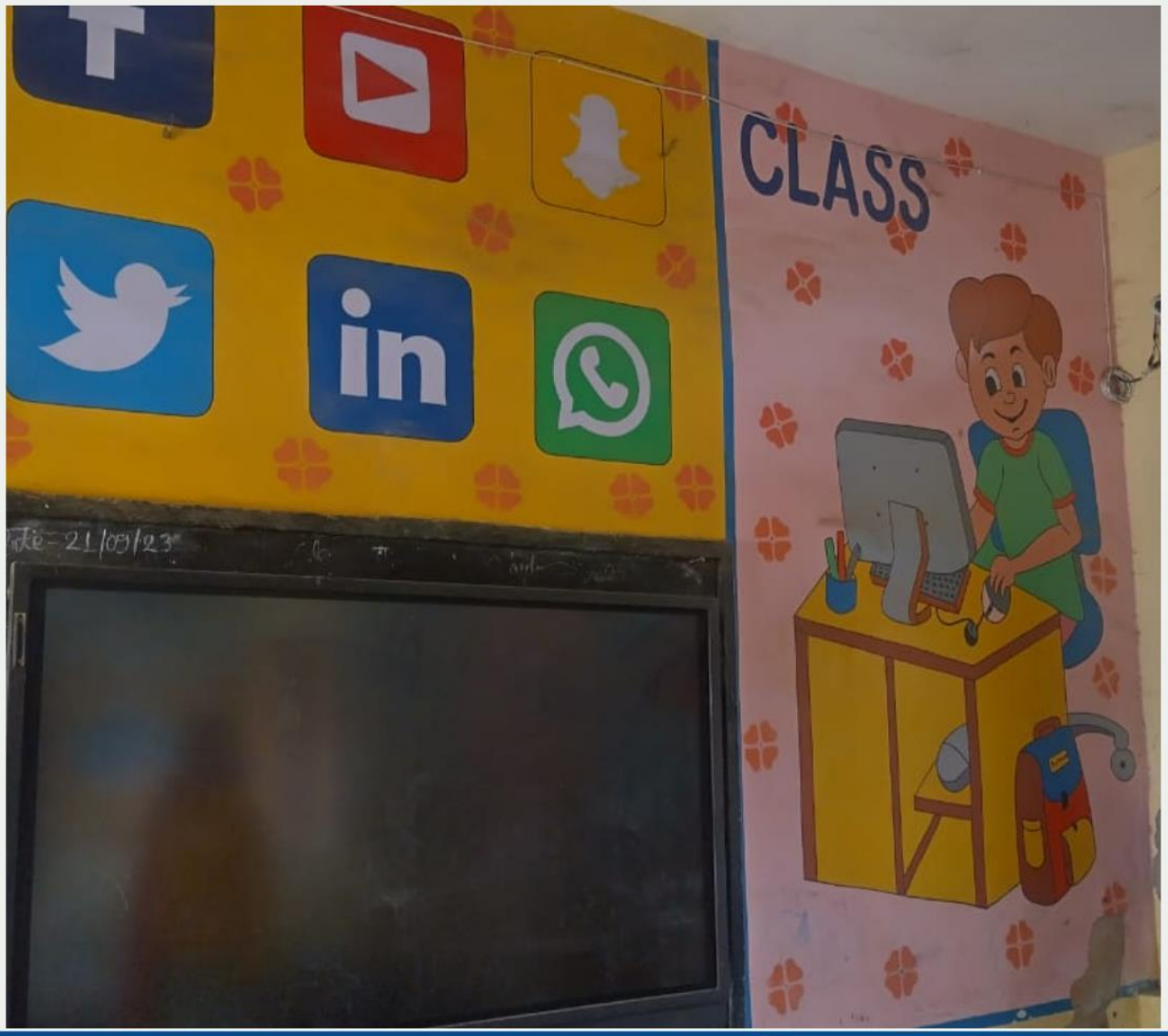
MARCH 2025



Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Rajasthan (P0354)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
A step towards progress

PREPARED BY:
DevInsights Pvt. Ltd.

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List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
SHG	Self Help Group

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 Holist Rural Livelihood Program (P0354) implemented by IBTADA in 15 villages of Umren Block in Alwar District of Rajasthan, India

We extend our heartfelt appreciation to HDFC Bank for its vision and resources, which made this meaningful research possible. DevInsights also extends its appreciation to the entire team of IBATADA and HDFC for their technical guidance, valuable input, and seamless coordination. Their profound understanding of the project and its context provided indispensable guidance in shaping our research design and data collection efforts.

We are deeply indebted to the PRI members, households 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), Health & Hygiene (H&H) and Promotion of Education (POE).**

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

The project achieved an **overall score of 4.8**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	H&H	PoE	Overall
Relevance	Excellent	Excellent	Excellent	Excellent	Excellent
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Excellent	Excellent	Excellent	Excellent	Excellent
Effectiveness	Excellent	Excellent	Excellent	Excellent	Excellent
Impact	Excellent	Excellent	Good	Excellent	Excellent
Sustainability	Excellent	Excellent	Excellent	Excellent	Excellent
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	**4.7**	**4.7**	**4.6**	**4.9**	**4.8**

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

- **Overall score of 4.7**, reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding**.
- **94% of respondents rated the solar street light 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 4.7**, reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding**.
- Beneficiaries reported **financial stability, reduced input farming input cost, and increased participation in income-generating activities**.
- **Nearly 98% of respondents rated interventions as "Essential Support" or "High Priority"**, indicating strong alignment with local needs.
- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. Despite all the efforts, the water scarcity still prevails.

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

- **Overall score of 4.6**, demonstrating reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, sustainability and branding**.
- **100% of respondents were community members**, with **90% engaged in farming**.
- **57% 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 4.9**, demonstrating reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, 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**.

NRM interventions such as solar lighting significantly improved community safety and mobility, though future efforts should focus on strengthening maintenance systems. SDLE activities empowered women and small farmers through income generation and skill-building yet highlighted the need for stronger market linkages and post-training support. H&H initiatives improved access to clean water and nutrition, but water scarcity remains a concern in certain areas. Education-focused interventions notably enhanced school infrastructure and learning environments; however, the sustainability of digital tools requires attention.

Key recommendations include building local maintenance capacity, expanding market access for rural livelihoods, scaling water infrastructure, and institutionalizing support for school-based digital education. Emphasis on community ownership, women's participation, and convergence with government schemes will be vital for sustaining the project's impact. A structured exit and handover strategy is essential to ensure long-term benefits.

1 Introduction

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

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

Figure 1: Key Thematic Areas

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

market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, thereby enhancing their socio-economic status.

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

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

1.1 Objectives of the Study

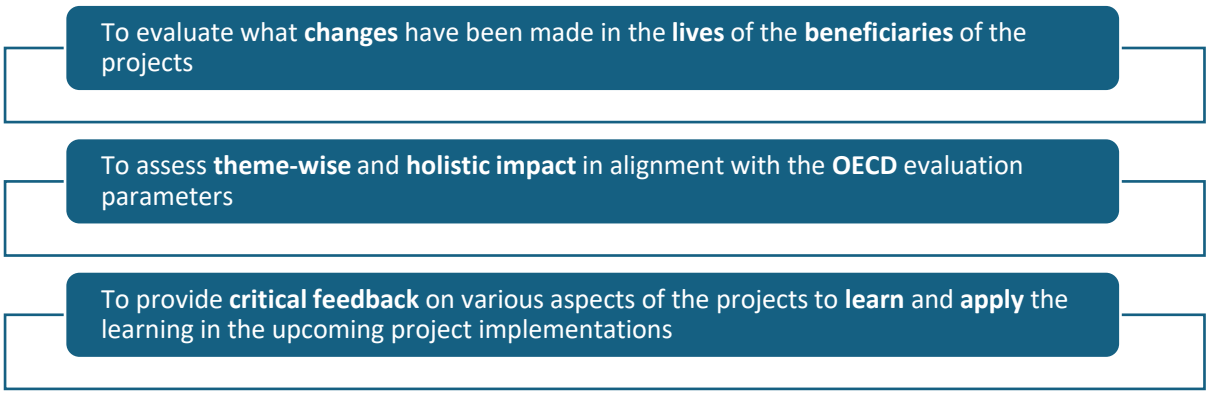

Figure 2: Objectives of the study

1.2 About Implementing Organization

Ibtada is a registered not-for-profit organization established in 1997 with a mission to empower marginalized communities—particularly women—to reduce social and economic poverty and inequality. Rooted in the belief that development must be inclusive and community-driven, Ibtada envisions a society where poor and deprived social groups are economically, socially, and politically empowered to actively participate in development processes and enjoy equal rights and access to resources.

Over the years, Ibtada has worked extensively in Rajasthan and other parts of India, focusing on institution building, women's leadership, livelihoods enhancement, girls' education, and strengthening grassroots governance. Its core goals include organizing women around savings and credit through Self-Help Groups (SHGs), nurturing leadership, building a cadre of grassroots change agents, enhancing access to rights and entitlements, and improving the quality of education through community engagement.

Ibtada has made remarkable strides in girls' education, successfully mainstreaming and enabling girls to pursue post-elementary education. It has developed innovative models such as the **Krishi Sakhi** and **Pashu Sakhi**, which have gained national recognition and have been adopted by the National Rural Livelihoods Mission (NRLM) and state governments. The organization also supports four self-sustained federations managing collective savings of over ₹14.4 crores.

In the education sector, Ibtada has worked with government schools, leading to empowered School Management Committees and improved learning environments. Its impact extends to enhancing income security, with a 25% increase in member incomes through agriculture and livestock initiatives, and better market access for women-led milk producer companies.

The organization's excellence has been recognized through numerous awards, including the Best SHG Award in Rajasthan (2005), multiple recognitions by NABARD, the Harvard South Asia Institute's Impact Assessment Award (2016), and several **Bhamashah Awards** by the Government of Rajasthan.

1.3 About the Project Area

The project was implemented in 15 villages of Umren block in Alwar district, Rajasthan, located within the Mewat region. Mewat had long been recognized as one of the most backward regions in India, particularly when contrasted with its proximity to Gurgaon, a significantly more developed urban area. This stark disparity underscored the urgency and importance of developmental interventions in the region.

According to the 2011 Census, the district of Alwar had a population of 3,674,179, with 1,939,026 males and 1,735,153 females, spread across a total area of 8,380 sq. km. The population in this area was predominantly Meo Muslim, a community with historical roots tracing back to Rajput or Yaduvanshi ancestry. Despite their conversion to Islam in the 14th century, the Meos had retained many cultural ties with their Hindu background. Alongside the Meos, the region also included Scheduled Castes (SCs), Scheduled Tribes (STs), refugees from Pakistan, and other backward castes, all of whom faced various forms of socio-economic exclusion.

The region was characterized by deep-rooted poverty, limited access to education and employment opportunities, and poor governance. Women and girls, in particular, experienced multiple layers of deprivation—including low literacy levels, restricted mobility, and heavy burdens of unpaid care and agricultural labour. Issues such as alcoholism among men and neglect by local governance systems further worsened the situation.

Given the marginalized status of the communities and the limited state support, the selection of Umren block for project execution had been both strategic and necessary. The initiative aimed to empower local institutions and women-led collectives to lead development efforts, improve livelihoods, and enhance the overall quality of life in these villages.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Bala Dahra
2	Bijopur
3	Chandoli
4	Chomu
5	Dhiwarbas
6	Dhulpuri
7	Kairwari
8	Kerwawal
9	Kiarwara
10	Naithala
11	Nandanheri
12	Nangla Sedu
13	Nithari
14	Odhibas
15	Rundh Shahpur

Project Location:
Umren Block of Alwar
District, Rajasthan, India

Figure 3: Project Location

2 Methodology

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

2.1 Assessment Framework

The assessment framework for this study is structured to evaluate the **relevance, coherence, efficiency, effectiveness, impact, and sustainability** of the **HRDP.** The framework integrates **quantitative and qualitative approaches** to assess the program's implementation and outcomes comprehensively. Each component will be evaluated through specific indicators aligned with the thematic areas of HRDP:

1. **Relevance:** Alignment of project activities with community needs and priorities
2. **Coherence:** Compatibility with other interventions and government schemes
3. **Efficiency:** Optimal utilization of resources (manpower, materials, and time) to achieve outcomes
4. **Effectiveness:** Adherence to planned timelines and delivery of intended outputs
5. **Impact:** Degree of short-term and long-term changes in beneficiaries' lives
6. **Sustainability:** Potential for project outcomes to be sustained

The assessment will use a retrospective recall approach to establish baseline information, as no prior baseline data is available.

2.2 Scoring Matrix

The scoring matrix, aligned with OECD parameters, is used to rate and evaluate the project's performance across various parameters, including **Relevance**, **Coherence**, **Efficiency**, **Effectiveness**, **Impact**, **Sustainability**, and **Branding**. Each parameter is assessed through a set of indicators, where those marked in **blue** derive scores from quantitative surveys and those in **green** from qualitative interactions.

Table 3: OECD DAC Criteria Scoring Matrix

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

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

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

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

Weights for each intervention were calculated using the below formula:

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

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

Table 4: Thematic - Indicator Scoring Process Example

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

Level 1			
Weighted Average- Level 2 Score	3.8 (Score- CE)	4.0 (Score- P)	3.6 (Score- WM)
Weights – level 2	0.4	0.3	0.3
Weighted Average- Level 3 Score	3.8 (Beneficiary Need Alignment Score NRM)		

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

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

Based on the weighted average scores calculated for indicators under the major parameters of OECD DAC criteria, 4 categories are developed based on the scores they attain. The same is provided below:

Table 5: Scoring Range Followed for Project Scoring

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

2.3 Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted across the **15 villages of Umren Block in Alwar District**, Rajasthan, where the program interventions were implemented.

2.3.1 Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

- **Sample Size Calculation:** The sample size was calculated using a **95% confidence interval** and a **5% margin of error**. The universe for each beneficiary type—household, community, and group—was determined, and individual sample sizes were calculated accordingly to ensure robust representation.

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

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

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

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

Themes	NRM		SDLE		H&H		PoE		Total	
	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Bala Dahra	2	16	34	18	5	14	0	0	41	48
Bijopur	2	3	20	22	6	10	6	5	34	40
Chandoli	2	2	32	28	7	4	4	4	45	38
Chomu	2	3	45	47	3	4	4	5	54	59
Dhiwarbas	2	4	27	21	3	2	0	0	32	27
Dhulpuri	2	4	23	22	5	4	0	4	30	34
Kairwari	2	3	31	31	5	3	0	0	38	37
Kerwawal	2	2	30	43	3	0	8	5	43	50
Kiarwara	2	3	39	44	6	6	4	4	51	57
Naithala	2	5	36	38	7	7	4	4	49	54
Nandanheri	2	1	26	25	5	8	0	0	33	34
Nangla Sedu	2	2	22	26	7	8	0	0	31	36
Nithari	2	2	36	35	4	4	4	4	46	45
Odhibas	2	1	13	29	2	4	0	1	17	35
Rundh Shahpur	2	2	22	20	3	4	0	0	27	26
Total	30	53	436	449	71	82	34	36	571	620

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

2.3.2 Qualitative Sample Size Estimation

A **purposive sampling approach** was adopted to ensure that the qualitative sample adequately represented the diverse range of stakeholders involved in the project. This method allowed the selection of participants based on their relevance to the thematic areas under study. Stakeholders were intentionally chosen for their ability to provide rich and informed insights. The table below showcases the stakeholder type, type of tool administered, and the total sample captured:

Table 7: Qualitative Sample Distribution by Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
Community Members	NRM, SDLE	FGD	2	**2**
PRI	NRM, Health	IDI	4	**4**
SHG lead	SDLE	IDI	6	**6**
Farmer group	SDLE	FGD	2	**2**
HDFC Project Team	NRM, SDLE, Heath, Education	KII	1	**1**
Implementation Agency	NRM, SDLE, Heath, Education	KII	1	**1**
Principal	PoE	IDI	8	**8**
Student	PoE	FGD	8	**8**
Total			32	**32**

In addition to the qualitative interviews, **5 detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, and School Management Committees (SMC)/Principals**. Each case story offers a unique narrative, highlighting the lived experiences, challenges, and benefits experienced by beneficiaries. These stories provide qualitative depth and contextual evidence to complement the broader findings from the interviews and discussions.

2.4 Data Collection Approach (including training)

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

2.5 Data Analysis and Report Writing

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

3 Interventions under Project P0354

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

3.1.1 Natural Resource Management

The HDFC HRDP initiative under 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: Project Specific Activities under NRM

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

3.1.2 Skill Development and Livelihood Enhancement

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

Table 9: Project Specific Activities under SDLE

Category	Specific Activities
Agriculture Training and Support	Farmer training through, demos, exposure visit, and PoP on modern farming techniques. Assist in formation of association
Entrepreneurship Development	Provide input support for goat rearing and poultry and other small business
Farm Management	Provide training on crop diversification, horticulture and irrigation method. Also help in provision of horticulture sapling and drips for irrigation.
Livestock Management	Provide training on fodder development and livestock management. Also aid villagers in Animal Health services facilities
Water Management – Agriculture and drinking	Repair and constriction of anicut and well.

3.1.3 Health and Hygiene

An important factor in rural development is health and hygiene. Therefore, to enhance community health, HDFC HRDP initiatives focused on increasing nutritional intake through the promotion of kitchen gardens and the distribution of high-quality seeds and fruit plants, enabling families and farmers to diversify their produce for better dietary nutrition and food security. 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	Community Water tank establishment

3.1.4 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, while innovative infrastructure projects like BaLa (Building as Learning Aid) and the establishment/renovation of classrooms and libraries created more conducive learning environments. Furthermore, the integration of smart and digital infrastructure 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 Library, and provide education material for support

4 Study Findings

4.1 Demographic Profile

4.1.1 Natural Resource Management

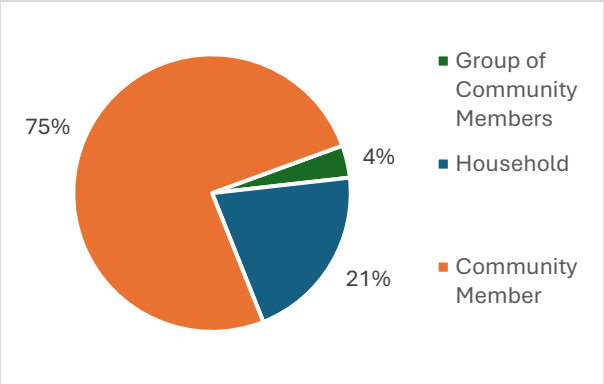

Figure 4: % Distribution of Respondents under NRM (n=53)

The pie chart illustrates the distribution of respondents under the **Natural Resource Management** theme, with the three fourth of the respondents (75%) belonging to the **Community Member** category followed by Households (21%) and **PRI Representatives** (4%). Among the **beneficiaries**, **57% were female and 43% were male**, indicating that female respondents formed the majority. This gender distribution aligns with the intervention's women centric approach.

4.1.2 Skill Development and Livelihood Enhancement

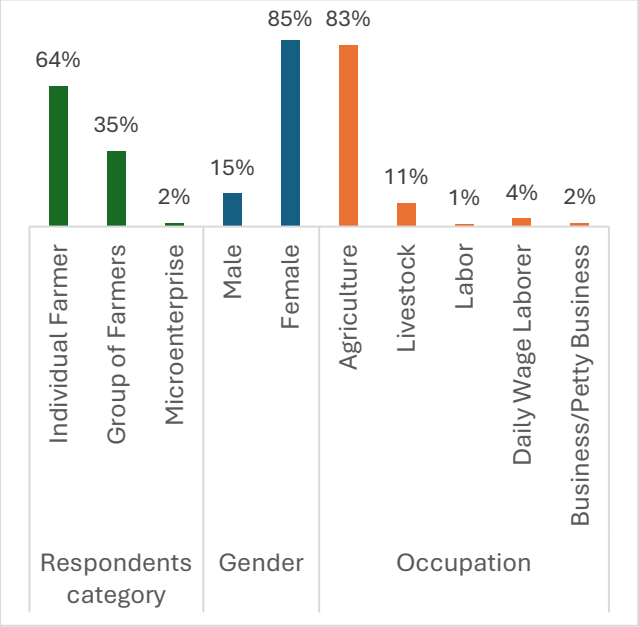

Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n= 449)

The adjacent figure illustrates the distribution of respondents under SDLE theme based on category, gender, and occupation. A significant majority (98%) were **farmers**, indicating that most respondents were engaged in farming either independently or in group. The gender distribution shows a stark disparity, with **85% of respondents being female** and only **15% male**, suggesting ample female participation in resource management activities. In terms of occupation, **83% were engaged in agriculture**, reinforcing farming as the primary livelihood, with minimal representation in **daily wage labour (4%).** This data highlights little occupational diversification.

4.1.3 Health and Hygiene

All of the respondents belonged to community member category. In terms of occupation, the largest proportion (**53%**) were working as farm labourer, while 37% were working as **Farmer**, highlighting that most respondents were engaged in agricultural activities, either as primary farmers or labourers, with a smaller segment involved in self-employment. This distribution underscores the predominance of farming as the primary livelihood while reflecting diverse economic engagement within the community.

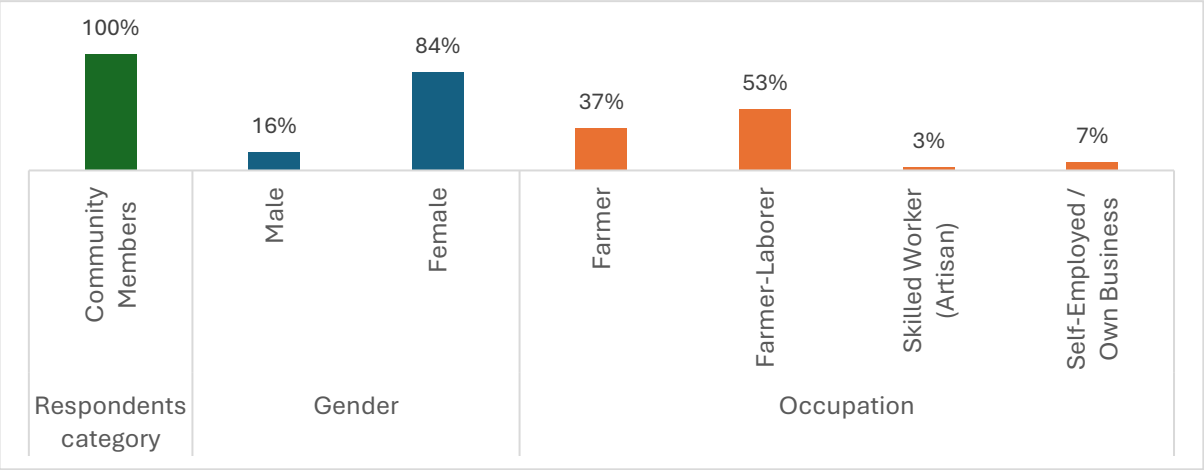

Figure 6: % Distribution of Respondents by category, gender and occupation under H&H (n=68)

4.1.4 Promotion of Education

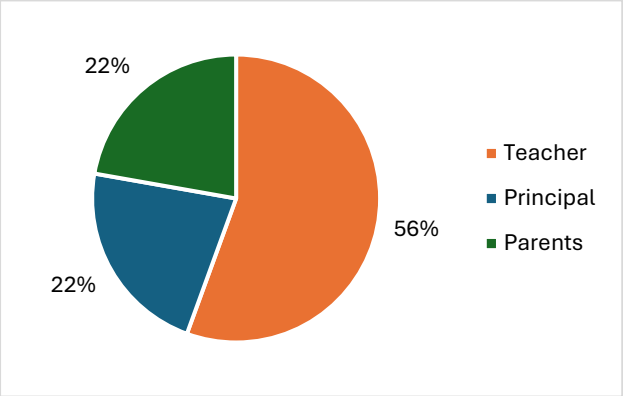

Figure 7: % Distribution of Respondents by category under POE (n=36)

The highest proportion of respondents were **Teachers (56%)**, followed by **Principals (22%)** and **Parents (22%)**. This distribution reflects a well- rounded representation from key stakeholders involved in the school ecosystem.

5 Key Findings

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

5.1 Relevance

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

5.1.1 Beneficiary Need Alignment

The table below presents the theme wise and overall project score for Beneficiary need alignment indicator:

Table 12: Project score for Beneficiary need alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Beneficiary need alignment	4.4	4.3	4.4	4.8	**4.4**

The HRDP interventions were rated "Good" with a score: 4.4 in terms of alignment with beneficiary needs, reflecting substantial relevance across key focus areas.

The interventions under NRM, including the installation of street solar lights, the distribution of home solar lights, and the provision for watershed management, were rated as essential support by the majority of the respondents. Close to two-thirds of the respondents reported solar streetlights as essential support, while the rest of the respondents considered it a medium- to high-priority. One of them said, *"The solar streetlights have been very useful. Earlier, it was difficult to move around at night, and children could not study properly after dark. Now, they have proper lighting, and it is much safer for everyone. Women feel more secure stepping out after sunset."* On the other hand, the responses received on sufficiency showcase a different picture. Where, in the majority, 64% responded that the number of solar streetlights installed was either adequate or fairly adequate. While only one-third of the respondents believed it to be extremely adequate.

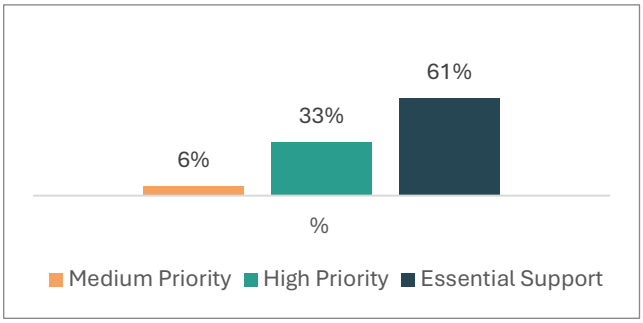

Figure 9: % Rating on Relevance under NRM- Solar Street Light (n=33)

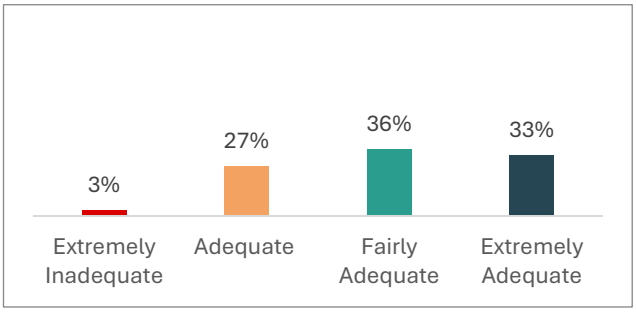

Figure 8: % Rating on Sufficiency under NRM- Solar Street Light (n=33)

Under the SDLE component, all interventions, encompassing the distribution of high-quality seeds, provision of irrigation methodologies, capacity building in agricultural techniques, and livestock management, demonstrated a high degree of alignment with the expressed needs of the beneficiaries. Notably, a significant majority (98%) of respondents rated livestock management training as a high priority or essential support, recognizing its importance as a supplementary income source for marginal farmers. Furthermore, essential support ratings were reported for input support in the form of seeds (51% of n=103), irrigation methods (67% of n=48), training on modern farming techniques (61% of n=75), fodder development (54% of n=106), and the provision of animal shelters (61% of n=46). A similar proportion of respondents indicated that these interventions were fairly adequate. Specifically, 60% of the beneficiaries of livestock management training perceived the intervention as fairly adequate.

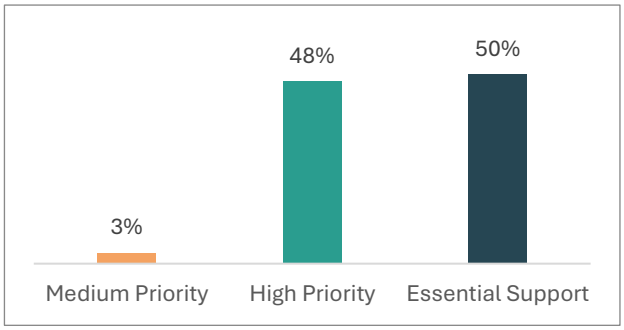

Figure 11: % Rating on Relevance under SDLE- Livestock Management Training (n=109)

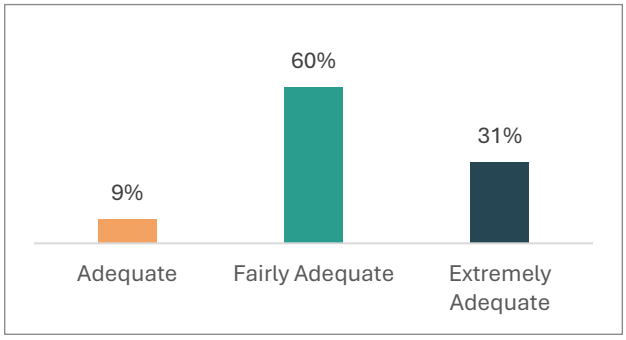

Figure 10: % Rating on Sufficiency under SDLE- Livestock Management Training (n=109)

Moreover, the interventions implemented under the Health and Hygiene (H&H) component, namely kitchen garden plantation and associated training, alongside the construction of wells and borewells to facilitate access to clean drinking water, were reported as essential support by a substantial proportion of respondents. Specifically, 57% (n=56) of beneficiaries who received seeds for kitchen garden plantation considered this support essential, with the remaining respondents rating it as high priority. Similarly, interventions under the Promotion of Education (PoE) component, including classroom renovations, BaLa Painting initiatives, toilet construction, and the installation of smart TVs and RO systems, were uniformly reported as essential support by all beneficiaries. Notably, 94% (n=35) of respondents identified classroom renovations as essential. One beneficiary articulated the pre-intervention conditions, stating, "*before this project, schools were not taken care of. The buildings were not in good shape, the surroundings were dirty, and students didn't have access to clean water, toilets, or proper classrooms*," highlighting the significant improvement resulting from the intervention.

5.1.2 Local Context Alignment

The table below presents the theme wise and overall project score for Local Context Alignment indicator:

Table 13: Project score for Local Context Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Local Context Alignment	5.0	5.0	4.8	5.0	**4.9**

The HRDP interventions were rated "Excellent" with a score: 4.9 in terms of alignment with local context, reflecting substantial relevance across key focus areas.

The local context alignment indicator data highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the target communities. An **Excellent score of 4.9** reflects alignment with local needs and priorities. The interaction with implementation agency revealed the involvement of community members in identifying priority areas. The planning process included consultations with SHG members, VDCs, and local stakeholders, ensuring transparency and community ownership. Initial needs assessments, including field discussions and key informant interviews, helped determine critical issues like poor lighting, unreliable electricity, and water access.

Under NRM, one of the major problems was poor visibility and lack of safety after dark. Villages were engulfed in darkness at night, making it risky to move around, especially for women and children, and increasing the chances of thefts and encounters with wild animals. To address this, solar streetlights were installed at strategic locations such as road bends, schools, temples, which significantly improved visibility and enhanced public safety. Another pressing issue was the unreliable electricity supply. Frequent and prolonged power cuts disrupted daily life, particularly affecting children's ability to study at night and the efficient use of water pumps for irrigation and household needs. The introduction of solar-powered lighting helped reduce dependence on the erratic electricity supply, ensuring continuous lighting for essential tasks and studies. This also helped eliminate the use of kerosene lamps, which were not only costly but also caused smoke and eye irritation.

"We used to have frequent power cuts, sometimes lasting for hours. Children struggled to study at night because there was no proper lighting, and they had to use kerosene lamps, which caused smoke and irritation. Another major concern was safety without streetlights, the roads were pitch dark, and there was always a risk of snake bites or accidents at night. But in the last year, solar streetlights have been installed in some parts of the village, making things much better."

- *Excerpts from Farmer Group, Bala Dahra, Alwar*

In terms of SDLE and H&H, the villages involved in the project were grappling with numerous interrelated challenges, the most pressing of which was water scarcity. The shortage of water disrupted daily life and severely affected agriculture, which is the primary source of livelihood for most households. Fetching water involved long distances and sleepless nights, especially for women, who bore the brunt of household responsibilities. The erratic electricity supply made it even harder to use water pumps effectively. In response, a range of interventions was implemented. Borewells were installed with the support of the government, village leaders, and HDFC Bank. Additionally, water tanks were constructed in several neighbourhoods, ensuring round-the-clock access to water for both domestic and irrigation purposes. However, even after the intervention, the water scarcity problem still persists as one respondent reported "*People still walk one to two kilometres carrying water drums on their heads.*" Broadly, these steps drastically reduced the time and effort spent fetching water and improved health and hygiene conditions in the community, however, some areas of the community still need interventions which can provide them continues water supply.

"For the past 8 to 10 years, access to drinking water has been a significant problem. Now, with the newly constructed tanks in different neighbourhoods, people can easily collect drinking water."

- *Excerpts from PRI member of Chandoli village, Alwar*

Additionally, agricultural productivity, too, was affected by poor irrigation facilities, lack of knowledge about modern farming practices, and low-quality inputs. The project addressed these issues by introducing drip irrigation systems, which allowed farmers to conserve water while irrigating their fields more efficiently. This not only improved water use but also enabled year-round cultivation, even on previously barren land. Farmers were provided with quality seeds, fertilizers, and training in improved sowing techniques, pest control, organic compost preparation, and crop management. These inputs helped increase yields and made farming more sustainable and profitable.

"There was a significant issue with water scarcity. Since IBTADA provided us with drip irrigation systems and helped us build a reservoir, water management has improved. Earlier, we used to waste a lot of water, but now we conserve it better. Earlier, we used manual methods, which wasted water and reduced yield. We did not have access to quality seeds or fertilizers like we do now."

- Excerpts from SHG member of Chomu village, Alwar

Further, for the **PoE**, prior to intervention, schools in the PoE suffered from dilapidated buildings, lack of basic sanitation and clean water, significantly hindering students' learning and girls' attendance. The project addressed these critical needs by repairing infrastructure, constructing sanitation units, ensuring clean water access, and introducing smart classroom tools. These improvements created a safer, more engaging environment, leading to increased enrolment and reduced dropout rates, particularly for girls.

"Before the project, we had basic toilet facilities, especially for the girls. With the assistance of the IBTADA initiative, a well-structured toilet was built for the girls, which has been very beneficial. It is safe, well-maintained, and serves their needs effectively. Additionally, we received a sanitary napkin destroyer, which is also being used efficiently. IBTADA has provided us with a cabinet for the library, security cameras, an RO water system, an inverter, BALA paintings, and solar lighting. These facilities have significantly improved the school environment."

- Excerpts from Principal of Chomu village, Alwar

5.1.3 Quality of Design

The table below presents the theme wise and overall project score for Quality of Design indicator:

Table 14: Project score for 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 evaluates the technical, organizational, and financial feasibility of an intervention in addressing identified challenges and achieving intended outcomes. Within all the thematic areas, the intervention achieved **an excellent score (5.0),** reflecting its well-conceived and robust design.

Based on the verbatim, it is evident that the intervention demonstrates excellent design that is technically sound, financially viable, and addresses real needs. The willingness of beneficiaries to contribute monetarily—such as paying ₹1500 towards a ₹10,000 sprinkler—clearly indicates that they perceive the asset as beneficial and valuable. This readiness to invest, especially when the asset serves individual needs, reinforces that the intervention is grounded in actual demand rather than assumed requirements. The contribution acts as a validation mechanism, confirming that the design is both relevant and impactful for the community.

> *"Suppose you I am getting a sprinkler from a project. Then I can use that sprinkler in my own farm. So, if the sprinkler is said 10000 rupees and I have to give 1500 rupees as my contribution. It is easier for me to give 1500-rupee contribution because I am going to get an asset for myself."*
>
> *"It is only when they commonly need it, that they will be eager to give their contribution you know individually. So that is why we keep this contribution factor in every intervention because in a way we also know that is there a real need for what we have designed in the project, or is it just something we assumed the community needs? Because if it's only our assumption, the community will never contribute to it."*
>
> - *Excerpt from IBTADA, Alwar*

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 the overlaps, gaps, or contradictions with services provided by other factors.

5.2.1 Internal Coherence

The table below presents the theme wise and overall project score for Internal Coherence indicator:

Table 15: Project score for 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 intervention demonstrates strong internal coherence and is fully aligned with HDFC Bank's CSR strategy and policy frameworks as all themes and overall project scores 5.0 categorised as Excellent. This alignment is clearly reflected in the structured and phased approach mandated by the bank, wherein the completion and assessment of existing projects, such as the HRDP initiative in Alwar, is a prerequisite before introducing any new interventions. The statement, *"since we've already implemented the HRDP project there, we cannot initiate any other project until a proper assessment is conducted,"* underscores HDFC Bank's commitment to evidence-based programming and responsible resource allocation. It highlights a clear intent to avoid duplication, ensure accountability, and maximize the impact of CSR initiatives. This structured process creates synergy between planning, implementation, and evaluation, reinforcing the organization's strategic focus and adherence to its CSR policy framework.

5.2.2 External Coherence

The table below presents the theme wise and overall project score for External Coherence indicator:

Table 16: Project score for External Coherence

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

The intervention attained an excellent score of 5 both at the aggregate level and across thematic areas, demonstrating strong synergy and complementarity with other initiatives, and effective integration with external frameworks. This high level of external coherence can be attributed to HDFC Bank's strategic approach, which includes a clear precondition that no other corporate or NGO-led intervention should be active in the project villages at the time of implementation, thereby eliminating potential overlaps or conflicts. Moreover, the intervention did not face any resistance from government agencies; in fact, it was well-received and supported by government departments and PRI bodies, especially in schools under the smart school initiative. The preference shown by villagers for the NGO-supported model over existing government schemes also indicates the project's accessibility, responsiveness, and immediate impact—factors that enhanced its acceptance and relevance at the community level. Additionally, the project's design actively sought convergence opportunities with government programs like those by NABARD, ensuring that it complemented rather than competed with ongoing efforts. These factors together underscore the project's strong alignment with and enhancement of the broader development ecosystem in the region.

"Theoretically there are schemes which are available by the agriculture department or many other departments. So that way I would say that there was no conflict with any government scheme, but the farmers preferred this model because there they are giving a contribution but then the asset is delivered immediately to them and it starts, they start reaping the benefits of it. , otherwise I don't see that there was any of the intervention where there was a conflict."

"In the schools where we worked on the smart school initiative, there was no conflict either I mean the government realized that the work which is being done through HDFC project is very much needed in this school. They provided all the support, even the PRI bodies de provided all the support."

- *Excerpt from IBATADA representative, Alwar*

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

5.3.1 Timeliness

The table below presents the theme wise and overall project score for Timeliness indicator:

Table 17: Project score for Timeliness

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

The project achieved an overall aggregate score of 4.8, resulting in a categorization of "Excellent," indicative of the timely execution of project activities across all components. Under NRM component, a significant majority (eight out of ten respondents) confirmed the on-time installation of solar streetlights. Similarly, within the SDLE component, nearly three-fourths of the respondents (n=109) reported the timely receipt of livestock management training. Notably, a majority of respondents across other SDLE interventions also indicated the timely conduct of project activities.

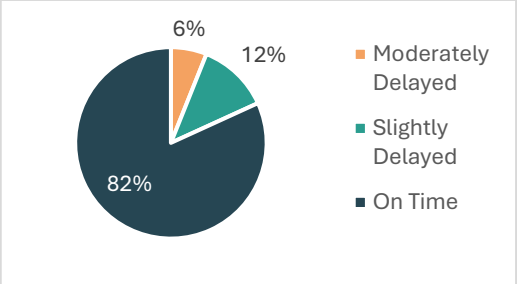

Figure 12: % Distribution of Respondents Across Categories for 'Timeliness' for Solar Street Light under NRM (n=33)

In the H&H component, an overwhelming majority of respondents (98%, n=56) reported the timely receipt of seeds for kitchen garden plantation. Likewise, the Promotion of Education (PoE) component demonstrated a high degree of timeliness in its interventions. Specifically, 96% (n=23) of respondents reported the timely provision of RO systems, which facilitated convenient access to clean drinking water for all students within the school premises. The consistent reporting of timely activity completion across all project components underscores efficient project management and adherence to planned schedules.

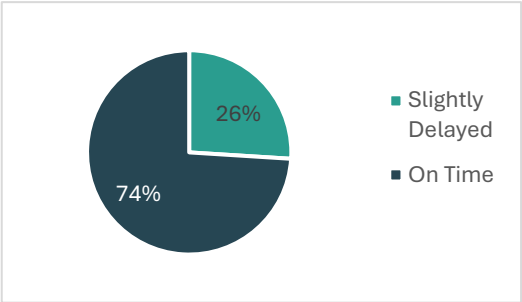

Figure 13: % Distribution of Respondents Across Categories for 'Timeliness' for Livestock Management Training under SDLE (n=109)

5.3.2 Quality of Service Provided

The table below presents the theme wise and overall project score for Quality of Services Provided indicator:

Table 18: Project score for Quality of Services Provided

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Services Provided	4.5	4.4	4.3	4.8	4.4

The project was categorized as "Good," achieving an aggregate score of 4.4, reflecting the satisfactory to high quality of services delivered across its various components. Within the NRM component, over 50% of respondents affirmed that the quality of the solar streetlights was very good. Similarly, under SDLE, approximately 52% (n=109) of the respondents who received livestock management training rated its quality as good. Notably, all respondents assessed the quality of other interventions under SDLE as either good or very good. In the Health and Hygiene (H&H) component, a majority of

respondents (63%, n=56) reported the quality of seeds provided for kitchen garden plantation as "good." Furthermore, under the Promotion of Education (PoE) component, nearly 90% (n=28) of respondents rated the quality of interventions related to classroom and BaLa Painting as "very good." This consistent feedback underscores the project's commitment to maintaining commendable standards in the provision of services and resources, which likely contributes to the minimization of malfunctions in the items provided through the intervention.

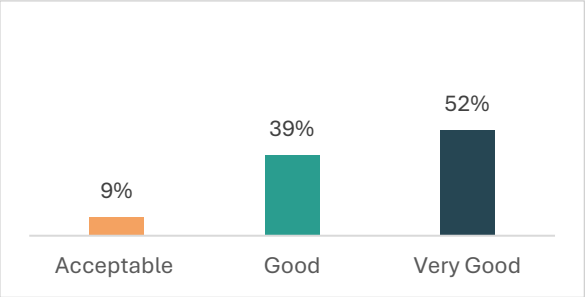

Figure 15: Distribution of Respondents Across Categories for 'Quality of Services Provided' For Solar Street Light under NRM (n=33)

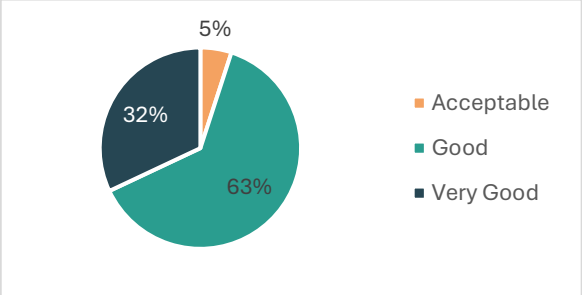

Figure 14: Distribution of Respondents Across Categories for 'Quality of Services Provided' For Kitchen Garden Plantation under SDLE (n=56)

5.3.3 Operational Efficiency

The table below presents the theme wise and overall project score for Operational Efficiency indicator:

Table 19: Project score for Operational Efficiency

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

The intervention attained a commendable score of **4.5** under operational efficiency, reflecting highly effective implementation and excellent utilization of available resources. The project team was lean but strategically deployed, with each staff member efficiently managing 2–4 villages—ensuring focused, timely, and quality delivery of activities. The project was completed as per planned timelines, meeting all intended goals without operational disruptions. Financial and human resources were monitored and utilized optimally, underscoring the partner's commitment to efficiency. While the execution was strong, a minor limitation was observed in the area of reporting, with some delays and incomplete documentation at project closure. This gap in internal data management and timely submission slightly impacted the overall efficiency rating. However, it did not hinder the project's on-ground performance, which remained robust and proactive throughout, demonstrating sound risk management and a high level of operational validity.

> *"One key aspect is human resources. We had four to five people working on implementing this project. So, I feel that they were very optimally utilized because neither there was the area to too little or neither it was too much for them. And so, each of them had three two to three or four villages. And so, they used to do justice to a very effective project implementation also."*
>
> - *Excerpt from IBTADA, Alwar*

"However, in this project, the reporting wasn't done properly. Since the project closed before March 2024, I don't think the reporting was completed thoroughly."

- *Excerpt from HDFC HRDP Project Team*

5.3.4 Project Design

The table below presents the theme wise and overall project score for Project Design indicator:

Table 20: Project score for 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 achieved an excellent score of 5 at both the aggregate level and across all thematic areas under the **Project Design & M&E** indicator, owing to its well-structured design and rigorous monitoring framework. The intervention was anchored around a clear and realistic outcome—**income enhancement**—which was effectively translated into achievable, community-relevant activities. The design purposefully avoided complex interventions, focusing instead on practical livelihood support that could be easily monitored and assessed. A systematic approach to data collection and tracking was embedded throughout the project lifecycle. Regular monthly meetings and daily field presence by team members and *Sakhis* enabled real-time monitoring and continuous feedback loops. Moreover, the project introduced innovative verification methods such as **GPS-based asset mapping**, where each asset distributed—be it solar lights, poultry units, or sprinklers—was digitally recorded, photographed, geo-tagged, and linked to beneficiary households. This double-verification mechanism ensured high data integrity and transparency. The combination of continuous community engagement and robust digital tools reflects a **comprehensive M&E framework**, reinforcing the project's effectiveness and accountability.

"Yes, the project aligns with the outcome because we did not include any highly complicated activities. Our first and most clear outcome was the enhancement of income."

"So, because of continuous dialogue and interaction with all the community members. It was one way that we were able to monitor also."

"At the end of the HDFC project with we also did a GPS based asset mapping. So, all the assets created under the HDFC project—like solar lights installed in some places, support provided for goat or poultry farming, or sprinklers distributed—are being monitored"

- *Excerpt from IBTADA, Alwar*

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)

The table below presents the theme wise and overall project score for Interim Results (Output and short-term results) indicator:

Table 21: Project score for Interim Results (Output and short-term results)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Interim Results (Output and short-term results)	4.5	4.3	4.1	4.7	**4.3**

This sub-indicator was assessed by aggregating ratings from four questions that examined the **current status, utilization, short-term outcomes,** and **stakeholder reflections** on the benefits derived from the program. The table above reveals that overall, the project was rated as "Good." Reflecting that the majority of the interventions were functional and utilized frequently at the time of survey. Moreover, intervention's short-term outcomes were also achieved.

Under NRM, notably, close to 80% of respondents reported that the solar street light was moderately to fully functional at the time of the survey. However, 12% of respondents revealed that the light was not functional at all, as its battery was dead. One of them said, "*For the first two to three months, they functioned well. Thereafter, they started malfunctioning.*" Reflecting a need for technical support so that the issues can be resolved. In terms of utilization, 94% of respondents reported using the solar street light "often to always." Suggesting that the intervention has become an integral part of their life. Further, 80% also ascertain that the village area is now well lit, and hence they feel safer. One of them said, *"Earlier, it was difficult to step outside after dark because of wild animals, but now we feel safer. It also makes daily tasks easier—we can fetch water even at night."*

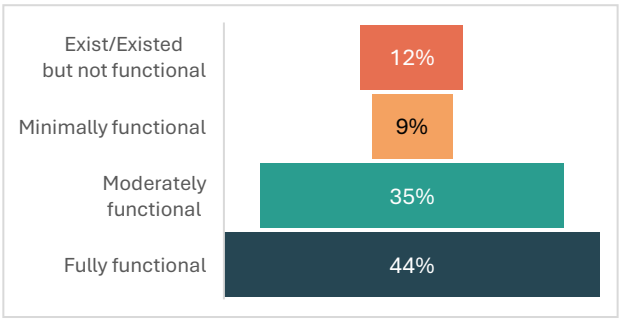

Figure 17: % Distribution of Respondents Across Categories for 'Current Status' of Solar Street Light under NRM (n=33)

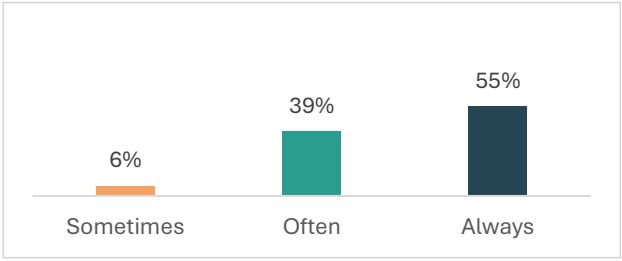

Figure 16: % Distribution of Respondents Across Categories for 'Utilisation' of Solar Street Light under NRM (n=33)

Under the SDLE component, while a significant proportion of respondents (37%, n=103) reported the functionality of seeds received as input support, the overall proportion of fully functional interventions remained relatively low. Notably, 11% (n=103) indicated the absence of seeds at the time of the survey, primarily attributed to their intended use within a single agricultural session. It is anticipated that beneficiaries will continue to utilise high-quality seeds in subsequent cycles. However, a substantial majority (63%, n=48) of respondents who received irrigation support reported that the drip irrigation systems were fully functional, with the remainder indicating moderate functionality, suggesting the intervention's capacity to provide a sustained solution to water scarcity. Regarding utilisation, two-thirds (n=103) and 94% (n=48) of respondents receiving "input support - seeds" and "irrigation methods," respectively, reported using the provided resources often or always.

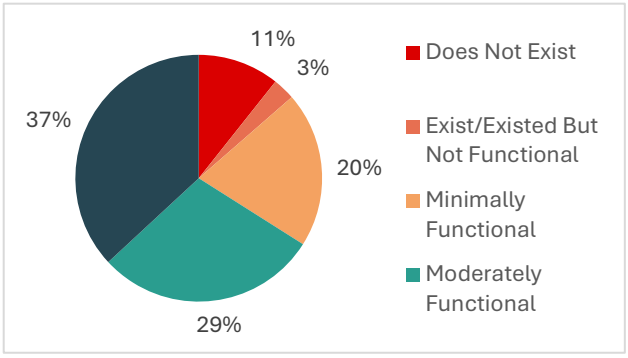

Figure 18: % Distribution of Respondents Across Categories for 'Current Status' of Agri- Input Support- Seeds under SDLE (n=103)

The immediate effects of the livestock management interventions were evident in the reported changes experienced by the beneficiaries. A majority of respondents (53%, n=146) indicated that they were able to sell livestock byproducts and generate income as a direct result of the intervention. Furthermore, a significant proportion (66%, n=146) moderately agreed that the prevalence of diseases among their livestock had decreased. This reduction can be primarily attributed to the regular animal health camps conducted and the provision of veterinary facilities facilitated by the organization. These short-term outcomes highlight the immediate benefits of the livestock management support in terms of income generation and improved animal health.

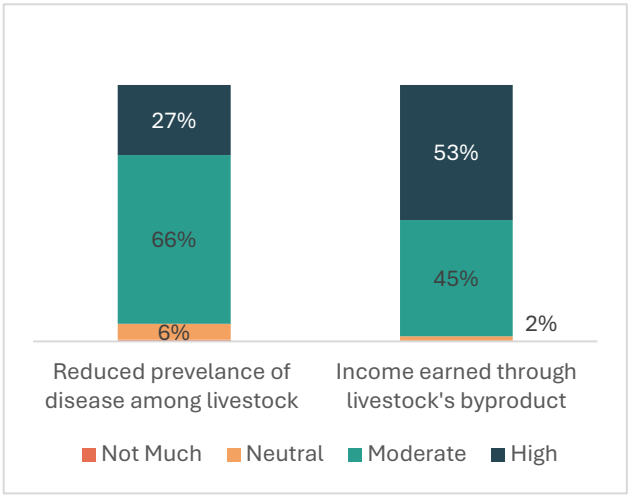

Figure 19: % Distribution of Respondents Across Categories for 'Short term changes' of Livestock management under SDLE (n=146)

In the Health and Hygiene (H&H) component, approximately 45% (n=56) of respondents indicated that the seeds received for kitchen garden plantation were functional at the time of the survey, while one-fourth reported their non-existence. Nevertheless, a majority (61%, n=56) of respondents affirmed frequent utilisation of their kitchen gardens. Under the Promotion of Education (PoE) component, a high proportion (93%, n=28) of respondents reported fully functional classrooms and BaLa painting at the time of the survey. Notably, most respondents indicated frequent utilisation of the school-based interventions, citing their positive impact on creating a cleaner and safer learning environment, which in turn fostered increased student motivation and interest in their studies.

5.4.2 Reach (Target vs Achievement)

The table below presents the theme wise and overall project score for Reach (Target vs Achievement) indicator:

Table 22: Project score for Reach (Target vs Achievement)

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

The implementing agency demonstrated strong execution capacity by ultimately achieving **all the project targets**, despite facing initial challenges during implementation. In the early phase, approximately 30% of the activities—such as developing community orchards—faced resistance due to concerns over delayed returns and required investments. However, through persistent community engagement and grounded need assessment, these barriers were effectively addressed. The agency had conducted a thorough need analysis, ensuring that all interventions were practical, demand-driven, and realistically scoped for each of the 15 villages. No significant miscalculations in planning or target-setting were reported, and any location-specific constraints, like water scarcity, were navigated successfully. As a result, the intervention earned an **excellent score of 5** for its well-calibrated design and **successful achievement of nearly 100% of its targets**.

> *"Yeah, we had assessed the situation I would say very well. So, I think in none of the interventions We felt that we had taken any overly large numbers that would be difficult to achieve or that there was no demand for them. At the end of it we were able to achieve almost all the targets in all the activities."*
>
> *- Excerpt from IBTADA, Alwar*

5.4.3 Influencing factors (enablers and disablers)

The table below presents the theme wise and overall project score for Influencing Factor indicator:

Table 23: Project score for Influencing Factor

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Influencing Factor	5.0	4.9	5.0	5.0	**5.0**

The project achieved an **excellent score of 5**, owing significantly to key enabling factors that drove its successful implementation. Two standout elements were the **Village Development Committee (VDC)** and the **Sakhi model under IBDATA**. Over time, the VDC members began to take ownership of their roles, actively supporting decision-making and project coordination at the grassroots level. Complementing this was the role of the **Sakhis**—one in each of the 15 villages—who acted as dedicated village-level facilitators. As trusted community members, Sakhis ensured regular engagement with households, addressed logistical needs, and maintained a check on the fairness and transparency of VDC decisions. Their neutrality, vigilance, and deep connection with the community significantly enhanced operational effectiveness and accountability, making them pivotal to the project's success.

" One key factor, as we discussed, is the Village Development Committee. Gradually, they started taking their responsibilities more seriously, which was a significant factor. Another key factor is our Sakhi model under IBDATA, where an active woman from each village is selected to work on the project as a Sakhi, essentially serving as a cadre worker for that village."

- *Excerpt from IBTADA, Implementing Agency, Alwar*

5.4.4 Differential Results

The table below presents the theme wise and overall project score for Differential Results indicator:

Table 24: Project score for 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 project received an **excellent score of 5** for its outstanding inclusivity, demonstrating a **comprehensive and equitable approach** to beneficiary engagement. While all stakeholders were women, the implementing agency recognized the **diversity of needs and resource availability** within this group and tailored interventions accordingly. Households without land or livestock were supported with goat rearing, management training, and enclosures to help them build assets gradually and generate income. For those with land or better infrastructure, interventions included sprinklers and vegetable cultivation, enabling more immediate returns. This **differentiated strategy**, developed in consultation with the Village Development Committee, ensured that **every woman, regardless of socio-economic background, had access to relevant and beneficial support**. The project also prioritized **vulnerable groups**—including single women and small/marginal farmers—ensuring no one was left behind and that progress was both **inclusive and empowering**.

“So, we and the village development committee decided what intervention should be done with which social category of the household. And based on that there will be a differential income within the same village, but that also depends on the kind of assets and kind of resources that they already have. So, we will build from where they are.”

- *Excerpt from IBTADA, Implementing Agency, Alwar*

"Our primary focus is on supporting low-income farmers—especially those with small landholdings, typically less than five acres. We also prioritize vulnerable groups, such as single women, widows, or those in significant need. With these target groups in mind, we designed the project in Alwar.”

- *Excerpt from HDFC HRDP Project Team*

5.4.5 Adaptation over time

The table below presents the theme wise and overall project score for Adaptation over time indicator:

Table 25: Project score for 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 project demonstrated a high level of adaptability throughout its lifecycle, consistently responding to community feedback and evolving needs. For instance, initially, green fodder cultivation had a limited geographic scope but based on community demand and input from village development committees, the activity was significantly scaled up to cover all 15 villages—ensuring every household could benefit. The project adopted a flexible and iterative approach, allowing for mid-course corrections and annual redesigns based on on-ground realities and partner discussions. Alternative livelihoods like poultry were also incorporated as community preferences shifted. This proactive and responsive implementation approach led to the project receiving a score of 5 for *Excellent Adaptation*, recognizing it as highly adaptable with continuous learning, timely adjustments, and improvement.

> *"So, every year we will redesign the program. I mean this opportunity was there to redesign it and then submit it to HDFC. So, we used to do that.* Hence, *We met almost all the targets, and wherever we felt that we might not meet the targets for one or two activities because the community was not in showed interest in those activities, we could easily take deviations within middle of the project. And where the demand for any activity increased or decreased so we took those deviations we requested the HDFC team to give us that deviation and it was given to us."*
>
> - *Excerpt from IBTADA, Implementing Agency, Alwar*

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

5.5.1 Significance – (Outcome)

The table below presents the theme wise and overall project score for Significance (Outcome) indicator:

Table 26: Project score for Significance (Outcome)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Significance (Outcome)	4.5	4.4	3.9	4.7	**4.3**

The project was categorised as "Good" as it scored 4.3 at the aggregate level. Overall, all the intervention done under this project were significant for the villagers. Under NRM, almost all the respondents agreed that the home solar and street solar lights had helped in saving their time and money.

Further, the significance of the input support provided under the SDLE component is evident in the positive changes reported by a majority of respondents. A consensus emerged among beneficiaries regarding the reduction in their farm input costs and the attainment of more stable income and enhanced food security as a result of the intervention. The SDLE initiative included training sessions designed to educate farmers on the judicious use of seeds and pesticides, directly contributing to the reduction of input costs by preventing the purchase of excessive quantities. The intervention also introduced drip irrigation method, which use very less water and hence considered as optimal tool for areas with water scarcity issues. With the use of drips, farmers were able to cultivate barren land as well. Furthermore, the promotion of organic, home-based fertilizers, such as those produced through vermi-composting, further decreased input expenses while simultaneously improving crop yields and soil fertility. The resulting stable income for farmers has consequently led to increased food security within the community, underscoring the profound positive impact of this intervention on the lives of the villagers.

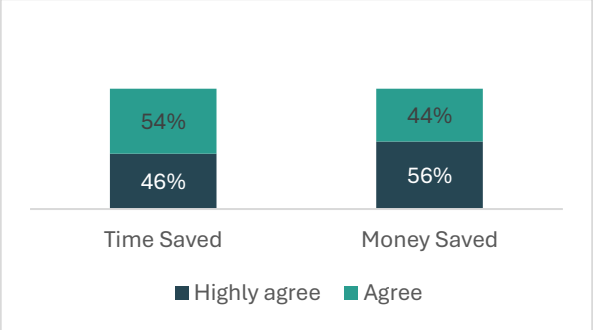

Figure 20: % Distribution of Respondents Across Categories for 'Significance' For Clean Energy under NRM (n=50)

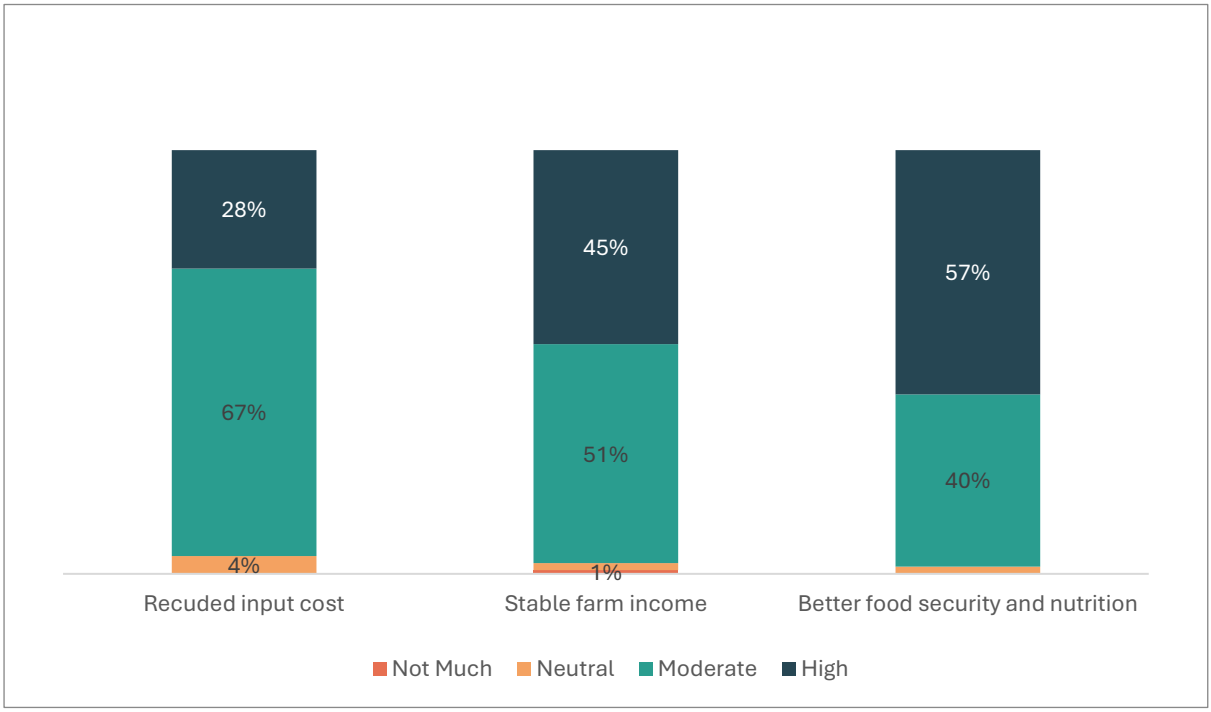

Figure 21: % Distribution of Respondents Across Categories for 'Significance' For Input Support under SDLE(n=119)

Under the Health and Hygiene (H&H) component, a significant proportion of respondents (71%, n=55) reported the ability to generate a small income through the local sale of kitchen garden produce. Furthermore, data indicates that a majority of respondents (n=35) perceive the interventions under the Promotion of Education (PoE) component as having a substantial positive impact. This impact is reflected in reported reductions in absenteeism and dropout rates, increased student enrolment, improved overall academic performance, and enhanced class participation. These findings collectively demonstrate the profound effect of the H&H and PoE interventions on the lives and educational experiences of the students.

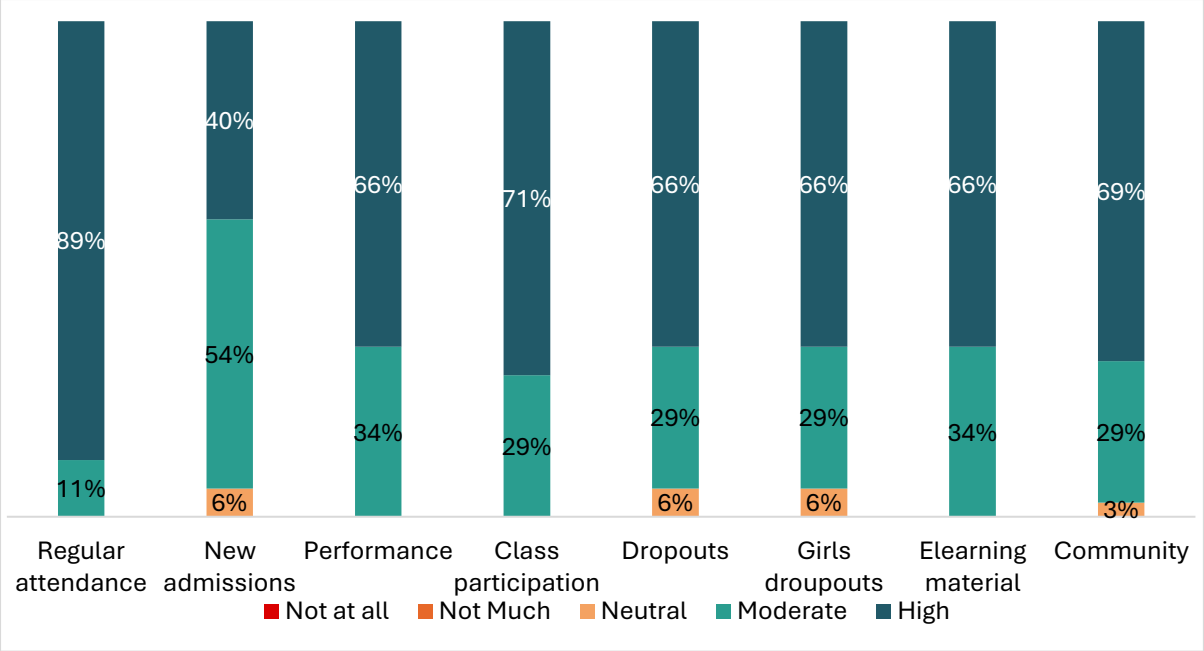

Figure 22: % Distribution of Respondents Across Categories for 'Significance' For Building and BaLa Painting under PoE (n=35)

5.5.2 Transformational Change

The table below presents the theme wise and overall project score for Transformational Change indicator:

Table 27: Project score for Transformational Change

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

Under NRM, the installation of solar street lights and home solar lighting systems brought about transformative changes in the villages, significantly improving safety, mobility, and quality of life. Previously dark and unsafe areas were now well-lit, enabling children, the elderly, and women to move around freely and confidently, even after sunset. The improved lighting reduced incidents of theft and deterred wild animals, ensuring greater protection for people, livestock, and property. Daily tasks such as fetching water, attending meetings, or visiting neighbours became more convenient and secure. These solar solutions proved reliable during power outages, providing uninterrupted illumination and fostering a greater sense of community well-being.

"30 solar lights have been installed. These lights have made it easier to navigate at night, especially in areas where roads were muddy or damaged."

- *Excerpt from PRI member of Chandoli village, Alwar*

"Earlier, it was difficult to step outside after dark because of wild animals, but now we feel safer. It also makes daily tasks easier—we can fetch water even at night."

- *Excerpt from Household member of Bala Dhera village, Alwar*

The activities undertaken under SDLE theme brought about significant transformation in the lives of farmers and their communities by equipping them with knowledge, resources, and sustainable agricultural practices. Previously, they lacked awareness and often misused seeds, pesticides, and water. With the introduction of drip irrigation, better seeds, and organic methods, water use became efficient, productivity improved, and even barren lands were brought under cultivation. Farmers learned to use precise quantities of inputs, adopted soil testing, and implemented improved crop spacing techniques, which reduced pest attacks and increased yields. Additionally, women gained financial independence through self-help groups, while livestock care and organic feed preparation reduced expenses and improved animal health. The installation of borewells and water storage tanks ensured year-round water availability, enabling double cropping and vegetable farming. As a result, income levels rose, cost of cultivation reduced, and the overall quality of life improved, making villages more self-reliant and prosperous.

"Since we started using better seeds and organic farming methods, our crop yield has increased. Before, we would get 8-10 quintals of wheat per acre, but now it's closer to 12-15 quintals. This has helped us earn more money."

- *Excerpt from Farmer Group member of Bala Dahra village, Alwar*

"Earlier, they could only irrigate one bigha (a unit of land measurement), but now, with the same amount of water, they can irrigate three bighas. This has increased their agricultural output, which, in turn, has increased their income."

- *Excerpt from PRI member of Chandoli village, Alwar*

"Earlier, we used to sow seeds in bulk without much calculation, but now we use precise quantities like 15-20 kg based on the size of the field."

- *Excerpts from SHG Members of Dhulpuri village, Alwar*

"Before the project, water scarcity was the biggest problem. People did not have much interest in improving agricultural practices. After the project started, drip irrigation systems were introduced, and better seeds were provided at lower prices. This significantly improved agricultural productivity. Earlier, barren land could not be used, but now, with borewells and better irrigation systems, even previously uncultivable land is being used effectively."

- *Excerpts from SHG Members of Run Shahpur village, Alwar*

The activities conducted under H&H theme, such as the promotion of kitchen gardens brought about a transformative change in the community by enhancing food security, promoting healthier eating, and reducing dependence on market-bought vegetables. Families began cultivating their own vegetables in small plots using seeds provided during the project, which ensured access to fresh, chemical-free produce right at home. This shift not only improved household nutrition but also led to financial savings, as people no longer needed to purchase vegetables from outside. Even after the project ended, many community members continued the practice by buying seeds themselves, demonstrating the sustainability of the initiative. Simultaneously, the construction of water tanks and village borewells effectively addressed long-standing water scarcity issues, ensuring round-the-clock

access to water. This significantly reduced the time and effort, especially for women, previously spent fetching water and further supported the continuity of kitchen gardening and other daily needs.

"Earlier, we had to depend on the market. Now, with the seeds provided, we have started growing vegetables at home. This not only saves money but also ensures chemical-free food"

- *Excerpt from Household member of Kiarwara village, Alwar*

"Previously, people had to walk long distances to fetch water from agricultural fields or other remote borewells. Now, with the village borewell, the water supply is more accessible."

- *Excerpt from PRI member of Chandoli village, Alwar*

The activities conducted under PoE theme, such as the renovation of schools, installation of smart classes, toilet construction, BaLa (Building as Learning Aid) painting, and overall infrastructure improvement brought a transformative change in the learning environment. Previously, dilapidated buildings, lack of sanitation, and poor facilities led to low enrolment and frequent dropouts. With the introduction of clean toilets, especially for girls, and the availability of water coolers and sanitary napkin dispensers, students—particularly girls—began staying in school throughout the day, leading to improved attendance. The construction of solar-powered fans in classrooms ensured comfort during power cuts, and BaLa paintings made learning more interactive and engaging. Smart classrooms with LED TVs, digital content, and a supportive library environment enhanced student focus and enthusiasm for learning. These improvements not only increased student interest but also drew new enrolments, even from families that previously preferred private schools. The interventions created a safer, more inclusive, and enjoyable learning space, significantly reducing dropouts and nurturing better study habits and IT awareness among students.

"Digital learning has increased both student engagement and teacher enthusiasm. When students watch content digitally—just like watching a movie at home—it enhances their focus and interest."

- *Excerpt from Principal of School in Kiarwara village, Alwar*

5.5.3 Unintended Change

The table below presents the theme wise and overall project score for Unintended Change indicator:

Table 28: Project score for Unintended Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Unintended Change	4.5	4.8	4.3	5.0	**4.7**

Under the NRM component, the installation of solar lights significantly improved village life. It reduced the dependence on kerosene lamps, thereby eliminating their harmful effects on eyesight and enabling children to study comfortably in the evenings. The improved lighting also enhanced safety by reducing incidents of theft and accidents after dark.

In the SDLE component, training programs boosted the confidence and agricultural knowledge of Self-Help Group (SHG) members. The shift toward organic composting and chemical-free farming improved soil health and crop taste, encouraging more sustainable farming practices. However, the horticulture intervention faced setbacks as several plants failed to bear fruit or withered, leaving land unused for the past 2–3 years and causing distress among farmers. Additionally, under H&H, though the construction of borewells was initially beneficial, many dried up within 6–7 months, becoming non-functional and limiting water access.

Under the PoE component, the construction of school toilets greatly reduced open defecation, especially among girl students, thus enhancing hygiene and comfort. Smart classrooms equipped with digital learning tools also created an interactive learning environment—students have become more tech-savvy and are now capable of operating these systems independently when teachers are unavailable.

"Absolutely! Before, we used kerosene lamps, which were costly and harmful to our eyes. Now, with better lighting, we can do our evening work without any trouble. It has also reduced cases of theft and accidents in our village."

- *Excerpt from Farmer Group Member of Khatiwada Village, Alwar*

"Some plants did not bear any fruit, and others simply withered away. We have three guava trees remaining, but they also are not producing any fruit."

- *Excerpt from PRI Member, Chomu Village, Alwar*

"In fact, water was available for a short period after the borewell was completed, but it dried up after six to seven months."

- *Excerpt from PRI Member, Chomu Village, Alwar*

"Earlier students had to go to open fields for defecation. Men were working, which caused discomfort and made it awkward for them. The new toilets have solved this issue"

- *Excerpt from Students from school in Chomu Village, Alwar*

5.6 Sustainability

The Sustainability section analyses the longevity and durability of project results, ensuring benefits continue beyond the intervention period. This parameter is assessed through two key indicators: **Potential for Continuity**, which evaluates the likelihood of sustained impact based on community ownership and resource availability, and Sustainability in **Project Design and Strategy**, which examines how well sustainability principles were integrated into the project's initial planning and implementation approach. These indicators help determine whether the project has established the necessary foundations for lasting positive change.

5.6.1 Potential for Continuity

The table below presents the theme wise and overall project score for Potential for Continuity indicator:

Table 29: Project score for Potential for Continuity

Composite Index					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Potential for Continuity	4.2	4.4	4.4	4.8	**4.4**

The project was categorised as "Good" as it scored 4.4 at the aggregate level. Overall, all the intervention done under this project had a potential for continuity as they had significant impact on the lives of the villagers.

Under the purview of NRM, a significant majority of respondents (79%) affirmed the presence of adequate to excellent measures designed to ensure the uninterrupted functionality of the solar streetlights. This was intended to sustain the intervention in the absence of support from HDFC Bank/ NGO. However, despite the existence of these sustainable measures, beneficiaries encountered difficulties in implementing corrective actions when issues arose. Notably, instances were reported wherein villagers attempted to contact technicians and transport the streetlight batteries to urban repair shops, yet these efforts proved unsuccessful. This situation underscores the necessity of establishing provisions for local technical expertise capable of providing timely assistance in such circumstances. Additionally, under SDLE, almost all he respondents, (98%, n=109), reported that adequate to excellent sustainability measures were in place to ensure the continuity of the befit in the absence of the HDFC support. The same is true for other interventions as well including installation of irrigation methods and intervention under PoE and H&H.

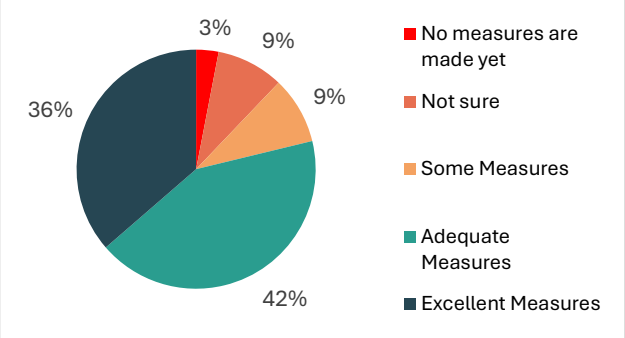

Figure 24: % Distribution of Respondents Across Categories for 'Potential for Continuity' for solar street light under NRM (n=33)

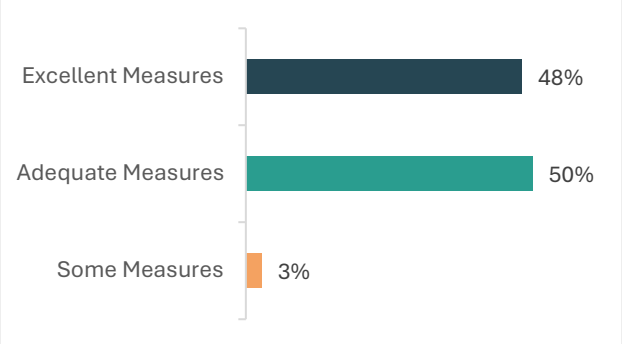

Figure 23: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Livestock management under SDLE (n=109)

5.6.2 Sustainability in Project Design and Strategy

The table below presents the theme wise and overall project score for Sustainability in Project Design & Strategy indicator:

Table 30: Project score for Sustainability in Project Design & Strategy

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

The project was underpinned by a comprehensive sustainability strategy, ensuring long-term impact well beyond the funding period. It built on a strong foundation of pre-existing community institutions like SHGs, which had been active for over two decades and comprised empowered women familiar with participatory processes and rights-based approaches. The project prioritized institutionalization through the formation and strengthening of Village Development Committees (VDCs), which were gradually trained and handed over responsibilities to manage and allocate resources independently. Clear and consistent communication about project timelines from the outset fostered trust and encouraged community ownership. Efforts such as leadership workshops, transparency in resource planning, and the establishment of village-level revolving funds further reinforced local accountability and self-reliance. The project's exit was also thoughtfully managed through formal closure events, enabling communities to reflect on achievements, celebrate progress, and prepare for continued action. This holistic approach cultivated systems, skills, and attitudes necessary to sustain development outcomes long after the project ended.

> *"The VDC was able to take the overall responsibility they will do their meetings also on their own and so we just gave them the clear indication that what are the resources which are available for their village and then they decide on based on whatever brainstorming they will have amongst themselves to work then they will just give us the list that this is what we think should be the allocation and we did it so it was a good experience of institution strengthening and building also."*
>
> - *Excerpt from IBTADA, Implementation Agency, Alwar*

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 Ibtada.

5.7.1 Visibility

The table below presents the theme wise and overall project score for Branding indicator:

Table 31: Project score for Branding

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

The **Visibility** indicator assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and IBTADA**. The **NRM, SDLE, POE, and H&H** components have achieved a **perfect score of 5.0**, indicating strong brand awareness among the community. Respondents consistently acknowledged the assets, training, and support they received—whether for improved agricultural practices like **crop diversification and Sprinkler/drip irrigation** or improvement in **schools by providing benches, smart classrooms, and BALA painting and provision of solar street**—were facilitated by **HDFC and IBTADA**. The clear association between these interventions and their **tangible benefits, such as increased income and improved safety and mobility**, demonstrates effective branding and widespread visibility of the program.

> *"Only the HDFC-supported project helped us significantly in improving our agricultural practices and village development."*
>
> *-Excerpt from SHG Members of Run Shahpur Village, Alwar*

> *"We are deeply grateful to IBTADA and HDFC."*
>
> *- Excerpt from Principal of school in Kerwawal Village, Alwar*
>
> *"Additionally, all the meeting, our team members made sure the Sakhis made sure that the people know that this project is being supported through HDFC. So even today if we go everybody, I mean you may have also seen that people remember with the name HDFC. "*
>
> *- Excerpts from IBTADA, Implementation Agency, Alwar*

6. Overall Project Score

Table 32: Overall Project Score

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

The HRDP project achieved an **overall score of 4.8**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas. Among the themes, PoE scored the highest with 4.9, followed by NRM and SDLE at 4.7 each and H&H at 4.6.

7. Conclusion and Recommendations

The Holistic Rural Development Program (HRDP), a flagship CSR initiative of HDFC Bank under its Parivartan framework, was implemented by the NGO Ibtada across 15 villages of Umren Block in Alwar District, Rajasthan. The region, part of the underdeveloped Mewat belt, faces systemic challenges including poverty, water scarcity, low literacy levels, inadequate infrastructure, and poor access to health and livelihood opportunities. The HRDP project was designed to address these interlinked issues through a comprehensive, multi-sectoral approach across four thematic areas: Natural Resource Management (NRM), Skill Development and Livelihood Enhancement (SDLE), Health and Hygiene (H&H), and Promotion of Education (PoE).

To evaluate the effectiveness of the project, a cross-sectional mixed-method approach was adopted, combining quantitative surveys and qualitative tools like focus group discussions and in-depth interviews. The study covered 620 respondents and was guided by the OECD-DAC evaluation criteria to assess parameters such as relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding. The use of a scoring matrix and weighted averages allowed for an evidence-based assessment of each thematic area and the overall project. Based on the findings, the project achieved an overall score of 4.8 out of 5, indicating excellent performance across themes and parameters.

Natural Resource Management (NRM) interventions, such as solar streetlight installations and watershed management, were highly appreciated by the community. Over 94% of respondents considered solar lighting as essential or high priority, with many reporting improved safety, reduced use of kerosene, and better night-time mobility. However, concerns were raised about the long-term maintenance of solar units, with some becoming non-functional due to battery failures.

To address these challenges, it is recommended that community-level maintenance systems be established and that technical training for local caretakers be included in future planning. Furthermore, NRM can be strengthened through the introduction of solar-powered irrigation solutions and closer integration with government schemes to enhance sustainability and scale.

Skill Development and Livelihood Enhancement (SDLE) interventions demonstrated strong alignment with the needs of small and marginal farmers, landless labourers, and women. Activities such as livestock management, drip irrigation, and entrepreneurship training helped increase household incomes and resilience. Women's participation was particularly high, with 85% of respondents under this theme being female. Despite these successes, market access and post-training employment remain weak links.

Recommendations include facilitating better market linkages through Farmer Producer Organizations (FPOs), offering post-training mentorship, and introducing value addition initiatives such as dairy processing and food preservation. Water scarcity still hampers full utilization of agricultural resources, so expanding micro-irrigation and water conservation efforts remains critical.

Health and Hygiene (H&H) interventions focused on kitchen gardens and water infrastructure, positively impacting nutritional intake and access to clean drinking water. About 61% of respondents reported regular use of kitchen gardens, and community water tanks significantly reduced the burden of water collection. Nonetheless, some areas still experience water scarcity, forcing people to travel long distances for water.

Hence, the project should expand its water infrastructure coverage, perhaps through solar-powered pumps or piped water schemes. Additional recommendations include community-based health

education campaigns, continuous follow-up on kitchen garden practices, and integrating hygiene promotion into existing community meetings or SHG activities.

Promotion of Education (PoE) interventions led to a marked improvement in school infrastructure and learning environments. Renovation of classrooms, installation of smart learning tools, BaLa (Building as Learning Aid) painting, and sanitation facilities enhanced student engagement and improved hygiene conditions, particularly benefiting girl students. Teachers praised the interventions, but there were concerns about the long-term maintenance of smart classrooms and digital tools.

It is recommended that technical support mechanisms be institutionalized, possibly through school-based maintenance clubs or parent-teacher groups. Additionally, continued investment in libraries, remedial education, and community involvement through School Management Committees (SMCs) will help sustain these gains.

Across themes, a few **cross-cutting recommendations** emerge. Sustainability should be embedded in all future designs through community ownership models and continued engagement with Village Development Committees (VDCs). Digital tools like GPS-based asset mapping and mobile-based monitoring can enhance transparency and accountability. Women's participation should continue to be prioritized and further institutionalized through leadership roles in community groups. Finally, an exit strategy that includes capacity building of local institutions and formal handover of responsibilities is essential to ensure that the positive changes brought by the HRDP project are sustained beyond the project cycle.

By addressing these recommendations, the HRDP initiative can further enhance its impact, ensuring that the progress achieved is sustainable and continues to benefit the rural communities in the long term. Strengthening community ownership, institutional support, and integration with government initiatives will be key to maximizing the effectiveness of future interventions and creating resilient rural ecosystems.

8. Case Stories

Case study 1: PRI - A Brighter Future for Naithala Village

Han Singh Jaat had spent his entire life in Naithala village, Alwar, witnessing the daily struggles of his community. Water shortages, unsafe roads, and poor farming conditions made life difficult, and real change seemed far away.

That changed when the HDFC and IBTIDA initiatives stepped in, bringing much-needed improvements. In just seven days, three new bore wells were set up, solving the village's long-standing water crisis.

"For years, people had to walk long distances to fetch water, but now, clean water is available close to home." says Han Singh.

Solar streetlights made the roads safer, and the local school underwent a complete transformation. With smart classrooms, better furniture, and fresh paint, children were excited to attend. Farmers also received support through drip irrigation, better tools, and fruit trees, helping them increase their earnings.

Though some difficulties still exist, Han Singh feels hopeful as he sees his village improving. Life is becoming easier, and people now believe in a better future

Figure 26: Water Tank- H&H

Figure 25: Solar Street Light- NRM

Case study 2 -Farmer- Aas Mohammad's Story: How HDFC Helped Chandoli Village

Aas Mohammad, a farmer from Chandoli village, remembers the struggles of the past—water shortages, poor farming conditions, and financial difficulties. Farming was tough, and resources were limited. But things started to improve when HDFC and IBTIDA came to the village.

They provided farmers with loans, better seeds, and drip irrigation systems. *"The Bajra and Jowar seeds they gave us grew well, and our cattle now have enough fodder,"* he shares. Water tanks were installed, making clean water easily available, and solar lights brightened up the village, making it safer at night.

The changes didn't stop there. Schools got furniture and fresh paint, and families started growing vegetables in their own kitchen gardens.

"For the first time, we have water, light, and food security all at once," he shares. While challenges remain, the village is moving forward. Aas Mohammad hopes for more training on organic fertilizers and better water management. HDFC's support has changed their lives, and they hope it continues.

Figure 28: Drip Irrigation- SDLE

Figure 27: Seeds- SDLE

Case study 3: Farmer- A New Beginning for Kerwawal Village

Prem, a farmer from Kerwawal village in Alwar, remembers how hard life used to be. Water was always a struggle, and farming felt like an endless battle. She spent hours carrying water for her crops, but still, the harvest was small. At night, the roads were dark, making it unsafe to step outside. Schools lacked proper facilities, and getting medical help meant traveling far.

But things started to improve when HDFC and IBTIDA came to the village. "*Now, we don't have to carry water in buckets—our fields get enough water, and our crops are growing better than before*", she shared.

Farmers learned new ways to grow food, and kitchen gardens meant families could eat fresh vegetables without spending extra money.

The village school got new classrooms, and children started going happily. Health camps made doctor visits easier, and solar streetlights made the roads safer at night. Prem says, *"Things are easier now, and we see a brighter future for our village."*

Figure 30: Fencing - SDLE

Figure 29: Goatery SDLE

Case study 4: SHG- A Better Life for Women of Bijapur

Poonam, a resident of Bijapur in Alwar district, has always worked hard to support her family. She and her husband earn through daily wage labour, but the work is uncertain. Some days they earn enough, while other days there are no work at all. Managing household expenses, feeding their children, and caring for her in-laws was always a struggle. Water scarcity made life even harder. Many families had no water connections, forcing them to walk long distances to fetch water. Even at school, children had to carry bottles from home as drinking water was not available.

When Poonam joined the HDFC-supported Self-Help Group (SHG), things slowly started to change. She received seeds to start a kitchen garden, farming tools, and fodder for her livestock.

"Before, we struggled for everything, but now, we have found ways to stand on our own." Growing fresh vegetables at home has not only saved money but also improved her family's nutrition.

Through the SHG, Poonam also learned about saving money and managing household expenses better. The women in the group support each other financially, making it easier to handle emergencies. While challenges remain, she now has a sense of control over her life and hopes for more opportunities to improve her family's future

Figure 32: Goatery SDLE

Figure 31: Kitchen Garden- H&H

Case study 5: Principal- Transforming Education: How the HDFC Initiative Revitalized a Government School in Alwar

Devendra Khadar, the headmaster of a government school in Alwar, has seen many changes over the years. The school, once dull and lacking basic facilities, struggled with issues like poor infrastructure, unreliable electricity, and a shortage of essential resources. Many parents preferred sending their children to private schools, believing they offered better education.

Through the HDFC initiative, the school received much-needed support. ***"Our school now looks new, with fresh paint, better classrooms, and working solar lights,"*** Devendra shared.

The addition of smart classes, new furniture, and a water cooler has made learning more engaging for students. The Bala paintings on the walls have also helped children understand concepts visually.

Although challenges remain—such as a shortage of teachers and an unstable internet connection—the improvements have made a significant difference. Devendra believes that with continued support and awareness programs for parents, more children will enrol, ensuring a brighter future for the students of his village.

Figure 33: Smart Classroom- PoE

Figure 34: BaLa Painting- PoE

9. Annexures

9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 33: Indicator-wise scores derived from interventions under each thematic area

Parameter			Thematic Area	Weighted Average of all interventions	Sum of Average Score	(Actual Sum of Score /Maximum Avg Score)	Weigtage	Indicator's Score	Final Score	Weightage of Parameter	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	NRM	4.4	17.9	4.48	50%	2.24	4.72	15%	0.71
			SDLE	4.3							
			POE	4.8							
			HH	4.4							
	Qualitative	Local Context Alignment	NRM	5	19.8	4.95	30%	1.49			
			SDLE	5							
			POE	5							
			HH	4.8							
		Quality of Design	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
Coherence	Qualitative	Internal	NRM	5	20	5	50%	2.50	5.00	10%	0.50
			SDLE	5							
			POE	5							
			HH	5							
		External	NRM	5	20	5	50%	2.50			
			SDLE	5							
			POE	5							
			HH	5							
Efficiency	Quantitative	Timeliness	NRM	4.8	19.4	4.85	30%	1.46	4.71	15%	0.71
			SDLE	4.8							
			POE	4.9							
			HH	4.9							
		Quality	NRM	4.5	18	4.50	30%	1.35			
			SDLE	4.4							
			POE	4.8							
			HH	4.3							
	Qualitative	Operational Efficiency	NRM	4.5	18	4.5	20%	0.90			
			SDLE	4.5							
			POE	4.5							
			HH	4.5							
		Project Design	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.5	17.6	4.4	25%	1.10	4.85	20%	0.97
			SDLE	4.3							
			POE	4.7							
			HH	4.1							
	Qualitative	Reach (target vs Acheivement)	NRM	5	20	5	25%	1.25			
			SDLE	5							
			POE	5							
			HH	5							
		Influencing factors (enablers and disablers)	NRM	5	19.9	4.975	20%	1.00			
			SDLE	4.9							
			POE	5							
			HH	5							
		Differential Results	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
		Adaptation over time	NRM	5	20	5	10%	0.50			
			SDLE	5							
			POE	5							
			HH	5							
Impact	Quantitative	Significance Outcome	NRM	4.5	17.5	4.375	50%	2.1875	4.6	25%	1.15
			SDLE	4.4							
			POE	4.7							
			HH	3.9							
	Qualitative	Transformational Change	NRM	5	20	5	30%	1.50			
			SDLE	5							
			POE	5							
			HH	5							
		Unintended Change	NRM	4.5	18.6	4.65	20%	0.93			
			SDLE	4.8							
			POE	5							
			HH	4.3							
Sustainability	Quantitative	Potential for Continuity	NRM	4.2	17.8	4.45	60%	2.67	4.67	10%	0.47
			SDLE	4.4							
			POE	4.8							
			HH	4.4							
	Qualitative	Project Design & Strategy	NRM	5	20	5	40%	2.00			
			SDLE	5							
			POE	5							
			HH	5							
Branding	Qualitative	Visibility	NRM	5	20	5	100%	5.00	5	5%	0.25
			SDLE	5							
			POE	5							
			HH	5							
P0354 Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.8

9.2 Rating Matrix for Qualitative Scoring

Table 34: 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.