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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Ranchi Jharkhand (P0349)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
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List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
CSR	Corporate Social Responsibility
NBJK	Nav Bharat Jagriti Kendra
RRA	Rapid Rural Appraisal

I. Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holistic Rural Livelihood Program (P0349) implemented by Nav Bharat Jagriti Kendra in 15 Villages of Chanho Block in Ranchi District of Jharkhand, India.

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

We are deeply indebted to the PRI members, households, principal, teachers, and farmers who generously participated in the study. Their willingness to share their experiences and insights was instrumental in building a comprehensive understanding of the project.

The DevInsights team extends its sincere gratitude to everyone who played a role in successfully completing this endeavour.

II. Executive Summary

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

The report evaluates HRDP's impact in **15 villages of Chanho block of Ranchi district, Jharkhand**, analysing its **effectiveness, efficiency, relevance, coherence, impact, sustainability, and branding**. A cross-sectional mixed-methods approach was adopted to assess the program's impact. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The OECD DAC criteria guided the assessment framework, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under 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 the weighted average formula, Weighted Average = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights, where weights were calculated based on the responses received for each intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, each indicator is assigned another weightage based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

The project achieved an **overall score of 4.5**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Excellent	Good	Good	Good	Good
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Excellent	Good	Excellent	Good	Good
Effectiveness	Excellent	Good	Good	Excellent	Good
Impact	Good	Good	Good	Good	Good
Sustainability	Good	Good	Excellent	Good	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	4.6	4.4	4.5	4.5	4.5

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

- **Overall score of 4.6**, reflecting **excellent performance in efficiency, effectiveness, impact, and sustainability**, while **coherence and branding were rated as Excellent**.
- **94% of respondents rated the solar streetlight as "Essential Support" or "High Priority"**, highlighting improved **security and mobility**.
- Challenges include **limited maintenance mechanisms** and **long-term sustainability concerns**.

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

- **Overall score of 4.4**, reflecting **good performance in all OECD DAC parameters: relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding**.
- Beneficiaries reported **financial stability, reduced farming input costs, and increased participation in income-generating activities**.
- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. Despite all the efforts, water scarcity still prevails.

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

- **Overall score of 4.5**, reflecting **excellent performance in all OECD DAC parameters: relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding**.
- **43% of respondents rated the seeds received for kitchen garden plantation as "Essential Support"**.
- **Kitchen garden initiatives improved nutritional security**, particularly for women and children.

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

- **Overall score of 4.5**, demonstrating excellent performance in all OECD DAC parameters: relevance, coherence, efficiency, effectiveness, sustainability, **and branding**.
- Initiatives such as **smart classrooms, improved sanitation, and safe drinking water access** contributed to **higher student engagement and reduced dropout rates**.
- **Challenges in sustainability** include **technical support and long-term maintenance of smart classrooms and digital education tools**.

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

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

1. Introduction

India's rural landscape, home to nearly 65% of the population[1] remains central to the country's development. Despite economic growth and targeted policies, rural areas continue to experience persistent challenges such as low agricultural productivity, underemployment, poor access to quality education and health services, and inadequate infrastructure.[2]. The lack of integrated development strategies often leads to fragmented outcomes and limited long-term impact.

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

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

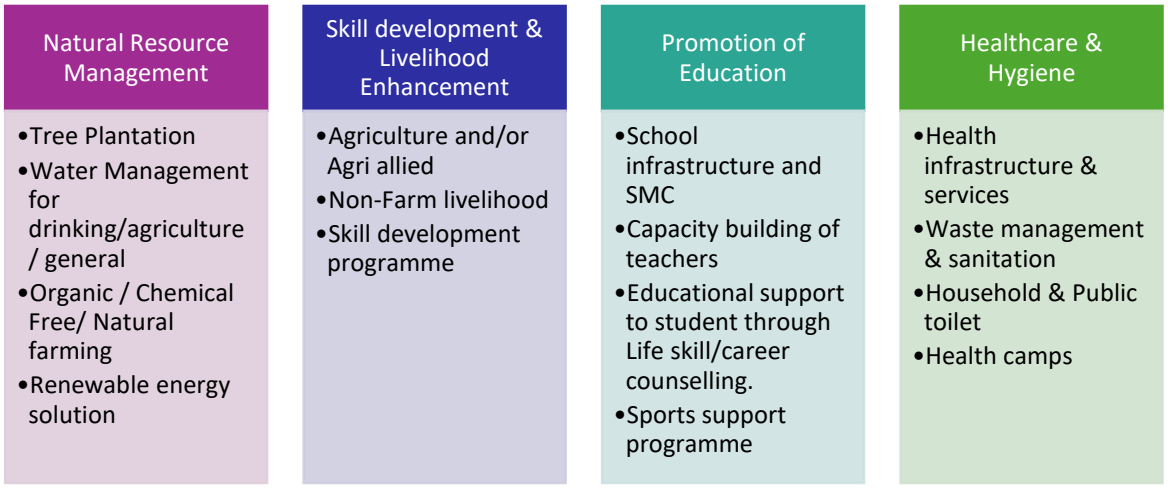

Figure 1: Key Thematic Areas

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.

[1] https://www.statista.com/topics/12335/rural-economy-of-india/

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

Similarly, quality education and skill development equip community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, enhancing their socio-economic status. Healthcare and hygiene play a critical role in improving health outcomes through better infrastructure, sanitation, and preventive care. This reduces the disease burden, resulting in a healthier and more productive workforce capable of engaging in income-generating activities. Education also complements healthcare by fostering awareness of hygiene practices, which leads to improved health and school attendance. This, in turn, creates a more skilled and employable population that can contribute effectively to the community's economic growth. Interventions in Natural Resource Management, such as clean water supply, waste management, and tree plantation, further enhance health by reducing environmental hazards, preventing diseases, and promoting ecological balance, which sustains productivity.

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

1.1 About Implementing Organization

The program was implemented by an NGO partner, Nav Bharat Jagriti Kendra (NBJK), which focused on the holistic rural development of 15 villages of Chanho block in Ranchi district, addressing the concerns of farmers, women, youths, children, and the elderly/Dibyangjan. The major focus areas for intervention were Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (PoE), and Healthcare & Hygiene (H&H). However, the extent of the work in each village was undertaken based on the need and varied from place to place.

NBJK was established in 1971, supported by the great Sarvodaya leader Loknayak Jay Prakash Narayan, with a mission to educate, organize, and empower the rural poor to promote development as a liberating force for achieving social justice, economic growth, and self-reliance. NBJK has 50 years of experience in the field of social and community development and has implemented several projects based on the core areas of Education, Health, Livelihood, income generation, advocacy, and networking. In the year 2019-20, 225307 people were provided benefits under different programs.

1.2 Objectives of the Study

Figure 2: Objectives of the Study

1.3 About the Project Area

The assessment provides an independent and detailed assessment report of HDFC Bank's HRDP intervention (under Parivartan) undertaken in **15 villages of Chanho Block of Ranchi district of Jharkhand**, implemented by Nav Bharat Jagriti Kendra (NBJK) in 4 4-year period, making every family happy and prosperous.

Despite India being one of the fastest-growing economies in the world, the villages are still underdeveloped in most states, including Jharkhand, concerning food security for all 365 days, required health services, quality education for every child, employment opportunities for youths, etc. About 76% of the population resides in villages in Jharkhand, almost entirely dependent upon agriculture for their livelihood. However, they still depend upon rain due to the lack of irrigation facilities. The adverse climate change has made rains untimely and inadequate, resulting in drought and poverty.

From November to December 2020, the project selected 15 villages in Chanho Block, Ranchi district, Jharkhand, and engaged with villagers, Mukhiyas, government officials, traditional leaders, and women. The villagers in these 15 villages are mainly tribal, found hard working, simple and responsive, hence these villages have been selected, in which we can be able to make visible transformational change in 4 years period. The assessment revealed major gaps: lack of irrigation despite fertile land, unreliable electricity, and drinking water shortages in summer. Government schools suffer from poor quality education, inadequate infrastructure, and a shortage of teachers. Women requested local employment opportunities to avoid migration and the associated risks of exploitation and trafficking. Around 80% of youth face unemployment. Social security for the elderly, widows, and persons with disabilities is limited, with poor coverage and delayed payments. No villages had special educators for children with visual, hearing, or intellectual disabilities, and there is a lack of assistive aids and appliances. During the 4-year implementation of the HRDP Project in 15 villages of Ranchi District, Jharkhand, undertaken by NBJK with the support of HDFC Parivartan, several challenges were encountered.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Tanger
2	Bejang
3	Hutar
4	Koko
5	Ganeshpur
6	Raghunathpur
7	Jaipur
8	Sukurhutte
9	Barhe
10	Lundri
11	Silagain
12	Hurhuri
13	Masmano
14	Rakadih
15	Pakriyo

Figure 3: Project Location

2. Methodology

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

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	Stakeholders for data collection	Weightage for individual OECD Parameters	Combined weightage for the project score
1	**Relevance**	**Beneficiaries need alignment**	**Direct beneficiaries (project-specific)- survey CTO**	**50%**	**W1: 15%**
2		**Local context alignment**	**IA, Beneficiary groups**	**30%**	
3		**Quality of design**	**IA**	**20%**	
4	**Coherence**	**Internal Coherence**	**IA**	**50%**	**W2: 10%**
5		**External coherence**	**IA**	**50%**	
6	**Efficiency**	**Timeliness-**	**Direct beneficiaries (project-specific)**	**30%**	**W3: 15%**
7		**Quality of service provided**	**Direct beneficiaries (project-specific)- Survey CTO**	**30%**	
8		**Operational efficiency**	**IA**	**20%**	
9		**Project design**	**IA**	**20%**	
10	**Effectiveness**	**Interim Result (Outputs & Short-term results)**	**Direct beneficiaries (project-specific)- Survey CTO**	**25%**	**W4: 20%**

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

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

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

Weights for each intervention were calculated using the below formula:

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

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

Table 4: 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. Meanwhile, the scores at level 2 were weighted averages. Weights for each intervention at level 1 were computed using the abovementioned formula. 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, each indicator is assigned another weightage 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 quantitative and qualitative dimensions on a specific set of indicators.

Based on the normalized 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

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

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 Chanho block** in Ranchi district in Jharkhand, 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:** Proportional allocation of the sample was carried out for each beneficiary type, based on the thematic focus areas, activities, and sub-categories identified for each village.
- **Thematic Area-Wise Sampling:** A cumulative thematic focus area-wise sample was derived from the different beneficiary categories for **Natural Resource Management (NRM)**, **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

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

The final sample distribution across beneficiary types 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
Barhe	2	2	34	31	5	8	4	4	45	45
Bejang	4	4	19	19	4	4	0	0	27	27
Ganeshpur	3	3	50	43	4	4	4	5	61	55
Hurhuri	2	2	32	29	6	10	0	0	40	41
Hutar	2	2	32	38	4	6	4	3	42	49
Jaipur	3	1	22	16	3	7	0	0	28	24
Koko	2	2	23	25	3	3	4	3	32	30
Lundri	2	3	27	26	6	4	4	4	39	37
Masmano	2	2	24	22	3	3	4	4	33	31
Pakariyo	2	4	23	23	3	3	0	0	28	30
Raghunathpur	2	5	23	20	4	4	4	3	33	32
Rakadih	2	2	22	26	3	5	0	0	27	33
Sukurhutte	2	2	23	32	5	2	0	0	30	36
Silagain	2	3	30	38	5	7	6	4	43	52
Tanger	2	2	35	31	4	3	0	4	41	40
Total	**34**	**39**	**419**	**419**	**62**	**73**	**34**	**34**	**549**	**562**

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 participants to be selected based on their relevance to the thematic areas under study. Stakeholders were intentionally chosen for their ability to provide rich and informed insights. The table below showcases the stakeholder type, type of tool administered, and the total sample captured:

Table 7:Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
HH/Farmers	NRM, SDLE	FGD	2	2
PRI	NRM, Health	IDI	4	4
SHG lead	SDLE	FGD	6	6
Farmer group lead	SDLE	IDI	2	2
Principal	POE	IDI	8	8
Teacher	POE	IDI	8	8
Implementation Agency	NRM, SDLE, Health, Education	IDI	1	1
HDFC Project Team	NRM, SDLE, Health, Education	IDI	1	1
Total			**32**	**32**

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

2.4 Data Collection Approach (including training)

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

2.5 Data Analysis and Report Writing

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

3. Interventions under Project P0349

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

3.1 Natural Resource Management

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

Table 8:NRM Specific Activities

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

3.2 Skill Development and Livelihood Enhancement

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

Table 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. Assist in the formation of the association. Provide seed, farm tools, farm techniques, land treatment, and training on different irrigation methods.
Entrepreneurship Development	Provide input support for goat rearing, piggery, duckery, dairy, poultry, and other small businesses.
Farm Management	Provide training on crop diversification, horticulture, and irrigation methods. Also, it helps in the provision of horticulture saplings and drips for irrigation.
Livestock Management	Provide training on fodder development and livestock management. Also, villagers can be aided in the animal health services facilities.

3.3 Health and Hygiene

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

Table 10:Project Specific Activities under H&H

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

3.4 Promotion of Education

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

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
Anganwadi Centres	Renovation of Anganwadi Centre

4. Demographic Profile

4.1 Natural Resource Management

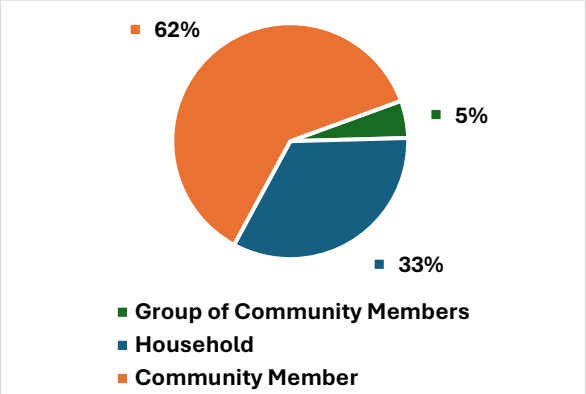

Figure 4: % Distribution of Respondents under NRM (n=39)

Figure 4 illustrates the distribution of respondents under the **Natural Resource Management** theme. Slightly less than two-thirds of the respondents belong to the **Community Members (62%)** category, followed by **Household (33%)** and **Group Community Representatives (5%).**

Among the **beneficiaries**, **87% were male and 13% were female**, indicating that male respondents formed the majority. This gender distribution suggests that men may have had a greater role or representation in discussions related to natural resource management at the household level.

4.2 Skill Development and Livelihood Enhancement

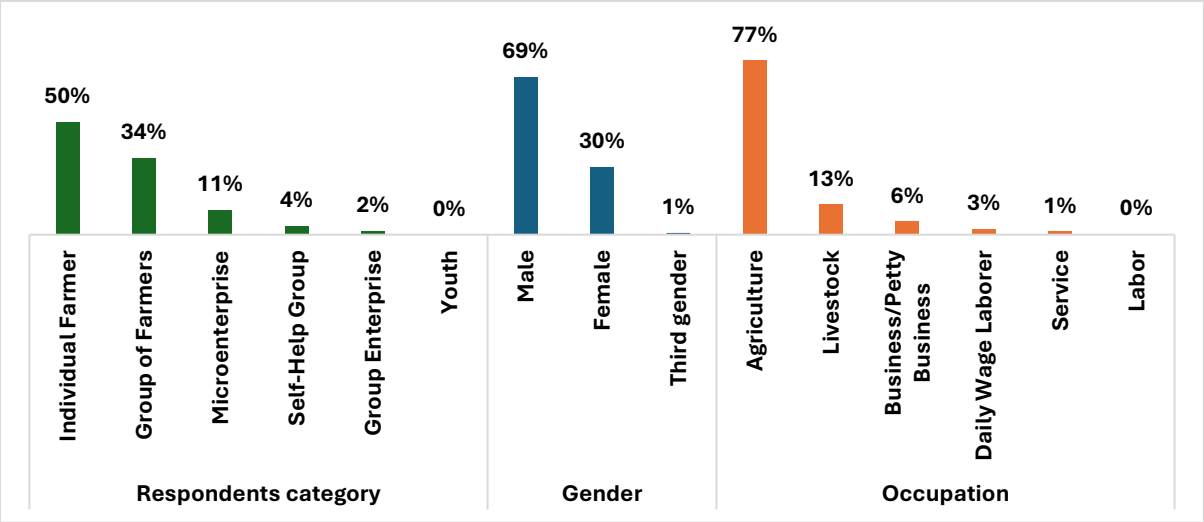

Figure 5: % Distribution of Respondents by category, gender, and occupation under SDLE (n=419)

Figure 5 illustrates the distribution of respondents under the SDLE theme based on respondents' category, gender, and occupation. Around two-thirds of the respondents were individual farmers (50%), followed by groups **of farmers (34%)**, indicating a significant number of respondents were engaged in farming. Regarding gender, **69% of respondents were male**, while **30% were female**, and **1% identified as a third gender**, indicating a gender disparity in participation. Regarding occupation, **77% were engaged in agriculture**, 13% in livestock, and 6% in business, showing agriculture as the dominant livelihood with limited diversification. This data underscores the significant participation of males in agricultural activities and related occupations.

4.3 Promotion of Education

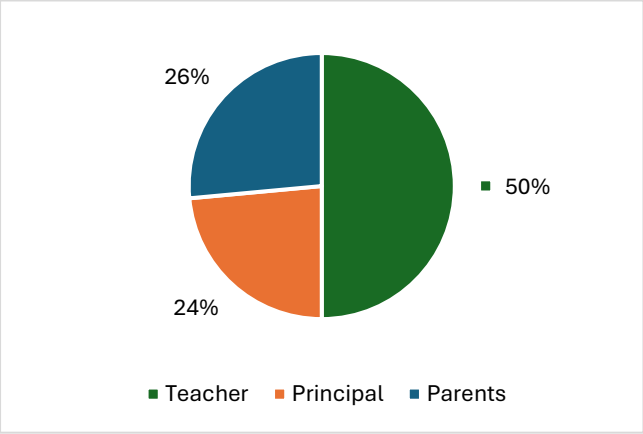

Figure 6: % Distribution of Respondents by category under POE (n=34)

Figure 6 illustrates the distribution of respondents under the **Promotion of Education** theme. The highest proportion of respondents were **parents (50%)**, followed by **teachers (26%)** and **principals (24%)**, indicating significant representation from those directly involved in students' learning and development. This distribution reflects a **balanced approach** to stakeholder engagement, ensuring that the voices of both caregivers and educators are captured. The relatively higher representation of teachers underscores their central role in educational delivery, classroom practices, and the overall implementation of school-level interventions. Their insights are especially valuable in identifying on-ground challenges and opportunities for improvement.

4.4 Health and Hygiene

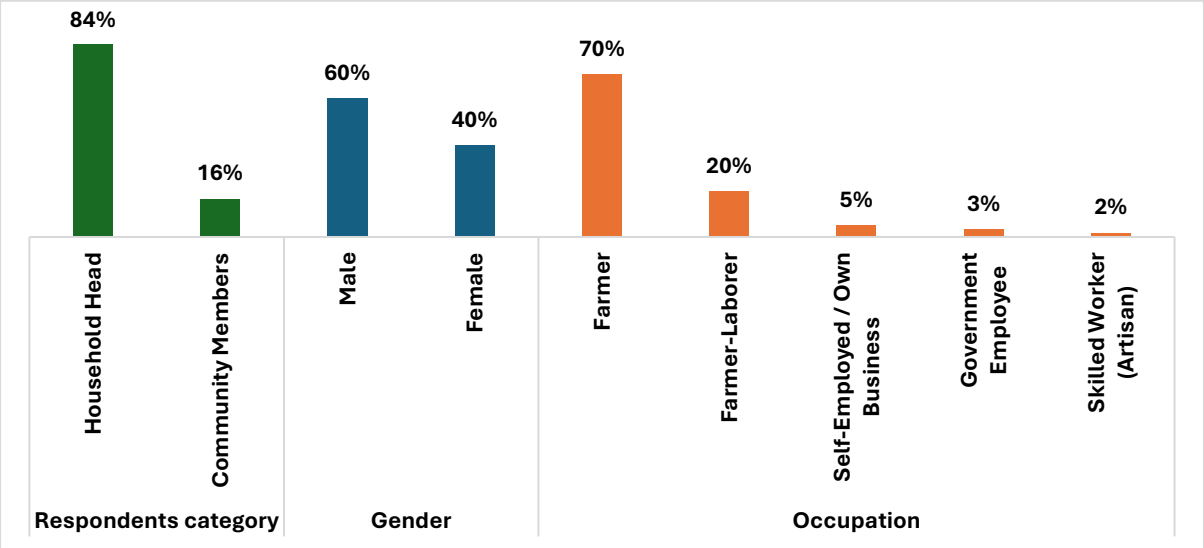

Figure 7: % Distribution of Respondents by category, gender, and occupation under HH (n=73)

Figure 7 presents the distribution of respondents under the HH theme based on respondents' category, gender, and occupation. Under the Health and Hygiene theme, most respondents were **household heads (84%),** followed by **community members (16%)**, indicating a strong representation of individuals responsible for household-level decisions. Regarding gender, **60% of respondents were male and 40% female**, indicating a balanced participation. Occupationally, **70% were farmers** and **20% farmer-labourers**, with only a small fraction engaged in self-employment (5%), government jobs (3%), or skilled work (2%). The data underscores the program's outreach to rural agrarian households while emphasizing the inclusion of women and key household influencers, reinforcing the gender and context sensitivity of the interventions.

5. Key Findings

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

5.1 Relevance

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

5.1.1 Beneficiary Need Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Beneficiary needs alignment	4.4	4.0	4.1	4.1	**4.2**

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

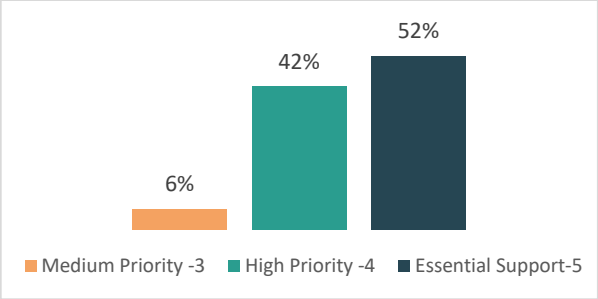

Figure 8: % Distribution of Respondents Across categories for 'Relevance' of street Solar under NRM (n=33)

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 almost **nine out of ten respondents (94%)**. Other initiatives, including home solar lights, plantation activities, and watershed management, were also rated as highly important.

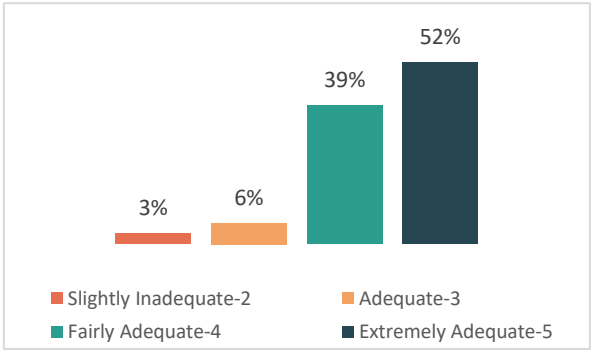

Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency' of street Solar under NRM (n=33)

While these initiatives were considered highly relevant and largely sufficient, with nearly **91% of respondents** rating them as fairly to extremely adequate (39% and 52% respectively), only **few respondents (9%)** rated the adequacy of the interventions as slightly adequate or merely adequate (3% and 6% respectively), indicating that the initiatives were well-intentioned and contextually appropriate. A farmer from Pakariyo village shared, "The street solar lights provided by NBJK have been most useful for the villagers. We are from a tribal area and have to do much farming. Now, because of these lights, we can do farming at night and feel secure when going outside the house."

POE interventions demonstrated strong alignment with community needs. The **infrastructure support**, including **BALA painting, library setups, and smart classrooms** at schools and Anganwadis, aligned

exceptionally well with community needs. These interventions enhanced the **learning environment**, making education more **engaging, accessible, and effective** for children.

The assessment of beneficiary needs reveals that the **Kitchen Garden–Plantation** component is widely perceived as well-aligned with community priorities. Around **two-fifths (43%)** of beneficiaries identified the initiative as providing **"Essential Support"** and **"High Priority Support."** This reflects a strong overall endorsement of the intervention's relevance, particularly in promoting **household-level nutrition**, **health awareness**, and **sustainability**.

In terms of **sufficiency**—the degree to which the intervention meets actual needs—beneficiary feedback was overwhelmingly positive. About **30%** of respondents rated the intervention as **"Extremely Adequate,"** with **45%** describing it as **"Fairly Adequate,"** and **18%** as **"Adequate."** These findings highlight the initiative's effectiveness in addressing critical gaps in nutrition and health at the household level.

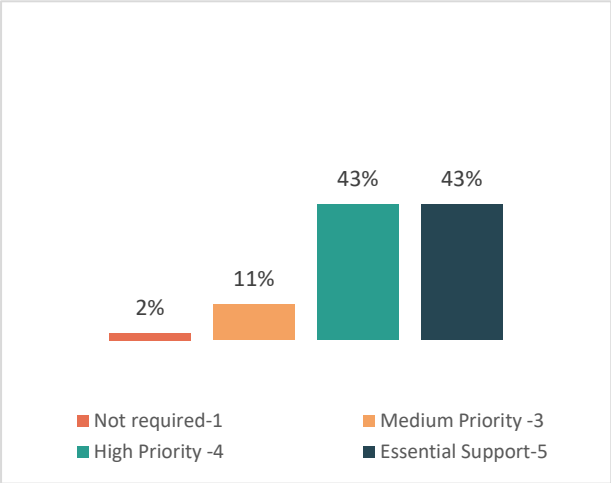

Figure 10: % Distribution of Respondents Across Categories for 'Relevance' of Kitchen Garden-Plantation under H&H (n=44)

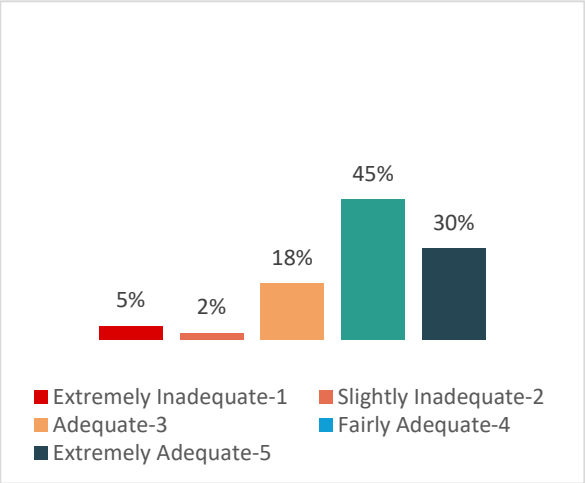

Figure 11: % Distribution of Respondents Across Categories for 'Sufficiency' of Kitchen Garden- Plantation under H&H (n=44)

The farming-related support provided through the project effectively responded to the community's core needs of small and marginal farmers. Many farmers previously faced challenges such as poor access to quality seeds, limited irrigation facilities, and high dependency on costly chemical inputs. In response, the project introduced timely and relevant solutions—distributing high-quality seeds, training on farming techniques, organic (Jaivik) manure, and farm tools. These resources directly contributed to increased agricultural productivity and improved the cultivability of their land. **Around four-fifths of respondents** identified farm support and livestock management 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 two-thirds **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	4.6	4.5	4.4	4.3	**4.5**

For NRM, the local context alignment indicator data highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. With a high

score of 4.5, the interventions under NRM show an **excellent alignment with local needs and priorities**. The provision of solar lights, electricity, and tap water facilities has brought essential improvements to daily life in the community by resolving persistent issues related to safety, lighting, and water access. The installation of solar lights at road junctions and homes has enhanced safety at night, reduced fear, and enabled children to study after dark, marking the village's first time with consistent lighting. Access to solar electricity has reduced reliance on hazardous lighting sources and supported essential activities.

For SDLE, the implementation of the intervention was strengthened through a strong alignment with the local economic, social, and environmental context. The project ensured relevance and increased community buy-in by adapting enterprise planning to local agricultural patterns, such as shifting from maize to flaxseed cultivation where appropriate.
Providing essential agricultural inputs such as high-quality seeds, organic fertilizers, irrigation tools like borewells, sprinklers, and pipelines addressed the region's specific challenges and resource gaps.

> *"For instance, earlier we used to use traditional methods, chemical fertilisers like Urea and D.A.P. But now we use organic fertilizers. Long back we used to do with cow dung. But in the middle, there was no cow dung or organic fertilizers. Now again we are doing with the help of cow dung. There is not even one drip irrigation in this village. In the field, there is not even one demo of shed or polyhouse. The weather is so bad in the field that the farmer gets 75% loss all the time. We also got seeds of wheat, masoor and mustard, we put it in the field. And they encouraged us to do agriculture. That's why we made a group so that people know about the seeds, the manure. "*
>
> - *Excerpt from Farmers of Rakadih village, Ranchi*

For POE, implementing the intervention significantly improved the quality of education by establishing smart classrooms equipped with projectors, TVs, and computers. These digital tools made learning more engaging and accessible for students. Schools were also provided with solar lights and lamps, particularly for girls, ensuring consistent study opportunities even without electricity. Essential educational materials like books and computers were supplied, and some schools introduced or enhanced their library facilities.

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

For Health and Hygiene, the intervention significantly enhanced community health and hygiene through multiple initiatives focused on well-being and access to essential services. Participants reported increased awareness around cleanliness, personal hygiene, and nutritious cooking practices, particularly for women. Improved access to safe drinking water was another vital component. Taps were repaired, and water facilities were extended closer to homes, addressing a long-standing need. The introduction of kitchen gardens, supported by the provision of quality seeds, empowered families to grow fresh vegetables like strawberries and bell peppers at home.

5.1.3 Quality of Design

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

The **Quality of Design** indicator assesses whether the intervention was technically, organizationally, and financially feasible to address the identified challenges and achieve 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, without 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.

> *"Sustainability was a key focus. We formed a local labour committee and maintained a register for community participation. The VDC meetings continue even after the project's completion. For agricultural sustainability, we established an FPO. Farmers can now access market linkages, technical support, and convergence opportunities through it. The FPO also helps with input procurement and crop sales."*
>
> *- Excerpt from HDFC Bank Officials, Jharkhand*

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 NBJK highlighted that they collaborated with block agriculture officers to bridge this gap. We also leveraged

government support for FPO development, aligning our work with district and state agricultural policies. This alignment reinforces the project's strategic coherence and long-term sustainability.

5.2.2 External Coherence

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Internal 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. NBJK's collaboration with departments such as Agriculture and Education and linkage with schemes like Kishan Credit Card 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 block agriculture officers to bridge this gap. We also leveraged government support for FPO development, aligning our work with district and state agricultural policies.*
>
> *- Excerpt from Nav Bharat Jagriti Kendra (NBJK)*

5.3 Efficiency

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

5.3.1 Timeliness

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Timeliness	4.7	4.3	4.0	4.9	**4.5**

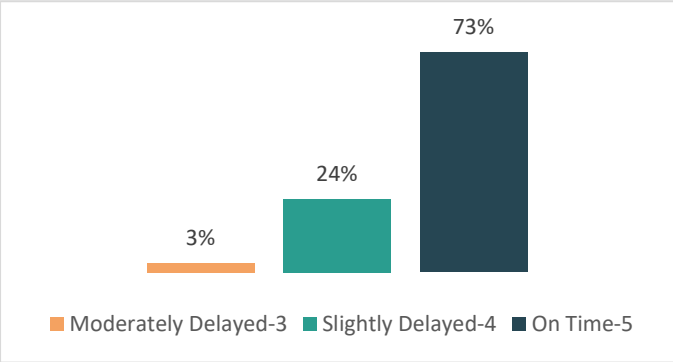

Figure 12: % Distribution of Respondent's Rating on Timeliness under NRM - Solar Street lights (n= 33)

Under NRM, installing **solar streetlights** faced more challenges, with almost **two-thirds (73%) of the respondents** receiving them **on time**, while **one-fourth (24%) experienced slight delays**. Interactions with the implementation team revealed some delays occurred due to logistical challenges. Representative from NBJK shared that "we planned to support pig farming (Piggery) through government schemes, but we faced delays in the financial support".

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

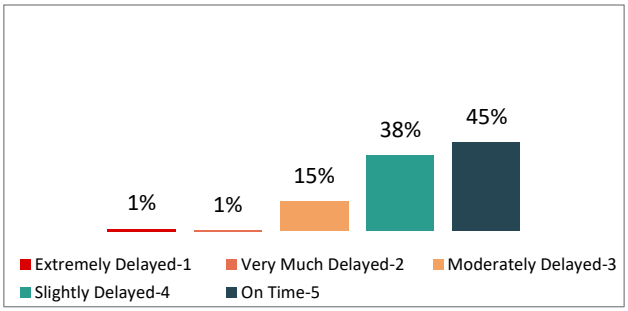

Figure 13: % Distribution of Respondent's Rating on Timeliness under SDLE – Input support (n= 185)

Slightly less than half (45%) of the beneficiaries shared that the input support reached them on time. In comparison, more than one-third (38%) reported that the input support reached them later than expected, though the delays were insignificant. Similarly, **capacity-building training faced delays**, with two-fifths (40%) of respondents indicating they were only slightly delayed.

5.3.2 Quality of Service Provided

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

Perceptions around the **quality of services** delivered through the program varied across intervention components, reflecting both successes and areas for improvement. Under **NRM**, most (91%) respondents perceived the quality of interventions as good or very good. This suggests a high level of satisfaction among beneficiaries regarding the intervention's effectiveness and durability in meeting community needs.

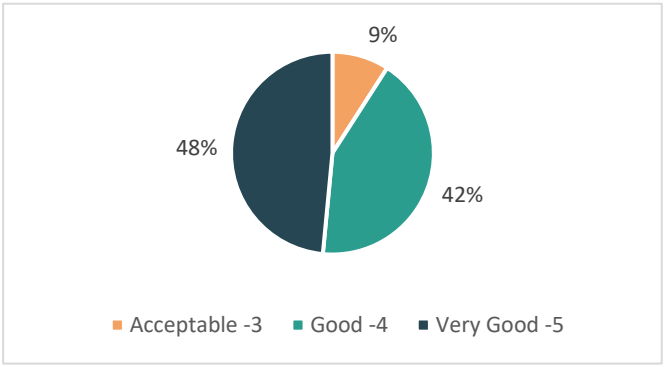

Figure 14: % Distribution of Respondents under NRM – Solar Street lights' Quality (n=33)

However, very few (9%) rated it as acceptable. Overall, these high satisfaction levels reflect strong implementation and effective service delivery.

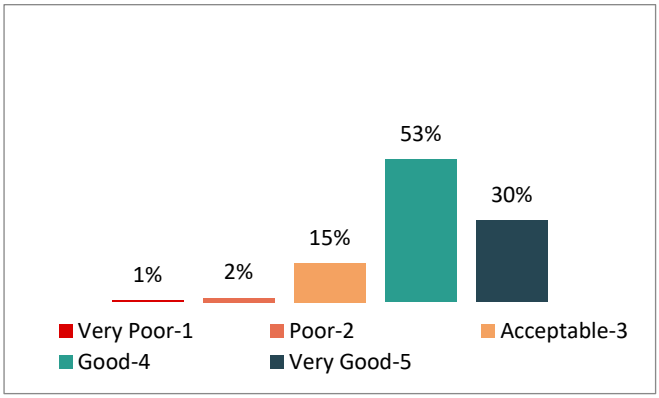

Figure 15: % Distribution of Respondents under SDLE – Input Support Quality (n=185)

The data on the quality of services under the **Input Support – Seeds Provision** component of SDLE reflects a strong and positive response from beneficiaries. A combined **83% of respondents** rated the quality of the intervention favourably, with **30% describing it as "Very Good"** and **53% as "Good."** This indicates that most participants found the support effective and relevant in addressing their agricultural needs.

Such positive ratings highlight the intervention's success in providing quality

inputs, particularly seeds that met expectations in terms of viability, suitability for local conditions, and timely availability.

For **the Health and Hygiene intervention**, data related to the Kitchen Garden components indicate high satisfaction with the quality of services provided. A combined 95% of respondents rated the intervention positively, with 23% describing the quality as "Very Good" and 73% as "Good." An additional 2% found the quality to be "Acceptable," while only 3% rated it as "Poor."

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

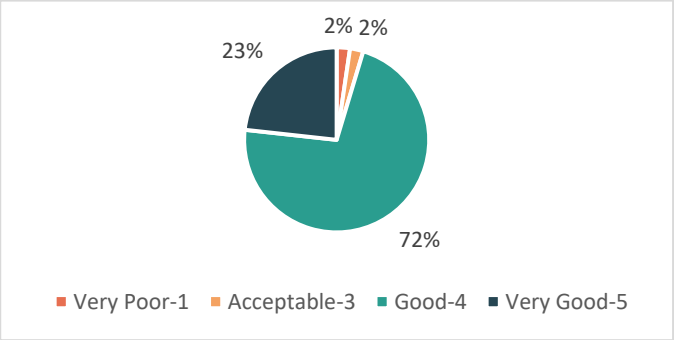

Figure 16: % Distribution of Respondents under H&H – Quality of Medical Camps (n=44)

Under POE, the data on the quality of services reflects a strong and positive response from beneficiaries. Specifically, 92% of respondents rated the quality favourably for building infrastructure and Bala painting**—13% described it as "Very Good," while 79% rated it as "Good."** This indicates that the intervention was both effective and relevant, significantly contributing to improved learning environments and meeting the infrastructure needs of schools in the community.

5.3.3 Operational Efficiency

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Operational Efficiency	5.0	4.0	4.0	5.0	**4.5**

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 **4.5** 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 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.

> *"The project was well-designed as the financial support was provided by HDFC ensuring smooth and uninterrupted operations."*
>
> *- Excerpt from Nav Bharat Jagriti Kendra (NBJK) NGO, Ranchi*

5.3.4 Project Design

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

The **Project Design** indicator evaluates the intervention's strategic planning, structuring, and coherence in addressing community needs. The **NRM intervention scored 5**, indicating limitations in the systematic project formulation and implementation approach.

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

> *"The design of a project varies depending on its specific requirements. Typically, we develop programs for a duration of three to four years. In the initial phase, when interventions are minimal, we create program plans based on assumptions. However, once we begin execution in the field, we reassess after a year to determine if adjustments are necessary. We assure that the implementing team should personally visit schools and create a monthly plan.*
>
> *- Excerpt from representative of HDFC Project team, Jharkhand*

5.4 Effectiveness

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

5.4.1 Interim Result (Outputs and Short-Term Results)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Interim Results (Output and short-term results)	4.4	3.8	3.8	4.4	**4.1**

Under the **NRM** theme, **97% of respondents** shared that **solar streetlights were used often or regularly**, underscoring their relevance in the community. However, while **two-thirds of respondents (67%) reported the lights to be fully functional, a notable proportion (30%)** described them as **moderately functional**, suggesting the need for improved maintenance.

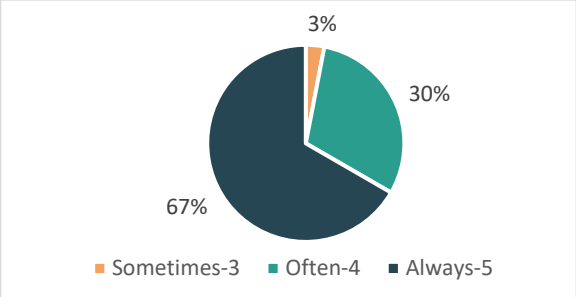

Figure 17: % Distribution of Respondents under NRM – Utilisation of Solar Street lights (n=33)

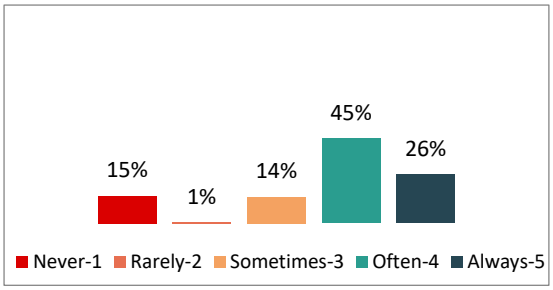

Figure 18: % Distribution of Respondents under SDLE - Utilisation of input support-seeds (n=185)

Within the **SDLE** theme, **71% of the respondents acknowledged using the input support**, **sometimes or often**. However, **15% reported they have never used** them due to the poor quality of seeds.

In the **POE** theme, **all (100%) respondents confirmed that the provided interventions; smart classrooms, drinking water facilities, and library resources—are fully functional.** Moreover, **more than 95% reported using these interventions 'always'**, reflecting their utility and consistency in their usage.

Under the **Health & Hygiene (H&H)** theme, medical camps effectively met short-term goals, with **nearly 74% of respondents** stating they could **get seedlings for the plantation of nutritious food and receive treatment for eye testing.** Many also noted that **they would not have accessed diagnosis or referrals without the camp**, highlighting its importance in bridging healthcare access gaps.

5.4.2 Reach (Target vs Achievement)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Reach (Target vs Achievement)	5.0	4.0	4.0	5.0	**4.5**

The project scored **4.5** on reach, indicating an excellent performance in achieving planned targets. Most interventions met or surpassed 90–95% of their intended coverage, including solar installations, farmer training, and kitchen gardens. The community participation, especially among women and in cash crop plantation activities, was higher than anticipated, underscoring effective outreach and engagement efforts.

> *"Over 90% of our targeted farmers have participated in at least one training session." "Community participation in visiting farm field schools regarding the training related organic farming exceeded expectations.*
>
> *- Excerpt from representative of NBJK*

5.4.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Influencing factors (enablers and disablers)	5.0	4.0	4.0	5.0	**4.5**

The HRDP project received a **near-perfect score of 4.5** for influencing factors, highlighting the strong enabling environment and proactive resolution of early-stage challenges. The availability of critical infrastructure, such as input support like seeds and modern machinery, improved school facilities, functional solar systems, and kitchen garden plantations, emerged as key enablers across components.

"The most important thing was basic infrastructure repair. The toilet's structure, we made it good on that side."

- Excerpt from School Principal, Ganeshpur

"Before HDFC bank came, we didn't receive proper medical treatment and didn't know how to get nutritious food. But now, HDFC conducted screening camp and provided seedlings for planting it in the home garden."

- Excerpt from PRI member Hutar, Ranchi

"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 NBJK representative

5.4.4 Differential Results

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

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

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, especially for the tribal population. In some cases, we added extra benefits with the support of government schemes."* These insights highlight the importance of continuous adaptation and targeted strategies to ensure more equitable outcomes.

5.4.5 Adaptation over time

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

The **Adaptation Over Time** indicator achieved a **perfect score of 5.0**, reflecting the project's exceptional responsiveness to evolving needs and on-ground realities. The project consistently adapted its strategies throughout implementation 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.

5.5 Impact

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

5.5.1 Significance – (Outcome)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Significance (Outcome)	3.6	3.6	4.0	3.6	**3.8**

Under the NRM initiative, introducing solar streetlights brought measurable benefits. **Three-fifths** of the respondents agreed that these clean energy sources saved considerable time for farmers and helped increase productivity. Additionally, **26% strongly agreed** and **24% agreed** that the intervention led to significant cost savings by reducing reliance on conventional energy sources. This indicates that the clean energy component of the NRM intervention has had a moderate yet meaningful impact.

However, the intervention's effectiveness is limited by sustainability and accessibility challenges. Nearly **two-fifths** of the respondents expressed dissatisfaction, noting that the solar streetlights are **currently non-functional,** and that **no mechanism is in place for repair** or maintenance. Furthermore, **residents living in remote areas** reported being unable to access the benefits of these lights. These issues underscore the importance of ongoing maintenance support and inclusive planning to ensure equitable access and the long-term impact of clean energy interventions.

The perceived impact was notably strong for the Health and Hygiene intervention, particularly in relation to income generation through the sale of vegetables from kitchen gardens. Around **two-thirds (77%)** of beneficiaries agreed or strongly agreed that their income had increased. These findings suggest that while kitchen gardens have played a role in improving household nutrition, their contribution to **economic benefits** has also been significant. This success is likely due to the **small-scale market linkages** and **training on cash crops**, which enhanced beneficiaries' ability to generate income from their produce.

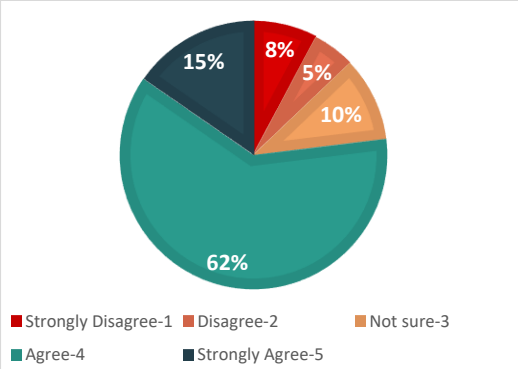

Figure 19: % Distribution of Respondents Across Categories for 'Kitchen Garden' under HH (n=44)

Under SDLE, **75% of respondents** agreed that their **farm input costs had significantly reduced**, suggesting a direct benefit in financial relief and improved farming efficiency. This finding reflects the program's contribution towards promoting sustainable agricultural practices and easing the economic burden on farmers.

Educational interventions in schools and Anganwadis positively influenced learning outcomes. **Almost nine out of 10 respondents** noted **increased student attendance, new enrolments**, and **better academic performance**. However, **one in ten respondents (10%)** still pointed to **persistent dropout**

rates, especially among girls and boys, indicating the need to address broader socio-cultural and financial challenges to ensure sustained educational engagement.

5.5.3 Transformational Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Transformational Change	5.0	4.6	4.3	4.5	**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 not receiving any seeds and utilising chemical fertilisers to receiving seeds and being willing to organic farming has significantly reduced costs for farmers, fostering financial self-reliance and asset-based livelihoods. Within **NRM**, installing solar streetlights effectively addressed chronic water scarcity caused by declining groundwater levels, enhancing agricultural viability and environmental resilience. In **H&H**, there is a noticeable shift in community attitudes toward nutritious food. However, consistently transforming into a cash crop plantation remains challenging, suggesting that nutrition-related transformation is underway but not yet complete.

> *"Farming has become easier, and expenses have reduced thanks to the introduction of organic farming and cash crop plantation."*
>
> *"Farmers are also happy because they got exposure visits and acquire knowledge related to market linkage."*
>
> *- Excerpt from PRI Member, Pakariyo*

5.5.4 Unintended Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Unintended Change	5.0	4.6	5.0	4.6	**4.7**

A score of **4.7** on the **unintended change indicator** highlights how the project met its goals and triggered meaningful ripple effects across communities. In **POE**, smart classes inspired teachers to create 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.

5.6 Sustainability

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

approach. These indicators help determine whether the project has established the foundations for lasting positive change.

5.6.1 Potential for Continuity

Composite Index					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Potential for Continuity	3.9	3.9	4.3	4.1	**4.1**

The findings suggest a generally positive perception among beneficiaries regarding the sustainability of the **NRM** intervention, particularly its continuity in the absence of HDFC Bank's direct support.
Specifically, **30%** of beneficiaries felt that **"Excellent Measures"** had been taken to ensure the smooth functioning of services, while **42%** reported that **"Adequate Measures"** were in place. Additionally, **15%** noted that **"Some Measures"** had been taken. However, a smaller segment expressed uncertainty or concern, with **6%** stating they were **"Not Sure"** about any sustainability planning, and **6%** indicating that **"No Measures"** had been made so far.

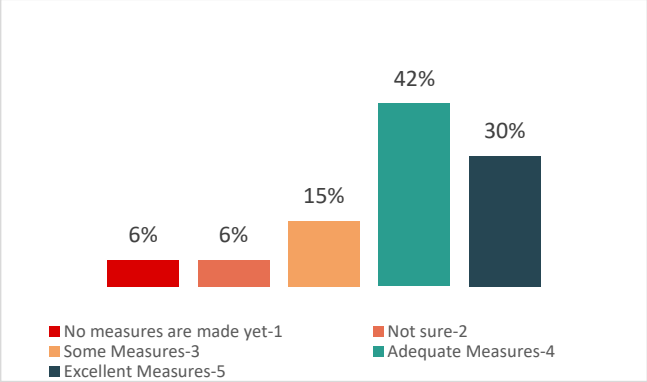

Figure 20: % Distribution of Respondents Across Categories for 'Potential for Continuity-Clean Energy' under NRM (n=33)

Overall, this reflects a strong level of confidence in the sustainability efforts undertaken, with 72% of beneficiaries acknowledging at least adequate steps taken toward ensuring continuity. However, the presence of uncertainty highlights the need for improved communication and possibly more community involvement in sustainability planning to ensure clarity and confidence in the long-term viability of the intervention.

Under the **POE initiative**, the sustainability of interventions, particularly those implemented in schools and Anganwadi centres, remains a significant challenge during the initial phase. Although these interventions have shown clear benefits, their long-term maintenance and upkeep concerns persist. However, principals and teachers emphasized the importance of involving them in early discussions to better understand the specific needs of the school, teachers, and students.
The Principal of Tanger High School shared that the facilities provided by the NBJK team include painted walls, smart classrooms, BALA paintings, and enhanced infrastructure, which have not only exceeded their expectations but also positively impacted the overall learning environment. These improvements increased student engagement and motivation. They also strengthened student-teacher interaction, improving classroom management and communication.
An initial challenge arose with the introduction of computers, as no teacher was available at first to guide the students. This issue was later resolved with the appointment of a dedicated instructor. Since then, the school has reported no major maintenance concerns, allowing for a smooth and effective integration of the new facilities into daily teaching and learning practices.

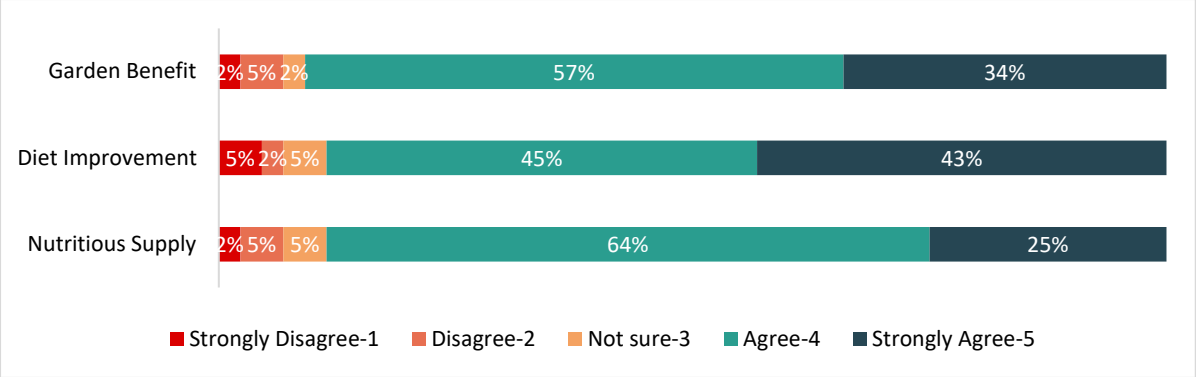

Figure 21: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Kitchen Garden- Plantation under H&H (n=44)

For Health and Hygiene, the sustainability of the nutrition garden intervention is reflected positively in beneficiary feedback across key indicators. Most respondents either **"Agree" or "Strongly Agree"** that the intervention led to improvements, with **89% acknowledging a consistent supply of nutritious food**, **88% reporting improvements in dietary intake**, and **91% recognizing direct benefits from the garden**. These responses underscore the intervention's long-term potential to enhance household food security, promote healthy eating habits, and support community-level nutrition resilience. While a smaller proportion remained unsure or disagreed, the overall response highlights a strong foundation for the sustained impact of the initiative.

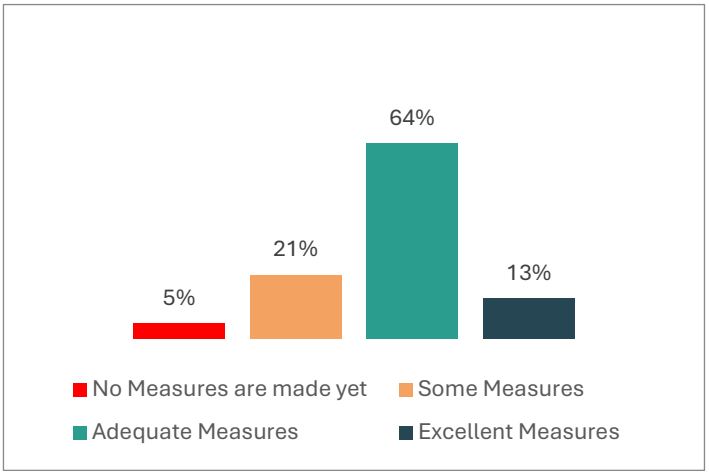

Figure 22: Potential for Continuity- Input Supports on providing seeds' under SDLE (n=185)

The findings for the **SDLE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 13% of respondents felt that "Excellent Measures" had been taken to sustain the initiative, and 64% believed that "Adequate Measures" were in place. An additional 21% acknowledged that "Some Measures" had been undertaken, indicating that most beneficiaries recognize and appreciate the efforts toward ensuring long-term continuity.

5.6.2 Sustainability in Project Design and Strategy

The project demonstrates exemplary integration of sustainability principles in its design and implementation strategy, achieving a perfect score of 5.0 for sustainability aspects.

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

The project scores **5.0** reflect a strong commitment to sustainability by embedding long-term planning and post-implementation evaluation mechanisms into its strategy. While NBJK's direct involvement concludes at project closure, certain partner organizations have continued engaging with the community, offering much-needed support and continuity. Local stakeholders were trained, and events were organised by inviting various government officials to manage the existing resources provided, 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. The project is intended toward sustainability, though some elements still rely on continued external support.

"During the initial phase, we conducted community meetings to inform residents about the initiative. For example, when we installed solar lights, the community decided to set up 150 solar lights in 15 villages. The allocation of lights was based on village size, ensuring fairness and transparency."

"We arranged an event to provide detailed knowledge on interventions provided with various government officials like District Agriculture Officer, Block Agriculture Officer, NABARD's District Development Officer."

"Several interventions, such as water conservation measures, will have long-term benefits. For example, small trenches help conserve water, improving groundwater levels and ensuring sustainable farming."

- Excerpt from Nav Bharat Jagriti Kendra (NBJK) NGO, Ranchi

5.7 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 NBJK**.

5.7.1 Visibility

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

The project scores strongly on the **Visibility indicator**, with high recognition among beneficiaries, communities, and 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 NBJK. This visibility reflects effective local engagement and strong on-ground branding. However, as noted by NBJK, there is still some scope to enhance outreach and ensure more strategic communication for broader and sustained visibility.

"They took us to Banaras for 5 days to learn advanced agricultural techniques, such as pointed gourd farming and rice cultivation in high-altitude areas.

" Additional initiatives like drip irrigation, pond reconstruction, and check dam construction to address water scarcity attracted other villagers to visit the field area."

- Excerpt from PRI member, Rakadih

"Strawberry farming is an example where they saw that even small-scale production could generate earnings of up to ₹2 lakh, they adopted it. We also helped them market their produce through Farmer Producer Organizations (FPOs).

- Excerpt from NBJK representative

6. Overall Project Score

Table 12: Overall Project Score 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	4.6	Excellent	4.4	Good	4.3	Good	4.4	Good	4.4	Good
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.7	Excellent	4.3	Good	4.5	Excellent	4.4	Good	4.5	Good
Effectiveness	4.7	Excellent	4.2	Good	4.3	Good	4.7	Excellent	4.5	Good
Impact	4.3	Good	4.1	Good	4.3	Good	4.1	Good	4.2	Good
Sustainability	4.3	Good	4.3	Good	4.6	Excellent	4.5	Good	4.4	Good
Branding	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Overall Score	4.6	Excellent	4.4	Good	4.5	Excellent	4.5	Excellent	4.5	Excellent

The HRDP project achieved an **overall score of 4.5**, based on combined quantitative and qualitative indicators, reflecting strong performance across all thematic areas. Among the themes, NRM scored the highest with 4.6, followed by POE at 4.5, H&H at 4.5, and SDLE at 4.4.

7. Conclusion and Recommendations

The HRDP, implemented by Nav Bharat Jagriti Kendra and supported by HDFC Bank under the Parivartan initiative, demonstrated significant contributions toward socio-economic and ecological development in 15 villages of Chanho block in Ranchi district, Jharkhand. The project achieved an impressive overall score of **4.5**, 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. Strategic integration with government schemes and institutional frameworks marked its internal and external coherence. Efficiency and effectiveness parameters indicated 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 adopting 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 following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period.

Natural Resource Management (NRM)

- **Strengthening solar-powered solutions**: Develop a community-led mechanism for the upkeep of solar-powered interventions, such as solar streetlights, to prevent deterioration and ensure sustainability.

Skill Development and Livelihood Enhancement (SDLE)

- **Poultry Farming**: Capacity-building efforts for farmers and SHGs have been well-received, but certain initiatives, like poultry farming, faced sustainability issues. Conducting thorough needs assessments and ensuring climate-resilient strategies (e.g., alternative feeding practices) can mitigate risks.
- **Scaling Up High-Impact Interventions**: Successful initiatives like rainwater harvesting, piggery, and beekeeping should be scaled up, integrating market linkages and financial literacy programs to enhance income generation and self-reliance.

Promotion of Education (POE)

- **School Renovations**: Ensure smart classrooms, libraries, and STEM labs have access to essential resources like internet connectivity and trained facilitators.

Health and Hygiene (H&H)

- **Enhancing Health and Hygiene Interventions**: Improve seed quality and provide follow-up training to beneficiaries for kitchen garden initiatives to maximize their effectiveness. Additionally, conduct regular health camp sessions to prevent
- **Healthcare Access**: Expanding regular health camps focusing on preventive healthcare, including nutrition awareness, maternal and child health, and non-communicable disease screening, will enhance long-term health outcomes. Partnering with local health authorities can ensure sustainability and access to essential services.

8. Case Stories

Case story 1: Principal, Hutar Chanho, Ranchi

Manoj Bhagat, a teacher at Rajkiya Utkramit Uchcha Madhyamik Vidyalaya, Hutar Chanho, Ranchi**,** has been dedicated to improving education in his school for years. However, water shortages, limited resources, and outdated teaching methods posed significant challenges. When HDFC Bank and Nav Bharat Jagriti Kendra stepped in, they introduced smart classes, an improved library, and better laboratory facilities, transforming the learning environment.

One of the most significant improvements was installing a smart board**,** which made lessons more engaging and helped bridge the gaps in traditional teaching.

"Earlier, we struggled with limited resources, but now, students are more interested in learning, and teaching has become more effective," he shared.

The initiative also tackled water issues by ensuring a reliable supply, easing the burden on teachers who previously had to arrange water themselves. While Manoj is 90% satisfied with the project**,** he believes additional staff support would strengthen the transformation. His story highlights how small interventions can create a lasting impact on education and community well-being.

Figure 23: BALA Painting

Case story 2: PRI- Lundri, Ranchi

Life in Lundri village, Ranchi, Jharkhand, had always been a struggle for Roshan Aara. Living below the poverty line, she worked hard to support her family of five, balancing household chores and small agricultural activities. However, water scarcity and lack of financial resources made improving their living standards difficult.

When HDFC Bank's Nav Bharat Jagriti Kendra introduced its intervention in 2021, everything changed. Through this initiative, Roshan received financial aid to purchase cows and seeds for farming. With this support, she started a small dairy business, selling 8 Liters of milk daily. Her income steadily increased, allowing her to contribute to household expenses and her children's education.

Before the project, fetching water was a daily challenge, requiring long walks to distant sources. Thanks to the initiative, the village has a stable water supply, easing daily hardships. Additionally, the program's emphasis on agriculture and livestock farming has helped many women like Roshan become self-sufficient.

"Before, I had nothing, not even water. I have two cows, a stable income, and a better life for my children," she shared with pride.

While she remains grateful for the support, she hopes for further assistance in purchasing more livestock and improving irrigation facilities to sustain the village's progress.

Case story 3: Farmers- Sukurhutte Huttu, Ranchi

Gandru Oran**,** a 50-year-old farmer from Sukkur Huttu village, Ranchi, Jharkhand, has been farming for most of his life. He and his family depend entirely on agriculture for their income. Farming, however, has not been easy—he struggled with poor soil quality, low crop yield, and lack of irrigation water.

Nav Bharat Jagriti Kendra and HDFC Bank introduced their program in his village four years ago. Initially unsure of its benefits, Gandru joined and received training on organic farming, earthworm composting, and better crop management. He also got high-quality seeds and support to make organic manure.

With these changes, he saw a big difference in his farming. **"Before, I used to rely on chemical fertilizers, but after learning about organic manure, my crops became healthier, and my family's health also improved,"** he shares.

His income increased because of better crop yield, and he no longer needed to spend as much on expensive fertilizers. Despite the challenges**,** Gandru remains hopeful and grateful for the support he has received.

He believes that farmers like him can maximize their yields and improve their livelihoods with better irrigation facilities**.** He encourages fellow farmers to embrace organic farming**,** confident that his village's agricultural future can be truly transformed with reliable water access**.**

Case story 4: HH- Sukurhutte Huttu, Ranchi

Sukhmani Toppo**, a** 61-year-old farmer **from** Sukurhutte village, Ranchi, Jharkhand, has relied on farming to support her family. But farming was not easy, fertilizers were expensive, seeds were of poor quality, and there was not enough water for irrigation**.**

Things began to improve when HDFC Bank's Nav Bharat Jagriti Kendra started working in her village. She joined the program and received better seeds, nano urea, and fertilizers to help her crops grow. She also attended training sessions where she learned new farming methods and how to use better fertilizers. Soon, she saw a big difference in her wheat and mustard crops, which grew better.

"Earlier, we struggled even to grow enough food for ourselves, but now, with better seeds and fertilizers, we are not only feeding our family but also selling crops in the market," she proudly says.

But one big problem remains: not enough water for farming. While drinking water is now available, her fields still depend on rain. "If we get bored, we can grow crops and earn more money," she says.

Even with this challenge, Sukhmani feels hopeful. The support and training she received have helped her earn more and take care of her family. She encourages other farmers to join the program, believing that farming in her village can improve even more with enough water.

9. Annexure

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	4.4	16.6	4.2	0.5	2.1	4.4	0.15	0.66
			SDLE	4.0							
			POE	4.1							
			HH	4.1							
	Qualitative	Local Context Alignment	NRM	4.6	17.8	4.5	0.3	1.3			
			SDLE	4.5							
			POE	4.4							
			HH	4.3							
		Quality of Design	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Coherence	Qualitative	Internal	NRM	5.0	20.0	5.0	0.5	2.5	5.0	0.10	0.50
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		External	NRM	5.0	20.0	5.0	0.5	2.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Efficiency	Quantitative	Timeliness	NRM	4.7	17.9	4.5	0.3	1.3	4.5	0.15	0.7
			SDLE	4.3							
			POE	4.0							
			HH	4.9							
		Quality	NRM	4.4	16.7	4.2	0.3	1.3			
			SDLE	4.1							
			POE	4.1							
			HH	4.1							
	Qualitative	Operational Efficiency	NRM	5.0	18.0	4.5	0.2	0.9			
			SDLE	4.0							
			POE	5.0							
			HH	4.0							
		Project Design	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.4	16.4	4.1	0.3	1.0	4.5	0.20	0.9
			SDLE	3.8							
			POE	4.4							
			HH	3.8							
	Qualitative	Reach (target vs Acheivement)	NRM	5.0	18.0	4.5	0.3	1.1			
			SDLE	4.0							
			POE	5.0							
			HH	4.0							
		Influencing factors (enablers and disablers)	NRM	4.2	16.1	4.0	0.2	0.8			
			SDLE	3.9							
			POE	4.0							
			HH	4.0							
		Differential Results	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		Adaptation over time	NRM	5.0	20.0	5.0	0.1	0.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Impact	Quantitative	Significance Outcome	NRM	3.6	14.8	3.7	0.5	1.9	4.2	0.25	1.0
			SDLE	3.6							
			POE	3.6							
			HH	4.0							
	Qualitative	Transformational Change	NRM	5.0	18.4	4.6	0.3	1.4			
			SDLE	4.6							
			POE	4.5							
			HH	4.3							
		Unintended Change	NRM	5.0	19.2	4.8	0.2	1.0			
			SDLE	4.6							
			POE	4.6							
			HH	5.0							
Sustainability	Quantitative	Potential for Continuity	NRM	3.9	16.2	4.1	0.6	2.4	4.4	0.10	0.4
			SDLE	3.9							
			POE	4.1							
			HH	4.3							
	Qualitative	Project Design & Strategy	NRM	5.0	20.0	5.0	0.4	2.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Branding	Qualitative	Visibility	NRM	5.0	20.0	5.0	1.0	5.0	5.0	0.05	0.3
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
P0349: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.5

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.