sample was calculated after keeping several factors under consideration viz. program objective, focus area, activity categories, activity sub-categories, and beneficiary types.

Project objective was to reduce vulnerability of rural population especially the farmers of Marathwada to the changing climate by building their response capacity to become climate and market compatible; thus, improving their farm incomes while maintaining the integrity of the ecology.

- Geographical Location - Maharashtra (20 Villages of Jaffrabad Block of Jalana District)
- Project Duration - October 2020 to September 2023
- Sample Size Calculation: -

$$n = [\{\{(t^2*p*(1-p))/m^2\}/[(N-1) + \{(t^2*p*(1-p))/m^2\}\}]*N$$

n = *estimated sample size*
t = *Z value (e.g. 1.96 for 95% confidence level)*
p = *percentage picking a choice (0.5 used for sample size needed)*
m = *marginal standard error (assumed as 0.05)*
N = *Total Population per beneficiary type*

Each sample was calculated separately for all the beneficiary types using the above formula. The number of surveys for each type were calculated accordingly. The following tables below give a snapshot of the total quantitative and qualitative samples calculated: -

Table 4 - Quantitative Sample

Beneficiary Type	Population Size	Target Sample	Achieved Sample
Household	2017	274	274
Community	52	45	57
Group	204	105	111
Organisation	0	0	0
Total	**2273**	**424**	**442**

Table 5 - Qualitative Sample

Theme	Tool	Respondent	Sample
NRM, SDLE	FGD	Farmer	4
NRM, SDLE	KII	PRI members	4
NRM, SDLE	FGD	Implementation Agency	1
NRM, SDLE	IDI	HDFC project team	1
Total			**10**

F. Sample Selection

The sampling methodology has been meticulously designed to ensure a robust and comprehensive assessment of the impact of the interventions on the rural populations in the targeted areas. Here are the detailed strategies for both quantitative and qualitative data collection:

Selection of Villages

- **All Intervention Villages Included**: The study will encompass all twenty intervention villages located in the Jalna District of Maharashtra. This inclusion ensures comprehensive coverage of the geographic scope of the project.
  - **Proportional Distribution**: The sample derived was proportionally distributed based on two primary criteria:
  - ***Focus Thematic Areas****:* Each thematic area identified under the project received a portion of the total sample size corresponding to its scope and the scale of activities within it.
  - ***List of Activities****:* Within each thematic area, the sample was further allocated according to the list of specific activities to be assessed. This ensured that each activity received adequate representation in the sample to draw valid conclusions about its impact. Further, to ensure statistical significance, a sample of at least thirty was fixed for all the activities.

  Respondent Selection: Respondents were selected through a random purposive sampling technique in tandem with the implementation agency from a list provided by HDFC-projects team. This method ensured that every potential respondent within the intervention villages had an equal chance of being selected, thereby eliminating selection bias, and enhancing the representativeness of the sample.

Qualitative Data Collection

- **Selection of Respondents for FGDs and IDIs**: Participants for qualitative methods were selected purposively to represent a diverse cross-section of the community, ensuring that various perspectives were captured. This selection was guided by the list of stakeholders provided by the implementation team to ensure relevance and inclusiveness.

- **Observation Checklists and Case Studies**: Additional data was collected through observation checklists aimed at assessing the physical infrastructure at schools and health centers. Case studies are compiled to highlight diverse, impactful, and sustainable

outcomes aligned with the project themes. These are instrumental in providing contextual depth to the quantitative data.

3. FINDINGS

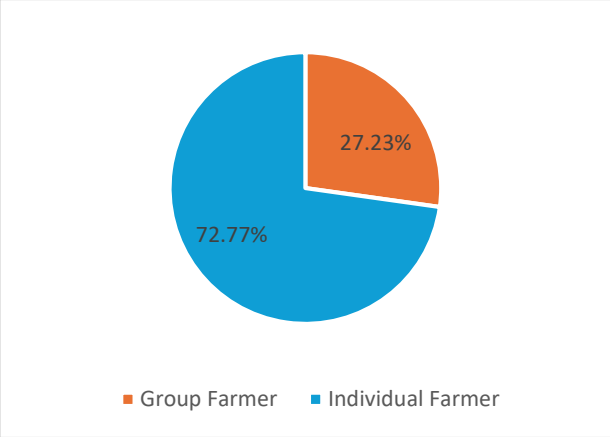
This section presents the key results of the impact assessment, providing a comprehensive analysis of the data collected through qualitative and quantitative methods. The findings highlight the extent to which the initiative has achieved its intended objectives, its broader effects on stakeholders, and any unintended consequences—both positive and negative.

The assessment examines key performance indicators, stakeholder feedback, and contextual factors that have influenced outcomes. By identifying trends, challenges, and areas of success, these findings serve as the foundation for evidence-based conclusions and recommendations in the subsequent sections of the report.

3.1 Demographic Profile-SDLE

Figure 3 - Categories of the Respondents - SDLE

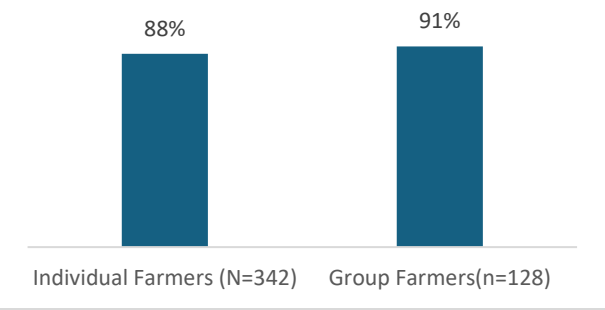
For the ease of capturing, the survey categorised the respondents based on type of beneficiaries into Individual farmers, group of farmers, micro-enterprise, youth groups, and self-help groups. In P0329, the only two beneficiary categories amongst the respondents were Individual farmers, and group of farmers. Slightly less than three-fourths were individual farmers while the remaining were farmer groups.



A. Gender

Figure 4 - proportion of Male Respondents - SDLE

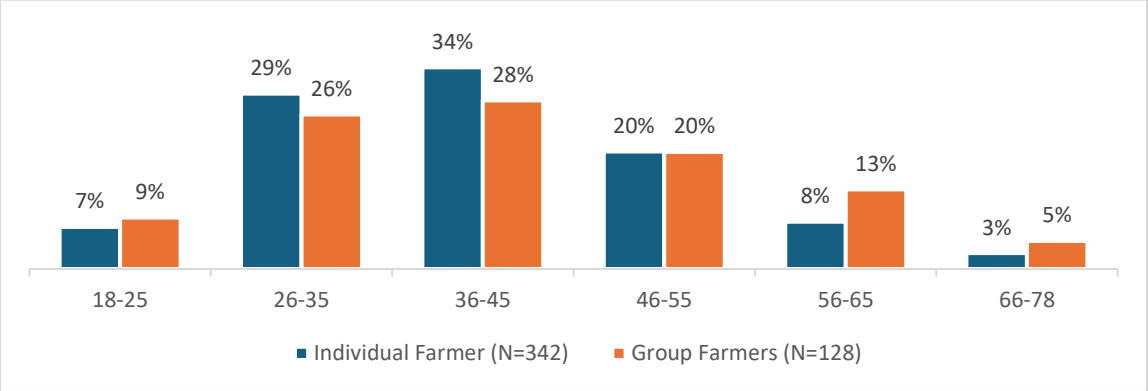
Gender profiles provide a skewed gendered representation. Around 88% Individual farmer respondents were males, and the remaining were females while amongst group of farmer respondents, more than 90% were males and remaining were females.



B. Age

The survey captures the age demographics of beneficiaries to understand the distribution and representation of different age groups for both individual farmers and group farmers. Amongst individual farmers, more than three-fifths fell under the age category of 26-45 and around one-fifths fell under the age of 46-55. While amongst, group farmers, nearly 54% fell in the age bracket of 26-45 while only 20% lied in the bracket of 46-55.

Figure 5 - Age categories of the Respondents - SDLE



C. Religion

Individual Farmers were also asked voluntarily to identify their religious affiliation. Nearly all the respondents reported belonging to Hinduism while merely 0.29% and 1.1.7% respondents reported to belonging to Islam and Buddhism respectively.

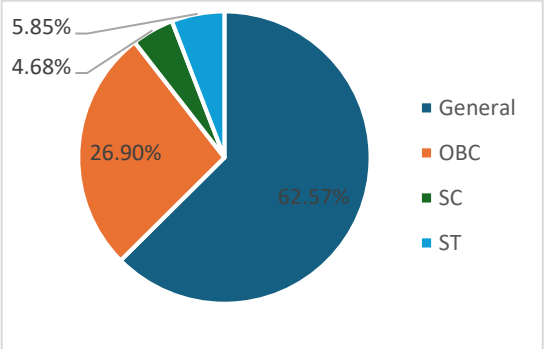
Religion	Percentage (N=342)
Hinduism	98.54%
Islam	0.29%
Buddhism	1.17%

Table 6 - Religion of the respondent-SDLE

D. Caste

Similar to religion, Individual Farmers were also asked voluntarily to identify their social identity (caste) and nearly three-fifths belonged to General caste while slightly over one-fourth belonged to other backward caste. Less than one-tenth of the respondents reported belonging to belonged Schedule Caste and Scheduled Tribes.

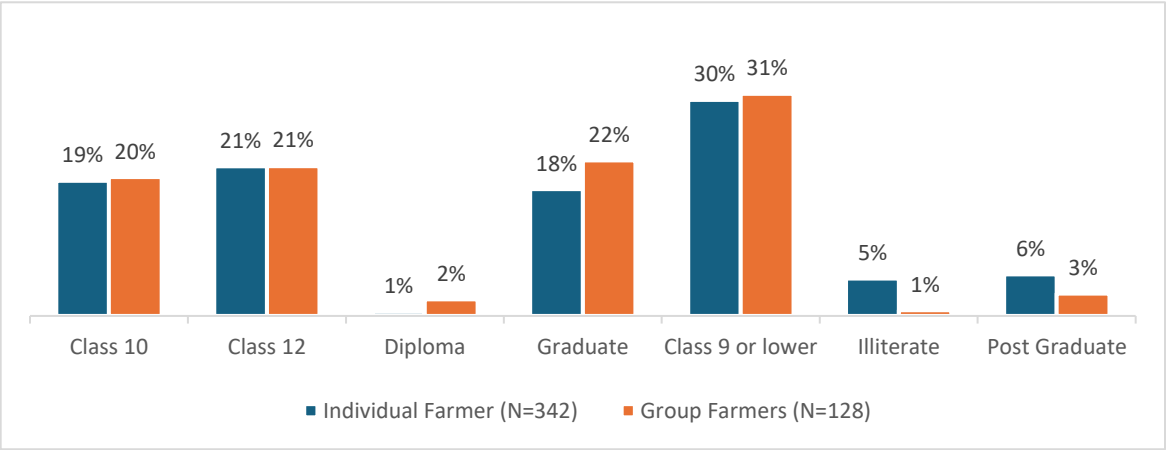
Figure 6 - Caste Structure of the Respondents - SDLE



E. Educational Qualifications

Educational Qualifications of both Individual Farmers and Group Farmers were recorded. Nearly one-third of the individual farmers did not complete class 10th. 20% of them completed class 10th and 21% completed class 12th. Amongst group farmers, similar trends could be observed however, only 1% group farmers reported being illiterate whereas 5% individual farmers reported being illiterate.

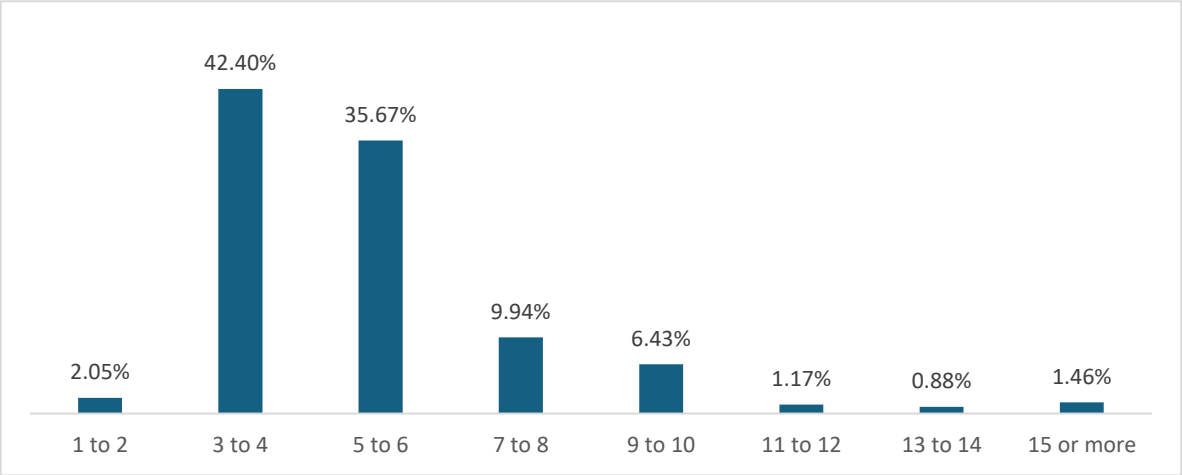
Figure 7 - Educational Qualifications of the Respondents-SDLE



F. Number of family members

Individual Farmers were also enquired about total family members living in the household. More than 40% respondents reported having 3 to 4 family members while 35% reported having 5 to 6 family members. Less than one-fifth of the respondents reported living with more than 6 family members.

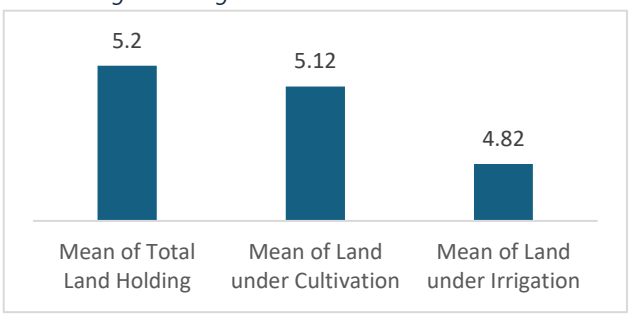
Figure 8 - Family Size-SDLE



G. Agricultural Land

Individual farmers were also enquired about the average land holding, average land under cultivation, and average land under cultivation. Mean scores were calculated and are tabulated. Average land holding was calculated as 5.2 acres while land under cultivation was 5.12 acres. Average land under irrigation was 4.82 acres.

Figure 9 - Agriculture Land Status-SDLE



H. Source of income

Individual farmers were enquired about source of income and annual earnings through the source. All the respondents reported having agriculture as their primary source of income and mean annual earnings stand at INR 286532/-.

They were also enquired about whether there was a secondary source of income available and around 30% reported having a secondary source. Respondents affirming were also enquired about the type of source. Nearly half the respondents reported having livestock as their secondary source of income with INR 193569/- as mean annual income.

Table 7 - Secondary income and its sources-SDLE

Secondary Source of Income	Percentage	Average Income
Business	12.62%	200385
Daily wage labour	10.68%	99818
Labour	17.48%	72694
Livestock	50.49%	193569
Other	2.91%	400000
Service	5.83%	217000

I. Duration of HDFC Support Received

Individual farmers were also enquired about the total duration of support received from the local team of the implementation agency. Slightly less than half the respondents reported receiving support for a period of one to two years. Further, around 37% of the respondents also reported receiving support for two to three years. Only 5% reported receiving support for less than one year.

Table 8 - Duration of Program Support

Program Support Received	Percentage
1-2 years	45.91%
2-3 years	37.13%
Less than 1 year	4.97%
More than 3 years	11.99%

3.2 Demographic Profile-NRM

For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into communities, group of farmers, and individuals across NRM activities. In P0329, the only two NRM activities were plantation and water management. 55% respondents reported receiving plantation support wherein 51% community members received support on

plantation while 71% group of farmers received support on plantation while 45% overall respondents reported receiving water management support.

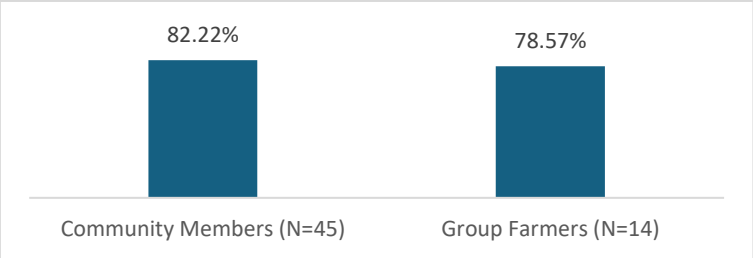
Table 9 - Categories of the Respondents-NRM

Support Received	Community Members	Group of Farmers	Grand Total
Plantation	51%	71%	55%
Water Management	49%	29%	45%

A. Gender

Gender profiles provide a skewed gendered representation. Around 82% respondents were males wherein 82% community members and 79% group member were males.

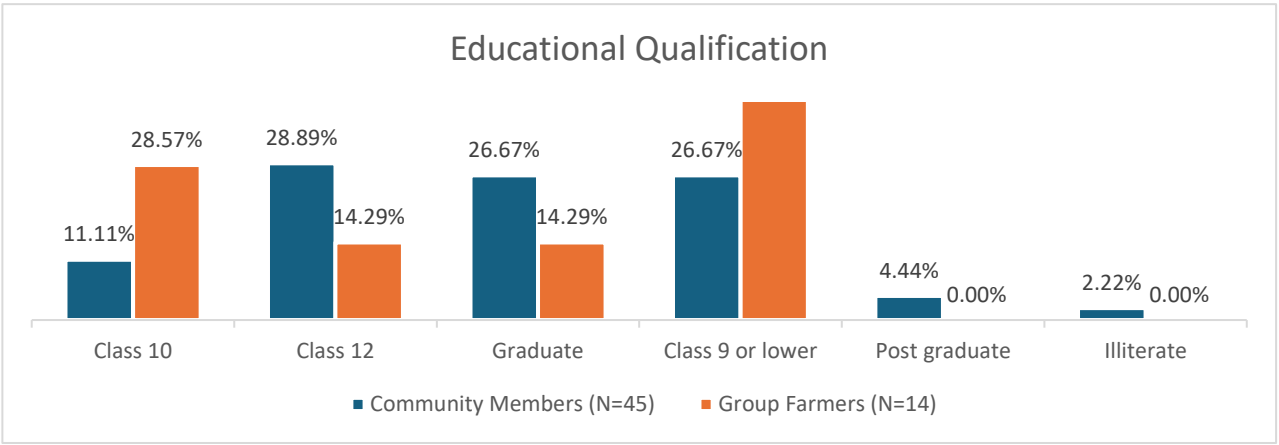
Figure 10 - Proportion of male respondents-NRM



B. Educational Qualifications

Educational Qualifications of both Community Members and Group Farmers were recorded. More than one-fourth community members did not complete class 10th. 29% of them completed class 12th and more than 25% of them completed graduation. Amongst group farmers, different trends were observed. More than one-thirds completed class 10th but only 15% group farmers reported completing class 12th or graduation.

Figure 11 - Educational Qualifications of the Respondents-NRM



3.3 OECD DAC Scores

This section provides a detailed explanation of the results achieved in the analysis section. Rankings scored in each category of DAC criteria along with composite program ranking will also be provided. Defined below is an explanation of how the most relevant characteristics were defined: -

Table 10 - 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	60%	**W1: 15%**
		Local context alignment	IA, HDFC project team, Beneficiary groups	30%	
		Quality of design	IA, HDFC project team	10%	
2	Coherence	Internal Coherence	HDFC project team- Qual	50%	**W2: 10%**
		External coherence	IA, HDFC project team- Qual	50%	
3	Efficiency	Timeliness-	Direct beneficiaries (project specific)	30%	**W3: 15%**
		Quality of service provided	Direct beneficiaries (project specific)- Survey CTO	30%	
		Operational efficiency	IA, HDFC project team	20%	
		Project design	IA, HDFC project team	20%	
4	Effectiveness	Interim Result (Outputs & Short-term results)	Direct beneficiaries (project specific)- Survey CTO	25%	**W4: 22.5%**
		Reach (target vs Achievement)	HDFC -MIS-data variation compared with actual reach *(based on interaction with IA)*	25%	
		Influencing factors	IA, HDFC project	20%	

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
		(Enablers & Disablers)	team, Direct Beneficiaries- RAshould triangulate the data & synthesize the evidence		
		Differential results (Need Assessment)	IA, HDFC project team	20%	
		Adaptation over time	IA	10%	
5	Impact	Significance-(outcome)	Direct beneficiaries (project specific)-Survey CTO	50%	**W5: 25%**
		Transformational change-	Direct beneficiaries (project specific)-Qual data	30%	
		Unintended change	Direct beneficiaries (project specific)-Qual data	20%	
6	Sustainability	Potential for continuity	Direct beneficiaries (project specific)-Survey CTO	60%	**W6: 7.5%**
		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%	
7	Branding	Visibility (visible/word of mouth)	IA, Direct beneficiaries- Qual	100%	**W7* 5%**

The above table illustrates how the scoring for each DAC criterion will be computed. To ease the management the multitudes of sub-categories and categories during the computation, average scores of each sub-category were calculated. These averages were then combined and a weighted average all the sub-categories were taken over activity category. The weights were assigned based on the total observation in that particular activity. Finally, a normalisation computation was done to calculate a unique score for each of the seven characteristics. Following table provides a snapshot of scores computed for all the DAC characteristics.

A. SDLE

Table 11 - DAC Scores-SDLE

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.51	60%	4.37
	Local context alignment	4.27	30%	
	Quality of design	3.68	10%	
Coherence	Internal Coherence	2.00	50%	3.30
	External coherence	4.60	50%	
Efficiency	Timeliness - Quality of service provided	4.70	30%	4.21
		4.70	30%	
	Operational efficiency	3.49	20%	
	Project design	3.43	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	4.46	25%	3.80
	Reach (target vs Achievement)	4.46	25%	
	Influencing factors (Enablers & Disablers)	3.07	20%	
	Differential results (Need Assessment)	2.78	20%	
	Adaptions over time	4.00	10%	
Impact	Significance- (outcome)	4.30	50%	3.98
	Transformational change-	4.10	30%	
	Unintended change	3.00	20%	
Sustainability	Potential for continuity	2.80	60%	2.70
	Sustainability in project design & strategy-	2.56	40%	
Branding	Visibility (visible/word of mouth)	3.00	100%	3.00
Project Score				**3.82**

- **Overall Performance**

The combined weighted average score across all criteria for the project is 3.82, slightly higher than the mean of raw scores (3.58). This suggests that criteria with higher raw scores tend to have higher weights, improving the overall weighted evaluation. The focus area shows a strong performance across the board, especially in Efficiency (4.21), Relevance (4.37), Effectiveness (3.80), and Impact (3.98). These are also the most strategically weighted areas, indicating strong alignment between what is being prioritized and what is being delivered. Branding (3.00) and Coherence (3.30) are moderately weighted but underperforming relative to other criteria. Sustainability (2.70) shows the weakest performance and lowest strategic emphasis, suggesting it needs dedicated attention to ensure long-term value.

a. Relevance

Relevance is one of the highest-rated and most valued aspects of the project. The intervention aligns closely with community needs and local contexts. The high scores in relevance indicate that the program aligns well with the needs of beneficiaries and local contexts. This strong

foundation supports legitimacy and buy-in. Ongoing contextual responsiveness should be maintained. However, the slightly lower score for the quality of design (3.68) suggests room for improvement in planning and structuring interventions.

b. Coherence

Internal coherence is rated average (3.30), the significantly lower score for internal coherence (2.00) highlights challenges in aligning with other initiatives and other stakeholders. Coherence is one of the lowest-performing criteria due to relatively lesser scores for internal coherence despite a moderate weight. This suggests misalignment internally (across components). It would be prudent to strengthen coordination mechanisms, stakeholder engagement, and program logic integration.

c. Effectiveness

Effectiveness scores (3.80) suggest the program is delivering results but not at an optimal level. The project is making excellent progress toward its stated goals and outcomes. The strong performance is well-aligned with its strategic priority. Monitoring and learning systems should continue supporting real-time improvements to reinforce this success.

d. Efficiency

A high score in efficiency indicates that resources are being utilized effectively to achieve results. This is a strong point for the program. The project is delivering results in a timely and cost-effective manner. It reflects excellent planning, resource utilization, and implementation discipline. Efficiency is a standout operational strength, and it captures lessons for replication and scale.

e. Impact

The program has a highly positive impact, though further improvements could be made in ensuring sustainable and long-term benefits. The intervention is contributing to tangible and potentially lasting change. Both the performance and weight indicate impact is a top concern. Strengthen evaluation and narrative building to show contribution to systemic outcomes. However, there is a need to align tertiary impact of the focus area with the program outcomes as indicated by a lower score for unintended change (3.00).

f. Sustainability

This is the weakest-performing category with the rating indicating 'poor' results, indicating that long-term viability and sustainability measures need significant improvement. Considering, sustainability is both the least emphasized and the weakest performing criterion, there is concern about the longevity of benefits post-project. Prioritize sustainability planning through local ownership, institutional embedding, and resource continuity.

g. Branding

Branding has the lowest score, suggesting the need for better communication and visibility of the program's achievements. The project's visibility and stakeholder recognition are decent but lag behind its other strengths. Improve communication strategy and community-facing identity to better align perception with importance.

The program scores well in relevance and efficiency, showing strong alignment with beneficiaries' needs and effective resource utilization. However, sustainability and branding require urgent attention to ensure long-term program viability and recognition. Efforts should be made to improve internal coherence, enhance program design quality, and strengthen the long-term sustainability of interventions.

B. NRM

Table 12 - DAC Scores-NRM

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.66	60%	4.39
	Local context alignment	4.13	30%	
	Quality of design	3.56	10%	
Coherence	Internal Coherence	4.60	50%	3.47
	External coherence	2.33	50%	
Efficiency	Timeliness - Quality of service provided	4.72	30%	4.17
		4.72	30%	
	Operational efficiency	3.55	20%	
	Project design	3.14	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	4.40	25%	4.06
	Reach (target vs Achievement)	4.40	25%	
	Influencing factors (Enablers & Disablers)	3.81	20%	
	Differential results (Need Assessment)	3.48	20%	
	Adaptions over time	4.00	10%	
Impact	Significance- (outcome)	4.29	50%	4.14
	Transformational change-	4.00	30%	
	Unintended change	4.00	20%	
Sustainability	Potential for continuity	2.96	60%	3.41
	Sustainability in project design & strategy-	4.08	40%	
Branding	Visibility (visible/word of mouth)	3.00	100%	3.00
Project Score				**3.99**

The project shows a strong overall profile with high average scores across key performance criteria such as Relevance (4.39), Efficiency (4.17), Impact (4.14), and Effectiveness (4.06). These

are the areas where the project appears to be most successful. Coherence (3.41), Sustainability (3.47), and Branding (3.00) score average on performance, though it's given less strategic weight. highlighting important gaps in visibility and long-term continuity.

a. Relevance

This is the strongest criterion in terms of both perception and strategic value. It suggests the project is well-aligned with local needs, priorities, and contextual realities. Continued relevance reflects strong community engagement and local grounding. Keeping the intervention adaptive to emerging needs will be key to sustaining this strength.

b. Coherence

Coherence scores are very strong, showing that the project is well-aligned internally and externally. However, it has been assigned relatively low strategic weight. High coherence enhances delivery and coordination; embedding this alignment in future planning will ensure consistency and reduce duplication.

c. Efficiency

The project is seen as highly efficient, using resources and time effectively to generate outputs. Maintaining high efficiency is essential for credibility and scalability, even if it's not a primary focus.

d. Effectiveness

Effectiveness is another high-performing area, indicating that the project is delivering on its intended objectives. The close alignment of strategic importance and performance highlights this as a well-managed aspect. Effectiveness should be further leveraged with adaptive management and outcome learning to maintain its upward trajectory.

e. Impact

Impact is the highest-weighted criterion, indicating a strong emphasis on long-term change. The high average score shows that the project is on track to generate meaningful and lasting outcomes. Impact is both a strategic and operational success. Continued efforts to track and document this impact will reinforce the project's legacy and support future scaling.

f. Sustainability

This is the weakest area of performance, reflecting stakeholder concern about whether project outcomes will be maintained post-funding. Urgent attention is needed to bolster sustainability through institutional partnerships, local capacity development, and long-term planning.

g. Branding

Branding is rated low on performance. The project may lack visibility or recognition among stakeholders, which could affect engagement and advocacy. While not a top priority, improved

branding could enhance stakeholder buy-in, attract new partners, and support project legitimacy.

4. RECOMMENDATIONS

- **Relevance**
  - Regular Participatory Needs Assessments: Implement bi-annual assessments involving community members to ensure interventions remain responsive.
  - Adaptive Program Design: Develop flexible frameworks that allow for real-time modifications based on assessment outcomes.
  - Conduct regular needs assessments to tailor interventions more effectively.
  - Strengthen participatory planning with local stakeholders to improve program design.
  - Integrate adaptive management strategies to refine activities based on real-time feedback.

- **Coherence**
  - Forge alliances for direct support with government bodies and private sector entities to create a unified approach to rural development.
  - Policy Alignment: Ensure HRDP objectives are in sync with national and state rural development policies for seamless integration.
  - Establish knowledge-sharing platforms to improve coordination among different actors.

- **Effectiveness**
  - Establish comprehensive M&E frameworks with clear output and outcome indicators and regular reporting schedules.
  - Train local staff and community members in data collection and analysis to foster ownership and accuracy.
  - Develop performance dashboards for real-time data tracking.
  - Improve beneficiary tracking to measure sustained impact over time. Streamline the criteria for entering the data in the portals and ensure periodical field monitoring.

- **Efficiency**
  - Analyse current workflows to identify bottlenecks and implement streamlined processes.
  - Improve digital tools for project management, financial tracking, and communication to enhance efficiency.
  - Conduct cost-benefit analysis to refine resource allocation.
  - Standardize best practices for program implementation across different geographies.

- **Impact**
  - Develop pilot projects that can be replicated across different regions, considering local contexts.
  - Expand capacity-building programs to ensure deeper community engagement.
  - Introduce impact storytelling to showcase success cases and inspire wider adoption.

- **Sustainability**
  - Establish local governance structures to oversee and sustain project activities post-implementation.
  - Connect beneficiaries to markets and financial institutions to ensure continued income generation.
  - Establish local governance structures to maintain interventions post-project.
  - Train community-based organizations (CBOs) to manage projects independently.

- **Branding**
  - Develop a plan encompassing traditional and digital media to share success stories and program updates.
  - Host workshops, seminars, and community fairs to showcase HRDP achievements and foster relationships.
  - Utilize social media, community radio, and local influencers to share project success stories.
  - Improve branding materials (brochures, banners, reports) for better stakeholder engagement.

ANNEXURE 1- CASE STUDIES

Case Study 1: How student led tree plantation improved clean energy outputs

HDFC Bank's Parivartan initiative, under its Holistic Rural Development Programme aims to create sustainable and inclusive growth in rural India. In Jafrabad block in Maharashtra, the initiative focused on improving the socio-economic and environmental resilience of rural communities through interventions under two key verticals:

- *Natural Resource Management (NRM)*
- *Sustainable Development through Livelihood Enhancement (SDLE)*

Tree plantation emerged as a unifying intervention across multiple villages. Over 500–650 trees were planted in each village across public and private spaces including schools, temples, roadsides, cremation grounds, and agricultural borders. In Weerkheda, trees were assigned to schoolchildren—named after them—to instil responsibility and emotional ownership. Community Participation: Strong volunteerism and participation through shramdaan and school engagement. Survival Rates varied across villages (60%–90%). Challenges included grazing by animals and lack of watering during school holidays.

These strident measures have led to immense improvement in the village premises. There have been several realised and perceived benefits amongst the denizens including but not limited to Improved shade, beautification, microclimate regulation, and even anecdotal reports of increased rainfall and crop boundary demarcation.

Case Study 2: Micro-Activities leading to Macro Impact

Watershed and Soil Conservation Structures like Loose boulder structures (LBS), farm bunds, and check dams were implemented to curb soil erosion and improve water percolation. These structures were difficult to erect due to hard soil that made pit digging difficult but through resilience and perseverance of the community, it was resolved via community mobilization and guidance from technical officers. Numerous people reported benefitting through ***enhanced water table****,* ***increased farming cycles (Kharif + Rabi)****, and* ***better drought resilience****. Provision of sprinklers and drip systems that were provided at subsidized rates to selected farmers inculcated substantial* ***improvements in yield****,* ***reduced water usage****,* ***and decreased electricity and labour requirements****. Along with soil conservation structures, farm ponds were also constructed with continued community contributions helping in* ***improved water availability*** *and* ***reduced runoff****.*

These infrastructural developments were not implemented in isolation. It was combined with regular exposure visits and hands-on demonstrations that helped farmers understand and adopt newer and upcoming techniques. Vermicompost beds were distributed to promote soil health and reduce chemical fertilizer dependency. Many farmers noted a shift to organic inputs. Several respondents reported ***healthier crops****,* ***cost savings****,* ***better soil structure****. Increased cropping intensity and estimated income gains of ₹1.5–2 lakh/acre from fruit orchards. Farmers highlighted continued use and*

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