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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Punjab (P0338)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
A step towards progress

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HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
ACF	Ambuja Cement Foundation
CSR	Corporate Social Responsibility
RRA	Rapid Rural Appraisal

Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0338) implemented by Ambuja Cement Foundation (ACF) in 15 villages of Rajpura and Shambhu block of Patiala district of Punjab.

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Executive Summary

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

This report presents the findings of the impact assessment of the HRDP, implemented by the Ambuja Cement Foundation (ACF) and supported by HDFC Bank under its CSR initiative, *Parivartan*. The assessment was conducted across 15 villages in Rajpura and Shambhu blocks of Patiala district, Punjab, focusing on four key thematic areas.

A cross-sectional, mixed-methods approach was employed, combining quantitative surveys (n=529) and qualitative interactions (n=32), 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 in particular 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 Scoring – Quantitative and Qualitative

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Good	Excellent	Excellent	Excellent	Excellent
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Good	Good	Good	Excellent	Good
Effectiveness	Good	Good	Good	Excellent	Good
Impact	Good	Good	Good	Good	Good
Sustainability	Good	Good	Excellent	Good	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	**4.3**	**4.4**	**4.5**	**4.5**	**4.4**

The HRDP intervention received an *overall score of 4.4*, categorizing it as a "Good " initiative per the evaluation rubric. The PoE and H&H themes emerged as the best-performing area, followed by SDLE (4.4) and NRM (4.3).

Key Findings

- **Relevance and Coherence**: The program achieved *excellent* alignment with community needs, particularly in PoE and H&H. Interventions were contextually appropriate and well-integrated

with both internal CSR strategies and external government schemes, reflected in a perfect coherence score of 5.0 across all themes.

- **Efficiency**: Despite minor delays in infrastructure rollout and training sessions, the majority of activities were delivered effectively, with an overall efficiency score of 4.3. The PoE theme stood out for its timeliness and service quality.
- **Effectiveness**: The program successfully met its intended objectives, with strong outputs in terms of reach and interim results. Adaptation mechanisms—such as tailoring training schedules and expanding kitchen garden models—contributed to a high score of 5.0 for responsiveness to evolving community needs.
- **Impact**: The interventions produced tangible socio-economic benefits. Solar lighting, irrigation systems, smart classrooms, and health camps significantly improved the quality of life for beneficiaries. The project scored 4.6 for transformational change, indicating deep-rooted, positive shifts across sectors.
- **Sustainability**: While the interventions were largely sustainable due to community ownership and institutional linkages, some concerns emerged regarding the long-term upkeep of digital and solar infrastructure. The project scored 4.1 for potential continuity and 4.3 for sustainability in design and strategy.
- **Branding**: Recognition of HDFC Bank and ACF's contributions was high among community members and stakeholders, with a strong score of 4.9 under this parameter.

In **Natural Resource Management (NRM)**, 91% of respondents reported regular use of solar streetlights, with 75% citing savings in time and energy. However, only 33% found them fully functional, mainly due to maintenance issues and lack of clear ownership—an insight echoed in community narratives where respondents expressed uncertainty about who is responsible for repairs. In **Skill Development and Livelihood Enhancement (SDLE)**, 72% of beneficiaries experienced reduced input costs, and 85% were individual farmers. Despite high participation, only 43% rated training quality as very good. Qualitative feedback revealed that limited follow-up and the need for more practical, hands-on sessions impacted training effectiveness, especially for newly formed SHGs.

In **Promotion of Education (PoE)**, interventions such as smart classrooms, libraries, and BALA painting were highly appreciated, with 100% of respondents confirming their use and over 95% reporting regular engagement. Teachers and principals highlighted improved student interest and learning outcomes. However, 85% of respondents noted ongoing dropout rates, particularly among girls, citing reasons such as long travel distances, inadequate sanitation facilities, and socio-cultural factors. In **Health and Hygiene (H&H)**, 74% of beneficiaries said that medical camps significantly improved access to healthcare, especially in remote villages. While appreciated, only 28% rated service quality as very high, with qualitative insights pointing to limited specialist care and infrequent camp scheduling. Additionally, the sustainability of drinking water structures remained a concern, with some villages lacking clear maintenance mechanisms. These findings underscore the program's effectiveness in addressing core needs while highlighting areas for enhanced sustainability, inclusivity, and service depth.

To enhance the impact and sustainability of the HRDP interventions, it is essential to strengthen follow-up support for SHGs and entrepreneurs through regular mentoring, credit linkages, and market access. Training sessions should be more frequent and tailored to local agricultural cycles to improve uptake and practical application. The inclusion of women and marginalized groups must be prioritized by adapting training schedules and using community-based outreach. For infrastructure sustainability, village-level maintenance committees and clear custodianship roles should be established, particularly for assets like solar lights, water tanks, and smart classrooms. Schools should appoint staff responsible for digital tools and receive periodic refresher training. Health interventions such as medical camps should continue through integration with government health outreach or mobile units. Lastly,

formalizing peer-led initiatives and introducing simple community monitoring mechanisms can promote ownership, transparency, and responsiveness across all interventions.

In conclusion, the HRDP demonstrates a successful model of integrated rural development with strong outcomes across multiple sectors. Continued investment in maintenance, community capacity, and inclusivity will be essential to ensuring the program's long-term sustainability and impact.

1. Introduction

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

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

Figure 1: Key Thematic Areas

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

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

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

1.1 About Implementing Organization

Ambuja Cement Foundation (ACF), established in 1993, is a not-for-profit organization dedicated to driving social and economic development in rural communities. ACF operates across multiple thematic areas, including Water Resource Management, Agro & Skill-based Livelihood Generation, Health, Education, Women's Empowerment, and Rural Infrastructure. With a presence in **32 districts across 11 states**, ACF has created meaningful change in rural India.

The organization follows a **community-driven approach**, working closely with beneficiaries, like-minded NGOs, corporates, donors, and government agencies to design and implement development initiatives aligned with local needs. ACF employs a **team of professionals** to execute its programs and currently runs **Skill and Entrepreneurship Development Institutes (SEDIs)**, having trained **youths**.

To ensure effective program delivery, ACF has developed a **customized, output-based Monitoring and Evaluation (M&E) framework**. This system integrates data collection directly into field operations, enabling **real-time monitoring and analysis**. Through its comprehensive and participatory approach, ACF remains committed to **energizing, involving, and enabling communities to realize their full potential**, fostering long-term sustainable development.

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 **15 villages of Rajpura and Shambhu block of Patiala district of Punjab**, implemented by ACF.

The Rajpura and Shambhu blocks are in the agriculturally significant Patiala district of Punjab. Known as the "Granary of India," Punjab contributes substantially to India's food grain production, with agriculture being the backbone of the state's economy. Patiala district is predominantly rural, with 59.7% of its population residing in villages, as per the 2011 Census. Agriculture in Patiala is dominated by the wheat-paddy cropping cycle, which accounts for a sizeable portion of the gross cropped area. In 2016-17, the district had a cropping intensity of 198.32%, with a gross sown area of 511,745 hectares and a net sown area of 258,040 hectares. Small and marginal farmers dominate the agricultural landscape. About 29.88% of operational landholdings in Patiala are less than 2 hectares in size (NABARD, 2023). The over-reliance on wheat and rice has led to issues such as declining groundwater levels (70 cm per year) and soil degradation due to excessive use of fertilizers and pesticides (ICRIER, 2017). However, there is growing interest in diversifying into horticulture and vegetable cultivation under protected conditions. The district contributes significantly to Punjab's horticultural output. In 2016-17, vegetables like cauliflower, peas, potato, onion, chilies, tomato, and brinjal were cultivated on 2.30 lakh hectares across Punjab (NABARD, 2023). Protected cultivation initiatives are being promoted to mitigate risks from open-field farming.

Punjab has an overall literacy rate of 75.84%, with the Patiala district slightly lower at 75.28% (*male literacy at 80.44% and female literacy at 70.73%*) (Jarnail Singh, 2019). Rajpura is home to several educational institutions, including Chitkara University and other schools catering to both urban and rural populations. However, rural areas like Shambhu face challenges in access to quality education due to limited infrastructure. There is a need for vocational training programs to equip the youth with skills for non-agricultural employment opportunities.

The healthcare infrastructure in Patiala includes primary health centers (PHCs), community health centers (CHCs), and private clinics. However, rural areas like Shambhu often lack specialized medical services. The district has made progress in improving maternal and child health indicators through government schemes like Janani Suraksha Yojana (JSY). Yet, gaps remain in ensuring universal healthcare access. Groundwater contamination with heavy metals such as arsenic has been reported in parts of Punjab, including Patiala. This poses serious health risks to local residents.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	**Alampur**
2	**Chamaru**
3	**Changeran**
4	**Gardi Nagar**
5	**Jalalpur**
6	**Kalo Majra**
7	**Kheri Gurana**
8	**Mohin Kalna**
9	**Mohin Khurd**
10	**Nanhera**
11	**Noshehra**
12	**Ram Nagar**
13	**Sant Sabha Surajgarh**
14	**Shambu Kalan**
15	**Thuha**

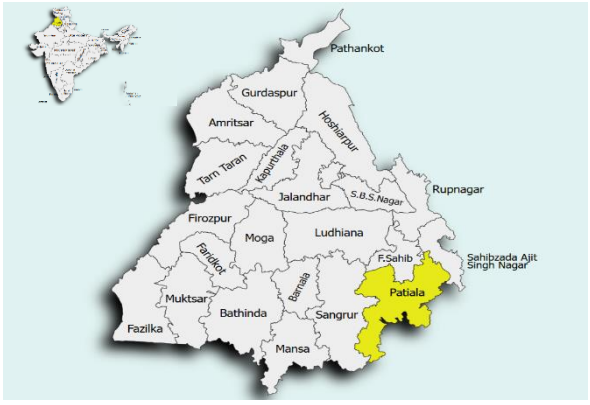

Figure 3: Project Location: Patiala District, Punjab

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. In order to evaluate the performance of the intervention, these ratings were used to calculate the weighted average using the formula; ***Weighted Average Score = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights.***

Weights for each intervention were calculated using the below formula:

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

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	Forest	Farmland	Community 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, four 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 **15 villages of the** Rajpura and Sambhu block of Patiala district, Punjab, 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 **Natural Resource Management (NRM)**, **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

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

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

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

Themes	NRM		SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Alampur	5	2	14	12	5	5	4	4	28	23
Chamaru	11	20	15	14	8	39	4	4	38	77
Changeran	5	5	15	12	5	4	4	4	29	25
Gardi Nagar	5	5	17	18	4	5	4	4	30	32
Jalalpur	3	4	11	17	6	7	0	0	20	28
Kalo Majra	3	5	9	9	6	8	0	0	18	22
Kheri Gurana	5	5	14	15	4	3	8	8	31	31
Mohin Kalna	10	7	17	41	17	22	0	0	44	70
Mohin Khurd	5	7	13	20	5	8	0	0	23	35
Nanhera	5	5	7	9	5	5	0	0	17	19
Noshehra	11	11	14	15	4	4	0	0	29	30
Ram Nagar	4	4	11	15	2	4	0	0	17	23
Sant Sabha Surajgarh	9	9	14	9	7	6	6	6	36	30
Shambu Kalan	10	9	20	14	20	13	4	4	54	40
Thuha	4	4	48	20	17	20	0	0	69	44
Total	**95**	**102**	**239**	**240**	**115**	**153**	**34**	**34**	**483**	**529**

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	NRM, SDLE	FGD	2	**2**
PRI	NRM, Health	IDI	4	**4**
SHG lead	SDLE	IDI	6	**6**
Farmer group	SDLE	FGD	2	**2**
HDFC Project Team	NRM, SDLE, Heath, Education	KII	1	**1**
Implementation Agency	NRM, SDLE, Heath, Education	KII	1	**1**

Principal	PoE	IDI	8	**8**
Student	PoE	FGD	8	**8**
Total			32	**32**

In addition to the qualitative interviews, **5 detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, and School Management Committees (SMC)//principals**. 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 P0338

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

1. **Natural Resource Management (NRM)**

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

Table 8: NRM Specific Activities

Category	Specific Activities
Water Management	Watershed management
Renewable Energy	Solar energy-powered installation of streetlights and home lights

2. **Skill Development and Livelihood Enhancement (SDLE)**

The SDLE (Skill Development and Livelihood Enhancement) component of the HDFC Bank Parivartan project aims to empower rural communities by fostering sustainable economic growth through skill development, income diversification, and entrepreneurship. By integrating interventions across

agriculture, allied sectors, non-farm livelihoods, and vocational training, SDLE endeavours to enhance household incomes, build economic resilience, and promote self-reliance.

Table 9: Project Specific Activities under SDLE

Category	Specific Activities
Agriculture Training and Support	Farmer training through demos, exposure visits, and PoP on modern farming techniques.
Entrepreneurship Development	Provide input support for goat rearing and poultry and other small business
Farm Management	Provide training on crop diversification, horticulture and irrigation method. Also help in provision of horticulture sapling and drips for irrigation.
Water Management – Agriculture and drinking	Repair and constriction of anicut and well.

3. **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.

Table 10: Project-Specific Activities under H&H

Category	Specific Activities
Kitchen garden	Promotion of kitchen garden plantation
Health Camps	Basic Screening of individuals

4. **Promotion of Education (POE)**

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

Table 11: Project Specific Activities under PoE

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

4. Demographic Profile of Respondents

4.1.1 Natural Resource Management

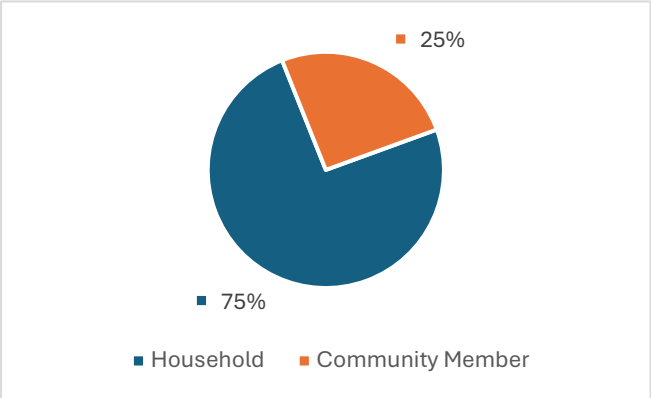

Figure 4: % Distribution of Respondents under NRM (n=102)

The respondent profile under the **Natural Resource Management (NRM)** theme was predominantly composed of **community members**, who accounted for **three-fourths (75%)** of the total respondents. Among the beneficiaries, there was a noticeable gender skew, with **80% male** and only **20% female** participation. The **average age** of respondents was **42 years**, reflecting a mature demographic likely to have direct involvement or interest in land and resource-related interventions.

4.1.2 Skill Development and Livelihood Enhancement

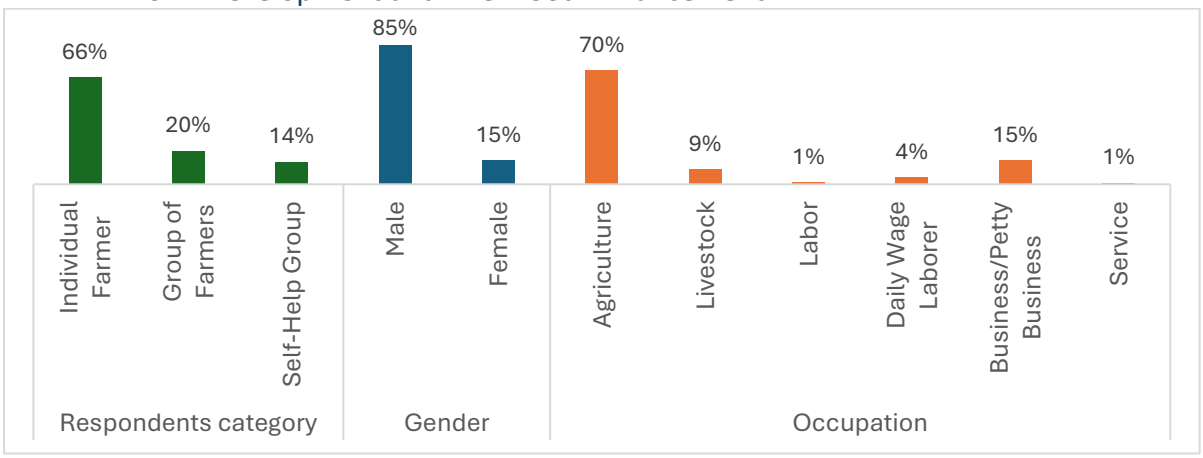

Figure 5: % Distribution of Respondents by category, gender, and occupation under SDLE (n=240)

A **significant majority (66%)** of respondents were **individual farmers**, indicating that most participants had been engaged in farming independently. The **gender distribution revealed a disparity**, with **85% male** and only **15% female** respondents, suggesting limited female participation in livelihood activities. In terms of occupation, **70% had been involved in agriculture**, reaffirming farming as the primary source of livelihood. The **mean age was 30 years**, pointing to a relatively younger demographic participating in SDLE interventions. Overall, the data highlighted the dominance of young male individual farmers in the sector, with minimal female representation and modest livelihood diversity.

4.1.3 Promotion of Education

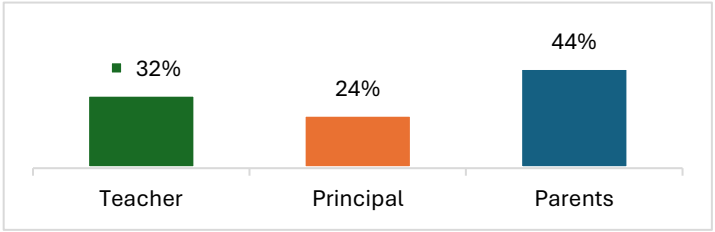

Figure 6: % Distribution of Respondents by category under POE (n=34)

Under the **POE** theme, **parents formed the largest respondent group**, followed by **teachers** and **principals**. This distribution reflects a well-rounded representation from key stakeholders involved in the school ecosystem.

4.1.4 Health and Hygiene

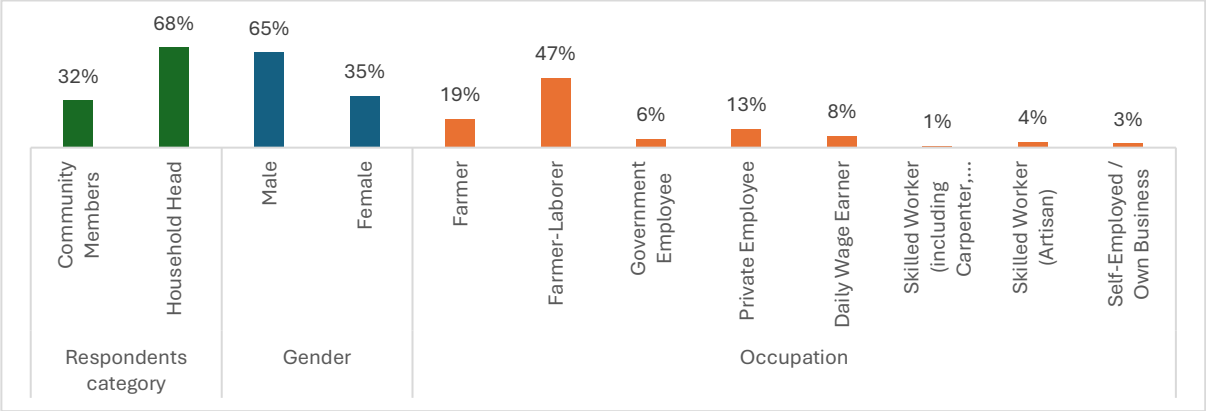

Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=153)

Under the **Health and Hygiene theme**, a **majority of respondents (68%)** belonged to the **household head** category. In terms of occupation, **farmers comprised the largest share (66%)**, followed by **private employees (13%)**, indicating that medical services reached individuals primarily engaged in agriculture and informal employment. The gender distribution suggested that the **medical camps were accessed by both men and women**.

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

The HRDP interventions were rated "Good" with a score: 4.0 in terms of alignment with beneficiary needs, reflecting substantial relevance across key focus areas.

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

The prioritization of interventions by community members reveals a strong alignment with their immediate needs. Solar street lighting was identified as the top priority by nearly **three out of four respondents (76%)**. Other initiatives, including home solar lights, plantation activities, and watershed management, were also rated as highly important.

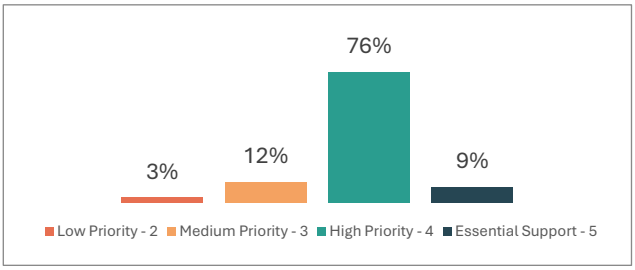

Figure 8: % Distribution of Respondents' Rating on Relevance under NRM- Solar Street Light (n=33)

While these initiatives were seen as highly relevant, **one in three respondents** felt that their adequacy was limited, indicating that the interventions, though well-intended, did not fully meet the scale of community needs. A farmer from Alampur Village, Patiala, shared, "They provided eight solar lights for our village, which were installed at key locations. *However, more lights are needed, especially near farms, as darkness is still a problem."*

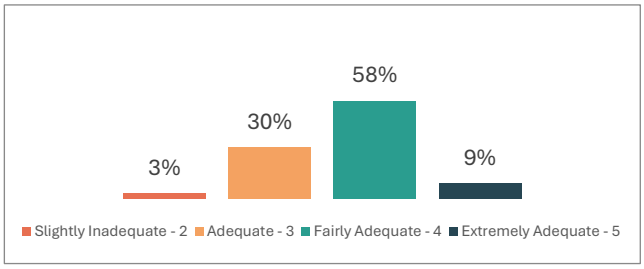

Figure 9: % Distribution of Respondents' Rating on Sufficiency under NRM- Solar Street Light (n=33)

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

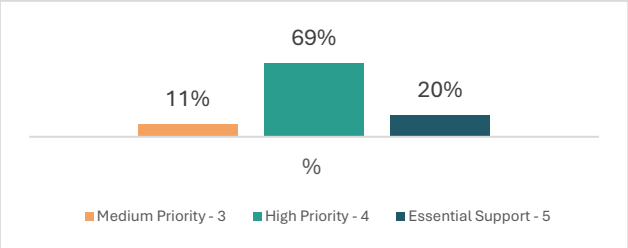

Figure 10: % Distribution of Respondents' Rating on Sufficiency under H&H - Medical Camps (n= 61)

Similarly, under H&H, the **provision of water tanks** ensured **safe drinking water**, reducing health risks. **Medical camps** were rated a **high priority by over two-thirds of respondents (69%)**, as they improved healthcare access through screenings and the provision of essential medicines and supported early diagnosis and treatment.

Interventions under **SDLE**, including **farm tools, training on farming techniques & improved irrigation methods**, and **farm pond construction/repair** were highly valued by the community. **More than 90% of respondents** identified these initiatives as a **high priority**, emphasizing their **critical role in enhancing agricultural productivity and livelihood sustainability**. However, **land treatment initiatives** like **vermicomposting, soil testing, farm bunding, and integrated pest management** received a **moderate response**, with only **half of the respondents** rating them as a priority, indicating the need for further awareness on their long-term benefits.

5.1.2 Local Context Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Local Context Alignment	5.0	5.0	4.9	4.9	**5.0**

An excellent score of **5** on local context alignment reflects the strong relevance of interventions across all focus areas. In NRM, improved access to solar lights and water addressed key daily challenges. SDLE interventions reduced dependence on costly farm rentals and enhanced farming practices through training and machinery support. Education efforts strengthened infrastructure and localized learning, while health camps improved access to care in remote areas. These outcomes highlight a clear responsiveness to community-specific needs.

Earlier, there were a lot of issues regarding electricity. There were no streetlights in our village. HDFC provided us with 10 solar lights, which have been very beneficial."

-Excerpts from PRI member, Noshehra, Patiala

"Earlier, there was no systematic approach. We were farming without any proper training."
"Earlier, we used open pipes, but now we have connected sprinkler systems that distribute water evenly across the fields."

- *Excerpts from farmers, Gardi Nagar, Patiala*

"Some schools already had government-provided projectors, so we transformed them into smart schools with improved infrastructure, seating, and digital learning tools. In higher education, we established mini science labs in select schools (Grades 6-12) to enhance practical learning, as hands-on experience was lacking before."

-Excerpts from representative of ACF

"Rajpura is very far from our village. Those who don't have a vehicle at home face difficulties in going to the hospital for check-ups. The free tests provided in the health camps by HDFC have been very helpful."

- *Excerpts from household members, Noshehra, Patiala*

5.1.3 Quality of Design

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Design	5.0	5.0	5.0	4.0	**4.8**

The **Quality of Design** indicator assesses whether the intervention was technically, organizationally, and financially feasible to address the identified challenges and achieve the desired outcomes. The interventions achieved a **perfect score of 5**, reflecting their structured, data-driven, and community-responsive planning. The use of a baseline needs assessment ensured that program components were tailored to actual gaps and priorities. The intervention's planning was highly structured, with **clear frameworks and timelines** in place to streamline implementation. Financial, material, and human resources were managed efficiently, with no deviations from the prescribed plan. Proactive planning, including advanced discussions with staff and meticulous resource allocation, ensured seamless execution. This systematic approach highlights the project's technical and operational excellence in eliminating root causes of the problem and achieving sustainable outcomes.

"We conducted a baseline need assessment to understand what farmers needed, what women in the community needed, and what the villages lacked."
"We established 14 Farm Machinery Banks, set up three Common Facility Centers (CFCs) for enterprises, and implemented six solid waste management systems."
"We trained 102 artisans and ran 950 households under our six solid waste management units."

- Excerpt from representative of ACF

5.2 Coherence

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

5.2.1 Internal Coherence

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

The project received a **perfect score of 5.0** on internal coherence, indicating strong alignment with HDFC Bank's institutional and CSR policy frameworks. The interventions align with the organization's broader goals, encompassing rural literacy, healthcare access, sustainability, and self-reliance. Collaborative implementation and flexibility in design further demonstrate coherence between project execution and strategic CSR objectives.

Qualitative insights further reinforce this alignment. For instance, a representative from ACF highlighted that all programs were designed around the CSR goals of **self-reliance and sustainability**, with HDFC Bank providing continuous support and flexibility to adapt interventions as needed.

5.2.2 External Coherence

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

The intervention scored a **perfect 5.0** on external coherence, reflecting strong synergy with government-led initiatives. ACF's collaboration with departments such as Agriculture, Health, and Education, as well as linkage with schemes like NRLM, ensured alignment without duplication. These partnerships enhanced program relevance and reinforced existing systems, demonstrating a high degree of coordination with external stakeholders.

"We collaborated with the Agriculture Department to implement solutions."

"We linked these SHGs with NRLM."

"We worked with local education departments to ensure our curriculum support met state guidelines."

- Excerpt from representative of ACF

"We collaborated with ASHA workers for awareness sessions on sanitation and hygiene."

"In one village, we partnered with the government hospital for regular maternal health check-ups."

- Excerpt from representative of ACF

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 **4.3** was obtained under the **Timeliness** indicator, placing it in the *'Good'* category.

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Timeliness	4.1	4.2	4.6	4.9	**4.3**

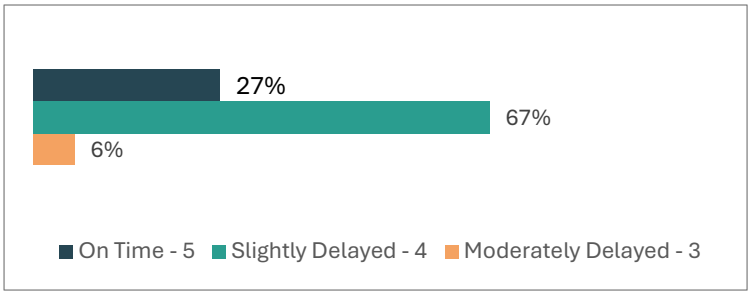

Figure 11: % Distribution of Respondents' Rating on Timeliness under NRM - Solar Streetlights (n= 33)

Under NRM, the **installation of solar streetlights** faced more challenges, with only **one in four respondents** receiving them **on time**, while **the majority (67%) experienced slight delays**. Interactions with the implementation team revealed that due to the **logistical challenges,** some delays occurred. An ACF representative shared, *"Some solar streetlight installations were postponed due to procurement delays."*

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

A majority (70%) of beneficiaries shared that the irrigation infrastructure reached them later than expected, though the delays were not significant. Similarly, **capacity-building training faced delays**, with many respondents indicating they were only slightly delayed and a smaller yet notable share experiencing moderate delays.

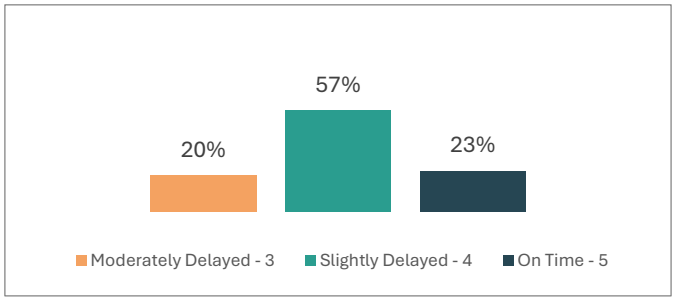

Figure 12: % Distribution of Respondents' Rating on Timeliness under SDLE – Capacity Building (n= 74)

5.2.4 Quality of Service Provided

A score of 4.0 was obtained under the Quality of Service Provided indicator, placing it in the 'Good' category.

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Services Provided	3.8	3.8	4.1	4.8	**4.0**

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

Under **NRM**, a little over half of the respondents perceived the quality of interventions as good. However, very few—about one in every eight—rated it as *very good*. This suggests that while the service delivery met the basic expectations of most beneficiaries, there remains scope to enhance its depth and responsiveness to local needs in order to elevate its perceived value.

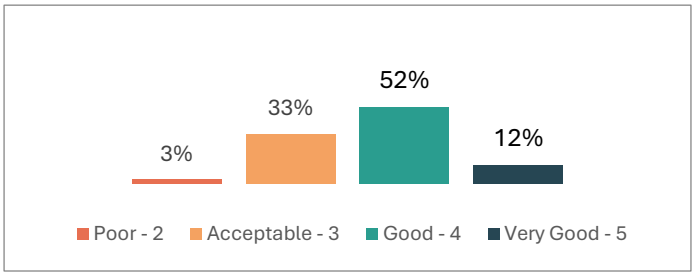

Figure 11: % Distribution of Respondents under NRM – Solar Streetlights' Quality (n=33)

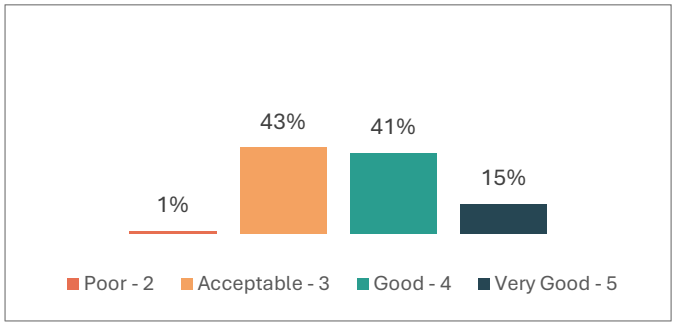

Figure 13: % Distribution of Respondents under SDLE – Capacity Building Quality (n=74)

In the **SDLE** component, especially in the case of farmer training, responses indicated a more modest reception. Many respondents (43%) found the quality to be just acceptable. Discussions with the implementation agency revealed that *"Some SHGs have become self-sustaining, but a few still struggle with financial independence."* This observation highlights the uneven outcomes of the intervention and points to the need for more consistent support. Increasing the **frequency of training sessions** and ensuring **regular handholding and mentoring** could help participants internalize and apply the knowledge more effectively, thereby not only improving actual outcomes but also how **beneficiaries perceive the quality and usefulness of the services provided**.

In contrast, the **medical camps** received strong appreciation from the community. Nearly three-fourths of respondents rated the quality of these camps as good, reflecting a high level of satisfaction. This was further substantiated by qualitative insights from the field. A PRI member shared, *"After Ambuja and HDFC intervened, they started organizing health camps every two months. These camps included blood pressure (BP) and diabetes check-ups, and they even provided free medicines."* Such regular and comprehensive service offerings appear to have not only addressed immediate health needs but also built trust and credibility within the community—key indicators of high service quality.

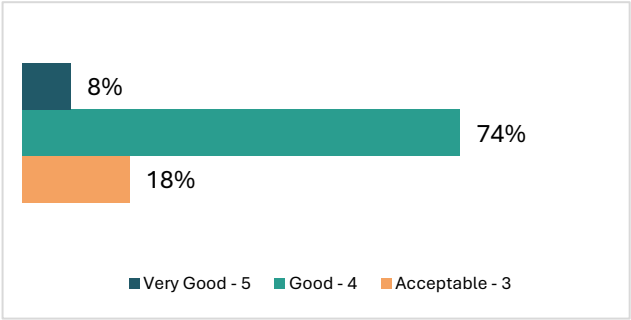

Figure 14: Distribution of Respondents under H&H – Quality of Medical Camps (n=61)

The **POE** interventions emerged as a standout area in terms of service quality. Almost **all respondents rated initiatives like STEM labs, science kits, provision of bookshelves and library books, and smart classroom setups as *very good***. These educational enhancements were aligned with the aspirations of both children and their families and were executed in a manner that exceeded expectations. **The only exception within POE was the provision of drinking water and toilet facilities**, which was largely seen as acceptable by **70% of the respondents**. For instance, a school principal from Kheri Gurna shared, *"We need repairs for the girls' washroom,"* pointing to issues in the maintenance and sustainability of created assets.

5.2.5 Operational Efficiency

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Operational Efficiency	4.0	5.0	4.0	4.0	**4.3**

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 **4.3** on operational efficiency, reflecting an overall effective implementation approach with minor challenges. While **SDLE performed particularly well**, components like **NRM, POE, and H&H faced occasional delays—mainly due to procurement and logistical issues**. Nonetheless, efficient resource use, timely input delivery, and robust monitoring systems, especially with HDFC's monthly tracking, ensured that most activities were completed within the planned timelines.

> "We have P3 data for internal monitoring. Every month, we do the entry, and we get everything like photos and videos and all, and then only we approve them.
>
> *- Excerpt from representative of HDFC Project Team*

> *"HDFC's strong monthly monitoring plan helped us stay on top of things, and we integrated it with our internal systems to ensure smooth execution."*
>
> *"Infrastructure upgrades were completed on time, though some technical glitches in smart classrooms required troubleshooting."*
>
> *"Some solar streetlight installations were postponed due to procurement delays."*
>
> *- Excerpt from a representative of ACF*

5.2.6 Project Design

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Project Design	4.0	4.0	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 ACF. Additionally, there is scope to enhance the depth of data collection and improve maintenance tracking mechanisms, particularly for infrastructure-related interventions like solar lights and groundwater monitoring.

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)

The interim results of the program, scored 4.1, falling in "Good" Category.

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Interim Results (Output and short-term results)	4.0	4.0	4.2	5.0	**4.1**

Under the **NRM** theme, **91% of respondents** shared that **solar streetlights were used either often or regularly**, underscoring their relevance in the community. However, while **one in every three respondents (33%)** reported the lights to be **fully functional**, a larger proportion—**nearly three in five (58%)**—described them as **moderately functional**, suggesting the need for improved maintenance.

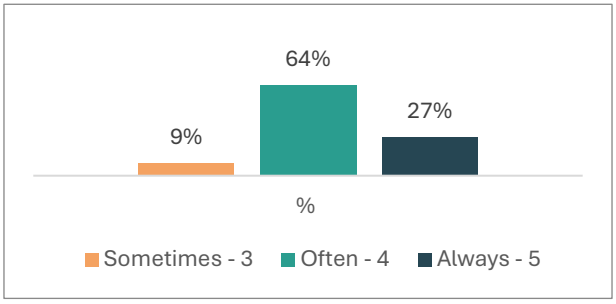

Figure 15: % Distribution of Respondents under NRM – Utilisation of Solar Streetlights (n=33)

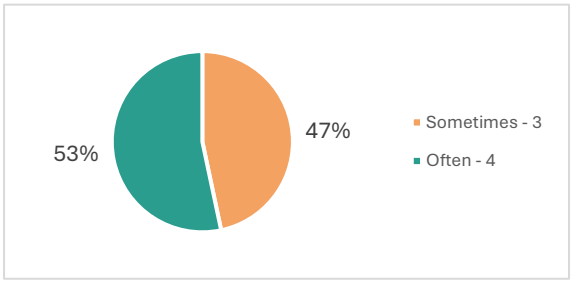

Figure 16: % Distribution of Respondents under SDLE - Utilisation of Irrigation Infrastructure (n=30)

Within the **SDLE** theme, **all respondents acknowledged using the irrigation infrastructure**, either **sometimes or often**. However, **none reported using it always**, indicating irregular usage patterns that may be influenced by seasonal needs or operational gaps.

In the **POE** theme, **all (100%) respondents confirmed that the provided interventions—smart classrooms, drinking water facilities, and library resources—are currently fully functional.** Moreover, **more than 95% reported using these interventions 'always'**, reflecting not only their utility but also the consistency in their usage.

Under the **Health & Hygiene (H&H)** theme, medical camps effectively met short-term goals, with **nearly 75% of respondents** stating they were able to **get diagnosed and receive treatment free of cost**. Many also noted that **without the camp, they would not have accessed diagnosis or referrals**, highlighting its importance in bridging healthcare access gaps.

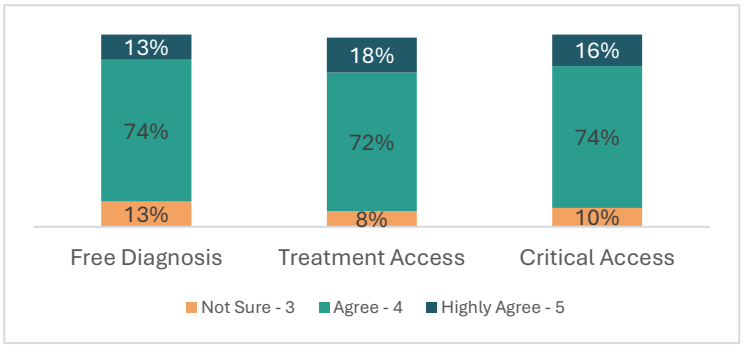

Figure 17: % Distribution of Respondents under H&H – Medical Camps; Short Term Results (n=61)

5.3.2 Reach (Target vs Achievement)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Reach (Target vs Achievement)	4.0	4.0	4.0	4.0	**4.0**

The project scored **4.0** on reach, indicating a good performance in achieving planned targets. Most interventions met or surpassed 80–90% of their intended coverage, including reforestation, solar installations, farmer training, and health camps. The community participation—especially among women and in watershed activities—was higher than anticipated, underscoring effective outreach and engagement efforts.

"Over 85% of our targeted farmers have participated in at least one training session." "Community participation in watershed management exceeded expectations.

- Excerpt from representative of ACF

5.3.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Influencing factors (enablers and disablers)	4.5	4.8	4.8	4.5	**4.7**

The HRDP project received a **near-perfect score of 4.7** for influencing factors, highlighting the strong enabling environment and proactive resolution of early-stage challenges. The availability of critical infrastructure—such as modern machinery, improved school facilities, functional solar systems, and regular health camps—emerged as key enablers across components.

"The most significant factor in increasing student enrolment was the projector."

- Excerpt from School Principal, Kheri Gurna

"Before the intervention, no health camps were organized. But after the intervention, HDFC Bank organized 15–20 health camps."
"There were no major chronic diseases, but many community members had high blood pressure (BP) and diabetes. However, after the intervention, health camps were organized, and good doctors provided check-ups and medicines."

- *Excerpt from PRI member Noshehra, Patiala*

"The provided resources were the most helpful, as we could not afford to buy the machines ourselves due to their high cost."
"They taught us how to use the sprinkler system and its benefits. Drip irrigation is especially useful for growing potatoes."

- Excerpt from farmer, Gardi Nagar, Patiala

"The solar lights they provided work well, and the solar fencing is also very effective.

- Excerpt from farmer, Alampur, Patiala

5.3.4 Differential Results

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Differential Results	4.0	4.0	4.0	4.0	**4.0**

The **differential results** indicator received a score of **4.0**, placing it in the 'Good' category. While the project adopted a needs-based and consultative approach to promote inclusivity, ACF representatives acknowledged that certain gaps remained in reaching the most marginalized groups.

Efforts such as need assessments and tailored interventions were appreciated, yet some groups—like women farmers, elderly individuals, and those from remote locations—faced barriers in fully accessing the benefits. For instance, *"We did conduct need assessments before introducing new farming techniques, but some marginalized groups, especially women farmers, were hesitant to participate."* Similarly, *"We made efforts to include vulnerable groups, but elderly and disabled individuals still faced difficulties accessing healthcare facilities."* These insights highlight the importance of continuous adaptation and targeted strategies to ensure more equitable outcomes.

5.3.5 Adaptation over time

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

The **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.

> *"When we noticed low attendance among women, we introduced community health volunteers to conduct door-to-door awareness."*
>
> *"We expanded kitchen garden training to include locally available plants after receiving feedback."*
>
> *"We adjusted training schedules based on seasonal agricultural cycles to ensure maximum participation."*
>
> *- Excerpt from ACF 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 4.1 reflects positive outcomes and improvements, with the project bringing about meaningful changes in the community.

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Significance (Outcome)	4.0	4.0	4.2	4.0	**4.1**

The health camps had a significant impact on improving healthcare access and service experience. **Three-fourths of the respondents (74%)** agreed that the camps ensured **timely medical access**, and **around two in three respondents** felt the services were **affordable, convenient**, and effectively addressed their health concerns.

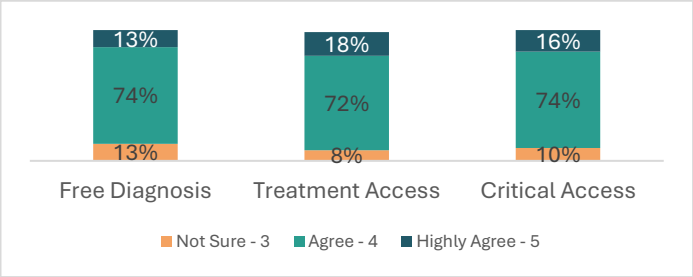

Figure 18: % Distribution of Respondents under H&H Long Term Impact – Medical Camps (n=61)

Under SDLE, **72% of respondents** agreed that their **farm input costs had significantly reduced**, suggesting a direct benefit in terms of financial relief and improved farming efficiency. This finding reflects the program's contribution towards promoting sustainable agricultural practices and easing the economic burden on farmers. Similarly, under NRM, the introduction of **solar street and home lighting** brought measurable benefits. **Three-fourths of the respondents** agreed that these clean energy sources **saved considerable time for women** in the household. Additionally, **28% strongly agreed** and **60% agreed—almost nine in ten respondents overall**—that **a significant amount of money was saved** due to reduced reliance on conventional energy sources.

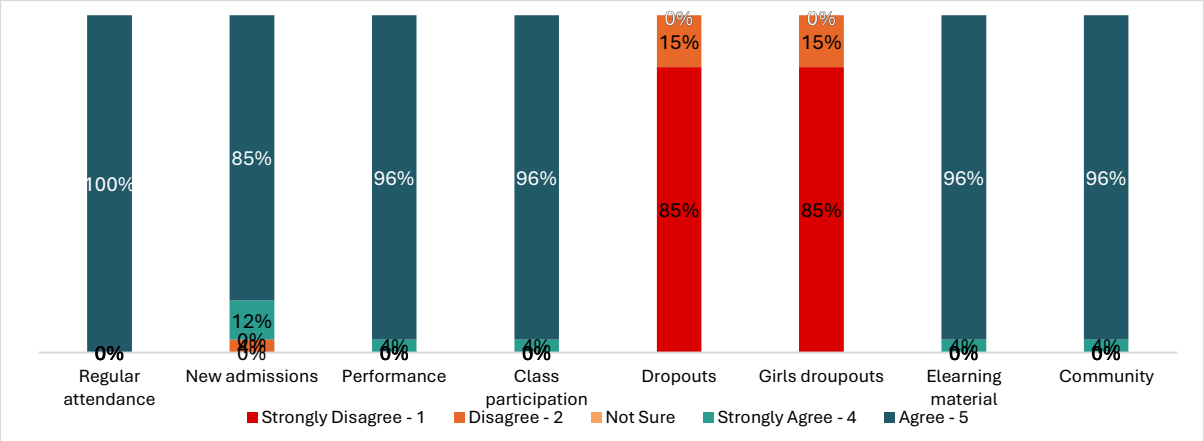

Figure 19: % Distribution of Respondents under PoE - Long Term Impact (n=34)

Educational interventions in schools and Anganwadis positively influenced learning outcomes. **Almost all respondents** noted **increased student attendance, new enrolments**, and **better academic performance**. However, **two in three respondents (85%)** still pointed to **persistent dropout rates**, especially among girls and boys, indicating the need to address broader socio-cultural and financial challenges to ensure sustained educational engagement.

5.4.2 Transformational Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Transformational Change	4.6	4.9	4.4	4.4	**4.6**

The project achieved a near-perfect score of **4.6** for the **transformational change indicator**, reflecting an excellent and lasting impact across multiple thematic areas. In **SDLE**, the transition from renting to owning farm machinery—such as rotavators—has significantly reduced costs for farmers, fostering financial self-reliance and asset-based livelihoods. Within **NRM**, the construction of a community pond effectively addressed chronic water scarcity caused by declining groundwater levels, enhancing both agricultural viability and environmental resilience. In **H&H**, there is a noticeable shift in community attitudes toward preventive healthcare, although consistent access to medical services remains a challenge, suggesting that health-related transformation is underway but not yet complete.

"Now, after receiving these machines in our village, our crop production and quality have improved, and our expenses have reduced."

"Earlier, our community pond was completely blocked with dirt and debris. We had to bring water tankers to irrigate our crops. However, after HDFC Bank's intervention, they provided us with a tube well and restored the community pond. This made irrigation much easier for farmers."

"Farming has become easier, and expenses have reduced thanks to the machinery provided."
"They also taught us how to grow crops without pesticides."

"Farmers are also happy because the provided machinery is expensive, and they could not afford it otherwise."

- Excerpt from PRI Member, Mohin Kalan

5.4.3 Unintended Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Unintended Change	4.6	4.6	4.5	4.6	**4.6**

A score of **4.6** on the **unintended change indicator** highlights how the project not only met its goals but also triggered meaningful ripple effects across communities. In **POE**, smart classes inspired teachers to create their own digital content, indicating a shift toward more self-driven, tech-enabled education. In **H&H**, women trained in nutrition began informally mentoring others, pointing to the rise of peer-led health advocacy. Within **SDLE**, the success of SHGs encouraged wider participation, expanding financial independence beyond initial groups. And in **NRM**, communities voluntarily planted extra trees, reflecting growing ownership of environmental outcomes. These shifts, though not planned, reveal how deeply the project resonated—prompting communities to take initiative, adapt, and lead their own change.

"Some women who participated in nutrition training are now guiding other households, creating informal community health groups."

"People have started growing medicinal plants in kitchen gardens, which was not initially planned."

"Some teachers are developing their own digital learning materials after seeing the success of smart classes."

- Excerpt from representative of ACF

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 is 4.1, rated as 'Good,' indicating a strong sustainability mechanism in place with community members aware of whom to approach for support, ensuring most activities will endure.

Composite Index					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Potential for Continuity	3.9	3.9	4.5	3.8	**4.1**

Community members demonstrated a clear awareness of support channels, ensuring that most activities will continue beyond project support. The sustainability of interventions appears **to be in place**, with **nearly two-thirds of respondents receiving the training** confirming the presence of **adequate measures** to ensure the **continuation of benefits**.

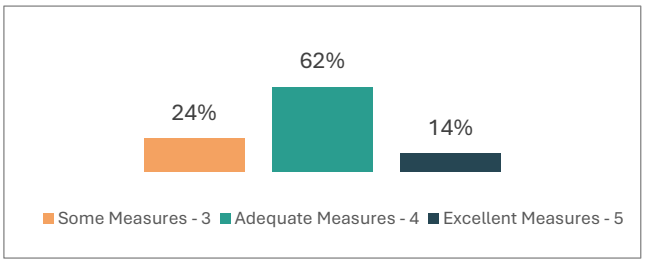

Figure 20: % Distribution of Respondents under SDLE - Sustainability of Capacity Building (n=74)

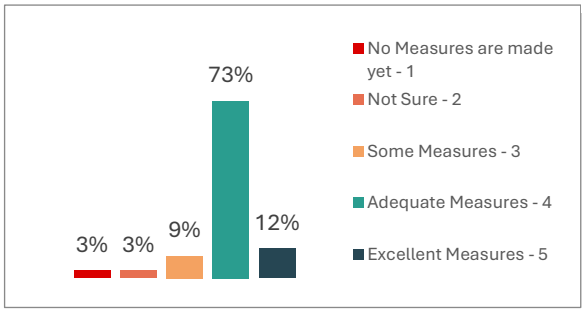

Figure 21: % Distribution of Respondents under NRM – Sustainability of Solar Street Lights (n=33)

Under NRM, around three in four respondents confirmed that adequate measures are in place to maintain the solar streetlights. Similarly, for clean drinking water initiatives under H&H, 73% of respondents acknowledged the presence of sufficient mechanisms to maintain these interventions. The maintenance of community drinking water structures is ensured by the PRI members.

While the **school and Anganwadi interventions** have been beneficial, concerns around **maintenance and long-term upkeep** have emerged. For instance, respondents reported that **tiles and toilets provided as part of the infrastructure support have started to come off**, and there is **uncertainty about who is responsible for repairs**. To ensure sustainability, a clear maintenance plan and defined accountability need to be established, potentially involving school authorities, local government bodies, or community contributions for ongoing upkeep.

5.5.2 Sustainability in Project Design and Strategy

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Sustainability in Project Design and Strategy	4.0	4.0	5.0	4.0	**4.3**

The project scores **4.3** on the sustainability indicator, reflecting strong integration of long-term planning and community ownership across interventions. Local stakeholders were trained to manage resources like seed banks, water structures, and basic health awareness, reducing external dependency. However, gaps remain in areas requiring technical upkeep—such as maintaining solar streetlights and smart classroom equipment—highlighting the need for more robust strategies for infrastructure maintenance. Overall, the project shows a clear intent toward sustainability, though some elements still rely on continued external support.

"We trained SMCs to oversee school improvements, ensuring local involvement in long-term school development. However, maintaining smart class equipment without external support could be a challenge."

"We trained local health workers to sustain basic healthcare awareness even after project completion."

"We ensured that farmers could access seed banks and storage facilities, reducing dependency on external support."

"We ensured that water conservation structures were community-managed

- Excerpt from ACF Representative

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 ACF**.

5.6.1 Visibility

The **visibility score** of **4.9**, rated as *'Excellent'*, reflects the widespread recognition of the interventions. It indicates that the project is well-known not only among stakeholders and beneficiaries but also beyond the project locations.

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Visibility	4.8	4.9	4.9	4.9	**4.9**

The project scores strongly on the **Visibility indicator**, with high recognition among beneficiaries, communities, and even nearby villages where interventions are not directly implemented. Collaborative efforts with government departments have further amplified the project's presence, contributing to widespread reach and positive attribution to HDFC Bank and Ambuja Cement Foundation. This visibility reflects effective local engagement and strong on-ground branding. However, as noted by ACF, there is still scope to enhance outreach and ensure more strategic communication for broader and sustained visibility.

"They took us to Delhi for 5 days. They taught us about market linkage, how to purchase raw materials, and how to work in a factory."

"Yes sir, when women from other villages visit our village, they come to see our centre. They praise HDFC Bank and the work they have done in our village."

- Excerpt from SHG women, Mohin Khurd

"As a head teacher, I have visited several schools where HDFC Bank has contributed to BALA painting and construction."

- Excerpt from Principal, Kalo Majra, Patiala

"We did some community events to showcase success stories, but large-scale recognition is still lacking."

- Excerpt from ACF representative

6. Overall Project Score

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

OECD DAC Criteria	NRM		SDLE		HH		POE		Overall	
	Score	Label	Score	Label	Score	Label	Score	Label	Score	Label
Relevance	4.4	Good	4.5	Excellent	4.6	Excellent	4.7	Excellent	4.5	Excellent
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.0	Good	4.2	Good	4.2	Good	4.5	Excellent	4.2	Good
Effectiveness	4.2	Good	4.3	Good	4.2	Good	4.5	Excellent	4.3	Good
Impact	4.3	Good	4.4	Good	4.3	Good	4.2	Good	4.3	Good
Sustainability	3.9	Good	3.9	Good	4.7	Excellent	3.9	Good	4.1	Good
Branding	4.8	Excellent	4.9	Excellent	4.9	Excellent	4.9	Excellent	4.9	Excellent
Overall Score	**4.3**	Good	**4.4**	Good	**4.5**	Excellent	**4.5**	Excellent	**4.4**	Good

The HRDP project achieved an **overall score of 4.4**, based on combined quantitative and qualitative indicators, reflecting strong performance across all thematic areas. Among the themes, PoE and H&H scored the highest with 4.5, followed by SDLE at 4.4, and NRM at 4.3.

7. Conclusion and Recommendations

The HRDP, implemented by Ambuja Cement Foundation and supported by HDFC Bank under the Parivartan initiative, demonstrated significant contributions toward socio-economic and ecological development in 15 villages of Rajpura and Shambhu blocks in Patiala district, Punjab. The project achieved an impressive overall score of **4.4**, reflecting commendable performance across key OECD DAC evaluation criteria.

The program's strong relevance was evident in its robust alignment with community needs, particularly in health and hygiene, education, and livelihood development. Its coherence, both internal and external, was marked by strategic integration with government schemes and institutional frameworks. Efficiency and effectiveness parameters indicated generally timely implementation and achievement of intended outputs, although minor delays were observed in infrastructure deployment and capacity-building sessions.

In terms of impact, the interventions generated meaningful short-term and long-term changes, particularly in enhancing access to healthcare, improving school infrastructure, enabling better agricultural practices, and promoting renewable energy use. Unintended positive spillovers, such as increased community ownership, informal peer-led initiatives, and the adoption of sustainable practices, further highlighted the program's transformative potential.

Sustainability emerged as a mixed outcome. While community ownership and design elements promoted long-term viability, concerns regarding technical maintenance, especially for digital infrastructure and solar equipment, suggest the need for continued capacity building and handholding support. The thematic area-wise recommendations have been detailed below:

1. Natural Resource Management (NRM)

- **Strengthen Maintenance Mechanisms**: Establish **village-level maintenance committees** and assign clear custodianship for solar streetlights and water infrastructure to ensure sustained functionality.
- **Promote Ownership**: Engage **PRI members and local youth groups** in upkeep responsibilities and integrate minor repair training during community sessions.
- **Expand Access**: Increase the number of **solar installations and water assets**, particularly in underserved areas, to match community needs more equitably.
- **Introduce Community-Led Monitoring**: Develop **simple logbooks** or mobile-based systems for tracking operational status and faults in solar and water infrastructure.

2. Skill Development & Livelihood Enhancement (SDLE)

- **Strengthen Training Models**: Increase frequency of **hands-on, practical sessions** aligned with local cropping cycles and non-farm skill demands.
- **Post-Training Support**: Institutionalize **mentorship mechanisms** for SHGs and entrepreneurs, including exposure visits and technical guidance post-training.
- **Facilitate Market Linkages**: Create **linkages to local markets and digital platforms** for selling produce and products from SHGs.
- **Enhance Inclusivity**: Adapt training schedules and outreach strategies to ensure greater **participation of women, youth, and marginalized farmers**.
- **Promote Digital Literacy**: Integrate **basic digital training** as part of entrepreneurship and agri-support modules, especially for youth-led SHGs.

3. Promotion of Education (PoE)

- **Ensure Infrastructure Sustainability**: Develop **school-level maintenance protocols** and assign focal points (e.g., SMC or teachers) for managing smart classrooms and sanitation facilities.

- **Expand Impact Beyond Infrastructure**: Promote **teacher capacity-building workshops** to better integrate digital tools, library resources, and BALA elements into regular pedagogy.
- **Tackle Dropout Issues**: Partner with government schemes and NGOs to **address barriers like poor sanitation, long distances to schools, and socio-cultural norms** affecting girls' attendance.
- **Encourage Community Engagement**: Conduct **community sensitization drives** and open-school days to involve parents and build ownership in school activities.
- **Explore Peer Learning Initiatives**: Formalize **student-led tech clubs or library monitors** to support peer learning and usage of digital infrastructure.

4. Health & Hygiene (H&H)

- **Improve Specialist Outreach**: Collaborate with local health authorities or NGOs to introduce **mobile units or specialist-led camps** (e.g., gynaecology, ophthalmology).
- **Integrate with Government Schemes**: Ensure convergence with **ASHA and ANM programs** for follow-up care and awareness, especially for chronic conditions.
- **Scale Kitchen Gardens Strategically**: Promote **community-based garden models** and ensure the availability of locally relevant seeds and medicinal plants.
- **Formalize Community Health Networks**: Support and recognize **peer-led health groups**, especially among women, to sustain awareness post-campaigns.
- **Enhance Monitoring**: Train local volunteers or health workers to **track usage and quality of water tanks and sanitation facilities** and escalate concerns for repairs.

8. Case Stories

Case Story 1 – SHG, Noshehra village

Ravneet Kaur, a 24-year-old from Noshehra, Patiala, Punjab, had little knowledge about Self-Help Groups (SHGs) before 2020. Like many women in her village, she was limited to household work with no independent source of income. After learning about the SHG initiative through HDFC's intervention, she joined a group and started her journey toward financial independence.

Through the program, Ravneet and other women received sewing machines, training, and a workspace. They learned to make dresses, sweaters, and men's clothing, improving their skills and creating a steady source of income. Previously, she relied entirely on her father for financial support, but now she earns ₹4,000 to ₹5,000 per month, helping with household expenses and her younger brother's education.

"Earlier, we were unknown in our own village, but today, people recognize us for our work and skills," she says. The SHG has transformed her life, giving her confidence, independence, and a sense of identity. She hopes that more training centers will be established in nearby villages so that other women can also benefit and achieve financial stability.

Figure 22: Stitching Unit - SHG

Case Story 2 – Farmer, Gardi Nagar Village

Lokesh Kumar, a farmer from Gardi Nagar, Patiala, Punjab, has been farming for 25 years. His family has been involved in agriculture for generations. Over the years, he faced several challenges, including water shortages, high equipment costs, and low crop prices, making it difficult to earn a stable income.

Before HDFC's intervention, irrigation was a major issue due to declining groundwater levels. Renting farming equipment was expensive and often delayed, affecting crop quality. There was also a lack of proper guidance on fertilizers and pesticides, leading to low yields and financial losses.

Through the program, Lokesh received training, exposure visits, and farming equipment such as rotavators and super seeders. This helped reduce costs and improved crop quality. Experts provided guidance on the correct use of fertilizers and insecticides, leading to better production and income. ***"Farming was a struggle before, but with the right support, we are now growing healthier crops and earning better,"*** he says.

Apart from farming, HDFC worked on improving education, healthcare, and infrastructure in the village. Schools received new benches, flooring repairs, and drinking water facilities. Health camps were introduced, providing medical check-ups every few months. Solar streetlights were also installed, making the village safer.

Lokesh is satisfied with the improvements but believes more support in vegetable and corn farming would be beneficial**.** He hopes that more farmers can participate in future training programs, ensuring that the progress continues and benefits more people in the community.

Figure 20: Rotavator

Figure 21: Irrigation System

Case Story 3 – Head Teacher – Shambu Kalan School

Ms. Gurjeet Kaur, a dedicated educator from Shambu Kalan School in Ambala, has been teaching for 14 years. She observed that many students struggled with theoretical science concepts, leading to disengagement. The school had a government-provided science lab, but it lacked interactive resources to facilitate hands-on learning. Recognizing this gap, the Ambuja Foundation stepped in with a transformative initiative to enhance science education.

Before the intervention, students found it difficult to grasp science due to a lack of practical exposure. Teachers faced challenges in explaining complex concepts, and students who relied solely on textbooks struggled with comprehension. To address this, the Ambuja Foundation provided a Mini Science Lab equipped with 80 interactive models, mathematics concept charts, user and training manuals, and essential furniture. Additionally, a two-day training program assisted teachers in effectively integrating these resources into their lessons.

The introduction of the Mini Science Lab significantly improved student engagement and understanding. Hands-on learning allowed students to visualize scientific principles like the mirror effect and water reverse action, making lessons more interactive. Students who previously found science uninteresting became curious and actively participated in experiments. While managing classroom enthusiasm during lab sessions posed challenges, the overall impact on learning outcomes was highly positive.

Beyond the science lab, the Ambuja Foundation introduced the BALA (Building as a Learning Aid) initiative, featuring educational wall paintings on topics like hygiene, nutrition, and drug de-addiction. These visuals reinforced key messages, encouraging students to adopt better hygiene and nutrition habits. Parents, initially unaware of the benefits, soon recognized the positive changes in their children's learning and behavior, acknowledging the effectiveness of the intervention.

Ms. Kaur expressed satisfaction with the project but suggested incorporating advanced models related to Artificial Intelligence and Quantum Mechanics to benefit higher-grade students. She also recommended better alignment of models with the curriculum for enhanced learning outcomes. The Mini Science Lab has revolutionized science education at Shambu Kalan School, bridging the gap between theoretical learning and practical application. Future enhancements in scientific models could further elevate the learning experience and ensure long-term benefits for students.

Figure 24: Mini Science Lab

Case Story 4 – Farmer, Alampur Village

Gurvinder Singh, a 26-year-old farmer from Alampur, Punjab, faced challenges like high equipment rental costs, inefficient irrigation, and low yields. Renting machinery cost ₹200-₹300 per hour, farmland levelling issues reduced productivity, and crop residue burning degraded soil quality.

HDFC Bank and the Ambuja Cement Foundation launched a farmer support program, providing essential equipment like **a disk harrow, laser levellers, a rotavator, a potato planter, and a super seeder.** This reduced reliance on costly rentals, increased efficiency, and improved crop yields. Training programs in Ludhiana, Jagraon, and Jalandhar educated farmers on modern techniques, seed selection, and fertilizer use. "Initially, we didn't understand much, but after repeated sessions, we learned everything," says Gurvinder.

The initiative also enhanced infrastructure with solar streetlights and fencing, improving security and crop protection. ***"During floods, we lost power for two days, but the solar streetlights kept working,"*** *he recalls*. Farmer Support Groups were formed, fostering collaboration and shared learning. A new rental model allowed access to machinery at ₹100 per hour, with fees reinvested in maintenance.

Gurvinder saw a transformation—**wheat yields increased from 3-4 to over 5 quintals per season**, and vegetable farming improved. ***"Now, we don't have to pay high rents. The selling price of crops has increased. We no longer need to buy machinery,"*** he shares.

He suggests expanding solar lighting near farmlands and introducing solar-powered irrigation to enhance efficiency. "Water conservation is critical, and solar irrigation can help us farm better while cutting costs," he explains.

The intervention significantly improved farming practices, increased productivity, and promoted sustainability. Gurvinder remains optimistic: "Farming was a challenge before, but with the right support, we are now growing healthier crops and earning better." His story highlights how strategic investments in technology and community engagement can drive agricultural transformation across India.

Figure 25: Solar Streetlight

Case story 5 – PRI, Alampur Village

HDFC Bank, in collaboration with the Ambuja Cement Foundation, has significantly improved Alampur village. Amrik Singh, a Nagar Panchayat member, stated, ***"HDFC Bank has provided more benefits than the government, and we are truly grateful."***

Small farmers struggled with limited land and high equipment rental costs. HDFC Bank's provision of agricultural machinery boosted productivity and income. Regular medical and cattle health camps have enhanced healthcare accessibility, especially for the elderly. The village school, once lacking infrastructure, now has benches, repaired flooring, and a boundary wall, improving education quality. Waste management initiatives have also created a cleaner environment.

Farmers now produce healthier crops, students benefit from better school conditions, and regular meetings ensure continuous improvements. Amrik Singh highlights agricultural support as the most impactful and suggests more solar streetlights to enhance infrastructure.

HDFC Bank's interventions have strengthened agriculture, healthcare, and education, fostering self-reliance and sustainable development in Alampur. With continued support, the village is on a path toward lasting progress.

Figure 26: Community Water Tank

9. Annexures

9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

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

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	NRM	3.8	16.8	4.2	0.5	2.1	4.5	0.2	0.68
			SDLE	3.9							
			POE	4.9							
			HH	4.2							
	Qualitative	Local Context Alignment	NRM	5.0	19.8	5.0	0.3	1.5			
			SDLE	5.0							
			POE	4.9							
			HH	4.9							
		Quality of Design	NRM	5.0	19.0	4.8	0.2	1.0			
			SDLE	5.0							
			POE	4.0							
			HH	5.0							
Coherence	Qualitative	Internal	NRM	5.0	20.0	5.0	0.5	2.5	5.0	0.1	0.50
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		External	NRM	5.0	20.0	5.0	0.5	2.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Efficiency	Quantitative	Timeliness	NRM	4.1	17.8	4.5	0.3	1.3	4.2	0.2	0.6
			SDLE	4.2							
			POE	4.9							
			HH	4.6							
		Quality	NRM	3.8	16.5	4.1	0.3	1.2			
			SDLE	3.8							
			POE	4.8							
			HH	4.1							
	Qualitative	Operational Efficiency	NRM	4.0	17.0	4.3	0.2	0.9			
			SDLE	5.0							
			POE	4.0							
			HH	4.0							
		Project Design	NRM	4.0	16.0	4.0	0.2	0.8			
			SDLE	4.0							
			POE	4.0							
			HH	4.0							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.0	17.2	4.3	0.3	1.1	4.3	0.2	0.9
			SDLE	4.0							
			POE	5.0							
			HH	4.2							
	Qualitative	Reach (target vs Acheivement)	NRM	4.0	16.0	4.0	0.3	1.0			
			SDLE	4.0							
			POE	4.0							
			HH	4.0							
		Influencing factors (enablers and disablers)	NRM	4.5	18.6	4.7	0.2	0.9			
			SDLE	4.8							
			POE	4.5							
			HH	4.8							
		Differential Results	NRM	4.0	16.0	4.0	0.2	0.8			
			SDLE	4.0							
			POE	4.0							
			HH	4.0							
		Adaptation over time	NRM	5.0	20.0	5.0	0.1	0.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Impact	Quantitative	Significance Outcome	NRM	4.0	16.2	4.1	0.5	2.0	4.3	0.3	1.1
			SDLE	4.0							
			POE	4.0							
			HH	4.2							
	Qualitative	Transformational Change	NRM	4.6	18.3	4.6	0.3	1.4			
			SDLE	4.9							
			POE	4.4							
			HH	4.4							
		Unintended Change	NRM	4.6	18.3	4.6	0.2	0.9			
			SDLE	4.6							
			POE	4.6							
			HH	4.5							
Sustainability	Quantitative	Potential for Continuity	NRM	3.9	16.1	4.0	0.6	2.4	4.1	0.1	0.4
			SDLE	3.9							
			POE	3.8							
			HH	4.5							
	Qualitative	Project Design & Strategy	NRM	4.0	17.0	4.3	0.4	1.7			
			SDLE	4.0							
			POE	4.0							
			HH	5.0							
Branding	Qualitative	Visibility	NRM	4.8	19.5	4.9	1.0	4.9	4.9	0.1	0.2
			SDLE	4.9							
			POE	4.9							
			HH	4.9							
P0338: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.4

9.2 Rating Matrix for Qualitative Scoring

Table 14: 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 int eh project poor leadership, weak adherence to protocols. External: Political instability, economic downturn, environmental factors.	Disabling Environment Some internal/external negative impact slowed progress. Internal: Weak planning, insufficient resources. External: Limited community support, restrictive policies.	Neutral: No major internal/external impact, neither helped nor hindered progress. Implementation followed as planned.	Enabling Environment : Positive influence internally (strong HR, good management, adherence to protocols) or externally (favourable policies, community support).	Strongly Enabling environment: Key driver of success, both internally (highly skilled HR, effective leadership) and externally (government support, economic growth, community engagement).

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

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