MARCH 2025

Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Nalanda, Bihar (P0357)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
A step towards progress

PREPARED BY:
DevInsights Pvt. Ltd.

DevInsights®
accentuating insights for social development

Contents

Acknowledgement 4
Executive Summary 5
1. Introduction 7
1.1 About the Implementation Organization 8
1.2. Objectives of the Study 9
1.3. About the Project Area 9
2. Methodology 11
2.1. Assessment Framework 11
2.2. Scoring Matrix 11
2.3. Sampling Approach and Target Respondents 13
2.4. Data Collection Approach (including training) 15
2.5. Data Analysis and Report Writing 15
3. Interventions under Project P0357 15
1. Natural Resource Management (NRM) 15
2. Skill Development and Livelihood Enhancement (SDLE) 16
3. Promotion of Education (PoE) 17
4. Health and Hygiene (H&H) 17
4. Demographic Profile of Respondents 18
5. Key Finding 20
5.1 Relevance 20
5.2. Coherence 26
5.2 Efficiency 28
5.3 Effectiveness 32
5.4 Impact 40
5.5 Sustainability 46
5.6 Branding 49
6. Overall Project Score 50
7. Conclusion and Recommendations 51
8. Case Stories 53
9. Annexures 57
9.1. Thematic Indicator Wise Scoring – Quantitative and Qualitative 57
9.2 Rating Matrix for Qualitative Scoring 58

List of Figures

Figure 1: Key Thematic Areas 7
Figure 2: Objective of the study 9
Figure 3: Project Location 10

Figure 4: % Distribution of Respondents under NRM (n=77)....18
Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=239) ...18
Figure 6: % Distribution of Respondents by category under POE (n=38) 19
Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=147) 19
Figure 8: % Distribution of Respondents Across Categories for 'Relevance'' of Home Solar under NRM (n=39)....20
Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency'' of Home Solar under NRM (n=39)....20
Figure 10: % Distribution of Respondents Across Categories for 'Sufficiency'' of Input Support-Seeds under SDLE (n=93)....21
Figure 11: % Distribution of Respondents Across Categories for 'Relevance'' of Input Support-Seeds under SDLE (n=93)....21
Figure 12: % Distribution of Respondents Across Categories for 'Sufficiency' of Kitchen Garden - Plantation under H&H (n=41) 22
Figure 13: % Distribution of Respondents Across Categories for 'Relevance'' of Kitchen Garden-Plantation under H&H (n=41) 22
Figure 14: % Distribution of Respondents Across Categories for 'Timeliness'-Clean Energy Home solar under NRM (n=39) 28
Figure 15: % Distribution of Respondents Across Categories for 'Timeliness'-Input Support (seeds) under SDLE (n=93)....28
Figure 16: % Distribution of Respondents Across Categories for 'Timeliness' of kitchen Garden-Plantation under H&H (n=41) 29
Figure 17: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Clean energy- Home Solar' under NRM (n=39) 29
Figure 18: % Distribution of Respondents Across Categories for 'Quality of Services Provided-Input Support-Seeds' under SDLE (n=93) 30
Figure 19: % Distribution of Respondents Across Categories for 'Quality of Services Provided- 'Kitchen Garden- Plantation under H&H (n=41) 30
Figure 20: % Distribution of Respondents Across Categories for 'Current status for Clean Energy-Home Solar' under NRM (n=39) 32
Figure 21: % Distribution of Respondents Across Categories for 'Utilization of Interventions for home solar' under NRM (n=39) 33
Figure 22: % Distribution of Respondents Across Categories for 'Stakeholder Experience and Reflection for Home solar' under NRM (n=39) 33
Figure 23: % Distribution of Respondents Across Categories for 'Current status for Input support-Seeds' under SDLE (n=93) 34
Figure 24: % Distribution of Respondents Across Categories for 'Utilization of the intervention' under SDLE (n=93) 34
Figure 25: % Distribution of Respondents Across Categories for 'Stakeholder experience and reflection' of Input support-seeds' under SDLE (n=93)....34
Figure 26: % Distribution of Respondents Across Categories for 'Utilization of the intervention of kitchen Garden-Plantation' under H&H (n=41) 35
Figure 27: Distribution of Respondents Across Categories for 'Current Status of Kitchen Garden-plantation' under H&H (n=41) 35
Figure 28: % Distribution of Respondents Across Categories for 'Significance-Clean Energy' under NRM (n=71)....40
Figure 29: %Distribution of Respondents Across Categories for 'Significance- Input support' under SDLE (n=127) 41
Figure 30: % Distribution of Respondents Across Categories for 'Significance of building and Bala painting' under POE (n=11)....41
Figure 31:% Distribution of Respondents Across Categories for 'Kitchen Garden' under NRM (n=41) 42

Figure 32: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Home Solar under NRM (n=54) 47
Figure 33: % Distribution of Respondents Across Categories for 'Potential for Continuity' for input support seeds under SDLE (n=93) 47
Figure 34: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Kitchen Garden Plantation under H&H (n=36) 48
Figure 35: Bala Painting 54
Figure 36: Solar-operated irrigation system 56

List of Tables

Table 1: Overall Project Scoring 5
Table 2: List of Intervention Villages 10
Table 3: OECD DAC Criteria Scoring Matrix 11
Table 4: Thematic- Indicator Scoring Process Example 12
Table 5: Scoring Range Followed for Project Scoring 13
Table 6: Village-wise and Theme-wise Distribution of Quantitative Sample: Target vs Actual Sample Achieved 14
Table 7: Qualitative Sample Distribution and Respondent Category 15
Table 8: NRM Specific Activities 16
Table 9: SDLE Specific Activities 16
Table 10: PoE Specific Activities 17
Table 11: H&H Specific Activities 17
Table 12: Overall Project Scores by Thematic Area (Combined Quantitative and Qualitative Ratings Based on OECD Parameters) 50
Table 13: Indicator-wise scores derived from interventions under each thematic area 57
Table 14: Rubric for Qualitative Scoring 58

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

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 (P0326) implemented by Nav Jagriti Foundation in 15 villages of Belaganj block of Gaya District of Bihar, 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 HDFC team and Nav Jagriti Foundation team 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.

Executive Summary

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

The report evaluates HRDP's impact in **15 villages of** Belaganj **Block, Gaya district, Bihar**, 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 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 4.7**, based on combined quantitative and qualitative indicators, reflecting Excellent performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Excellent	Excellent	Excellent	Good	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
Overcall Score	**4.7**	**4.7**	**4.7**	**4.7**	**4.7**

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

- **Overall score of 4.7**, reflecting **excellent performance in efficiency, effectiveness, impact, and sustainability**, while **coherence and branding were rated as Excellent**.
- **92% of respondents rated the solar streetlight as "Essential Support" or "High Priority"**, highlighting improved **security and mobility**.

- Challenges include **limited maintenance mechanisms** and **long-term sustainability concerns**.

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

- **Overall score of 4.7**, 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 90% 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 4.7**, reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding**.
- **73% 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 4.7**, demonstrating reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, sustainability and branding**.
- Initiatives such as **smart classrooms, improved sanitation, and safe drinking water access** contributed to **higher student engagement and reduced dropout rates**.
- **Challenges in sustainability** include **technical support and long-term maintenance of smart classrooms and digital education tools**.

To ensure sustainability, NRM efforts should prioritize the creation of robust maintenance frameworks for solar streetlights and water conservation infrastructure, promote the adoption of organic farming and low-water-use cropping patterns, and institutionalize community-led monitoring through local committees. SDLE initiatives should expand vocational training to cover market-relevant skills, improve forward and backward linkages for microenterprises, and ensure follow-up support post-training to bridge employment gaps. Special attention should be given to addressing persistent water scarcity through integrated watershed management. POE interventions should focus on ensuring long-term functionality of smart classrooms by establishing school-level digital maintenance teams, upgrading recreational infrastructure, and enhancing parental involvement in children's education. H&H initiatives must expand outreach for health awareness programs, encourage household-level behaviour change for sanitation, and ensure community ownership in managing water and sanitation assets through decentralized maintenance models.

The HRDP has demonstrated remarkable success in improving rural livelihoods, education, and health outcomes in Gaya. The project's strong performance across all OECD DAC parameters. To sustain and scale this impact, it is vital to strengthen institutional mechanisms, deepen community participation, and integrate program interventions with government schemes and local development plans. These actions will foster resilient, self-sufficient rural communities with long-term development outcomes.

1. Introduction

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

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

Figure 1: Key Thematic Areas

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

Similarly, quality education combined with skill development equips community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, thereby enhancing their socio-economic status.

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

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

1.1 About the Implementation Organization

Nav Jagriti, a grassroots non-profit organization founded in 1993 in Bihar, took on the role of the Project Implementation Agency for the initiative *"Community Empowerment through Integrated Development Interventions"* in the Belaganj Block of Gaya district. With decades of experience working in some of the state's most underserved regions, Nav Jagriti brought a deep understanding of local challenges and a strong commitment to empowering vulnerable communities.

The project focused on 15 remote and backward villages spread across the Gram Panchayats of Panari, Bhaluwa-1, and Siripur. These areas, home to a large SC/ST population, have long struggled with poverty, low literacy, poor health services, and limited livelihood opportunities. Nav Jagriti's approach was rooted in working *with* the community—not just *for* them—by involving people in every step of the process. The team focused on five main areas: natural resource management, livelihoods, education, health and sanitation, and financial literacy.

On the ground, this meant helping farmers learn new and sustainable ways of growing crops—like SRI and sack farming—and giving them better access to irrigation through solar-powered systems. It meant turning empty land into productive farms through Moringa cultivation and even building a local enterprise around it. In schools and Anganwadi centers, Nav Jagriti worked to create better learning environments with smart classrooms and improved infrastructure. Health camps brought essential services to people's doorsteps, while awareness campaigns helped communities take charge of their own well-being.

Nav Jagriti's inclusive, participatory, and results-oriented approach contributed significantly to improving the quality of life in the project area. By addressing multidimensional poverty and

empowering local communities, the organization helped transform these remote villages into models of integrated rural development.

1.2. Objectives of the Study

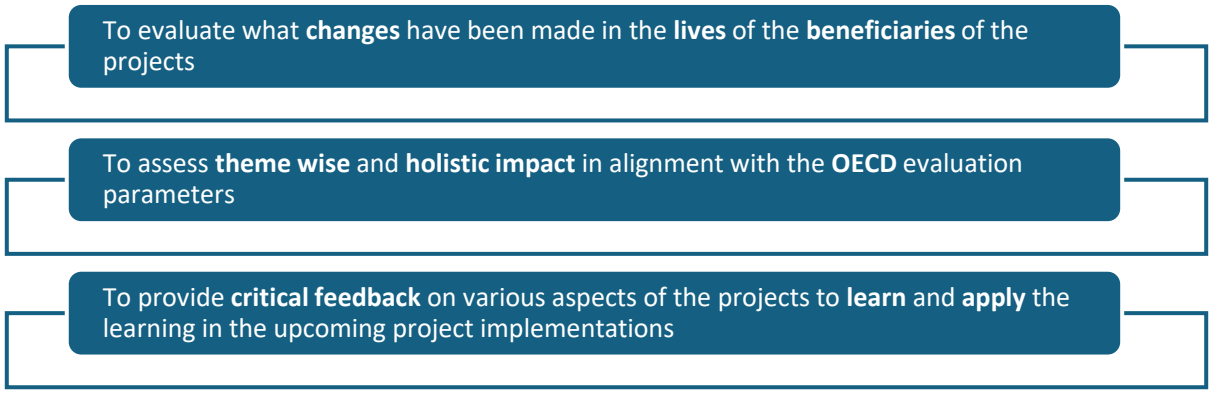

Figure 2: Objective of the study

1.3. About the Project Area

The proposed project area lies in **Belaganj Block** of **Gaya District**, Bihar. Located approximately **24 kilometers north of Gaya**, this block is part of the Magadh Division and shares borders with Makhdumpur, Tekari, Khizarsarai, and Manpur blocks. The region is situated at the tri-junction of **Gaya, Jehanabad, and Arwal districts**, with **Magahi** as the predominant local language.

Belaganj is home to **113 villages** and a population of **222,003** (Census 2011). The area has **40,379 children aged 0-6 years**, reflecting a large young population in need of health and educational interventions. A total of **15 villages** across **three Gram Panchayats—Panari, Bhaluwa-1, and Siripur**—have been selected for project implementation. These include villages like **Jafra, Panari, Kazipur, Bhalua-1, Sripur, Baraini**, and others. A significant portion of the population belongs to Scheduled Castes and Tribes, communities that have long been marginalized and deprived of equitable access to resources and services.

Most people in this region depend on small-scale farming to survive, but they face numerous hurdles—poor access to credit, low availability of good-quality seeds, traditional farming practices, and frequent droughts that make agriculture unpredictable and unviable. With many men migrating to cities in search of work, women have taken on increasing roles in farming and community life, often without the necessary support or resources.

In this context, the proposed project aims to bring meaningful change—empowering communities through better access to livelihoods, healthcare, education, and sustainable farming. By working closely with local people, building on their strengths, and introducing integrated development approaches, the project envisions a future where these villages can thrive with dignity and self-reliance.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Jafra
2	Dariyapur
3	Panari
4	Pipra
5	Kazipur
6	Bhalua-1
7	Balapur
8	Dharmagatpur
9	Kuri saray
10	Ujje
11	Sripur
12	Prem Bigha
13	Diha
14	Baraini
15	Simara

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 and Nav Jagriti Foundation.

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, Beneficiary groups**	**30%**	
3		**Quality of design**	**IA**	**20%**	
4	**Coherence**	**Internal Coherence**	**IA**	**50%**	**W2: 10%**
5		**External coherence**	**IA**	**50%**	
6	**Efficiency**	**Timeliness-**	**Direct beneficiaries (project specific)**	**30%**	**W3: 15%**
7		**Quality of service provided**	**Direct beneficiaries (project specific)- Survey CTO**	**30%**	
8		**Operational efficiency**	**IA**	**20%**	
9		**Project design**	**IA**	**20%**	
10	**Effectiveness**	**Interim Result (Outputs & Short-term results)**	**Direct beneficiaries (project specific)- Survey CTO**	**25%**	**W4: 20%**
11		***Reach (target vs Achievement)***	**HDFC -MIS- data variation compared with actual reach *(based on interaction with IA)***	**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, Direct Beneficiaries	20%	
13		Differential results (Need Assessment)	IA	20%	
14		Adaptation over time	IA	10%	
15	Impact	Significance- (outcome)	Direct beneficiaries (project specific)- Survey CTO	50%	W5: 25%
16		*Transformational change-*	Direct beneficiaries (project specific)- Qual data	30%	
17		Unintended change-	Direct beneficiaries (project specific)- Qual data	20%	
18	Sustainability	Potential for continuity	Direct beneficiaries (project specific)- Survey CTO	60%	W6: 10%
19		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%	
20	Branding[#]	Visibility (visible/word of mouth)	IA, Direct beneficiaries- Qual	100%	W7* 5%
Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding					

 # Branding is an additional parameter that has been added 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, four categories are developed based on the scores they attain. The same is provided below:

Table 5: Scoring Range Followed for Project Scoring

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

2.3. Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted across the **15 villages of** Belaganj block of Gaya District, Bihar, 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/ Anganwadi) were selected to represent institutional beneficiaries (Principal, Teacher, Student, and Parent).

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

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

Themes	NRM		SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Balapur	32	13	6	7	11	12	6	5	55	37
Baraini	3	4	9	11	11	10	4	3	27	28
Bhalua-1	3	5	5	9	11	13	0	0	19	27
Dariyapur	3	6	14	15	6	8	0	0	23	29
Dharmagatpur	3	4	7	15	11	14	0	0	21	33
Diha	3	6	13	21	11	9	8	9	35	45
Jafra	3	4	20	19	7	7	4	6	34	36
Kazipur	3	7	11	7	8	6	4	5	26	25
Kuri Sarai	3	3	7	9	11	11	4	1	25	24
Panari	3	3	16	12	7	7	0	4	26	26
Pipra	3	7	24	12	6	3	4	0	37	22
Prem Bigha	2	4	8	10	11	12	0	0	21	26
Simara	3	5	9	9	11	15	0	5	23	34
Sripur	2	1	8	8	11	11	0	0	21	20
Ujje	3	5	8	11	11	10	0	0	22	26
Total	**72**	**77**	**165**	**175**	**144**	**148**	**34**	**38**	**415**	**438**

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

2.3.2 Qualitative Sample Size Estimation

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

Table 7: Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
HH	NRM, SDLE	FGD	2	2
PRI	NRM, Health	IDI	4	4
SHG lead	SDLE	FGD	6	6
Farmer	SDLE	IDI	2	2
Principal	POE	IDI	8	8
Students	POE	IDI	8	8
Implementation Agency	NRM, SDLE, Heath, Education	IDI	1	1
HDFC Project Team	NRM, SDLE, Heath, Education	IDI	1	1
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, School Management Committees (SMC)/Principals, and SHG/enterprise women**. Each case story offers a unique narrative, highlighting the lived experiences, challenges, and benefits experienced by beneficiaries. These stories provide qualitative depth and contextual evidence to complement the broader findings from the interviews and discussions.

2.4. Data Collection Approach (including training)

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

2.5. Data Analysis and Report Writing

The data analysis process integrated quantitative and qualitative approaches to provide a comprehensive understanding of the project's impact. Quantitative data were analysed using statistical techniques, ensuring rigorous evaluation of indicators, while qualitative data were thematically analysed to analyse the nuanced insights and beneficiary narratives captured through qualitative interactions. Weightage-average scored 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 P0357

1. Natural Resource Management (NRM)

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

Table 8: NRM Specific Activities

Category	Specific Activities
Tree Plantation	Community forest development, Plantation of native species, Creating green cover
Water Management	Rainwater harvesting, Community Pond, Dam construction, Watershed management
Renewable Energy	Solar energy installations, Biogas plant implementation, Energy-efficient technologies

2. Skill Development and Livelihood Enhancement (SDLE)

A sizable section of the population in the project region makes their living from agriculture. For the rural residents of the block, this industry has been the main source of employment. The next biggest source of income for local farmers is animal husbandry, which has been assisting them in easing the strain on crop yields. Aside from that, wage work provides the majority of the income for vulnerable and impoverished households, particularly for small farmers and landless people who are primarily unemployed or underemployed.

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. The purpose of this section is to assess projects across categories such as agricultural advancements, non-farm livelihood initiatives, and skill training programs, highlighting their impact on improving rural productivity, reducing vulnerabilities, and ensuring inclusive growth.

Table 9: SDLE Specific Activities

Category	Specific Activities
Agriculture: Capacity Building	Provide training on various farm technique (SRI/Crop Diversification/Nature Farming) through Field School/Exposure Visit/Demos/PoP/Other
Agriculture: Infrastructure development	Develop Grain bank/Seed bank, and Watershed Management systems, construct/repair Check Dam, Stop Dam, Gabion, well, anicut and farm pond
Agriculture: Input support	Introduce and train villagers on Irrigation method (Drip/Sprinkler/Lift), Farm technique (Vermi Pits/Nadep Pits/Azola/Shivansh/Mulching /Creeper farming), provide water pumps, assist in land treatment through Soil Testing/Farm Bunding/Pesticides/ Fertilizers)
Agriculture: Output support	Assist in Crop Market linkage, Bank Linkage, provide Storage Facility, and Crop Insurance
Enterprise development	Promote and train villager on Floriculture, provide livestock (Bees, Goats, Hens, Fish, Pig, Duck) and assist in livestock management

3. Promotion of Education (PoE)

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. Key initiatives included the Beautification of Anganwadi Center, installation of smart classrooms with LED in middle and upper primary schools to facilitate interactive and engaging learning, setting up of libraries equipped with relevant books and journals, setting up science labs at school and improved amenities like new sanitation unit constructed for both boys and girls separately. To support primary education, toys and play materials were provided, ensuring better attendance and fostering a joyful learning experience. Additionally, the program prioritized the provision of hygienic toilets and safe drinking water, significantly improving basic facilities. These efforts aimed to reduce dropout rates, promote holistic development, and align schools with the educational needs.

Table 10: PoE Specific Activities

Category	Specific Activities
School Infrastructure	Renovating building, hygienic toilet and safe drinking water system, Installation of Smart Classes for interactive and engaging learning, setting up libraries and labs.
Anganwadi Centres	Beautification of Anganwadi Center

4. Health and Hygiene (H&H)

An important factor in rural development is health and hygiene. A variety of health-improving interventions were implemented in the program communities. The first step involved mapping the settlements, and the program's implementation came next. It was discovered during the project's design that the communities lacked access to potable water and were not as well-informed about the proper cleanliness and health precautions. Additionally, there were no nearby medical facilities. By planning health camps for the villages, the intervention aimed to raise awareness.

Table 11: H&H Specific Activities

Category	Purpose	Specific Activities
Health-Infrastructure	Ensure healthy lives and promote good hygiene practices.	Organizing health screening/check-up camp on basic health and covid behaviour at village level by Physician Doctor and immunization drive in association with Govt.
Kitchen garden	Improve overall community health by promoting nutritious food availability	Promotes kitchen garden plantation by providing kitchen garden training
Awareness campaign through Wall paintings on social issues like health, hygiene, cleanliness, COVID Awareness etc	Improvement in social issues.	To create a stable awareness among different best practices and information through wall paintings

4. Demographic Profile of Respondents

4.1.1 Natural Resource Management

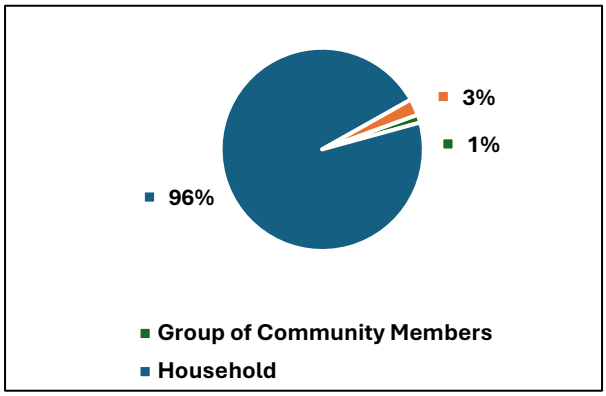

Figure 4: % Distribution of Respondents under NRM (n=77)

Figure 4 illustrates the distribution of respondents under the **Natural Resource Management** theme. Majority of the respondents belong to the **Household (96%)** category followed by **Community Members (3%)** and **Group Community Representatives (1%).** Among the **beneficiaries**, **61% were female and 39% were male**, indicating that female respondents formed the majority. This skewed gender ratio suggests a potentially stronger involvement of women in NRM-related initiatives in **Gaya**, possibly reflecting targeted program strategies.

4.1.2 Skill Development and Livelihood Enhancement

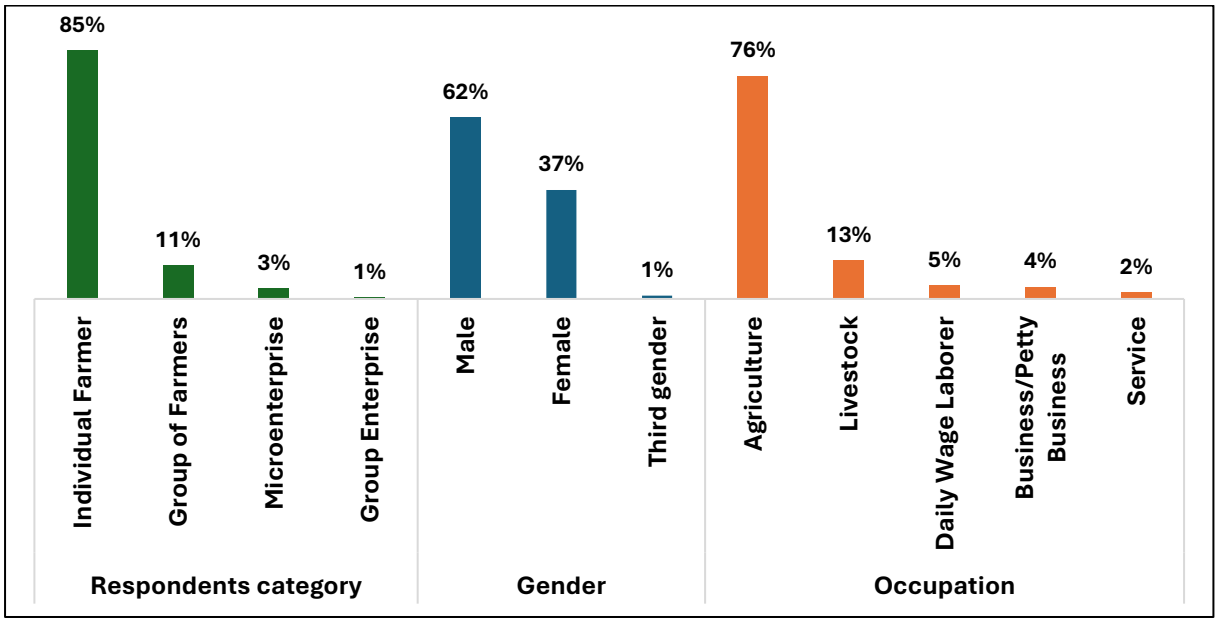

Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=239)

Figure 5 illustrates the distribution of respondents under SDLE theme based on respondent's category, gender, and occupation. More than four-fifths of the respondent were **individual farmer (85%),** followed by **group of farmers (11%)**, indicating a significant number of respondents were engaged in agricultural activities. In terms of gender, **62% of respondents were male**, while **37% were female**, and **1% identified as third gender**, indicating a gender disparity in participation. In terms of occupation, **76% were engaged in agriculture**, 13% as livestock, and 5% as daily-wage labour, showing agriculture as the dominant livelihood with limited diversification. This data underscores the significant participation of male in agricultural activities and related occupations.

4.1.3 Promotion of Education

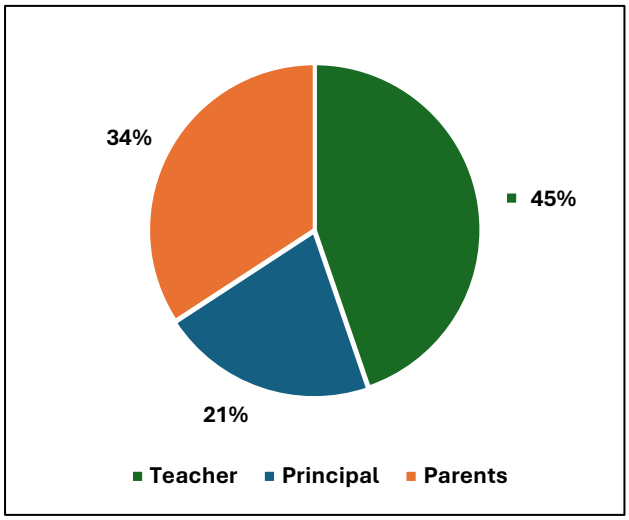

Figure 6: % Distribution of Respondents by category under POE (n=38)

Figure 6 illustrates the distribution of respondents under the **Promotion of Education** theme. The highest proportion of respondents were **teachers (45%)**, followed by **parents (34%)** and **principals (21%)** indicating significant representation from those directly involved in students learning and development. This distribution reflects a **balanced approach** to stakeholder engagement, ensuring that the voices of both caregivers and educators are captured. The relatively higher representation of teachers underscores their central role in educational delivery, classroom practices, and the overall implementation of school-level interventions. Their insights are especially valuable in identifying on-ground challenges and opportunities for improvement.

4.1.4 Health and Hygiene

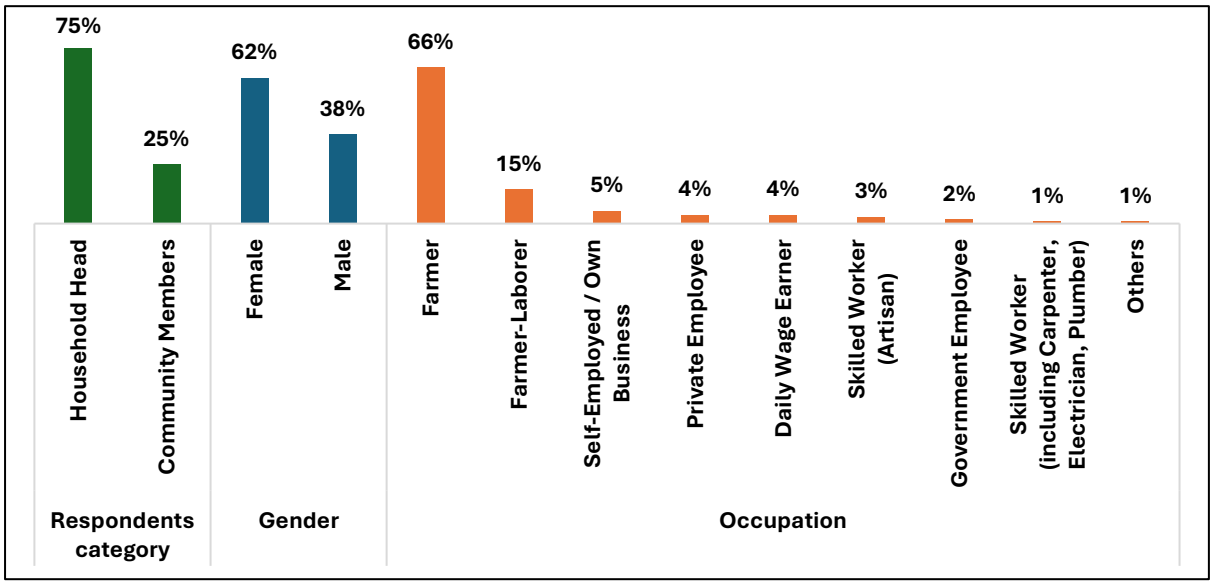

Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=147)

Figure 7 presents the distribution of respondents under HH theme based on respondent's category, gender, and occupation. Under the Health and Hygiene theme, three-fourths of respondents were **household heads (75%)** and **community members (25%)**, indicating a strong representation of individuals responsible for household-level decisions. A significant 62**% of respondents were female**, underscoring the central role women play in managing health and hygiene practices within families. In terms of occupation, **66% were farmers** and **15% farmer-labourers**, reflecting the predominantly agrarian nature of the community. The high female participation and rural livelihood profile highlight the program's success in reaching key influencers of hygiene behaviour and ensuring that interventions are contextually grounded and gender responsive.

5. Key Finding

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 ***Error! Reference source not found.*** section.

5.1.1. Beneficiary Need Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Beneficiary needs alignment	4.5	4.5	4.6	4.2	**4.5**

For NRM, the interventions demonstrated strong alignment with community needs with a strong score **of 4.5**. The installation of home solar and solar streetlights significantly improved daily life.

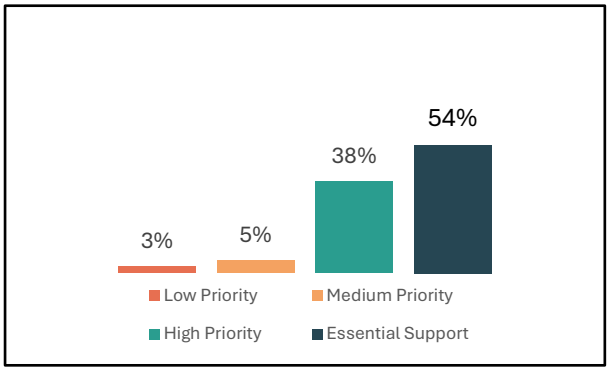

Figure 8: % Distribution of Respondents Across Categories for 'Relevance'' of Home Solar under NRM (n=39)

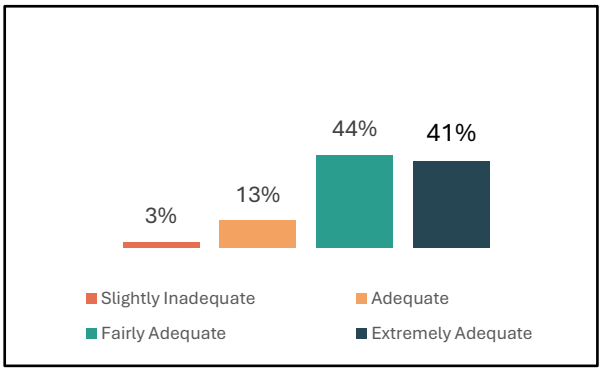

Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency'' of Home Solar under NRM (n=39)

About **54%** of beneficiaries viewed the initiative as providing **"Essential Support,"** while another **38%** considered it **"High Priority Support."** This demonstrates strong community endorsement of the intervention's relevance, particularly in improving energy access at the household level.
In terms of **sufficiency**, which measures how well the intervention meets actual needs, feedback was largely positive. **41%** of respondents rated it as **"Extremely Adequate," 44%** as **"Fairly Adequate,"** and **13%** as **"Adequate."** These findings suggest that the intervention not only aligned well with beneficiary needs but was also effective in delivering tangible support that addressed key household energy requirements.

> *"The solar-powered lights and solar crops you provided have been very helpful. We were once in complete darkness, so this has been a blessing."*
>
> *- SHG of Kuri Saray Village, Belaganj*

One rationale expressed by community members was the **shift from complete darkness to having reliable lighting**, describing the solar-powered lights and solar crop solutions as a **"blessing."** This

underscores the intervention's critical role in **enhancing energy access**, improving **daily living conditions**, and contributing to a **sense of safety and comfort**, especially in previously underserved households.

The SDLE intervention, received strong endorsement from the community in terms of both relevance and adequacy. For input support (seeds)**Around 62% of beneficiaries recognized the initiative as "Essential Support," and another 28% rated it as "High Priority Support**," clearly indicating that the intervention aligned closely with the most pressing household needs—particularly in improving energy

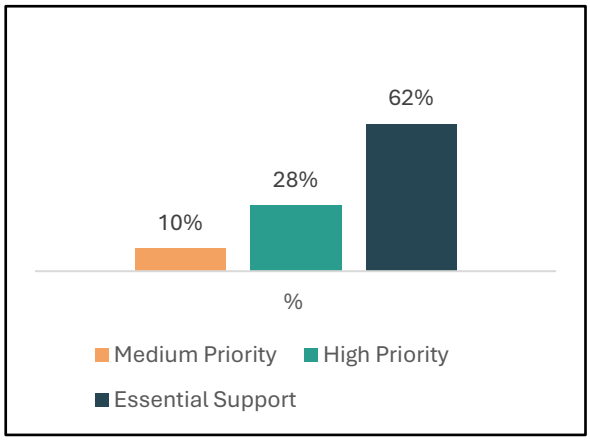

Figure 11: % Distribution of Respondents Across Categories for 'Relevance'' of Input Support-Seeds under SDLE (n=93)

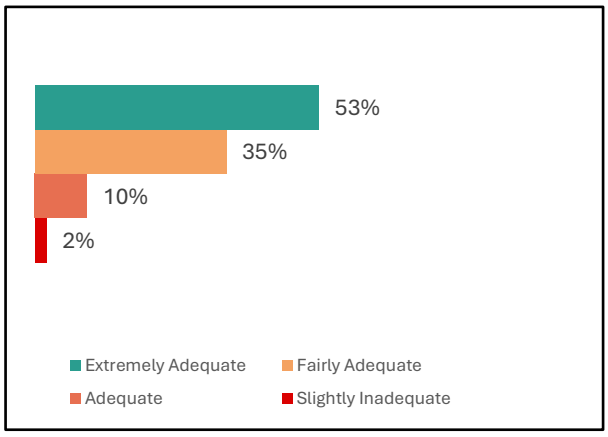

Figure 10: % Distribution of Respondents Across Categories for 'Sufficiency'' of Input Support-Seeds under SDLE (n=93)

access and agricultural input support. This high level of prioritization underlines the intervention's ability to address daily challenges faced by the community and its value in improving household resilience.

In terms of sufficiency, the majority of respondents found the intervention effective in meeting their needs, with **53% rating it as "Extremely Adequate," 35% as "Fairly Adequate," and 10% as "Adequate."** These positive responses affirm that the project was successful not just in its intent, but also in its delivery. The intervention's strength was further enhanced by the distribution of critical resources like seeds, fertilizers, and equipment, paired with thorough training programs. This holistic approach empowered beneficiaries to participate actively in agriculture and continue sharing knowledge with others, thus fostering long-term sustainability, increased productivity, and strong community ownership.

> *"We received seeds and fertilizer, planted the seeds, and irrigated them. We also continue to share these steps with others. They also provided good training and also supplied modern equipment."*
>
> *- Excerpt from SHG member of Jafra Village, Belaganj*

Under the POE intervention, the support for hard infrastructure development—including school building enhancements and Bala painting—was widely acknowledged by the beneficiary community as both relevant and essential. A significant **100% of respondents identified this component as "High Priority Support"** for schools. This highlights a strong alignment with community expectations, especially in improving the school environment, which indirectly supports educational outcomes and community development.

In terms of sufficiency, the intervention was also positively received, with **91% of respondents rating it as "Fairly Adequate."** These responses underscore the intervention's effectiveness in addressing key infrastructure gaps, particularly in underserved areas.

The interventions clearly reflected a strong alignment with the needs expressed by beneficiaries across education, health, agriculture, and infrastructure. Improvements such as school renovations, BALA painting, installation of smart classrooms and computer labs, and the provision of clean water and functional toilets directly addressed long-standing infrastructural challenges. Additionally, the establishment of libraries and science labs contributed to students' academic development, while solar light distribution and digital learning tools significantly enhanced study conditions—especially benefiting girls and marginalized children.

> *"The school was renovated; computers were installed, which benefited the children. Anganwadi centres received necessary supplies, which also helped the children."*
>
> - *Excerpt from PRI Members of Balapur Village, Belaganj, Gaya*

For Health and Hygiene, the interventions around health camps, access to clean drinking water, improved sanitation, and promotion of kitchen gardens were closely aligned with the expressed needs and priorities of community members. Beneficiaries consistently highlighted the lack of accessible healthcare, especially for pregnant women, the elderly, and those unable to travel long distances. Regular health camps addressed this gap by offering on-the-spot check-ups, free medicines, and health education. Similarly, the provision and repair of toilets responded directly to issues of inadequate sanitation, particularly benefiting families without home facilities. Lastly, kitchen gardens met the need for affordable, nutritious food and reduced dependence on markets, while also supporting income and children's education.

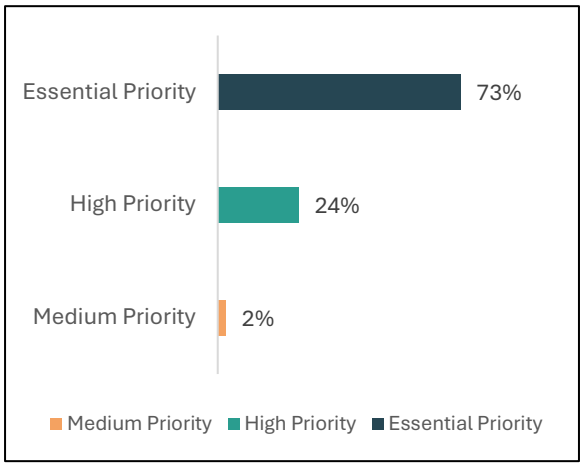

Figure 13: % Distribution of Respondents Across Categories for 'Relevance'' of Kitchen Garden- Plantation under H&H (n=41)

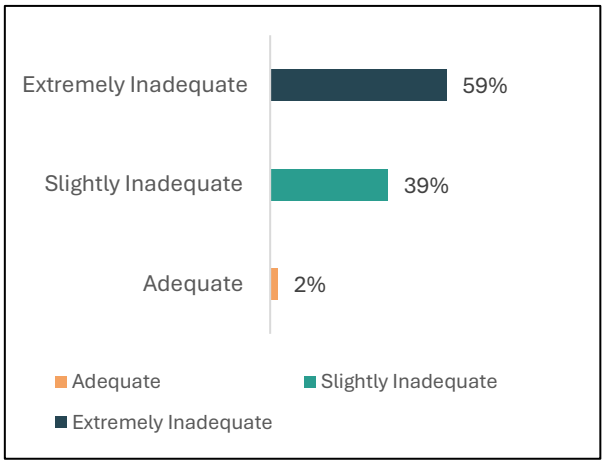

Figure 12: % Distribution of Respondents Across Categories for 'Sufficiency' of Kitchen Garden -Plantation under H&H (n=41)

The assessment of beneficiary needs reveals that the **Kitchen Garden–Plantation** component is widely perceived as well-aligned with community priorities. Approximately **73%** of beneficiaries identified the initiative as providing **"Essential Support,"** while **24%** regarded it as **"High Priority Support."** This reflects a strong overall endorsement of the intervention's relevance, particularly in promoting **household-level nutrition**, **health awareness**, and **sustainability**.

In terms of **sufficiency**—the degree to which the intervention meets actual needs—beneficiary feedback was overwhelmingly positive. About **59%** of respondents rated the intervention as **"Extremely Adequate,"** with **39%** describing it as **"Fairly Adequate,"** and **5%** as **"Adequate."** These findings highlight the initiative's effectiveness in addressing critical gaps in nutrition and health at the household level.

5.1.2. Local Context Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Local Context Alignment	4.5	4.6	4.8	4.4	**4.6**

For NRM, the data of the local context alignment indicator highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves**. With a high score of 4.5**, the interventions under NRM show an **excellent alignment with local needs and priorities**. The provision of solar lights, electricity, and tap water facilities has brought essential improvements to daily life in the community by resolving persistent issues related to safety, lighting, and water access. The installation of solar lights at road junctions and homes has enhanced safety at night, reduced fear, and enabled children to study after dark, marking the first time the village had consistent lighting. Access to solar electricity has reduced reliance on hazardous lighting sources and supported essential activities.

The local context alignment indicator data highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the target communities.

In SDLE, a **score of 4.6** reflects excellent alignment with local needs and priorities. The program's implementation is highly relevant as it directly addresses the agricultural needs and challenges faced by local farmers. Beneficiaries highlighted the importance of training on seasonal crop planning, organic farming, and the use of fertilizers, which improved their farming practices. The timely distribution of essential seeds—such as vegetable, paddy, wheat, and lentil seeds—along with vermicompost, pesticides, and spraying equipment, has significantly enhanced productivity. These interventions align well with the local farming context, where access to quality inputs and knowledge was previously limited. By integrating traditional farming practices with modern techniques, the program has strengthened food security, sustainability, and the economic well-being of the community.

> *"Yes, the program provided training on various topics, such as when to plant rice, how to grow vegetables, and which seeds to use for different seasons."*
>
> *- Excerpt from SHG member of Baraini Village, Belaganj*

> *"But after they came, they educated us about fertilizers and organic farming. They also provided us with seeds, which improved our crops."*
>
> *- Excerpt from Farmer of Balapur Village, Belaganj*

"The items included pulses, lentils, and vegetables—everything essential for farming. They also provided seedlings for the main crops. The seeds they gave us are easy to plant."

-Excerpt from Farmer of Kuri Saray Village, Belaganj

"It was very beneficial. For example, in our village, we started receiving seeds on time—vegetable seeds, paddy seeds, wheat seeds, lentil seeds. We also received pesticides and spraying equipment. Additionally, we were given vermicompost, which is organic compost."

-Excerpt from PRI member of Balapur Village, Belaganj

The **POE interventions** under HRDP scored **4.4** for local context alignment, reflecting strong responsiveness to community needs. Improvements in school and Anganwadi infrastructure—such as smart classrooms, digital tools, renovated classrooms with BaLA paintings, and better sanitation—have made learning more engaging and inclusive. Beneficiaries reported higher student participation, improved hygiene, and greater satisfaction with the learning environment.

At Anganwadi centers, added play materials, toys, and educational visuals have enhanced early childhood education, increased attendance and helping children grasp basic concepts in an enjoyable way. While the interventions align well with local educational priorities, community feedback suggests that resources like library spaces, science lab equipment, and larger play areas could further strengthen outcomes and sustainability.

"The number of students has increased. Yes, computers have been introduced, and smart classes have been implemented. With these improvements, students are now able to study better. People have become more aware, which has contributed to the rise in student enrolment."

-Excerpt from Principal, Diha, Belaganj

The data of the local context alignment indicator highlights the intervention's strong sensitivity to the health conditions of the communities it serves. With a **score (4.8),** the interventions under H&H show an **excellent alignment with local needs** and **priorities**.

"Smartboards have been installed, an Almirah and Bala painting, books for the library, washroom has also been repaired. and other equipment have been provided like tables. "
"The walls have been BaLA painted here, and a library has been set up. Library books have been provided, and projectors have also been installed."

-Excerpt from PRI members, Jafra, Belaganj

"To promote education, we also set up smart digital classrooms. The target was to introduce smart classes in seven government schools, where we directly catered to 1,500 students. These classrooms were equipped with digital infrastructure, including projectors, preloaded curriculum-based content and interactive boards, making classrooms more child-friendly so that schools could maximize their learning potential."

- Excerpts from Nav Jagriti Foundation, Gaya

For Health and Hygiene, beneficiaries highlighted the transformative impact of improved sanitation and water facilities, which have provided access to clean drinking water and hygienic toilets, significantly enhancing daily living conditions. Previously, the lack of proper sanitation forced people to defecate in the open, but with the installation and repair of toilets, hygiene and safety have greatly improved. The availability of clean drinking water has reduced the risk of waterborne diseases.

They also emphasized the benefits of regular health camps, which provided essential medical check-ups, vaccinations, and free medicines to the community. Pregnant women received prenatal care, blood pressure monitoring, and necessary supplements, while elderly individuals who previously struggled to access healthcare due to distance constraints now receive timely treatment. Awareness programs on hygiene, nutrition, and disease prevention have empowered families to adopt healthier practices, reducing the spread of preventable illnesses. Training programs for young boys and girls have also equipped them with essential skills and guidance, helping them explore better opportunities for the future.

"Yes, monthly health camps were organized in the village, which helped a lot. Whenever someone fell ill, they could get a check-up and receive medicines on the spot."

"Health camps were impactful because they provided medicines, and check-ups were done. Pregnant women received regular health check-ups, BP monitoring, and essential supplements."

- Excerpt from PRI member of Balapur, Gaya

5.1.3. Quality of Design

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

The Quality of Design indicator evaluates the technical, organizational, and financial feasibility of an intervention in addressing identified challenges and achieving intended outcomes. Within all the thematic areas, the interventions achieved **an excellent rating (5.0),** reflecting its well-conceived and robust design.

The qualitative analysis strongly reflects an excellent design of the intervention, demonstrating technical soundness, financial viability, and effective problem-solving. The program was designed with a robust technical, organizational, and financial framework to ensure long-term sustainability. The

formation of the Kisan Vikas Samiti (Farmer Development Committee) in each village provided a decentralized governance structure for agricultural development. Despite challenges in registering the Tribal Farmer Organization (TFO), the program adapted by equipping these committees with essential assets, financial accounts, and structured contributions, ensuring continued functionality.

The program strategically linked beneficiaries with government initiatives such as Ayushman Bharat, PDS, NREGA, and Jeevika, enhancing their financial and social security. By incorporating these existing schemes, the program maximized resource utilization and minimized dependency on external support. The program also demonstrated high technical feasibility through initiatives like beekeeping and goat farming, which not only improved local livelihoods but also influenced the Agricultural Technology Management Agency (ATMA), leading to broader adoption at the state level. The integration of smart digital classrooms into schools further showcased a forward-looking design. By training teachers and School Management Committee (SMC) members, the program ensured that digital education remained functional beyond the project's duration. While power cuts posed occasional challenges, the presence of a trained workforce allowed for smooth operation and maintenance. The strong institutional linkages, well-planned capacity-building efforts, and financial sustainability mechanisms reflect a high-quality program design that effectively addresses local needs.

> *"The beekeeping and goat farming initiatives we implemented had a significant impact on ATMA, which is a Bihar government program. After ATMA officials visited our project sites, they incorporated several new methods from our beekeeping and goat farming models into their own programs. As a result, ATMA has become much more active in the region following our program."*
>
> - *Excerpt from HDFC Project Team, Gaya*

5.2. Coherence

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

5.2.1 Internal Coherence

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

The findings underscore a **high level of internal coherence**, as it **achieved a perfect** score of **5.0**, placing it firmly in the **"Excellent" category**.

The program's design reflects a strong institutional coherence by aligning interventions with structured policy frameworks, particularly HDFC's CSR mandates. By ensuring that each activity is grounded in institutional and sectoral policies, the initiative promotes consistency, accountability, and seamless

coordination among stakeholders. With nearly 70% of Bihar's population engaged in agriculture, the program emphasizes enhancing farmers' awareness of and access to modern technologies, directly supporting policy goals related to rural livelihoods and economic upliftment. The standardized procedures and structured guidelines contribute to operational efficiency and foster transparency throughout implementation.

The program addresses critical infrastructure gaps in education and early childhood development, particularly in government schools and Anganwadi centres. By improving facilities through smart classrooms, libraries, and sanitation upgrades, the initiative aligns with institutional objectives to promote inclusive and quality education. It also engages women's groups in livelihood initiatives, reinforcing policies on gender inclusion and empowerment. This multi-pronged, policy-aligned approach ensures that interventions are both sector-specific and strategically coherent with broader institutional development goals.

5.2.2 External Coherence

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

The qualitative analysis highlights the strong external coherence of the intervention, marking with a perfect score of **5.0.**
The program's alignment with government structures and policies from the outset ensured seamless integration with existing systems. By leveraging government resources, personnel, and institutions such as KVK (Krishi Vigyan Kendra) and ATMA (Agricultural Technology Management Agency), the initiative maximized its effectiveness while avoiding duplication. The formal handover to local Panchayats, Gram Sabhas, and district-level authorities, with the presence of senior officials like the deputy Chief minister and the Rural Development Minister, further reinforced government ownership and sustainability.

> *"This program was aligned with the government from the beginning. For instance, when we had to set up health camps, we collaborated with government resources and personnel. When we had to work in schools, we coordinated with the local school education department and used their human resources. Similarly, in agriculture, we aligned with local KVK and ATMA for better integration."*
>
> *"The committees we formed were linked with the Panchayat and Gram Sabha. After completing all the work, we officially handed over the program at the block and district levels to the community, the local Panchayat, and the government. Senior government officials, including the Deputy Chief Minister and the Rural Development Minister, were present during the handover process."*
>
> - *Excerpt from Nav Jagriti Foundation, Gaya*

Despite the common challenge of bureaucratic transitions, the program maintained **consistent government engagement** without major disruptions. While some relationships with **local officials, such as the District Collector and Block Development Officer,** required rebuilding over time, the overall implementation remained stable. Additionally, since the intervention has not fully withdrawn

from the area, its continued presence ensures sustained collaboration and alignment with **government priorities and community needs.** This seamless integration with existing governance structures, combined with proactive partnerships, underscores the intervention's **strong external coherence** and long-term impact.

5.2 Efficiency

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

5.2.3 Timeliness

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Timeliness	4.6	4.7	4.7	4.9	**4.7**

The **NRM intervention**, specifically the **Clean Energy – Home Solar Support**, was largely implemented in a timely and efficient manner. A significant **54%** of respondents reported receiving the intervention **"On Time,"** while an additional **28%** noted it was **"Slightly Delayed."** Only **8%** of beneficiaries felt that there was **room for improvement**, suggesting minimal dissatisfaction with the rollout process.

Overall, **92%** of respondents expressed a **positive view** of the intervention's timing and execution. This high level of satisfaction reflects the project's strong commitment to **adhering to timelines** and **delivering key components effectively**.

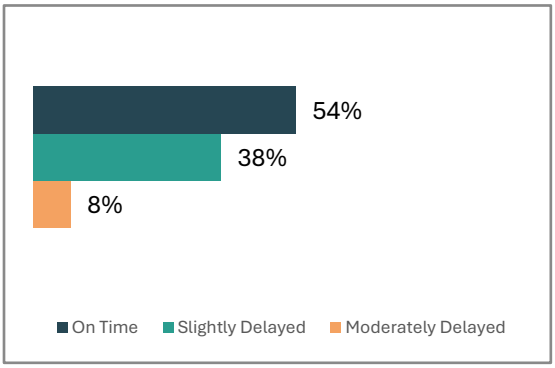

Figure 14: % Distribution of Respondents Across Categories for 'Timeliness'-Clean Energy Home solar under NRM (n=39)

> *"They provided electricity, bringing more light to the area. They also built toilets for families who didn't have them. Around 10-15 families were without toilets, but they made sure these were provided on time."*
>
> *- SHG member, Dharmagatpur Village, Ujje*

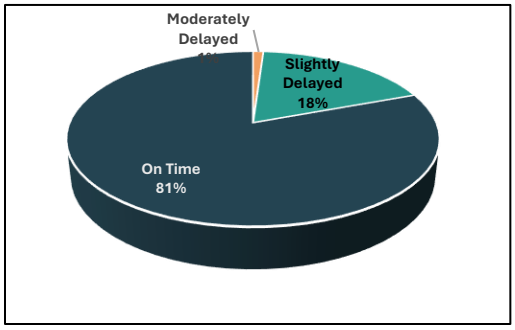

Figure 15: % Distribution of Respondents Across Categories for 'Timeliness'-Input Support (seeds) under SDLE (n=93)

The implementation of the SDLE intervention, particularly the **Input Support (seeds) component**, was marked by **timely and efficient execution**, as reflected in the overwhelmingly positive beneficiary feedback. A substantial **81% of respondents confirmed receiving support "On Time,"** while an additional **18% noted only minor delays**, categorizing the delivery as "Slightly Delayed." This indicates that most beneficiaries experienced the intervention as planned, without significant disruptions.

Overall, **99% of respondents expressed satisfaction with the timing and delivery**, demonstrating a strong endorsement of the project's operational efficiency.

For POE, the intervention was largely perceived as timely and efficiently executed. In the case of hard infrastructure support—such as building construction and Bala painting—**100% of respondents confirmed that the support was delivered "On Time."** This high percentage of on-schedule delivery reflects strong adherence to project timelines, effective coordination, and efficient implementation.

The implementation of the **Health and Hygiene** intervention demonstrated strong efficiency and responsiveness to community needs. A significant **85% of beneficiaries confirmed the intervention was completed "on time"**, reflecting high satisfaction with the project's adherence to schedule. This timely execution likely played a key role in building community trust and ensuring immediate access to essential health and hygiene services.

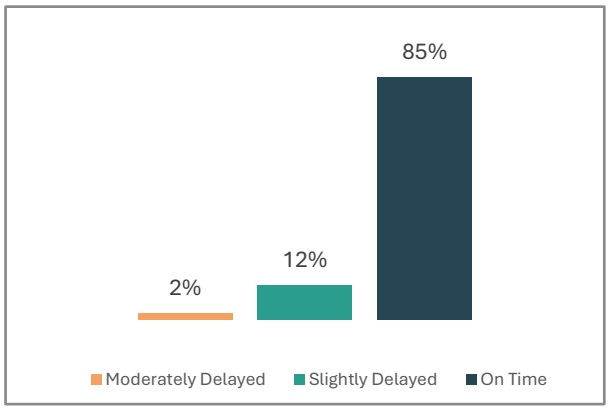

Figure 16: % Distribution of Respondents Across Categories for 'Timeliness' of kitchen Garden- Plantation under H&H (n=41)

An additional **12% of respondents reported only slight delays**, and a minimal **2% felt there was room for improvement**, indicating that negative perceptions around timeliness were very limited. Overall, these findings highlight effective project planning, coordination, and delivery—critical components in ensuring the intervention's credibility and impact at the community level.

5.2.4 Quality of Service Provided

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Services Provided	4.5	4.6	4.5	4.3	**4.5**

The quality of the intervention indicates the **durability of the products provided and the degree to which the products and services meet a specific set of standards**.

The NRM intervention, with a focus on long-term usability and community satisfaction, has placed a strong emphasis on high-quality implementation particularly in the domains of **solar street lighting** and **home lighting systems**. These solutions were carefully designed to be **durable, low-maintenance, and contextually appropriate**, ensuring that they continue to meet local needs effectively over time. The **strategic placement** of solar streetlights has notably enhanced **safety and nighttime mobility**, proving especially beneficial during emergencies.

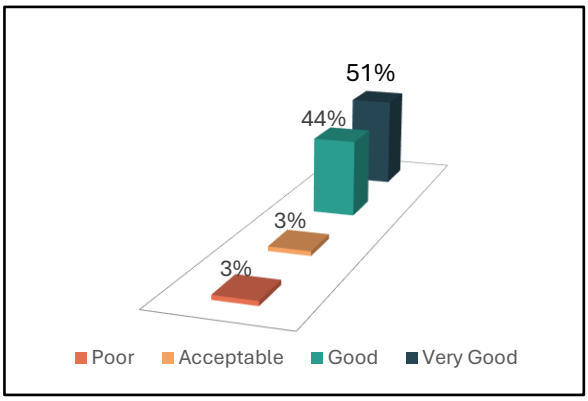

Figure 17: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Clean energy- Home Solar' under NRM (n=39)

The assessment of the **Clean Energy – Home Solar** component reinforces the intervention's success in delivering quality services. An overwhelming **94%** of beneficiaries rated the quality positively, with **51%**

marking it as **"Very Good"** and **44%** as **"Good."** This reflects a **strong level of satisfaction** with both the **effectiveness** and **durability** of the intervention. A small segment—**8%**—rated the service as **"Acceptable,"** indicating a need for minor improvements. Overall, these results highlight the program's strength in implementation and its ability to provide reliable, impactful clean energy solutions to rural communities.

For the SDLE intervention, the quality-of-service delivery received with high levels of satisfaction by beneficiaries. For **input support component such as seed provision** a combined **96% of respondents rated the quality positively**, with **42% describing it as "Very Good"** and **54% as "Good."** This positive response underscores the intervention's effectiveness in meeting community expectations in terms of both efficiency and durability.

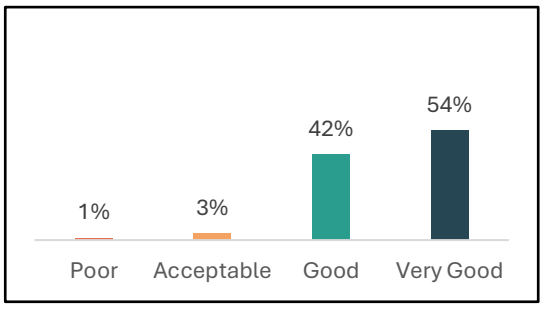

Figure 18: % Distribution of Respondents Across Categories for 'Quality of Services Provided-Input Support-Seeds' under SDLE (n=93)

For Education, the data on the quality of services reflects a strong and positive response from beneficiaries. Specifically, for building infrastructure and Bala painting, **100% of respondents rated the quality favourably, with all rating it as "Good."** This unanimous approval highlights the intervention's effectiveness in significantly improving learning environments and addressing essential infrastructure needs within schools.

For Health and Hygiene, the data reflects positive beneficiary feedback regarding the quality of services under the Kitchen Garden- Plantation. An impressive **100% of respondents rated the services positively**, with **54% describing them as "Very Good"** and **46% as "Good."**
This unanimous approval highlights the **strong alignment of the intervention with community needs**, as well as the **perceived durability and utility** of the support provided. Such high satisfaction levels reinforce the effectiveness of the intervention in improving **daily living standards, health outcomes, and household resilience**, underscoring its continued relevance and impact.

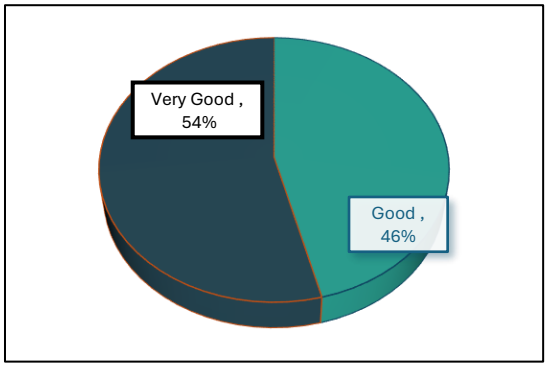

Figure 19: % Distribution of Respondents Across Categories for 'Quality of Services Provided- 'Kitchen Garden- Plantation under H&H (n=41)

5.2.5 Operational Efficiency

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

This indicator assesses the validity and practicality of the implementation approach, the adequacy of risk management considerations, and the efficient utilization of resources, including manpower, finances, materials, and time. The intervention demonstrated high operational efficiency, earning an "Excellent" score **of 5.0** under this indicator.

Insights from the verbatim highlight strong planning, transparent resource allocation, and proactive coordination with community stakeholders, government officials, and implementing organizations.

The participatory approach ensured that training costs, input costs, and resource allocation were collectively decided, leading to judicious use of funds and transparent execution. While minor scheduling disruptions occurred due to local religious events, government-led programs, and national elections, these were swiftly addressed within three months, ensuring minimal deviation from the planned activities. The structured contingency planning allowed any delayed activity in one quarter to be completed in the following period, maintaining overall efficiency.

The intervention's capacity-building efforts strengthened both community members and project teams, ensuring sustained expertise in agriculture, and project management. As a result, local resource persons and HR teams developed specialized skills that continue to benefit future projects. The field monitoring mechanisms, including smart school assessments and compliance checks, ensured adherence to quality benchmarks. Any gaps identified were promptly addressed through feedback sessions and partner discussions, reinforcing a systematic, high-impact approach to implementation.

"I witnessed a significant transformation. Farmers were engaged through groups, and gradually, they created opportunities to grow vegetables and even gained confidence in cultivating cash crops. This marked a shift from traditional farming to the adoption of natural farming practices. In addition to agricultural improvements, the schools in the area also saw major upgrades. Earlier, some schools had no proper flooring, damaged roofs, and no electricity. However, modifications were made, and our team observed these positive changes. Even after a year, the quality of work delivered through the program has been impressive, and we are fairly satisfied with the outcomes achieved in such a challenging region. "

- *Excerpt from Nav Jagriti Foundation, Gaya*

5.2.6 Project Design

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

The **Project Design** indicator evaluates the strategic planning, structuring, and coherence of the intervention in addressing community needs. The **NRM intervention received a score of 5.0**, indicating limitations in the systematic approach to project formulation and implementation.

The project demonstrated exceptional quality in design and adaptability, earning a score of 5.0. It was well-structured, ensuring effective resource allocation to marginalized communities across 15 villages. The flexibility in planning allowed for timely adjustments to external challenges like extreme summer temperatures (47-48°C), where activities were rescheduled to prioritize staff and community well-being. Additionally, resource allocation remained adaptable, with funding and materials reallocated as needed to meet evolving demands, ensuring smooth implementation.

A key strength of the project was its strategic integration with government initiatives, expanding its impact beyond the 5,465 families initially targeted. The intervention also exhibited high adaptability, modifying livelihood strategies based on local feasibility and environmental conditions, such as introducing resilient enterprise models in flood-prone areas. The ability to proactively shift approaches

and enhance agricultural income-generation programs reflects a well-structured and strategically adaptive design, ensuring long-term sustainability and maximum community benefit.

> *"See, considering that the project area covered 15 villages, the design was well-structured and sufficient. Additionally, the resource allocation was very well planned, focusing on the neediest and marginalized communities. So, both the design and resource allocation were very good. They were executed very well, and the agency also supported us in this."*
>
> *- Excerpt from Nav Jagriti Foundation, Gaya*

5.3 Effectiveness

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

5.3.1 Interim Result (Outputs and Short-Term Results)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Interim Results (Output and short-term results)	4.3	4.4	4.5	4.4	**4.4**

The **Interim Results indicator** evaluates the intervention's success in delivering planned outputs and achieving short-term objectives.

The Section covers the current utility of a service of the operational status of any assets provided under the intervention.

The **current status** of the Clean Energy – Home Solar component under the **NRM intervention** reveals **mixed levels of asset functionality** as perceived by the beneficiaries. While **75% of respondents** reported that the assets were either **"Fully Functional" (41%)** or **"Moderately Functional" (34%)**, indicating a **notable degree of usability and positive impact**, there remain **significant gaps** in performance and reach. A considerable **25% of respondents** faced challenges—10% described the assets as "Minimally Functional," 5% stated that the assets "Existed but Were Not Functional," and 10% reported that the assets "Did Not Exist" at all.

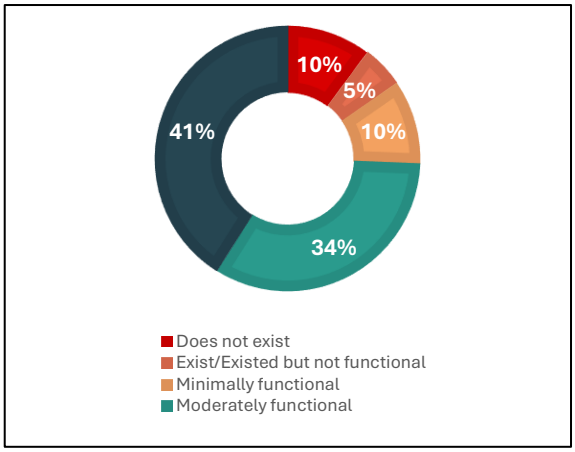

Figure 20: % Distribution of Respondents Across Categories for 'Current status for Clean Energy- Home Solar' under NRM (n=39)

These findings raise critical concerns about the **consistency, sustainability, and equity** of the intervention's implementation. The presence of non-functional or missing assets suggests **gaps in maintenance systems, limited follow-up, and possible disparities in coverage**. Inadequate support mechanisms, **lack of monitoring**, and **uneven distribution** of resources have likely resulted in varied experiences among users—highlighting the need for **improved asset management, regular servicing, and a more inclusive approach** to ensure the benefits of clean energy reach all intended beneficiaries uniformly.

Utilization of the intervention covers the current utility, or the operated status of any assets provided with the support of HDFC Bank. Similarly, Stakeholder experience and Reflection focuses on the experience and reflection of using various assets, products, and services provided, as well as noticeable changes.

The utilization patterns of the Clean Energy- Home Solar systems under the NRM intervention indicate strong and sustained engagement from the beneficiaries. A significant **95% of respondents reported regular use**, with **54% stating they "Always" use** the intervention, **41% using it "Often,"** and only **5% using it "Sometimes."** This reflects the intervention's practical utility in meeting day-to-day energy needs and its integration into household routines.

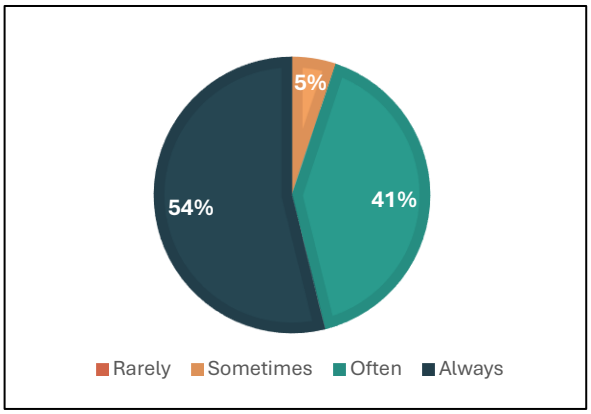

Figure 21: % Distribution of Respondents Across Categories for 'Utilization of Interventions for home solar' under NRM (n=39)

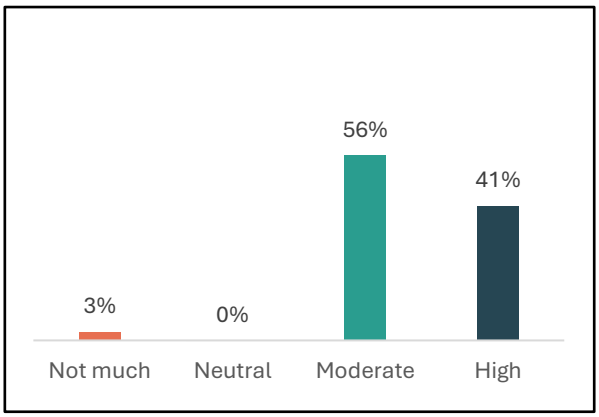

Figure 22: % Distribution of Respondents Across Categories for 'Stakeholder Experience and Reflection for Home solar' under NRM (n=39)

In terms of **stakeholder experience and reflection**, the intervention has had a notably **positive impact on households**, particularly in enhancing educational opportunities for children. When asked about the usefulness of the home solar systems in supporting children's nighttime studies, **41% rated the support as "Highly Helpful,"** while **56% found it "Moderately Helpful."** This feedback demonstrates the intervention's success in contributing to **broader developmental goals**, such as **improving learning environments and reducing energy-related barriers to education.**

For the SDLE intervention, the **current status of the input support (seeds provision)** component reflects generally positive functionality as perceived by beneficiaries. A strong **77% of respondents rated the assets as either "Fully Functional" (44%) or "Moderately Functional" (33%)**, highlighting the effectiveness and practical usability of the support provided. However, despite the overall success, the data also points to some critical gaps in implementation and coverage. A notable 19% of respondents indicated that the assets "Did Not Exist", showing they did not receive the intervention.

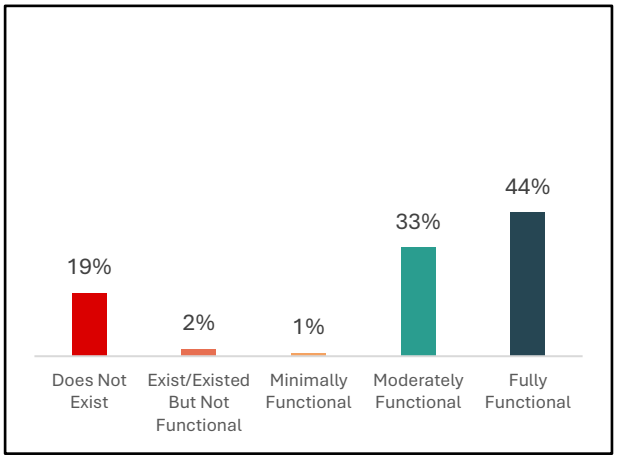

Figure 23: % Distribution of Respondents Across Categories for 'Current status for Input support-Seeds' under SDLE (n=93)

The utilization patterns of the input support (seeds) under the SDLE intervention demonstrate strong and sustained engagement from the majority of beneficiaries. A significant **77% reported regular use**, with **44% stating they "Always" use** the intervention and **33% using it "Often."** This reflects the intervention's practical utility and its successful integration into routine agricultural activities, underlining its relevance in supporting household-level farming practices. However, **19% of** respondents mentioned that they never used the seeds provided. The key reasons for non-utilization included unavailability of inputs at the right time, lack of training or technical guidance, limited knowledge about the intervention, and insufficiency in coverage or quantity of support**.**

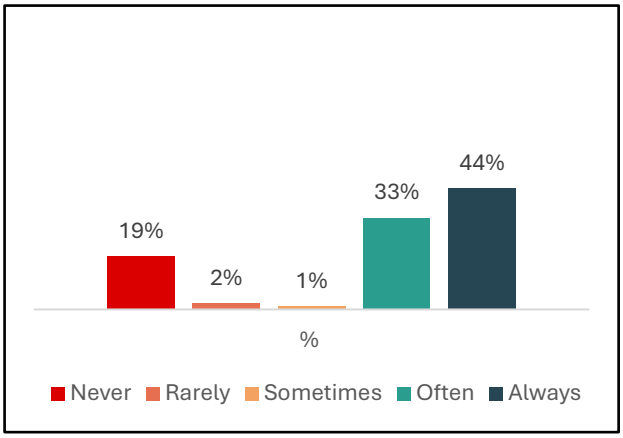

Figure 24: % Distribution of Respondents Across Categories for 'Utilization of the intervention' under SDLE (n=93)

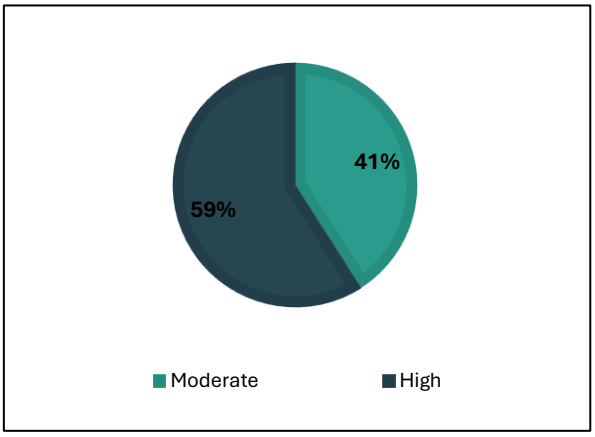

Figure 25: % Distribution of Respondents Across Categories for 'Stakeholder experience and reflection' of Input support-seeds' under SDLE (n=93)

In terms of stakeholder experience and reflection, the intervention has had a notably positive impact on households, particularly regarding input support for seeds. When asked about their experience, **41% of respondents rated the support as "Highly Helpful," while 59% found it "Moderately Helpful."** This feedback highlights the intervention's effectiveness in addressing community needs and contributing to broader developmental goals—such as enhancing livelihood opportunities, supporting household resilience, and indirectly reducing barriers to education by improving household stability and productivity.

Reflecting that the majority of the interventions were currently functional and were utilized frequently. Moreover, intervention's short-term outcomes were also achieved.

> *"Yes, they provided good training and also supplied modern equipment. As a result, we had a good harvest and are happy with their support. We no longer need to use buckets for irrigation."*
>
> *- Excerpt from SHG of Jafra village, Belaganj*

For POE, the status of the intervention reveals varied levels of asset functionality. Specifically, for building infrastructure and Bala painting, **100% of beneficiaries reported the assets as either "Fully Functional" (55%) or "Moderately Functional" (45%)**, reflecting a high degree of usability and a positive impact on enhancing the educational environment.

In terms of utilization over the past two years, the data indicates consistent and regular use. A substantial **36% of respondents reported "Always" using** the Bala painting and improved school buildings for studying, while the remaining **64% stated they used them "Often."** This consistent use suggests that the intervention has been effectively integrated into students' daily learning routines, reinforcing its ongoing functionality, and overall value in supporting a better school experience.

In Health and Hygiene, the current status of the Kitchen Garden–Plantation presents a largely positive picture, though not without challenges. A **substantial 83% of beneficiaries reported the assets as functional**, with **56% rating them as "Fully Functional"** and **27% as "Moderately Functional."** This indicates that most of the community continues to benefit from the intervention in a meaningful way, demonstrating its ongoing relevance and utility. However, **7% described the assets as "Minimally Functional," 2% noted they "Existed but Were Not Functional,"** and **3% reported the assets "Did Not Exist."** These responses suggest gaps in implementation and maintenance, potentially due to constraints such as limited space, lack of follow-up support, or absence of seed/material supply—as noted in some beneficiary feedback.
Encouragingly, utilization trends show high levels of continued engagement, with **52% of respondents using the kitchen garden "Always," 39% "Often," and 7% "Sometimes."** These figures underscore the perceived value and usefulness of the intervention, particularly in enhancing food security, promoting better nutrition, and supporting household self-sufficiency.

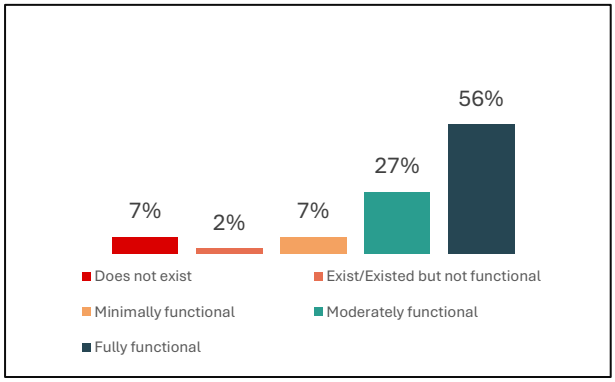

Figure 27: Distribution of Respondents Across Categories for 'Current Status of Kitchen Garden-plantation' under H&H (n=41)

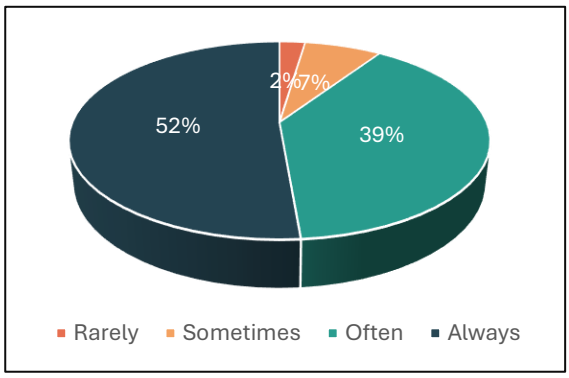

Figure 26: % Distribution of Respondents Across Categories for 'Utilization of the intervention of kitchen Garden-Plantation' under H&H (n=41)

5.3.2 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 project exhibited exceptional performance in achieving its proposed targets, attaining a **perfect score of 5.0** for the "Reach vs Target" indicator under the whole parameter. Stakeholders affirmed that the **project successfully met 100% of its goals and targets**, ensuring the completion of all activities without any shortfalls in either financial or physical aspects.

"I think in some of the activities we achieved more and mostly we have achieved all the planned Indulgences."

- *Excerpt from Nav Jagriti Foundation, Gaya*

5.3.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Influencing factors (enablers and disablers)	4.7	4.6	4.7	4.6	**4.7**

The **Influencing Factors** indicator examines the key enablers that facilitated project implementation and the challenges that hindered its effectiveness.

The **NRM intervention received a score of 4.7**, indicating a moderate influence of both supporting and constraining factors on the project's success. The contrasting perspectives from beneficiaries highlight both **successes and gaps** in the intervention's implementation. One of the **enablers** is the **provision of essential resources** like lights, seeds, and business-related knowledge, which have positively influenced livelihoods and improved living conditions. Beneficiaries acknowledge tangible

"We have received lights, which are useful for everyone, including children. We also received seeds, making everything easier. Business-related knowledge was provided, and we have animals as well. All these things are helping a lot. Before, our houses were dark with no lights, but now, with these improvements, a lot has changed for the better."

- *Excerpt from SHG, Dharmagatpur, Belaganj*

improvements, such as **better lighting for homes and children's studies**, as well as support for **agriculture and livestock**, which have enhanced economic opportunities.

However, a significant **disabler** is the **unequal distribution of benefits**, as seen in the first statement, where the respondent and their group did not receive any support. This suggests **gaps in accessibility, resource allocation, and transparency in selection criteria**, leading to dissatisfaction among some beneficiaries. To **maximize impact**, the intervention should focus on **ensuring equitable distribution, strengthening communication on eligibility, and addressing exclusions**, so that all intended beneficiaries experience meaningful improvements.

"It was easy to understand, yes, but nothing changed. I didn't build a house, nor did I receive any benefits. If everyone else had been getting benefits, I would have spoken up. Even within the entire group, nobody benefited. I didn't. I'm one of twelve Didi's, and even among them, I didn't receive any benefits. That's the truth."

- Excerpt from SHG, Kuri saray, Belaganj

For **SDLE**, the qualitative analysis highlights strongly enabling factors that have driven the success of the intervention, both internally and externally. Internally, strong community support across all villages played a crucial role in ensuring smooth implementation. The active participation of local-level community institutions, such as PRIs, ASHA workers, ANMs, Anganwadi workers, and teachers, reinforced the program's outreach and effectiveness. Additionally, agriculture extension officers provided technical support, enhancing farmers' knowledge and practices.

Furthermore, the absence of major man-made obstacles facilitated seamless execution. While the summer season posed temporary challenges for 15–20 days, it did not significantly hinder progress. With proper irrigation, previously barren land has become fertile, allowing farmers to cultivate various crops and generate a stable livelihood. This transformation has reinforced economic stability and food security for the local population.

"With proper irrigation, we have been able to generate a stable livelihood. Previously, the land was barren, but it has now become fertile, allowing us to cultivate various crops."

-Excerpt from PRI member of Jafra village, Belaganj

" First, community support was quite strong. In all the villages, community support was excellent. Second, the local-level community institutions, such as PRI, provided significant support. The local government service providers, such as ASHA workers, ANMs, Anganwadi workers, and teachers, contributed substantially to the project."

-Excerpt from Nav Jagriti Foundation, Belaganj

While the intervention successfully addressed key issues, some gaps remain**,** particularly in integrated agricultural support**,** such as the provision of seeds, manure, and crop medicines**.**

Addressing these gaps could further enhance agricultural productivity and farmer resilience. Nonetheless, these challenges have not diminished the overall positive impact of the program. The strategic integration of leadership, community engagement, and resource allocation has ensured that the intervention remains effective and continues to drive sustainable change.

For POE, The HRDP project achieved a **near-perfect score of 4.6** for influencing factors, reflecting the significant role of enablers and the effective management of initial challenges.

> *"No, there was nothing man-made that created obstacles for us. As I mentioned, one natural obstacle was the summer season, which created some difficulties for about 15-20 days. Otherwise, there was no other factor that acted as an obstacle for us."*
>
> *-Excerpt from Nav Jagriti Foundation, Belaganj*

The introduction of smart classrooms, digital learning tools, and improved infrastructure has significantly transformed the learning experience for students. Interactive videos, visual aids, and educational games have made complex subjects easier to understand, increasing student engagement and retention. Regular group discussions and Bala paintings have further enhanced interactive learning, helping students grasp concepts more effectively. The school environment has also improved with newly painted walls, upgraded seating, and better storage for books and lab equipment, making it more inviting for students. Additionally, the construction of proper sanitation facilities, such as toilets and handwashing stations, has encouraged higher attendance, especially among girls. The presence of a library, even without a dedicated space, has allowed students access to a variety of books, fostering a reading habit. The introduction of structured playtime alongside academics has also contributed to student well-being, making school a place they enjoy attending.

> *"Yes, the smart board displays everything written in books in an interactive way. It helps us understand concepts more easily."*
> *"Without these, we wouldn't have been able to study properly. Now, we sometimes go to the library during lunch breaks. The smart class is also helpful because when we see things on the board, we remember them better."*
>
> *- Excerpt from Students of Jafra, Belaganj*

Despite these improvements, several challenges remain, affecting the full potential of these initiatives. Issues such as overcrowded classrooms, incomplete sanitation projects, and a lack of Wi-Fi for smart classes create barriers to effective learning. Additionally, maintenance concerns, including water leakage and pest problems in the library, need urgent attention to ensure a fully functional and conducive school environment. Addressing these challenges will be essential to sustaining the positive impact of these initiatives and ensuring long-term benefits for students.

For Health and hygiene, with an ideal score of **4.6** for influencing variables, the HRDP project demonstrated the importance of enablers and the skilful handling of early difficulties.
The implementation of health and hygiene interventions was positively received, with beneficiaries highlighting the utility of medical camps, access to essential medicines, eyeglasses for the elderly, and vitamin supplements for children. The promotion of home-grown vegetables through kitchen gardens significantly improved nutrition and reduced dependence on market produce, contributing to better overall health.

Enablers for health and hygiene implementation included consistent availability of medical services, community engagement in maintaining kitchen gardens, and effective use of organic fertilizers. Disablers involved reduced water pressure and limited water supply duration, which occasionally affected the maintenance of hygiene

"Yes, there were benefits. For example, children received medical care; elderly people got eyeglasses, and so on."

"No, there were no difficulties. The kitchen gardens were maintained throughout the year, and people consumed vegetables from their own gardens."

- Excerpt from PRI of Jafra village, Gaya

5.3.4 Differential Results

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

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

For POE, this high score demonstrates its commitment to delivering tailored educational support that effectively bridges access and learning gaps. The deployment of smart classrooms, digital learning aids, and infrastructural enhancements in schools and Anganwadi centers significantly improved the learning experience for children from diverse backgrounds. The focus on visual and interactive education not only improved comprehension and participation but also increased regular attendance and enrolments, particularly among marginalized and previously disengaged students. Improved sanitation facilities, separate toilets for girls and boys, and better seating arrangements contributed to a more inclusive and welcoming environment for all learners.

In Health and Hygiene (H&H) component earned an Excellent score of 5.0, highlighting its needs-based and community-responsive design. Through frequent health camps offering check-ups, medicines, eyeglasses, and nutritional supplements, the intervention addressed immediate health concerns, especially for vulnerable groups such as children and the elderly. The promotion of kitchen gardens and organic fertilizers supported nutritional improvement in households. However, variations were observed in the depth of impact—while short-term needs were met, long-term outcomes were constrained by the lack of support for healthcare infrastructure like Primary Health Centres. Despite this gap, the consistent prioritization of community input and localized health challenges reinforced the inclusive nature of the intervention, ensuring equitable benefit across diverse segments of the population.

5.3.5 Adaptation over time

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

The Adaptation Over Time indicator evaluates a project's capacity to respond effectively to changing conditions and adjust its implementation strategy as needed. In this regard, the project performed exceptionally well, earning a top score of 5.0. It demonstrated a proactive and flexible approach by making timely modifications and securing necessary approvals, allowing it to remain resilient in the face of seasonal and unforeseen challenges. This adaptability ensured that implementation stayed on schedule and aligned with project goals.

Key to this success were strong planning, strategic stakeholder engagement, and effective resource management, which together enabled the project to navigate external constraints without compromising quality or impact. The ability to integrate changes smoothly—such as infrastructural improvements and the adoption of digital learning tools—not only preserved momentum but also reinforced the project's long-term sustainability and relevance.

5.4 Impact

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

5.4.1 Significance – (Outcome)

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

The **NRM** intervention has demonstrated a strong and meaningful impact, particularly through its clean energy initiatives. The data reveals that the intervention has effectively contributed to time and cost savings for beneficiaries—two critical factors in improving daily livelihoods.

In terms of **time savings**, a strong **100% of respondents acknowledged improvements**—with **35% "Highly Agreeing"** and **65% "Agreeing"** that the clean energy solutions reduced time spent on activities like collecting firewood or managing

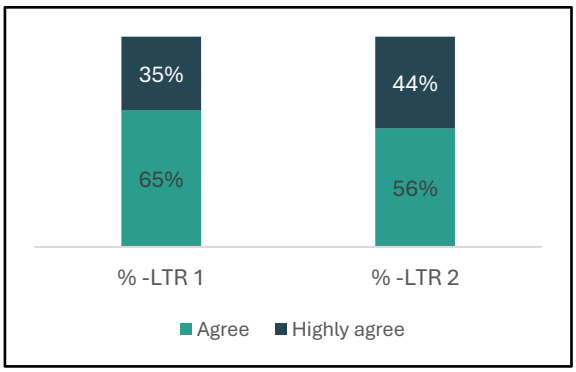

Figure 28: % Distribution of Respondents Across Categories for 'Significance-Clean Energy' under NRM (n=71)

traditional lighting. This reflects a clear shift towards more convenient and efficient daily routines.

Similarly, **cost savings** were widely recognized, with **44% "Highly Agreeing"** and **56% "Agreeing"** that the intervention helped reduce household energy expenses. This points to a reduced reliance on costly conventional energy sources, supporting better **financial security and resource allocation**.
Overall, these outcomes highlight the intervention's dual success in delivering **sustainable, cost-effective energy access** while also enhancing beneficiaries' **quality of life and resilience**.

The sustainability of the SDLE agricultural interventions- input support is clearly demonstrated by beneficiary feedback across key farming indicators. For outcomes like improved **farm inputs, crop yield, farm income, profit, management of weather changes, stable income**, and **food security**, approximately **three-fourths of respondents** (combining "Agree" and "Highly Agree") acknowledged positive changes. Notably, **nearly half or more** of all respondents selected "Highly Agree" for most indicators, especially **food security**, where it reached **over two-thirds**. This level of consensus highlights a strong belief in the long-term benefits of the intervention in enhancing agricultural resilience, increasing productivity, and securing livelihoods.

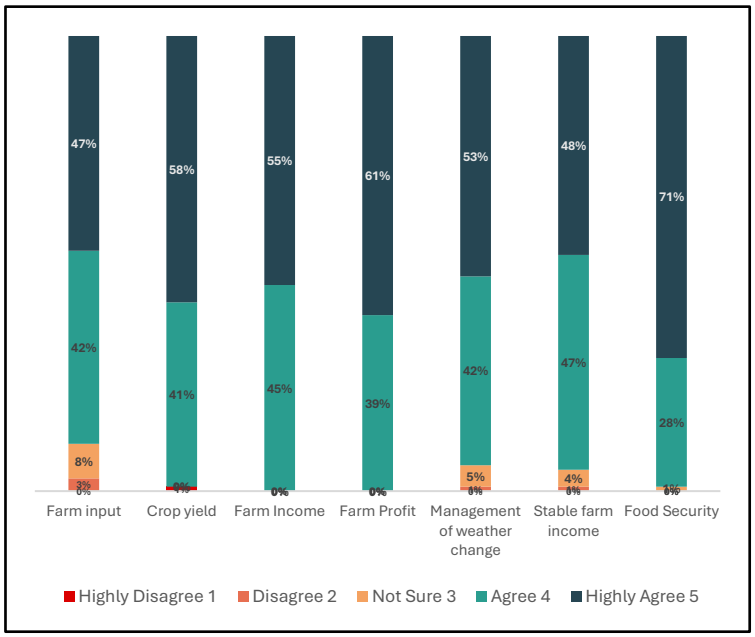

Figure 29: %Distribution of Respondents Across Categories for 'Significance- Input support' under SDLE (n=127)

The building infrastructure and Bala painting interventions under the POE initiative have had a highly positive impact across key educational indicators. Specifically, **36% of respondents highly agreed** that these interventions enhanced regular attendance, reduced dropouts, and strengthened community involvement, while **27% highly agreed** on improvements in new admissions, student performance, and class participation. Additionally, **18% highly agreed** that the interventions supported girls' retention and access to e-learning materials. Notably, **all respondents (100%) either agreed or highly agreed** on the positive influence of these interventions, underscoring their widespread acceptance and effectiveness in improving the learning environment and educational outcomes.

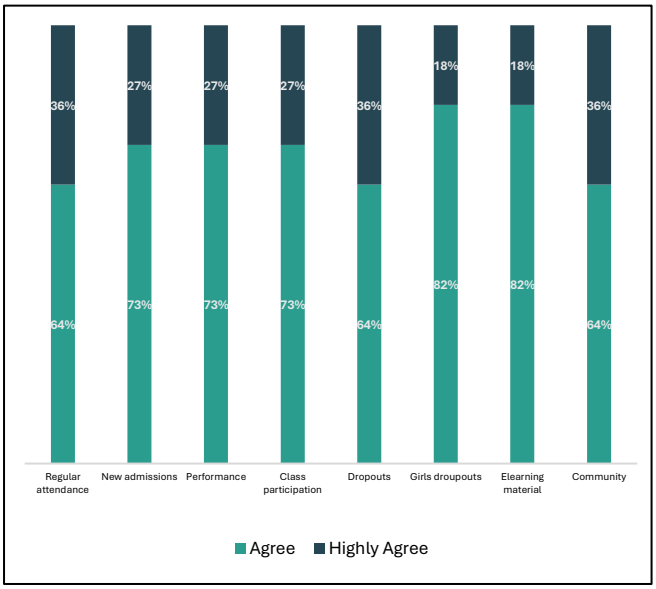

Figure 30: % Distribution of Respondents Across Categories for 'Significance of building and Bala painting' under POE (n=11)

For the **Health and Hygiene** intervention, specifically the **Kitchen Garden** component, the perceived impact on income generation through the sale of vegetables appears limited. While **27% of beneficiaries highly agreed** and **49% agreed** that their income had increased as a result of the kitchen garden, this **positive response (76% combined)** suggests a moderate level of economic benefit for a portion of the community. However, **22% of respondents were unsure**, and **2% disagreed**, indicating uncertainty or dissatisfaction with the income-related outcomes of the intervention. These mixed responses point to a need for stronger market linkages, consistent supply support (e.g., seeds, training), and better awareness on income potential to fully realize the livelihood benefits intended through the kitchen garden initiative.

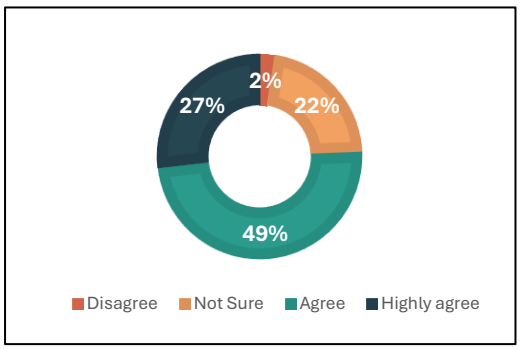

Figure 31:% Distribution of Respondents Across Categories for 'Kitchen Garden' under NRM (n=41)

The beneficiaries' qualitative comments highlight the observable advancements made possible by the interventions. By encouraging routine check-ups and raising awareness about good nutrition and hygiene practices, important community needs have been met, and overall health conditions have improved. The provision of essential services through regular health camps, distribution of medicines, and promotion of organic kitchen gardening has not only enhanced health outcomes but also empowered families to take preventive measures.

5.4.2 Transformational Change

The **Transformational Change** indicator evaluates the long-term impact of the intervention on community well-being and social dynamics. The Transformational Change indicator assesses the project's capacity to create enduring, systemic improvements in the lives of marginalized communities.

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Transformational Change	4.8	4.9	4.4	4.7	**4.7**

In this case, the intervention led to visible changes in both physical infrastructure and community well-being. The **intervention achieved a score of 4.7**, reflecting a **high level of sustained change** brought about by the project.

For NRM, the intervention has brought transformational change by addressing the village's long-standing electricity challenges, significantly improving daily life. Previously, the lack of electricity created widespread difficulties, affecting mobility, safety, and overall convenience. However, with the installation of solar lights at key locations, the situation has improved, making it easier for people to move around safely at night. This shift has enhanced security, accessibility, and overall quality of life, allowing for greater social and economic activities after dark. The adoption of solar-powered solutions ensures long-term sustainability, demonstrating how community-driven, need-based interventions can create lasting and meaningful impact.

> *"Earlier, when there was no electricity, the entire village faced problems. But after the project, solar lights were installed at every turn, making it easier for people to move around in the village. Now, almost all the problems have been solved."*
>
> *- Excerpt from Farmer, Balapur, Belaganj*

In SDLE, the intervention has driven transformational change by significantly improving agricultural productivity, financial stability, and overall quality of life. Previously, barren lands and water scarcity limited farming opportunities, but with the introduction of modern irrigation systems, quality seeds, and improved farming techniques, agricultural output has increased remarkably. Farmers who once struggled with low yields now produce crops in greater quantities and better quality, ensuring higher incomes and food security. The adoption of organic farming practices, such as vermicompost, has further enhanced soil fertility and sustainability, reducing dependence on chemical fertilizers.

Beyond agriculture, training and knowledge-sharing sessions have played a crucial role in empowering farmers. Many who previously planted crops without planning now make informed decisions, maximizing productivity and minimizing losses. Access to better trade networks has also eased the sale of produce, leading to greater market opportunities and increased financial gains. The project has not only benefited farmers but also supported women's literacy and financial empowerment, equipping them with the skills to contribute effectively to household income and decision-making.

"Earlier, we used to rely on our own saved seeds, which resulted in lower yields. But the organization provided us with improved seeds. They provided wheat and moong (green gram), which significantly improved our crop production."

"One of our biggest challenges was the lack of proper irrigation facilities, which has now improved. We also didn't have access to high-quality seeds, but after the initiative, we received them, leading to better crop production. Earlier, we used fertilizers from the market, which caused soil pollution. But now, we have been able to avoid that problem."

- Excerpt from PRI member of Ujje village, Belaganj

Along with that, infrastructure improvements such as pipeline installations and lighting facilities have positively impacted daily life. Reliable irrigation systems ensure that crops receive adequate water supply, making farming more consistent and resilient to seasonal changes. The provision of electricity and lights has not only improved farm productivity but has also benefited children's education and overall community well-being. These holistic interventions have contributed to long-term, sustainable development, enabling communities to build resilience, improve livelihoods, and secure a better future.

The POE intervention has significantly modernized the educational landscape through the introduction of smart classrooms, digital learning tools, and enhanced infrastructure. The availability of teaching aids, smart TVs, and vibrant BaLA (Building as Learning Aid) paintings has made learning more engaging, contributing to increased attendance and reduced absenteeism. Play-based learning and the improvement of physical learning spaces have attracted more children to school, fostering an environment where education is both enjoyable and accessible. The establishment of well-equipped libraries and reading corners has encouraged self-learning, reading habits, and the development of problem-solving and critical thinking skills. Integration of extracurricular activities such as music, art, and sports has promoted holistic development, ensuring education caters to students' intellectual, emotional, and physical growth.

Beneficiary feedback reinforces these impacts, highlighting increased student interest and attendance following the introduction of smart classes. Students now look forward to attending school, especially for computer-based lessons, which has boosted regular attendance and engagement. Beyond

education, the intervention's reach extends into health, sanitation, and nutrition. Regular health camps have brought essential medical services directly to underserved areas, addressing immediate needs and cultivating a preventive healthcare mindset. These camps have contributed to early diagnosis and timely treatment, improving overall health outcomes and creating a foundation for long-term systemic change in community well-being.

"The presence of the smart class has brought significant improvement. The children have become more inquisitive, eager to learn new things, and there has been a noticeable increase in attendance. Some students now come every day specifically to learn computers, as they were excited about the opportunity when they first joined the class. The number of students has increased significantly compared to before."

- Excerpt from Principal of Panari, Belaganj

In Health and Hygiene, the promotion of kitchen gardens empowered households to cultivate their own nutritious produce, enhancing dietary diversity and food security. This practice not only improved nutritional intake but also offered economic benefits by reducing food expenses and potentially generating additional income through surplus produce. Along with that, investments in sanitation infrastructure, including the construction and rehabilitation of toilets, coupled with targeted hygiene education, effectively reduced open defecation practices. This led to improved sanitation standards and a decline in waterborne.

"Yes, children also received better treatment, leading to improved health. They got tonic and medicines."

"Yes, it has had an impact. We now eat fresh vegetables from our own garden, which keeps us healthy. We get protein from home-grown vegetables. Out of ten people, at least five are now eating home-grown vegetables."

-Excerpt from PRI Member, Balapur, Gaya

5.4.3. Unintended Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Unintended Change	5.0	4.8	4.5	4.4	**4.7**

Through qualitative analysis, this indicator **received a score of 4.7**, indicating a **moderate to high level of additional impacts** that emerged because of project activities.

In NRM, the shift to solar-powered solutions has brought significant unintended benefits, especially in reducing reliance on conventional energy sources like electricity, petrol, and diesel. This transition has not only made irrigation more cost-effective and accessible but has also promoted environmentally sustainable practices within the community. Moreover, the availability of consistent electricity through solar energy has had a profound impact on education, enabling children to attend school and study without interruption.

" Earlier, irrigation required petrol and diesel, but now, there is no need to pay electricity bills. Irrigation has become easier and more accessible."

- Excerpt from PRI of Balapur, Gaya

While the primary goal for SDLE may have been to improve agricultural productivity, the ripple effects have been transformative. Farmers, who once worked individually, have now formed cooperative networks, sharing resources such as seeds, organic manure, and irrigation facilities, leading to better resource management and problem-solving. This shift has strengthened community cohesion and collective decision-making, ensuring that knowledge and benefits reach a wider group. Additionally, environmental awareness has grown significantly—practices like burning crop residues have been replaced with organic farming techniques such as vermicomposting, natural fertilizers, and mulching, leading to improved soil fertility and higher-quality produce.

Another unexpected yet highly impactful change has been the integration of renewable energy solutions into daily life. The introduction of solar-powered irrigation and lighting has not only facilitated farming but has also encouraged community members to explore other sustainable energy alternatives. As a result, households and small businesses now have reliable lighting, and students can study for longer hours, significantly improving educational outcomes. Along with that woman, who previously had limited participation in farming decisions, have gained skills in literacy, financial management, and agricultural techniques, allowing them to engage in income-generating activities and contribute to household earnings.

"Previously, growing wheat and rice required more seeds and a higher investment. But now, with the SRI method, seed usage has reduced, costs have decreased, and yields have increased."

- Excerpt from PRI of Balapur, Gaya

"Yes. The biggest improvement was growing crops on raised beds instead of flat land. Earlier, our crops used to get damaged due to water accumulation. Raised beds allowed proper drainage, which prevented crop rot."

- Excerpt from Farmer group lead, Kuri Saray Village, Gaya

"We were also informed about different crops that could be more profitable and newer to the market, so they would fetch a good price. This has helped us invest more in our children's education, which contributes to our overall development."

- *Excerpt from farmers of Balapur, Gaya*

In POE, the implementation of smart classrooms, indoor play facilities, and digital learning tools has significantly improved student engagement and attendance. Previously, traditional teaching methods and outdoor-only activities led to distractions and absenteeism, particularly among girls. With the introduction of smart classes and computers, students have become more curious, eager to learn, and excited to attend school daily. The availability of indoor games has provided a safer and more inclusive recreational space, further encouraging participation. Additionally, the transformation of the school's infrastructure has enhanced its reputation, drawing positive attention from the community. Parents have become more aware of the importance of education, especially for girls, leading to increased enrolment.

"Yes, earlier, students used to go outside and skip classes. Girl students benefited the most, leading to an increase in their attendance"

- *Excerpt from Principal, Jafra Village, Belaganj*

In Health and Hygiene, the introduction of kitchen gardens has led to unintended yet significant positive changes within households. Initially unfamiliar with the kitchen garden concept, families previously relied on purchasing all their food. With newfound knowledge and implementation of home gardening, they now cultivate their own

"Yes, we were unaware of kitchen garden, so we used to buy food products instead of growing them. But now, with the right knowledge, our income has increased, and we can spend more on our children's education."

-Excerpt from PRI Member, Balapur, Gaya

5.5 Sustainability

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

5.5.1 Potential for Continuity

Composite Index					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Potential for Continuity	4.3	4.4	4.3	4.2	**4.3**

The NRM Clean Energy intervention was met with overwhelmingly positive feedback regarding its sustainability, reflecting strong community trust in the initiative's long-term potential. A significant **92% of respondents** rated the intervention favorably—**26% described the sustainability efforts as "Excellent Measures,"** while **67% acknowledged "Adequate Measures"** were in place to ensure continued functionality. This indicates that the majority of beneficiaries felt confident in the intervention's capacity to deliver **reliable, low-maintenance energy solutions** that align with local conditions and needs.

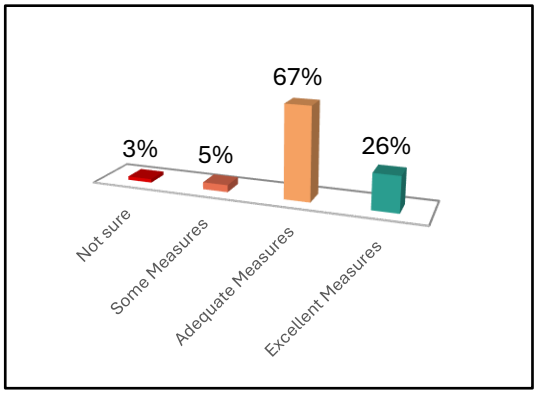

Figure 32: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Home Solar under NRM (n=54)

The SDLE intervention, received **overwhelmingly positive feedback** regarding its sustainability. For **input support through seed provision**, A substantial **56% of respondents** stated that **"Excellent Measures"** had been taken to ensure the long-term sustainability of the initiative. An additional **28% considered the efforts as "Adequate,"** indicating a broad level of community satisfaction with the steps taken to maintain continuity and effectiveness beyond the initial implementation phase.Only **15% of beneficiaries** mentioned that **"Some Measures"** were taken, suggesting minor areas where improvements in sustainability planning and communication might be needed. Overall, the findings reflect a **strong sense of confidence** in the intervention's ability to deliver lasting benefits.

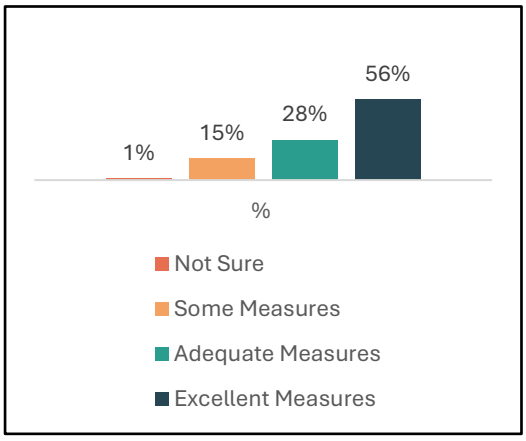

Figure 33: % Distribution of Respondents Across Categories for 'Potential for Continuity' for input support seeds under SDLE (n=93)

The findings for the **POE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 73% of respondents felt that "Excellent Measures" had been taken to sustain the initiative, and 18% believed that "Adequate Measures" were in place.

For Health and Hygiene, the sustainability of the nutrition garden intervention is strongly supported by beneficiary responses, with a high proportion reporting positive outcomes. Specifically, **95% of respondents acknowledged an improvement in nutritious supply**, with 54% "Agreeing" and 41% "Strongly Agreeing." Similarly, **98% reported dietary improvements**, and **100% observed benefits from the garden**, with 54% "Strongly Agreeing" on its impact. These responses indicate that the nutrition gardens are not only functioning well but also delivering meaningful, lasting improvements

in food security, dietary diversity, and community well-being—highlighting the intervention's strong potential for long-term sustainability.

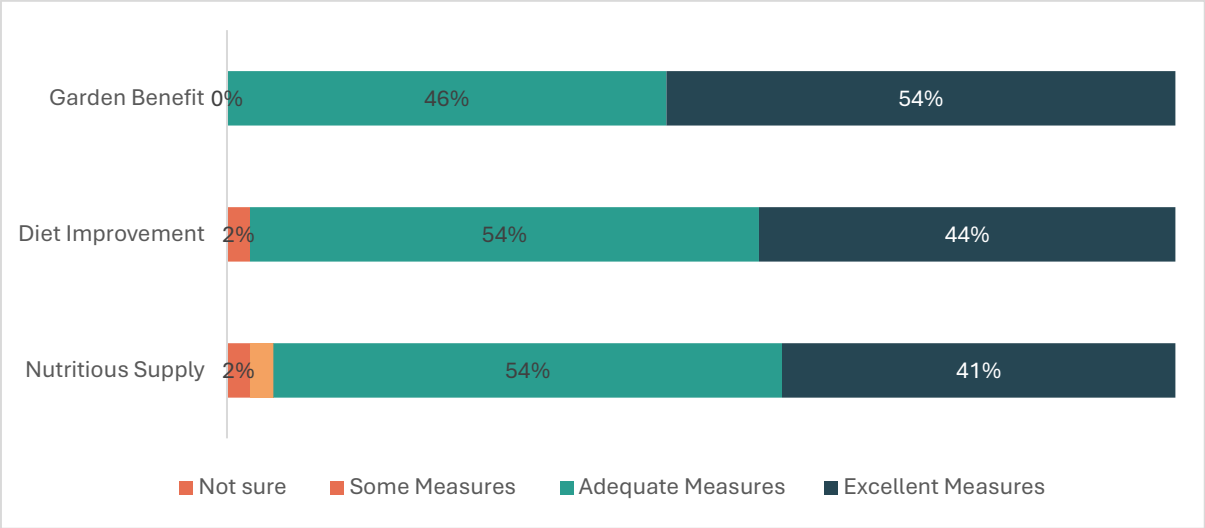

Figure 34: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Kitchen Garden Plantation under H&H (n=36)

5.5.2 Sustainability in Project Design and Strategy

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

The project demonstrates exemplary integration of sustainability principles in its design and implementation strategy, achieving a perfect **score of 5** for sustainability aspects. Sustainability in the project has been ensured through continuous community engagement, institutional linkages, and capacity building. The organization remains actively involved as a facilitator, ensuring that emerging challenges are addressed while empowering local institutions like farmers' development committees, women's groups, and youth groups. This long-term involvement has embedded resilience within the community, enabling them to sustain progress independently. Beyond agriculture, the integration of vocational skills training, career counselling, and safe migration support has created diverse livelihood opportunities, strengthening economic stability for families in the region.

A key factor in ensuring lasting impact is the strategic collaboration with government bodies such as ATMA, which provides farmers with ongoing access to expert knowledge, resources, and financial support. Additionally, securing funding through panchayats and other government programs has reinforced the economic foundation of the intervention. Recognized initiatives like bench cultivation and Moringa plantations serve as replicable models for other communities. While external funding may phase out, local organizations continue to drive knowledge-sharing and implementation. Post-project impact studies help evaluate effectiveness and address gaps, as seen in places like Gaya, where strong community connections have sustained outcomes, while challenges in Nalanda and Sitamarhi highlight the need for structured post-project transition planning. By strengthening community institutions in the final phase, local stakeholders are empowered to take ownership, ensuring the initiative's long-term sustainability and scalability.

"All the linkages we have created in agriculture—one is that we are already present there and working. Nav Jagriti is working there, so we are already involved with all the farmers' development committees, women's groups, and youth groups. Another key aspect is that all agricultural knowledge and processes are linked with ATMA. ATMA officials are coming there, meeting our people, and having discussions, ensuring that this will continue for a long time."

-Excerpt from HDFC officials, Gaya

5.6 Branding

Branding is captured through one indicator - the **Visibility** indicator, which assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and IA**.

5.6.1 Visibility

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

The Visibility indicator measures how well beneficiaries recognize and associate the interventions with HDFC Bank and Oxfam Foundation. It reflects the awareness, recall, and attribution of support across various sectors. 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 recognized the support and interventions implemented by HDFC Bank and Nav Jagriti across sectors like agriculture, education, health, and infrastructure. The installation of smart classrooms, school renovation through BALA painting, provision of lab equipment, library, and projectors, along with agricultural training and improved farming techniques, were consistently associated with HDFC and Nav Jagriti's efforts. This visibility was reinforced through community mobilization, stakeholder meetings, and compliance with HDFC's branding manual—such as wall writings, village boards, and activity boards—enhancing both recognition and recall. Even in the absence of continued presence, the knowledge and practices sustained by the community reflect the lasting impact of these well-branded interventions and the successful engagement of local stakeholders.

"Yes, we know HDFC are supporting it. They have worked on health, education, sanitation, skill development, and livelihood. They have also contributed to agricultural improvements, providing information to the people."

-Excerpt from PRI Member, Balapur, Gaya

"Because of Nav Jagriti, there has been development, and now people ask us why our crops are so much better. We tell them that we received training from Nav Jagriti and are using new techniques, which is why our production has increased."

-Excerpt from Farmer, Balapur, Belaganj

6. Overall Project Score

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

OECD DAC Criteria	NRM		SDLE		HH		POE		Overall	
	Score	Label	Score	Label	Score	Label	Score	Label	Score	Label
Relevance	4.6	Excellent	4.6	Excellent	4.7	Excellent	4.4	Good	4.6	Excellent
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.7	Excellent	4.8	Excellent	4.8	Excellent	4.8	Excellent	4.8	Excellent
Effectiveness	4.8	Excellent	4.8	Excellent	4.8	Excellent	4.8	Excellent	4.8	Excellent
Impact	4.6	Excellent	4.7	Excellent	4.4	Good	4.5	Excellent	4.6	Excellent
Sustainability	4.6	Excellent	4.6	Excellent	4.6	Excellent	4.5	Excellent	4.6	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	**4.7**	Excellent	**4.7**	Excellent	**4.7**	Excellent

The HRDP project achieved an **overall score of 4.7**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas.

7. Conclusion and Recommendations

The Holistic Rural Development Program (HRDP) implemented by HDFC Bank in collaboration with Nav Jagriti Foundation in 15 villages of Belaganj Block, Gaya district, has brought meaningful improvements in the lives of rural communities by addressing critical gaps across four thematic areas—Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (PoE), and Health & Hygiene (H&H). With an **overall score of 4.7**, the project reflects **strong performance**, particularly in effectiveness, coherence, and sustainability.

The program successfully integrated community needs into its design, execution, and outcomes, leading to tangible benefits such as improved energy access, increased agricultural productivity, enhanced educational environments, and better health and hygiene practices. The participatory and community-centric approach adopted by Nav Jagriti further strengthened community ownership and responsiveness to local contexts.

However, to sustain and amplify these gains, attention is needed on maintenance systems, gender inclusion, post-training livelihood support, and deeper integration with government schemes.

The following recommendations aim to support long-term sustainability and scale the impact of HRDP in the region:

Natural Resource Management (NRM)

1. **Ensure maintenance of solar and water infrastructure** by forming and training village-level committees responsible for regular repairs and upkeep.
2. **Promote water security through integrated watershed management**, construction of farm ponds, and expanded rainwater harvesting systems.
3. **Enhance sustainable agriculture practices** by supporting farmers with organic input kits and capacity-building on techniques like SRI and nature farming.
4. **Conduct refresher training sessions** on clean energy use and eco-friendly technologies to build long-term user confidence and sustainability.

Skill Development & Livelihood Enhancement (SDLE)

1. **Broaden skill training to non-farm vocations**, including tailoring, carpentry, digital literacy, and micro-enterprise development aligned with local markets.
2. **Strengthen forward market linkages and enterprise mentoring** to convert training outcomes into sustainable income generation.
3. **Address gender disparities** in participation by organizing women-centric training batches, ensuring childcare support, and promoting SHG-led enterprises.
4. **Introduce a post-training support system**, such as handholding for entrepreneurship, credit access, and linkages with local demand centers.

Promotion of Education (PoE)

1. **Establish a maintenance protocol** for smart classrooms, LED systems, and other digital tools, including training for school-based technical focal persons.
2. **Enhance early childhood education environments** by improving Anganwadi infrastructure, play materials, and visuals like BaLA paintings.
3. **Strengthen parent-teacher engagement** to improve home-based support for learning and ensure alignment of school efforts with household environments.
4. **Integrate smart tools into daily teaching** by building teacher capacity on content planning and use of interactive pedagogy.
5. **Expand support to underprivileged students** through scholarships, remedial classes, and provision of learning materials.

Health & Hygiene (H&H)

1. **Increase the frequency and coverage of health camps**, with a focus on maternal and child health, geriatric care, and nutrition.
2. **Reinforce hygiene behaviour through community-led awareness programs** and IEC campaigns on topics such as sanitation, menstruation, and disease prevention.
3. **Establish village-level monitoring groups** for upkeep of sanitation units and drinking water systems, ensuring accountability and timely repairs.
4. **Expand kitchen garden initiatives**, especially for women's groups, to improve household nutrition and supplement food security.

By acting on these recommendations, the HRDP in Gaya can sustain its momentum and ensure inclusive rural development for years to come. Continued focus on community ownership, gender equity, convergence with government programs, and adaptive program design will be essential in building resilient, self-reliant rural ecosystems across the region.

8. Case Stories

Case story 1: PRI -Village Balapur, Gaya

Meena Devi, a 35-year-old farmer from Gaya district, Bihar, has been involved in farming since her teenage years. With agriculture being the only source of livelihood for her family of six, every season brings a new set of challenges. Though she studied till the 6th standard, Meena's real education has come from years spent working in the fields. However, until recently, her hard work was often undercut by poor access to water and lack of quality seeds and tools.

Before the intervention supported by Oxfam India, Meena faced severe difficulties in irrigating her small plot of land. "We had to depend on rainwater or carry water in buckets — it was exhausting," she explained. The local seeds didn't always sprout, and most of the time, the crop yield was too low to support her family's needs. As a result, income was uncertain, and the family often had to cut down on food and other essentials.

"The new seeds gave better crops, and the pipes have saved us so much labour," Meena shared with relief. The introduction of high-quality seeds and a basic irrigation system helped her cultivate more effectively and consistently. "Now I can water my fields easily — the crop looks healthy and green," she added.

The change wasn't just visible in her fields but also at her dining table. "We now eat vegetables we grow ourselves — it's helping our children stay healthy," Meena said with a smile. Earlier, vegetables were a luxury, often bought rarely and in small quantities. Today, they are a regular part of the family's meals, marking a small but meaningful step towards food security and better nutrition.

Case story 2 -Principal-Jafra Village, Gaya

Muhammad Bawar Ansari, a 43-year-old in-charge Principal of Urdu Middle School in Jafra village, Gaya district, Bihar, begins each day with a 25 to 30-kilometer journey from his home to his school. Despite the distance, his commitment to his students and school remains unwavering. (I come from a distance, but I believe in giving my full effort to the school every single day.)

Before the intervention by Nav Jagriti supported by HDFC, the school faced challenges that affected student motivation and the overall learning environment. But things began to change with the support received. The school was beautifully painted, toilets were constructed, and most significantly, an ICT lab was set up, transforming both teaching and learning.

The introduction of laptops, projectors, and digital learning materials brought a new energy into the classrooms. Students who once showed little interest in studies began engaging eagerly. (After watching the videos and using laptops, students understand things more quickly and show more interest in class.) The interactive content made learning enjoyable, and the atmosphere of the school became vibrant and lively.

Teachers, too, gained confidence and motivation through training and the use of digital tools. The school began receiving appreciation from visiting officials and teachers from nearby areas. (Everyone says the school looks good now, and the teaching has improved a lot.) The ICT lab has now become a source of pride for the school, even attracting attention from others in the region. Students eagerly wait for their ICT classes and enjoy learning through visuals and interactive content.
Reflecting on the transformation, Muhammad shares, (This intervention made the school come alive. Now, children want to come and learn.)

For Muhammad Bawar Ansari, the intervention brought more than infrastructure—it brought life, energy, and a renewed sense of purpose to the school and its students

Figure 35: Bala Painting

Case story 3: Farmer- Dharmagatpur, Gaya

Susma Kumari, a 40-year-old farmer from Dharmagatpur Village in the Belaganj block of Gaya district, Bihar, has transformed her livelihood and lifestyle through her determination and the support of the Nav Jagriti program.

Managing around 10 acres of land—including some previously barren areas—Susma has not only improved her farming practices but also embraced kitchen gardening, balancing it alongside household responsibilities. (I manage both cooking and gardening at the same time since the kitchen garden is at home, it's easy.)

The intervention brought significant changes to her life. Through Nav Jagriti's support, she received training in kitchen gardening, compost making, and sustainable farming. (We were taken to training sessions where we learned how to make compost and farm better.) She actively participated in sessions on vermicomposting and received free inputs like seeds and compost that helped rejuvenate her land. One of the major turning points was the introduction of water pipelines in her area, solving the long-standing problem of irrigation. (Earlier, our wells would dry up, and we had to fetch water from far. Now, we have pipelines, and the problem is solved.) The program also helped in constructing toilets, improving sanitation and dignity in the community.

With improved soil fertility from composting and access to regular water supply, her crop yields increased noticeably. Even heat-sensitive crops like potatoes started thriving. (Earlier, potatoes would rot in extreme heat. Now, they grow better and stay healthy.)
Kitchen gardening not only improved her family's nutrition with fresh vegetables but also became an additional source of income as surplus produce was sold locally. (We now eat fresh vegetables and also earn a little extra by selling them.)

Case story 4: SHG- Prem Bigha, Gaya

Sanju Devi, a 50-year-old woman from Prem Bigha village in Gaya, Bihar, stands as a testament to the quiet resilience of rural women who manage homes, contribute to agriculture, and nurture families—all without recognition. Living in a family of six, Sanju supports her husband, a farmer, and takes care of daily household responsibilities while also participating in agricultural activities when time permits. Educated till matric (10th grade), she balances the duties of a homemaker and a helping hand in the fields.

Before the intervention of HDFC's Nav Jagriti initiative, Sanju's family struggled with poor access to irrigation and barren lands that yielded little to no crops. The lack of water sources directly impacted their livelihood, leading to financial stress, limited food supply, and constrained educational opportunities for their children. However, the introduction of borewells, solar lighting, and improved seeds through the project has transformed her family's life. With access to irrigation, their once barren land now produces vegetables and grains like spinach, wheat, and lentils, contributing both to food security and improved income.

Sanju proudly shares how her children, now in higher education including B.Ed. and BA, benefit from a healthier diet and improved study conditions, thanks to solar lighting at home and better school infrastructure. "Earlier, we couldn't grow anything. Now, the land gives us food, and the children are healthier and study better," she explains. She has also seen the community school painted and equipped with digital classes and mid-day meals, which she believes is encouraging more children to attend regularly.

While Sanju may not be a formal leader or entrepreneur, her deep involvement in managing the household and participating in small-scale farming reflects the invisible labour that sustains rural life. Her wish is simple but impactful—an additional irrigation system to cultivate unused parts of their land, which could further boost their financial stability. "This has helped us so much already," she says, "just one more pump, and even the west-side land will become green."

Figure 36: Solar-operated irrigation system

9. Annexures

9.1. Thematic Indicator Wise Scoring – Quantitative and Qualitative

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

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	NRM	4.5	17.7	4.4	0.5	2.2	4.6	0.2	0.69
			SDLE	4.5							
			POE	4.2							
			HH	4.6							
	Qualitative	Local Context Alignment	NRM	4.5	18.3	4.6	0.3	1.4			
			SDLE	4.6							
			POE	4.4							
			HH	4.8							
		Quality of Design	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Coherence	Qualitative	Internal	NRM	5.0	20.0	5.0	0.5	2.5	5.0	0.1	0.50
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		External	NRM	5.0	20.0	5.0	0.5	2.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Efficiency	Quantitative	Timeliness	NRM	4.6	18.9	4.7	0.3	1.4	4.8	0.2	0.7
			SDLE	4.7							
			POE	4.9							
			HH	4.7							
		Quality	NRM	4.5	17.8	4.5	0.3	1.3			
			SDLE	4.6							
			POE	4.3							
			HH	4.5							
	Qualitative	Operational Efficiency	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		Project Design	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.3	17.6	4.4	0.3	1.1	4.8	0.2	1.0
			SDLE	4.4							
			POE	4.4							
			HH	4.5							
	Qualitative	Reach (target vs Acheivement)	NRM	5.0	20.0	5.0	0.3	1.3			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		Influencing factors (enablers and disablers)	NRM	4.7	18.6	4.7	0.2	0.9			
			SDLE	4.6							
			POE	4.6							
			HH	4.7							
		Differential Results	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		Adaptation over time	NRM	5.0	20.0	5.0	0.1	0.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Impact	Quantitative	Significance Outcome	NRM	4.4	17.7	4.4	0.5	2.2	4.6	0.3	1.1
			SDLE	4.5							
			POE	4.4							
			HH	4.4							
	Qualitative	Transformational Change	NRM	4.8	18.8	4.7	0.3	1.4			
			SDLE	4.9							
			POE	4.7							
			HH	4.4							
		Unintended Change	NRM	5.0	18.7	4.7	0.2	0.9			
			SDLE	4.8							
			POE	4.4							
			HH	4.5							
Sustainability	Quantitative	Potential for Continuity	NRM	4.3	17.2	4.3	0.6	2.6	4.6	0.1	0.5
			SDLE	4.4							
			POE	4.2							
			HH	4.3							
	Qualitative	Project Design & Strategy	NRM	5.0	20.0	5.0	0.4	2.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Branding	Qualitative	Visibility	NRM	5.0	20.0	5.0	1.0	5.0	5.0	0.1	0.3
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
P0357: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.7

9.2 Rating Matrix for Qualitative Scoring

Table 14: Rubric for Qualitative Scoring

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

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

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

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

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

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