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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Maharashtra (P0359)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
A step towards progress

PREPARED BY:
DevInsights Pvt. Ltd.

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List of Abbreviations

FPO	Farmers Producer Organization
HRDP	Holistic Rural Development Program
KVGPS	Krushi Vikas Va Gramin Prashikshan Sanstha
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
SHG	Self Help Group

I. Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0315) implemented by Krushi Vikas va Gramin Prashikshan Sanstha in 15 villages of Warora and Bhadravati Blocks in Chandrapur District of Maharashtra, 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 Krushi Vikas va Gramin Prashikshan Sanstha 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.

II. Executive Summary

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

This report presents the findings of the impact assessment of the HRDP, implemented by the KVGPS and supported by HDFC Bank under its CSR initiative, *Parivartan*. The assessment was conducted across 15 villages in Warora and Bhadravati blocks of Chandrapur district, Maharashtra, focusing on four key thematic areas.

A cross-sectional, mixed-methods approach was employed, combining quantitative surveys (n=550) and qualitative interactions (n=16), supplemented by five in-depth case studies. To assess the program's impact, a **cross-sectional mixed-methods approach** was adopted. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The assessment framework was guided by the OECD DAC criteria, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under each of the OECD DAC parameters, a certain set of questions was curated on a Likert scale ranging from 1 to 5, through which actual scores were calculated. The actual scores were computed using weighted average formula, ***Weighted Average = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights,*** where weights were calculated based on the responses received in particular intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, another weightage is then assigned to each indicator based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across both quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	Overall
Relevance	Excellent	Excellent	Excellent
Coherence	Excellent	Excellent	Excellent
Efficiency	Excellent	Excellent	Excellent
Effectiveness	Excellent	Excellent	Excellent
Impact	Excellent	Excellent	Excellent
Sustainability	Good	Excellent	Excellent
Branding	Excellent	Excellent	Excellent
Overall Score	**4.6**	**4.7**	**4.7**

The HRDP intervention received an *overall score of 4.7,* categorizing it as an "Excellent " initiative per the evaluation rubric. The SDLE (4.7) and NRM (4.6) demonstrated strong performance, reflecting effective implementation and positive reception among beneficiaries.

Key Findings

- **Relevance and Coherence**: The program achieved *excellent* alignment with community needs in both NRM and SDLE. Interventions were contextually appropriate and well-integrated with

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

- **Efficiency**: The majority of activities were delivered effectively, with an overall efficiency score of 4.6. The SDLE theme stood out for its timeliness and service quality.
- **Effectiveness**: The program successfully met its intended objectives, with strong outputs in terms of reach and interim results. Adaptation mechanisms—such as tailoring training schedules and expanding kitchen garden models—contributed to a high score of 4.7 for responsiveness to evolving community needs.
- **Impact**: The interventions produced tangible socio-economic benefits. Solar lighting, enterprise development, NTFP value addition significantly improved the quality of life for beneficiaries. The project scored 4.5 for transformational change, indicating deep-rooted, positive shifts across sectors.
- **Sustainability**: While the interventions were largely sustainable due to community ownership and institutional linkages, some concerns emerged regarding the long-term upkeep of solar infrastructure. The project scored 4.4 for potential continuity and 4.4 for sustainability in design and strategy.
- **Branding and Visibility**: Recognition of HDFC Bank and KVGPS's contributions was high among community members and stakeholders, with a strong score of 5.0 under this parameter.

NRM - The NRM interventions focused on **sustainable environmental conservation** and **optimal utilization of local ecological resources**. Key activities included **solar home lights installation, Biogas plant installation, renewable energy solutions, and community plantation**.

- **Overall score of 4.6**, reflecting **Excellent performance in Relevance, Coherence, Efficiency, Effectiveness, and Branding,** while **Impact and Sustainability were rated as good**.
- Challenges include **limited maintenance mechanisms for solar home lights** 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 Relevance, Coherence, Efficiency, Effectiveness, and Branding,** while **Impact and Sustainability were rated as good**.
- Beneficiaries reported **financial stability, reduced dependency on traditional farming, and increased participation in income-generating activities, increased sustainable farming activities like organic farming, diversification of income, and promotion of agriculture and allied activities**.
- Challenges include **limited market access, scalability constraints, limited input resources and post-training employment gaps**.

To enhance sustainability, NRM efforts should prioritize expanding concurrent monitoring systems and ensuring the availability of repair services for solar home lights. Additionally, mid-term technical support should be provided for biogas plants, and village-level committees should be established to oversee infrastructure maintenance. SDLE initiatives should continue, with a focus on skill development for value-added products such as paneer and ghee from milk, wood apple jam, tamarind-based products, and tendu leaf plates. Strengthening market linkages and income-generating activities will further support long-term economic stability.

The HRDP successfully delivered sustainable development interventions that significantly improved livelihoods, entrepreneurship, and renewable energy targets in the communities. However, to ensure long-term impact, it is essential to strengthen sustainability mechanisms across all thematic areas.

Strengthening community ownership, institutional support, and integration with government initiatives will be key to ensuring continued benefits and resilient rural ecosystems.

1 Introduction

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

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

Figure 1: Key Thematic Areas

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

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

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

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

1.1 About Implementing Organization

Krushi Vikas Va Gramin Prashikshan Sanstha (KVGPS), established in 1991, is a non-profit organization based in the Vidarbha region of Maharashtra, India. The organization is committed to promoting sustainable agriculture and rural development, focusing on empowering communities dependent on agro and non-farm-based activities. Its vision is to create a society where all individuals have equitable access to resources and opportunities, enabling them to participate in the development process and lead dignified lives. KVGPS strives to achieve this through knowledge-driven socio-economic interventions, ensuring holistic growth and sustainable livelihoods for marginalized communities.

The organization works across multiple sectors, including climate-smart village programs, sustainable agriculture, soil and water conservation, women empowerment, sanitation, renewable energy, environmental conservation, micro-enterprise promotion, agricultural value chains, and animal husbandry. By addressing these crucial areas, KVGPS helps rural communities build resilience against socio-economic and environmental challenges while fostering long-term sustainability.

Training and capacity building form a significant part of KVGPS's initiatives. Over the years, the organization has conducted training programs and beneficiaries. These programs are designed to address the specific needs of farmers and rural stakeholders, providing them with the necessary skills and knowledge to improve agricultural productivity and livelihood opportunities. Additionally, KVGPS has published several books on topics such as organic farming, vermicomposting, watershed management, dairy farming, goat farming, and irrigation techniques, further contributing to knowledge dissemination among rural communities.

KVGPS has also built strong partnerships with corporate and development organizations, including HDFC Bank, SEARS, NASSCOM Foundation, and Cybage Khushboo Trust. These collaborations enable the organization to implement impactful projects under corporate social responsibility (CSR) initiatives, expanding its reach and effectiveness in rural development. Its efforts have been widely recognized,

with awards such as the "World Water Leadership Award" in 2015 and the "CSR Implementing Agency of the Year 2016-17" at the 4th CSR Impact Awards.

Through its integrated approach and unwavering commitment, KVGPS continues to make significant contributions toward rural development, improving the quality of life for farmers and marginalized communities in India.

1.2 Objectives of the Study

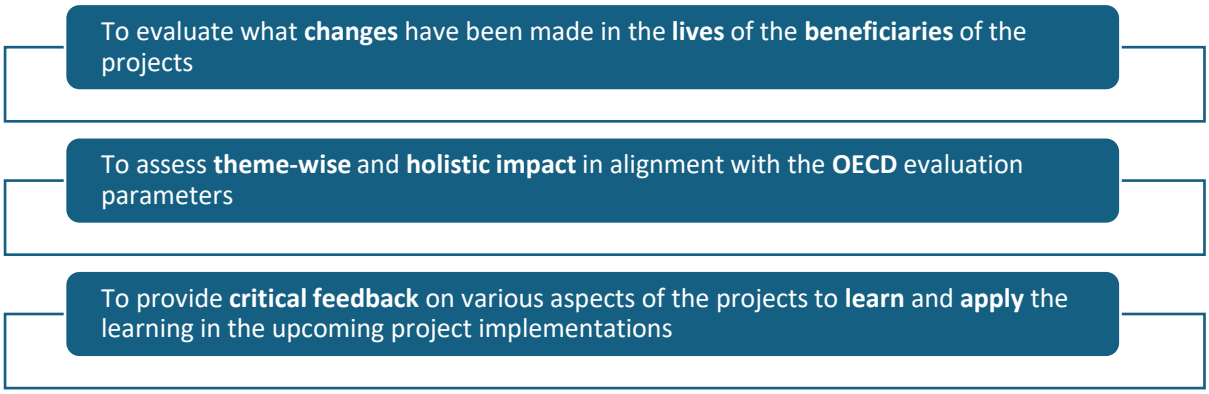


Figure 2: Objectives of the study

1.3 About the Project Area

Chandrapur district, located in the eastern part of Maharashtra, is known for its rich natural resources, including extensive forest cover, coal mines, and diverse agricultural activities. The district spans approximately 11,443 square kilometers and features a varied landscape of fertile plains, forested areas, and hilly terrains. It plays a crucial role in Maharashtra's economy due to its contributions in agriculture, forestry, and industrial sectors, particularly coal mining and thermal power generation.

The district is administratively divided into 15 talukas and encompasses 1,791 villages, governed by 847 Gram Panchayats. Warora and Bhadrawati blocks are the focus of this report, as the implementation was carried out in 15 villages of these blocks. According to the 2011 census, Chandrapur district has a population of approximately 2,204,307, with a population density of about 190 inhabitants per square kilometers. The district demonstrates a mix of urban and rural populations, with a notable presence of tribal communities, including the Gond, Kolam, and Pardhan tribes. The literacy rate in Chandrapur is 80.01%, surpassing the national average of 74.04%.[1]

Agriculture plays a pivotal role in Chandrapur's economy, engaging a significant portion of its population. The district's net sown area is approximately 185,000 hectares, with about 27% under irrigation. Primary irrigation sources include canals, tube wells, tanks, open wells, ponds, and rivers. Rice is the dominant crop, cultivated on 90,000 hectares, followed by cereals like maize (2,700 hectares) and wheat (5,250 hectares). Minor millet crops, such as Kodo and Kutki, hold cultural significance, especially among tribal farmers, covering around 25,000 hectares.
Warora and Bhadrawati blocks, being the tribal dominant in the district, presents unique agricultural dynamics. The economy of Chandrapur is significantly driven by its rich mineral resources, particularly coal and limestone. This has led to the development of major industries such as coal mining, thermal power generation (Chandrapur Super Thermal Power Station), and cement manufacturing. These

[1] https://chanda.nic.in/en/demography/?utm_source=chatgpt.com

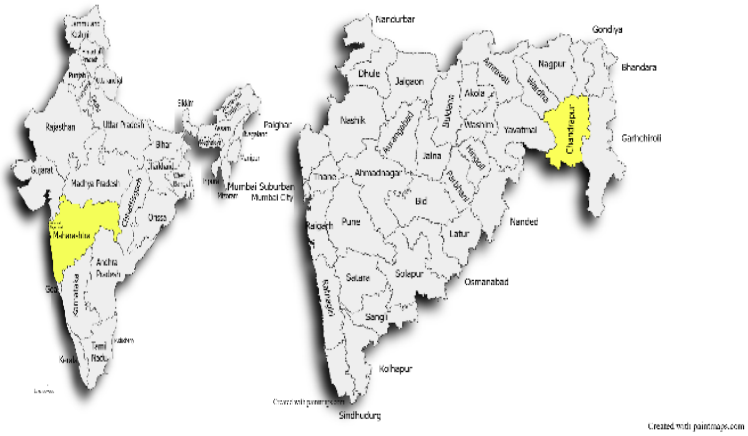
industries contribute substantially to the district's revenue but also present environmental challenges. The presence of industries like Ballarpur Industries (BILT) also greatly effects the economy.
However, a large portion of the population, especially in rural areas, depends on agriculture. Many are small and marginal farmers, facing challenges, including:

- Limited access to quality seeds and modern agricultural technologies.
- Inadequate irrigation facilities.
- Lack of robust market linkages and agro-processing units.
- Environmental issues involving ground water quality.

The district possesses substantial forest cover, including the renowned Tadoba Andhari Tiger Reserve, which contributes to its biodiversity and tourism. The forests yield valuable resources like teak wood, bamboo, and tendu leaves.
Chandrapur district possesses substantial agricultural potential but faces challenges that hinder the socio-economic advancement of its farming communities. Addressing these issues through targeted interventions is crucial for sustainable development in the region. The environmental concerns due to the mining and power generation industries also create a unique set of challenges.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Salori
2	Pewra
3	Kokewada
4	Arjuni
5	Arjuni T
6	Palasgaon Singru
7	Wagholi
8	Bhatala
9	Waigaon Bh
10	Waigaon Kh
11	Dadapur
12	Mahalgaon
13	Mesa
14	Khatoda
15	Wanli Vangram



Project Location: Warora and Bhadrawati Block of Chandrapur District, Maharashtra

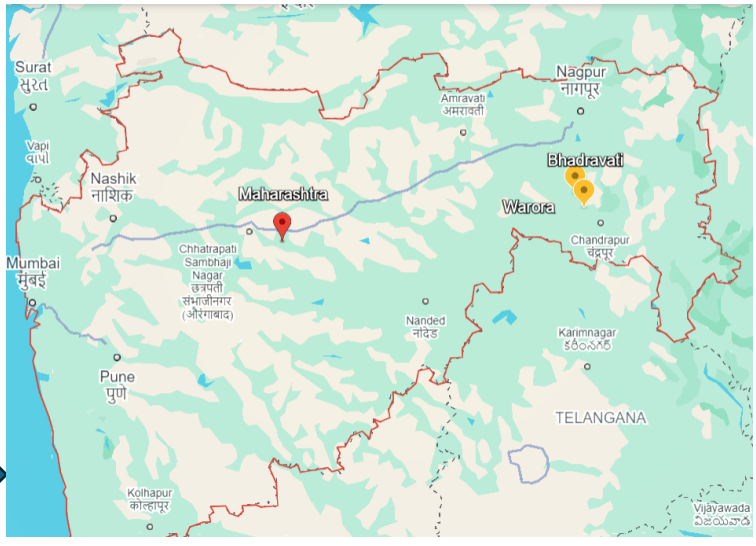


Figure3: Project Location

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 Krushi Vikas va Gramin Prashikshan Sanstha.

2.1 Assessment Framework

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

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

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

2.2 Scoring Matrix

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

Table 3: OECD DAC Criteria Scoring Matrix

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

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
12		Influencing factors (Enablers & Disablers)	IA, HDFC Project Team, Direct Beneficiaries	20%	
13		Differential results (Need Assessment)	IA, HDFC Project Team	20%	
14		Adaptation over time	IA, HDFC Project Team	10%	
15	Impact	Significance- (outcome)	Direct beneficiaries (project specific)- Survey CTO	50%	W5: 25%
16		*Transformational change-*	Direct beneficiaries (project specific)- Qual data	30%	
17		Unintended change-	Direct beneficiaries (project specific)- Qual data	20%	
18	Sustainability	Potential for continuity	Direct beneficiaries (project specific)- Survey CTO	60%	W6: 10%
19		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%	
20	Branding#	Visibility (visible/word of mouth)	IA, HDFC Project Team, 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, 4 categories are developed based on the scores they attain. The same is provided below:

Table 5: Scoring Range Followed for Project Scoring

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

2.3 Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted across the **15 villages of Warora and Bhadravati Block in Chandrapur District, Maharashtra,** 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)** and **Skill Development and Livelihood Enhancement (SDLE).**

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

Table 6: Quantitative Sample Distribution and Respondent Category

Themes	NRM		SDLE		Total	
Villages ▼	Target	Actual	Target	Actual	Target	Actual
Salori	31	32	27	34	58	66
Waigaon Khadatkar	9	10	21	28	30	38
Dadapur	11	15	22	23	33	38
Mahalgaon Bk.	11	12	29	29	40	41
Mesa	9	10	18	30	27	40
Khatoda	4	4	16	18	20	22
Wanali Wangram	5	5	16	20	21	25
Pewara Tukum	5	5	17	20	22	25
Kokewada Tukum	11	13	20	26	31	39
Arjuni	15	15	24	30	39	45
Arjuni Tukum	2	4	12	13	14	17
Palasgaon Singru	5	4	11	13	16	17
Wagholi	3	2	19	15	22	17
Bhatala	18	19	32	46	50	65
Wigaon Bhoyar	11	15	38	40	49	55
Total	150	165	322	385	472	550

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, SDLE	IDI	4	4
SHG lead	SDLE	IDI	6	6
Farmer group	SDLE	FGD	2	2
Implementation Agency	NRM, SDLE	IDI	1	1
HDFC Project Management team	NRM, SDLE	IDI	1	1
Total			**16**	**16**

In addition to the qualitative interviews, **7 detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, and 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 Chandrapur for field investigators and supervisors to familiarize them with the study tools, data collection protocols, and ethical considerations. The training covered both quantitative and qualitative methods, emphasizing the use of standardized questionnaires, interview techniques, and field-level practices. Mock interviews and role-play exercises were conducted to enhance enumerators' readiness and competence before field deployment.

2.5 Data Analysis and Report Writing

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

Figure 4: Data collection

Figure 5: Data collection

3 Interventions under Project P0359

3.1 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 live fencing
Water Management	Community Ponds and Watershed management
Renewable Energy	Home solar lights installations and HH Biogas plant implementation

3.2 Skill Development and Livelihood Enhancement (SDLE)

A sizable section of the population in the project region makes their living from Non-Timber Forest Produce (NTFP) and agriculture and allied activities. 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 are 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 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 (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 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
Livestock Management	Train villagers on livestock management, Animal Shelter, Vaccination/Insemination and Fodder Development

Enterprise development	Formation of Producer Groups Promote and train NTFP based enterprises, provide livestock (Gir Cow, Goats, Chickens, Fish,) and assist in livestock management
SHG Development	Formation or revival of SHGs, training SHGs through exposure visits for Havan cups, Sambrani dhoop making, honey processing, Waigaon turmeric; assistance in market linkage through the Tribalite e-commerce platform, stall installations at various locations, training for the development of value-added products such as tamarind pulp and wood apple jam; bank/credit linkage, and overall utilization of Non-Timber Forest Produce (NTFP).

4 Demographic profile of Respondents

4.1 Natural Resource Management

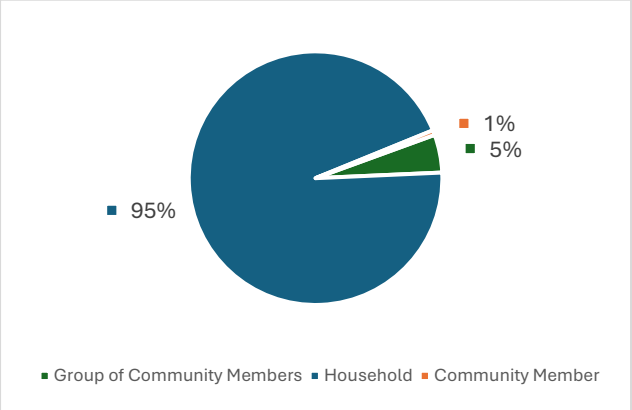


Figure 6: %Distribution of Respondents under NRM (n=165)

The respondent profile under the **Natural Resource Management (NRM)** theme was predominantly composed of **community members**, who accounted for **three-fourths (95%)** of the total respondents. Among the beneficiaries, there was a noticeable gender skew, with **44% male** and **56% female** participation. The **average age** of respondents was **43 years**, reflecting a mature demographic likely to have direct involvement or interest in land and resource-related interventions.

4.2 Skill Development and Livelihood Enhancement

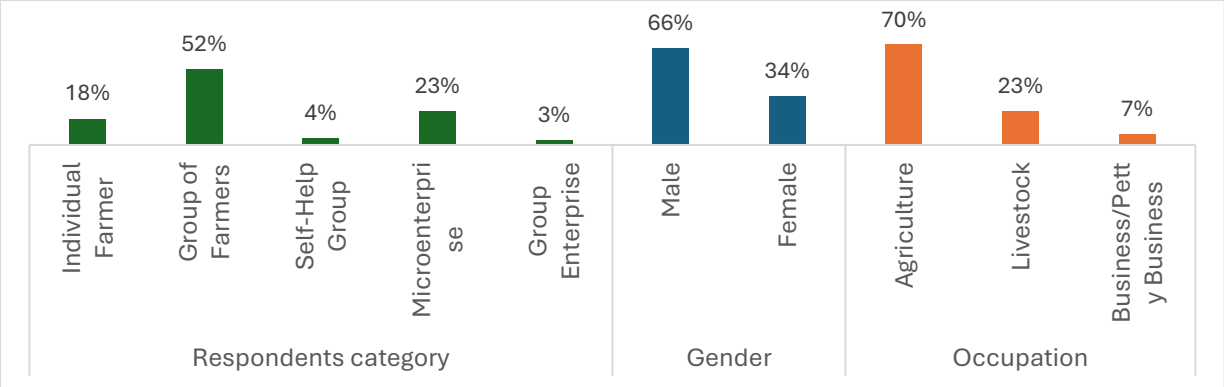


Figure 7: % Distribution of Respondents by category, gender and occupation under SDLE (n=385)

The above figure illustrates the distribution of respondents under SDLE theme based on category, gender, and occupation. A **significant majority (52%)** were **group of farmers**, indicating that most respondents were engaged in farming in groups. The gender distribution shows a stark disparity, with **66% of respondents being male** and only **34% female**, suggesting limited female participation in resource management activities. In terms of occupation, **70% were engaged in agriculture**, reinforcing farming as the primary livelihood, followed by **23%** of respondent in livestock and around **7%** respondent involve in Business/Petty Business**.** This data highlights the dominance of male individual farmers in agriculture, with little occupational diversification and low female representation in the sector.

5 Key Findings

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

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

Composite Score			
Indicators	**SDLE**	**NRM**	**Overall score**
Beneficiary need alignment	4.5	4.2	**4.4**

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

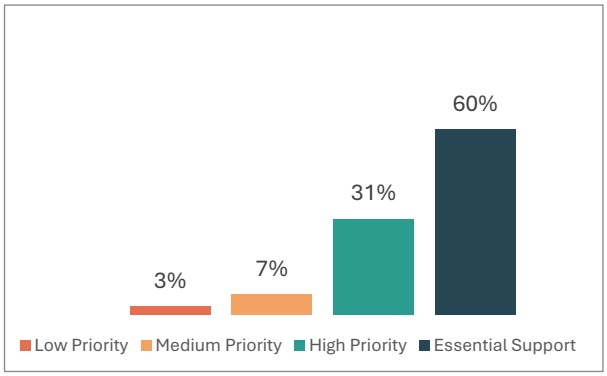


Figure 8: % Distribution of Respondent's Rating on Need Alignment under NRM- Solar Home Light (n=152))

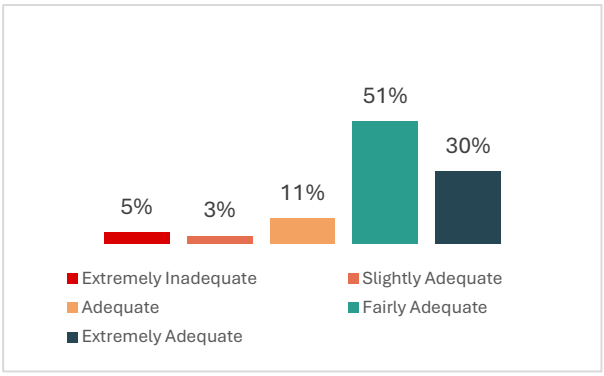


Figure 9: % Distribution of Respondent's Rating on Sufficiency under NRM- Solar Home Light (n=152)

The interventions under **NRM**, including the installation of home solar lights, live fencing, and plantation on community land and farmland were rated as **essential support** by **three out of five respondents (60%)**. One of them said, *"The solar home lights have been very useful. Earlier, it was difficult to move around at night, and children could not study properly after dark. Now, they have proper lighting, and it is much safer for everyone. It enhanced safety and mobility for farmers after dark."* On the other hand, the responses received on sufficiency showcase a different picture. Where, **around half of the respondents (51%)** reported that the number of solar home lights installed was **fairly adequate**. While nearly **one-third of the respondents (30%)** believed it to be **extremely adequate.**

Interventions under **SDLE**, including **inputs support (seeds), 2 goats per HH, enterprise development, training on farming techniques & improved irrigation methods**, **livestock management (Vaccine, fodder development),** and **community-based farm technology were highly valued by the community**. **More than 50% of respondents** identified these initiatives as an **Essential support**, emphasizing their **critical role in enhancing agricultural productivity and livelihood sustainability**. However, **community-based training and fodder development** received a **moderate response**, with **half of the respondents** rating them as a **high priority**, indicating successful beneficiaries needs alignment.

5.1.2 Local Context Alignment

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

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

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

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

Under the NRM component, one of the major challenges before the intervention was the unavailability of electricity in several households across the villages. Many families relied on direct or informal connections to meet their basic lighting needs at night. Frequent and prolonged power cuts severely disrupted daily life, particularly affecting children's ability to study after dark.
To address this issue, solar-powered home lights were introduced. These helped reduce dependence on the erratic electricity supply by ensuring continuous lighting for essential household tasks and educational needs. The intervention also eliminated the use of kerosene lamps, which were not only expensive but also emitted smoke that caused eye irritation and health concerns.
Beneficiaries highlighted the transformative impact of solar home lighting, noting significant improvements in nighttime safety and mobility. The lights also served as a reliable backup during load shedding, enabling students to continue studying without interruption. Moreover, the availability of solar lights supported farmers in visiting their fields during critical periods at night, allowing timely monitoring and management of agricultural activities.

> *"Earlier, frequent power outages lasting two to five hours, often four to five days a week, caused inconvenience—especially for basic needs like lighting and mobile charging. At that time, there were no alternative solutions, and people had to endure the darkness. With the introduction of solar home lights and battery-powered systems, households found a reliable backup. These lights proved especially helpful during power cuts, providing essential lighting and easing daily activities."*
>
> - *Excerpts from PRI member, Warora, Chandrapur*

In terms of SDLE, prior to the intervention, communities faced significant challenges related to limited water access, lack of alternative income sources, and low awareness of value-based marketing strategies. Irrigation relied solely on wells, which were insufficient during periods of scarcity, often resulting in crop damage due to waterlogging or inconsistent watering. The introduction of water storage tanks, drip and sprinkler systems effectively addressed these issues by improving irrigation efficiency and reducing crop loss. Simultaneously, the promotion of alternative livelihood options—particularly goat-rearing and enterprise development—offered women and marginalized groups new income-generating opportunities. Capacity-building efforts through exposure visits and trainings empowered beneficiaries to adopt improved practices, such as value-added marketing, tailored to

local demand. Beneficiary feedback consistently emphasized that the interventions aligned with their needs underscoring the strong contextual relevance and effectiveness of the HDFC project in addressing localized socio-economic and environmental challenges.

5.1.3 Quality of Design

> *"We utilized solar home lights Whenever there was no electricity at night, we would use the battery-powered light."*
>
> *- Excerpt from PRI of Waigaon Bhoyar Village, Warora*

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

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

The HRDP interventions were rated **"Excellent"** with a score: **5.0** in terms of Quality of Design, reflecting substantial relevance across key focus areas.

The **Quality of Design** indicator assesses whether the intervention was technically, organizationally, and financially feasible to address the identified challenges and achieve the desired outcomes. The interventions achieved a **perfect score of 5**, reflecting their structured, data-driven, and community-responsive planning. The use of a baseline needs assessment ensured that program components were tailored to actual gaps and priorities. The intervention's planning was highly structured, with **clear frameworks and timelines** in place to streamline implementation. Financial, material, and human resources were managed efficiently, with no deviations from the prescribed plan. Proactive planning, including advanced discussions with staff and meticulous resource allocation, ensured seamless execution. This systematic approach highlights the project's technical and operational excellence in eliminating root causes of the problem and achieving sustainable outcomes. The intervention framework ensured that each beneficiary received support under only one specific activity within a given component. For example, individuals who benefited from the solar home light initiative were not eligible for additional interventions within the same category, thereby ensuring equitable distribution of resources.

To build the capacity of field teams, **a training program was conducted at the project's inception**. This program provided comprehensive knowledge on project objectives, community engagement strategies, beneficiary selection criteria, and interpersonal communication. Particular emphasis was placed on **Behaviour Change Communication (BCC)** to strengthen participants' ability to effectively engage with communities. Furthermore, **refresher sessions** were organized to reinforce learning, address operational challenges, and enhance the effectiveness of field implementation.

To enhance implementation, **external experts were engaged** to conduct specialized training sessions. This **structured approach improved the competency of field staff**, many of whom had limited prior experience, enabling them to address challenges effectively. The project's **well-defined timeline** ensured adequate time for capacity building, with **dedicated time to staff training** before field deployment. This structured preparation contributed to **seamless execution and effective community engagement**.

"Initially, local staff had limited experience, but continuous training helped them gain confidence and handle challenges more efficiently."

"We trained the team for five days on project objectives, open meetings, and interpersonal communication. Monthly refresher sessions further strengthened their understanding."

"We had sufficient time for capacity building, which ensured smooth implementation."
"We ensured that each beneficiary received benefits under only one specific activity within a given component. For instance, if an individual received a benefit under the solar home light initiative, they would not be eligible for another intervention under the same category."

- *Excerpt from* Krushi Vikas va Gramin Prashikshan Sanstha team

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

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Internal Coherence	5.0	5.0	**5.0**

The HRDP interventions were rated **"Excellent"** with a score: **5.0** in terms of alignment with institutional policy frameworks such as HDFC's CSR components, reflecting substantial coherence across key focus areas.

The NRM component of the project demonstrates strong internal coherence, effectively aligning with both institutional policy frameworks and HDFC Bank's CSR policy priorities. The interventions were thoughtfully designed to address pressing local environmental challenges, such as energy scarcity and reliance on unsustainable fuel sources. For instance, in response to widespread electricity shortages and frequent load shedding, solar home lights were introduced to ensure reliable lighting. Additionally, the promotion of biogas systems, which utilized locally available resources like cow dung and farm waste, reflected a sustainable, context-specific solution for clean energy generation. These interventions not only addressed immediate community needs but also reinforced broader goals of environmental sustainability, renewable energy promotion, and inclusive rural development—key pillars of the institutional and CSR policy frameworks.

The SDLE component of the project reflects strong internal coherence with HDFC Bank's CSR objectives, particularly in the areas of income enhancement and environmental sustainability. The project integrated these priorities into its framework through contextually relevant livelihood interventions across agriculture, livestock, and fisheries. Emphasis was placed on strengthening existing livelihoods rather than introducing unfamiliar models, thereby ensuring long-term sustainability. Demonstrations, capacity-building, and training sessions were systematically incorporated to build community knowledge and skills. The focus on market integration—through branding and listing of products under the **'Tribal Light'** label on platforms like **Amazon, JioMart, and TRIFED**—further advanced economic inclusion. This strategic coherence with institutional goals ensured that both design and implementation remained grounded in practical, scalable, and policy-aligned approaches.

5.2.2 External Coherence

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
External Coherence	5.0	5.0	**5.0**

The HRDP interventions were rated "Excellent" with a score: 5.0 in terms of alignment with the efforts of other actors which was government agencies. This indicator, which evaluates potential overlaps, duplications, gaps, or contradictions between the project's activities and those of other stakeholders.

The NRM interventions exhibited strong external coherence by aligning closely with local governance systems and public sector priorities. Implementation was carried out in collaboration with **Gram Panchayats, the Forest Department, and block-level authorities**, ensuring institutional convergence and regulatory compliance. These interventions were further reinforced through integration with existing government schemes, such as renewable energy and afforestation programs.

The SDLE component of the project demonstrated strong external coherence through strategic alignment with existing government initiatives and development policies. Interventions were closely coordinated with departments such as **Tribal Development, Agriculture, and Forestry**, as well as local governance institutions including **Gram Panchayats and block-level authorities**. Given the absence of prior foundational work in the region, the project established first-time synergies with key stakeholders, enabling convergence with schemes run by entities like **TRIFED and the Tribal Development Corporation.** By facilitating farmers' access to government subsidies for sprinkler and drip irrigation, the project bridged critical implementation gaps. The visibility and demonstrated success of the interventions also enabled the implementing **NGO** to secure additional partnerships, including with **NABARD and UM Grand**, further validating the model's scalability and institutional relevance.

"We introduced farmers to sprinkler and drip irrigation technologies and helped them access government subsidies for these systems."
"We maintained close coordination with local governing bodies, such as the Gram Panchayat, the Forest Department, and block-level officials."
"The NGO Krishi Vikas got another project with NABARD after seeing the impact of our work, leading to the signing of an MOU with NABARD."

- Excerpt from Krushi Vikas va Gramin Prashikshan Sanstha team

5.3 Efficiency

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

5.3.1 Timeliness

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

Composite Score			
Indicators	**SDLE**	**NRM**	**Overall score**
Timeliness	4.9	4.8	**4.9**

The HRDP interventions were rated **"Excellent"** with a score: **4.9** in terms of timeliness, reflecting substantial efficiency across key focus areas.

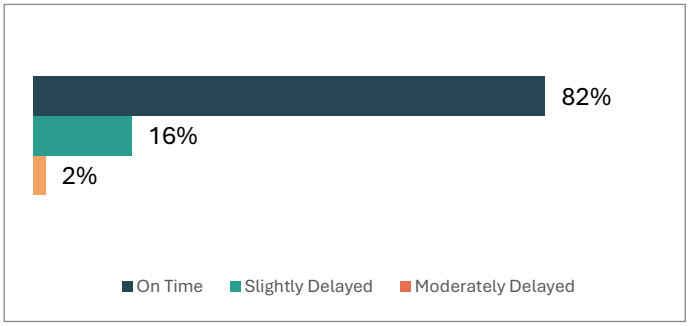


Figure 10: % Distribution of Respondents Across Categories for 'Timeliness' under NRM- Solar Home Lights (n=152)

Under NRM, the **installation of solar home lights** demonstrated strong adherence to timelines, with **four out of five respondents (82%)** receiving them **on time**, while only a **few (18%)** experienced **slight to moderate delays**. An KVGPS representative shared, *"Some solar home light installations were postponed due to procurement delays."*

A **majority (90%)** of beneficiaries shared that they **received goats on time**, though some mentioned they reached later than expected; however, the delays were not significant. Similarly, **capacity-building training (n=101)** was received **on time**, with many respondents **(89%)** indicating timely delivery.

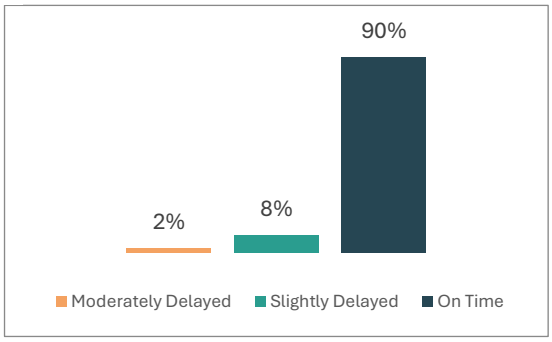


Figure 11: % Distribution of Respondent's Rating on Timeliness under SDLE – Input Support Gogarty (n = 49)

5.3.2 Quality of Service Provided

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

Composite Score			
Indicators	**SDLE**	**NRM**	**Overall score**
Quality of Services Provided	4.3	3.9	**4.2**

The HRDP interventions were rated **"Good"** with a score: **4.2** in terms of quality of service provided, reflecting substantial efficiency across key focus areas.

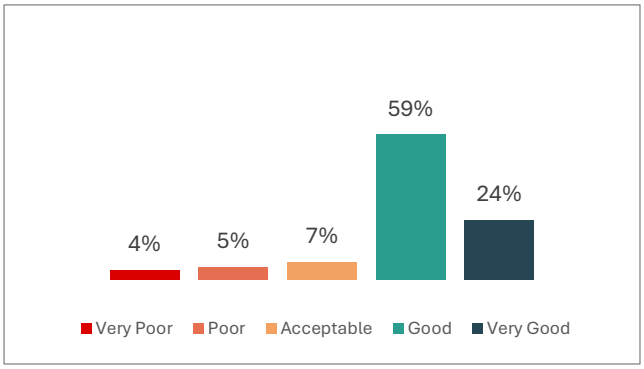


Figure 12: %Distribution of Respondents under NRM -Solar home lights(n=152)

The **Quality of Services** Provided indicator evaluates the effectiveness and durability of the intervention in meeting community needs. Under **NRM**, **three out of five respondents (59%)** perceived the quality of solar home lights as **good.** However, very few—about **one in four (24%**)—rated it as **very good**. This suggests that while the service delivery met the basic expectations of most beneficiaries, there remains scope for improvement.

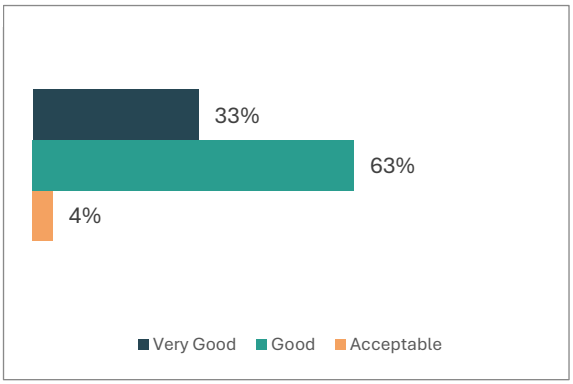


Figure 13: % Distribution of Respondents under SDLE – Community based training (n=101)

In the **SDLE** component, particularly in the case of **community-based training**, **two in three respondents (63%)** indicated a **good** reception, while **one in three (33%)** found the quality to be **very good**. This observation highlights the satisfactory delivery of the community-based training, though there remains potential to enhance content or delivery methods.

Similarly, for **goat-rearing (Goatary**), just **over half of the respondents (51%**) perceived the quality of goats as **good**, while a notable **two in five (39%)** rated it as **very good**. These findings suggest a generally positive perception of the intervention's quality. A PRI member shared, *"The goat-rearing program was beneficial. Even if we take just two goats, we can earn an income from them."*

Such quality of intervention appear to have not only addressed immediate income needs but also built trust and credibility within the community—key indicators of high service quality.

5.3.3 Operational Efficiency

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Operational Efficiency	5.0	5.0	**5.0**

This indicator evaluates the **validity and realism** of the **implementation approach**, the **adequacy of risk considerations**, and the **efficient allocation and use of resources** such as manpower, finances, materials, and time. Interventions in both thematic areas excelled in these aspects, as evidenced by the meticulous planning and execution of interventions. Therefore, an **'Excellent' score of 5.0** is awarded under this indicator.

The NRM component demonstrated **high operational efficiency** through timely execution of activities **like solar home light distribution**, household biogas installation, and plantation drives. Capacity-building efforts, continuous monitoring by Krishi Vikas and HDFC, and asset-level tracking ensured smooth implementation.

"Every activity was implemented in a timely manner. Additionally, HDFC conducted multiple monitoring visits."
"Monthly monitoring was also conducted by Krishi Vikas at the field level. Due to these comprehensive monitoring efforts, no major issues or discrepancies were identified."
- Excerpt from Krushi Vikas va Gramin Prashikshan Sanstha team

The **SDLE intervention** reflects a **well-structured and realistic implementation** approach. It was phased, beginning with a **one-year MoU for a need assessment approved by HDFC Bank**, which informed the design of the **subsequent two years**. The project was **enterprise-oriented, focusing on product-based interventions**. Initially, 10–15 processing units were planned, but feasibility assessments led to a more realistic target of 7–8 units.
To ensure resource efficiency and equity, beneficiaries received support under only one specific activity per component, avoiding duplication. Resources were allocated to complement existing assets. **A clear division of roles**—from collection to processing to marketing—minimized dependency on any single entity. Asset ownership rested with **SHGs and FPOs, promoting community-based sustainability**. Overall, the project excelled in planning, risk management, and efficient resource use.

"We conceptualized this project in 2020 with a focus on product-based and enterprise-oriented activities."
"We planned 10-15 processing units, but after feasibility assessments, we scaled it down to 7-8 units."
"Ownership is with SHGs and FPOs, ensuring that assets are not individually owned but belong to the community."
"We created a structured process to avoid dependency on a single entity. There was a dedicated group for collection, another for processing, and then the FPO handled packaging, branding, and marketing."

- Excerpt from Krushi Vikas va Gramin Prashikshan Sanstha team

5.3.4 Project Design

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Project Design	5.0	5.0	**5.0**

The **Project Design** indicator evaluates the **strategic planning, structuring, and coherence** of the intervention in addressing community needs. Both interventions received an overall score of **5.0**, reflecting **excellent** project design that was well-aligned with the geographical, social, economic, and cultural context.
The **NRM intervention** demonstrated a **well-structured and coherent design, supported by continuous learning and robust monitoring**. Capacity-building training was conducted for the team during the first two years, and exposure visits were planned for both beneficiaries and the team, equipping them with the knowledge and skills needed for effective implementation. The efficiency of processing units was tracked through solar home lights and biogas units, **integrating performance monitoring** into the core of the design. The project was monitored using established tools, and every activity was **implemented in a timely manner**. Monthly monitoring was conducted by Krishi Vikas at the field level, supplemented by multiple visits by HDFC. These comprehensive monitoring efforts ensured that no major issues or discrepancies were identified, and the project progressed as expected.

The **SDLE intervention** was driven by a **clear goal to enhance farmers' income through structured, goal-based activities**. The team underwent two years of capacity-building and exposure visits, ensuring readiness for effective implementation. **Efficiency was tracked through product output and**

market sales, monthly monitoring of activity completion and budget utilization Monitoring was rigorous—using established tools, with regular reviews by HDFC and monthly field-level checks by Krishi Vikas. These efforts ensured timely execution with no major discrepancies.

5.4 Effectiveness

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

5.4.1 Interim Result (Outputs and Short-Term Results)

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

Composite Score			
Indicators	**SDLE**	**NRM**	**Overall score**
Interim Results (Output and short-term results)	4.3	3.6	**4.1**

The HRDP interventions were rated **"Good"** with a score: **4.1** in terms of **Interim Results (Output and short-term results),** reflecting substantial effectiveness across key focus areas.

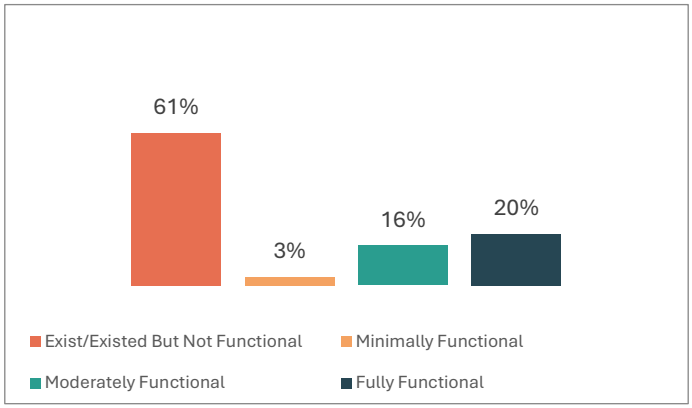


Figure 14: % Distribution of Respondents under NRM _ solar home lights (n=152)

The Interim Results indicator assesses the extent to which the intervention has successfully delivered planned outputs and achieved short-term objectives. Under **NRM**, **three in five respondents (61%)** reported that the **solar home lights existed but were non-functional**. Only **a few respondents (20%) reported that the solar home lights were still fully functiona**l.

A PRI member shared, *"The solar home lights initially functioned well for 7 to 8 months but began malfunctioning afterward. Despite two to three repair attempts, most have now completely stopped working."*

Under SDLE, three in four respondents (71%) reported that the **goats provided are fully functional,** as they are **alive and actively reproducing**. In contrast, **a small proportion (12%) of respondents indicated that the goats were no longer present**. A KVGPS member noted, *"A few goats died within 2 to 3 months due to poor health. In some cases, snakebites were the reason for their death."*

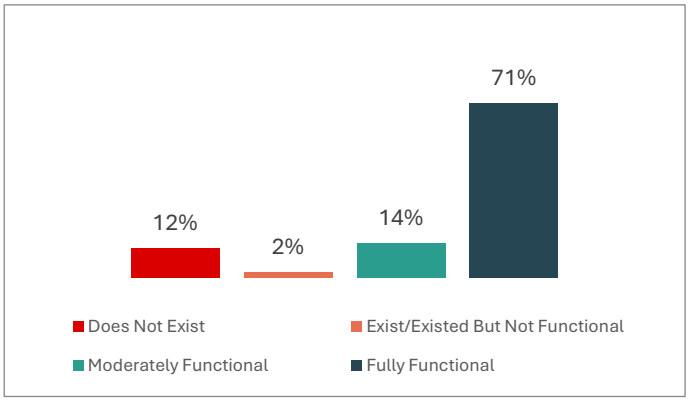


Figure 15: % Distribution of Respondents under SDLE _ Goatary (n=49)

Similarly, **community-based enterprises operated by SHGs and FPOs**—such as *havan cup making, honey processing units, and dairy processing units*—demonstrated mixed levels of functionality. **Half of the respondents (50%)** reported that these enterprises were **fully functional**,

while an **equal proportion (50%)** indicated that they were **moderately functional.** This indicates that the implementation of community-based enterprises has been effective to a considerable extent.

5.4.2 Reach (Target vs Achievement)

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

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

The project demonstrated **"Excellent"** performance in achieving its proposed targets, earning a perfect score of **5.0** for the "Reach vs Target" indicator across all parameters.

Stakeholders confirmed that the **project achieved 100% of its proposed goals under the NRM component**, with all planned activities completed without any shortfalls—both in physical execution and financial utilization. One notable achievement was the distribution of solar home lights to approximately 25% of total households in the area. This initiative had a **tangible impact, particularly benefiting children and elderly family members who previously struggled with the lack of electricity during nighttime**. Such targeted delivery highlights the project's effective planning and execution in reaching intended beneficiaries.

In SDLE, the project demonstrated strong performance against its proposed targets, with several groups—particularly those engaged in **NTFP usage, milk and honey production, and cow dung utilization—surpassing 100% achievement.** This indicates effective implementation across most activities, despite minor challenges in a few seasonal enterprises.

> *"Some groups performed beyond expectations. There might be a few instances where a group did not fully meet the expectations we had set."*
> *"On the other hand, groups involved in activities such as cow dung utilization have surpassed expectations, achieving well beyond 100%."*
> - *Excerpt from Krushi Vikas va Gramin Prashikshan Sanstha Team*

5.4.3 Influencing factors (enablers and disablers)

The table below presents the theme wise and overall project score for **Influencing factor (enablers and disablers)** indicator:

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Influencing factors (enablers and disablers)	5.0	5.0	**5.0**

The **Influencing Factors** indicator examines the key enablers that facilitated project implementation and the challenges that hindered its effectiveness. The **intervention received a score of 5.0**, indicating a **"Excellent"** influence of both supporting and constraining factors on the project's success.

In NRM, a significant enabler was **community engagement**, where local committees and volunteers played a role in identifying needs and facilitating project activities. However, **challenges related to resource distribution and coverage** emerged as key disablers. Some areas received **inadequate support**, limiting the intervention's reach and impact.

> *"Some of the solar home lights are no longer functioning, with batteries failing after 8 to 9 months. HDFC provided repairs once or twice."*
> *"The solar lamps have been very useful for households. They provide uninterrupted lighting without the worry of electricity bills, leading to monthly savings of approximately ₹200-₹300."*
>
> *- Excerpt from Farmer, Montinpur, Kawardha*

For SDLE, notable enablers included the time to **training of key personal and micro enterprise, who played a pivotal role in success of the project**. The qualitative analysis highlights strongly enabling factors that have driven the success of organic farming adoption, both internally and externally.
Internally, the use of **organic fertilizers has led to increased yield while also reducing costs, as farmers source these fertilizers from their own farms**. This has minimized their dependency on expensive chemical fertilizers, fostering financial sustainability. Additionally, organic produce retains its freshness for longer durations compared to chemically treated produce, allowing farmers to fetch better market prices. The resulting higher earnings have encouraged more farmers to grow vegetables and actively participate in market sales, further strengthening their income streams.
Externally, **market dynamics have played a crucial role in supporting organic farming**. The higher demand for organic products, coupled with better price realization, has incentivized farmers to continue organic cultivation. This shift has been reinforced by **growing consumer awareness** of the benefits of chemical-free produce. Consequently, farmers are increasingly adopting organic practices, ensuring long-term sustainability in agricultural production.

> *"Many farmers have started growing vegetables, which they sell in markets, increasing their earnings. Organic produce retains freshness for longer durations compared to chemically treated produce, which wilts faster. As a result, organic products fetch better market prices."*
> *"Yes, the use of organic fertilizers has led to an increase in yield. Additionally, farmers have noticed cost savings since organic fertilizers are sourced from their own farms. This has reduced their dependency on expensive chemical fertilizers. While chemical fertilizers also contribute to yield, they come with higher financial costs."*
>
> *-Excerpt from PRI member of khairbanakhurd village, Kawardha*

While some gaps remain—like the need for integrated support combining seeds, manure, and crop medicines—these challenges have not overshadowed the overall positive impact. This combination of effective leadership, community participation, and strategic resource provision has collectively strengthened the intervention's enabling environment, driving sustainable change.

5.4.4 Differential Results

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Differential Results	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 an **"Excellent"** commitment to **ensuring equitable access and addressing diverse community needs.**

In NRM, a key strength of the project was its focus on community engagement and localized decision-making, ensuring that interventions were tailored to the specific needs of different groups, i.e. Solar home lights, plantation. Special attention was given to tribal populations, ensuring that their voices were considered in the planning and implementation phases. **This resulted in the availability of light for students to study and for women to carry out household chores. Farmers were also able to visit their fields at night for crucial farm-related activities.**

In SDLE, the program strategically targeted different verticals, addressing the unique needs of various groups — culture, farming, and women, — ensuring that no section of the community was left behind. Special attention was given to micro-enterprises by providing employment to selected individuals while fostering self-sufficiency and encouraging women's group enterprises in sectors like poultry, goatery and fishery, promoting both economic empowerment and collective growth. The intervention also **demonstrated sensitivity to farmers' varying needs, offering tailored support — such as Havan cups production machines, honey purification machines, Turmeric boiler**— ensuring that assistance was impactful and context-specific. Furthermore, partnerships with local vendors reinforced inclusivity by linking beneficiaries to broader economic opportunities. This proactive, needs-based selection and engagement strategy effectively ensured that ordinary people, especially marginalized groups, were not only included but empowered, fostering sustainable community development.

"Women's self-help groups played a critical role in product processing, ensuring economic participation."
"We provided poultry and dairy support to marginalized farmers who lacked land, ensuring they had an alternative income source."
"The fisheries cooperative, which was previously dependent on external contractors, now manages its own contracts and income."
"SHG women now feel more empowered—they are financially independent and actively involved in decision-making."
"Women are taking leadership roles—one woman purchased a bike and is managing both her household and farming."
"We provided dairy and poultry support to marginalized farmers without land, ensuring alternative income sources."

-Excerpt from HDFC Project Management team

5.4.5 Adaptation over time

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

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

The **Adaptation Over Time** indicator assesses the project's ability to respond to evolving challenges and adjust its implementation approach accordingly. The **intervention in both domains achieved an Excellent score of 5.0**, demonstrating its strong adaptability in the face of external constraints.

In NRM, a key challenge faced during implementation was limited direct interaction with beneficiaries, requiring the team to modify its engagement strategies. To ensure continued outreach, village wise review and doubt resolutions meeting were conducted along with field visits.

For SDLE, the project exhibited strong adaptability by continuously evolving based on community needs and contextual challenges. Initially, the team had limited understanding of the community's specific requirements, but subsequent years saw strategic redesigns to optimize resource use. Adjustments included shifting from raw NTFP sales to processed product marketing, replacing tiny fish seeds with fingerlings for better yield, and modifying dairy collection models due to failed private partnerships. Farmers also enhanced efficiency in incense stick production and demanded better cattle breeds for dairy. Some planned activities, such as **Ashwagandha cultivation**, were dropped due to **climatic and market constraints**. These course corrections reflect the project's responsiveness and learning-oriented approach.

"Initially, they only had basic cattle, but as they learned more, they asked for better breeds like Gir cows and buffaloes for dairy purposes."
"At first, villagers sold raw NTFP to middlemen. After training, they requested support in processing and marketing these products."
"We had to change our dairy collection model multiple times as partnerships with private collectors didn't work out initially."
"Initially, we planned to introduce Ashwagandha, but due to climatic and market challenges, we had to drop it."
"Farmers modified the incense stick-making process, improving efficiency beyond the initial training."
"We had to adjust the dairy collection model multiple times as private partnerships did not work out initially."

-Excerpt from HDFC Project Management team.

5.5 Impact

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

5.5.1 Significance – (Outcome)

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

Composite Score			
Indicators	**SDLE**	**NRM**	**Overall score**
Significance (Outcome)	4.1	4.0	**4.1**

The HRDP interventions were rated **"Good"** with a score: **4.1** in terms of **Significance (Outcome),** reflecting substantial impact across key focus areas.

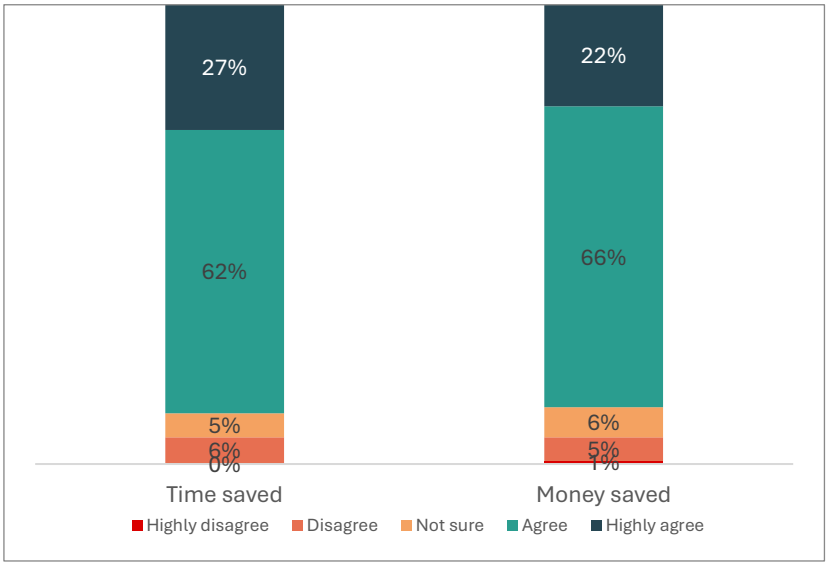


Figure 16: % Distribution of Respondents Across Categories for 'Significance' under NRM- Solar home lights (n=152)

Under NRM component, nearly **89%** of respondents agreed that the installation of solar home lights contributed **to time savings**. Similarly, **88%** of respondents reported **monetary savings as a result of using these lights**. However, a few participants expressed disagreement, primarily citing the non-functional status of some solar home lights as a limiting factor in realizing these benefits.

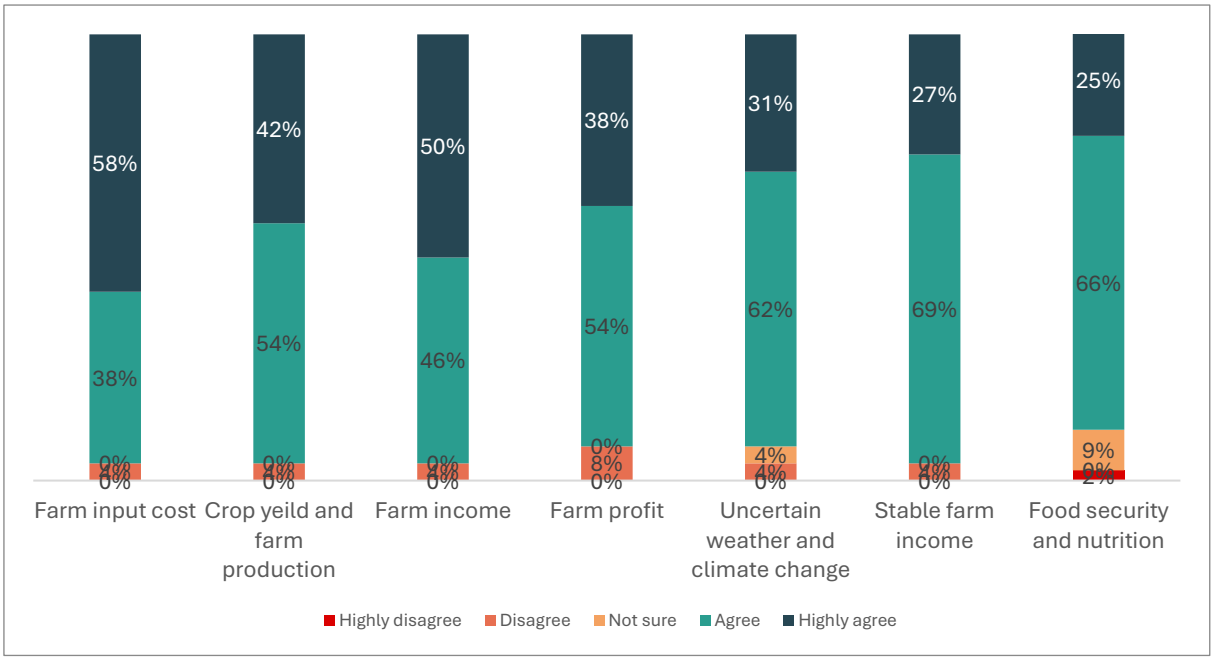


Figure 17: % Distribution of Respondents Across Categories for 'Significance' For Input Support under SDLE(n=109)

Further, the significance of the input support provided under the SDLE component is evident in the positive changes reported by a majority of respondents. A consensus emerged among beneficiaries regarding the reduction in their farm input costs and the attainment of more stable income and enhanced food security as a result of the intervention. The SDLE initiative included training sessions designed to educate farmers on the judicious use of seeds and pesticides, directly contributing to the reduction of input costs by preventing the purchase of excessive quantities. **The NTFP enterprises thrived and heled farmer to earn income from the value-added produce like tamarind chutney, honey processing, and wood apple jam, etc**. The intervention also introduced drip irrigation method, which use very less water and hence considered as optimal tool for areas with water scarcity issues. With the use of drips, farmers were able to cultivate barren land as well. Furthermore, the promotion of organic, home-based fertilizers, such as those produced through **vermi-composting, further**

decreased input expenses while simultaneously improving crop yields and soil fertility. The resulting stable income for farmers has consequently led to increased food security within the community, underscoring the profound positive impact of this intervention on the lives of the villagers.

5.5.2 Transformational Change

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Transformational Change	5.0	5.0	**5.0**

The **Transformational Change** indicator evaluates the long-term impact of the intervention on community well-being and social dynamics. The **intervention achieved an overall score of 5.0**, reflecting an **Excellent level of sustained change** brought about by the project in both NRM and SDLE.

In NRM, one of the most significant improvements has been in **mobility and safety, particularly for women and children**. The installation of **solar home lights** has enhanced home security, provided electricity in load shedding duration, enabled students to study at night, and farmers to late night farm visits.

> *" Individuals without access to electricity greatly benefited from solar-powered lights. Since they did not have any lighting options before, this provision was 100% useful for them."*
>
> *"For example, if the electricity went out, we could use the solar lights. If we had to work in the fields at night, we could carry them along since they were designed for portability."*
> *"Yes, instead of being in complete darkness, we had a source of light."*
> *"The main issue was that once the lights stopped working, there were no major alternatives."*
>
> *- Excerpt from FGD, HH, Vanil Vangram*

In SDLE, the adoption of modern farming practices, improved irrigation techniques, and value-added processing has revolutionized agricultural productivity and financial resilience. The introduction of drip and sprinkler irrigation systems has enhanced water efficiency while mitigating environmental degradation caused by over-irrigation. Farmers who once struggled with low yields and income fluctuations now **experience higher production, improved food security, and stable earnings.** The shift from traditional to scientific farming methods—such as **soil testing, the use of improved seeds, and structured training programs— has fostered self-reliance and reduced dependency on external aid**.

Market access has also been transformed through branding and processing initiatives. The creation of the ***Tribal Light*** brand has enabled farmers to sell their products on platforms like **Amazon, JioMart, and TRIFED, securing better prices and expanding their consumer base.** The establishment of **processing centers** and packaging units has allowed turmeric farmers to move beyond local markets, increasing their profitability. Similarly, the **fisheries cooperative**, which previously relied on external contractors, now independently manages its contracts, enhancing financial autonomy and ownership. Additionally, the intervention has diversified livelihoods and generated inclusive economic growth, particularly for marginalized groups. Women in **self-help groups (SHGs) have received goats and agricultural toolkits, enabling them to contribute actively to household incomes**. The expansion of income sources, including **goat farming, fish farming, and vegetable cultivation, has strengthened rural economies.** The plantation of **bamboo trees has created employment opportunities** at multiple

stages—planting, watering, and protection—providing both short-term labor and long-term ecological benefits.

The project has also driven **systemic improvements in infrastructure and resource accessibility**. Training programs have not only equipped farmers with **technical knowledge of organic farming—emphasizing its benefits for soil health and human well-being**—but have also introduced new skills such as **turmeric processing and bio-product sales**. As a result, farmers who once viewed **agriculture as their sole occupation now engage in multiple value-added activities,** further strengthening economic resilience.

"We started setting up stalls in different places, which helped us learn how to communicate and do marketing."
"Before this, we used to think that our responsibilities were limited to household work, but this project showed us that there is work beyond that as well."
"Previously, one acre of land generated only ₹50,000 in income, but after adopting these improved farming techniques, earnings exceeded ₹1 lakh per acre."
"Initially, we had no idea about the potential of moringa. Now, we know that moringa can be used in multiple ways—moringa papad, moringa vegetable, and moringa pods."
"Women realized that keeping livestock—such as cows and goats—provides a supplementary source of income while also supporting organic farming through manure production."

- *Excerpt from SHG, Pevra Tukum village, Warora*

5.5.3 Unintended Change

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Unintended Changes	5.0	5.0	**5.0**

This indicator received an overall score of **5.0,** indicating an **Excellen**t level of additional impacts that emerged as a result of project activities.

In NRM, one of the most notable unintended changes was the introduction of solar home lights significantly improved the quality of life for households without electricity, providing them with a reliable and portable lighting solution. These lights proved especially beneficial during power outages and nighttime agricultural activities. However, the sustainability of the intervention was a challenge, as no major alternatives were available once the lights stopped functioning. This highlights the need for long-term maintenance strategies, repair services, and alternative energy solutions to ensure continued benefits for the community.

In SDLE, while the focus was on livelihood enhancement, the project catalyzed systemic shifts in income, social cohesion, and sustainability. **Farmers doubled their yields through organic practices, formed self-help groups, and accessed direct market linkages, reducing middlemen dependency**. Women, previously uninvolved in income generation, now engage in **turmeric processing, dairy production, and forest-based enterprises, collectively saving ₹30,000-40,000 monthly**. Borewells enhanced water security, enabling summer crop cultivation and fish farming, while farm ponds mitigated water scarcity. Exposure visits and training bridged knowledge gaps, leading to adoption of high-value **crops like chia, moringa, and ashwagandha**. Community-led resource pooling spurred investments in renewable energy, fostering resilience and self-reliance. Neighboring villages and FPOs are now replicating these models, demonstrating a scalable transformation.

"One unexpected development was the introduction of fish farming. We had never considered it before, but it turned out to be a practical and low-cost venture."
"Since income has increased, competition among farmers has also increased."
- Excerpt from PRI Member of Salori Village, Warora

"The number of goats has increased, meaning that people now have more goats. Also, since some people work as labourers, they now have dual sources of income."
- Excerpt from PRI Member, Khatoda Village, Warora

"The improvements began with agriculture itself. Increased agricultural yield led to an improved standard of living, enhanced economic stability, and an overall better quality of life."
- Excerpt from Farmer group lead, Mahalgaon Village, Warora

5.6 Sustainability

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

5.6.1 Potential for Continuity

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

Composite Score			
Indicators	**NRM**	**SDLE**	**Overall score**
Potential for Continuity	5.0	5.0	**5.0**

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

In the **NRM component**, **half of the respondents (52%)** reported that **adequate measures** were taken for the **repair and maintenance of the solar home lights,** while **23%** stated that the measures taken were **excellent**. A farmer in Palasgaon Singru shared, *"The solar home lights were functional initially. When they stopped working, HDFC facilitated repairs. However, most stopped working after about two years—though a few are still functional even now."*

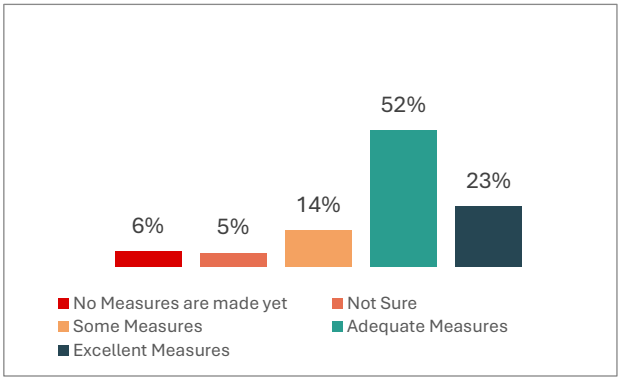


Figure 19: % Distribution of Respondents under NRM_Solar Home Lights(n=152)

Under the SDLE component, approximately **two in three respondents (64%)** reported that **adequate measures** were undertaken to ensure the sustainability of community-based trainings. An additional **31%** of respondents rated these measures as **excellent.** Trainings on activities such as ***Havan cups* making and *honey processing*** were noted to be particularly useful, with several KVGPS members also participating in refresher training sessions to reinforce learning and improve application.

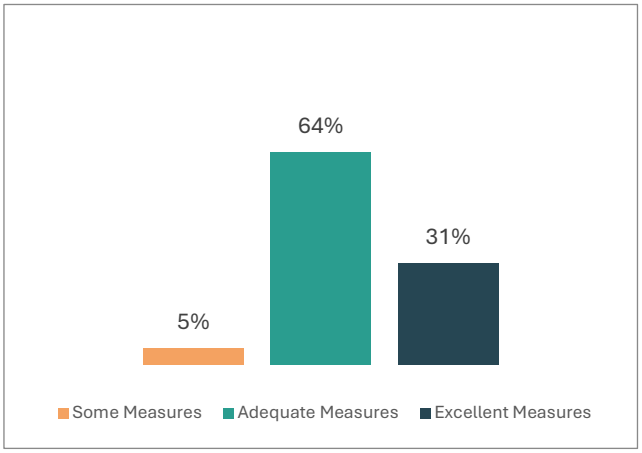


Figure 20: % Distribution of Respondents under SDLE - Sustainability of Capacity Building (n=101)

In the area of **livestock management**, specifically regarding **vaccination services (n=65), 61% of respondents** acknowledged that **adequate measures** were taken to ensure **vaccine provision, utilization, and aftercare**. Furthermore, **34% of respondents** rated these efforts as **excellent**, indicating a generally positive perception of the livestock health management practices adopted under the project. Hence, both in skill-based training and livestock health management—were largely effective and well-received by the community.

5.6.2 Sustainability in Project Design and Strategy

In NRM, a key strength of the project was its **systematic training plan and structured selection process**. Beneficiaries and field teams underwent **scheduled training sessions** at the regional office, where they were oriented on their **roles, responsibilities, and the criteria for selecting genuine beneficiaries**. This structured process ensured **transparent decision-making and accountability** in resource allocation.

Additionally, **monthly capacity-building meetings** were conducted to **review past activities, reinforce key learnings, and introduce new strategies** to improve project sustainability. The integration of **structured training, ongoing reinforcement, and defined selection criteria** demonstrates the project's **commitment to long-term sustainability and institutional strengthening**, ensuring that beneficiaries and field teams were equipped to deal with challenges.

"To ensure sustainability, we procured solar products from local vendors. This allows for immediate resolution of any technical issues that may arise, ensuring that repair and maintenance costs remain manageable."
"Every month, we scheduled a meeting on capacity building where we revised past activities and discussed upcoming tasks."

"We have all of this in our training plan and a schedule for it. We first select them, then call them to our regional office for a scheduled training of one or two days. We explain their roles, responsibilities, and how to select genuine beneficiaries. These things were taught to them."

- Excerpt from IDI with Krushi Vikas va Gramin Prashikshan Sanstha team

In SDLE, the project is built on a foundation of sustainability, ensuring that interventions enhance existing practices rather than introducing entirely new concepts. A core strategy has been to embed ownership within community institutions such as SHGs and FPOs, rather than relying on individual ownership. This collective model strengthens long-term viability by distributing responsibilities and benefits across a wider network.

A notable achievement is the transformation of the **fisheries cooperative,** which previously depended on external contractors but now autonomously manages its own contracts. This shift demonstrates the project's success in **fostering self-reliance within local institutions**. Similarly, FPOs have been equipped with the skills and knowledge to manage and streamline operations effectively, ensuring continuity beyond the project's lifespan.

A strategic approach to sustainability has been the **introduction of Parivartaks—local individuals serving as project ambassadors**. By leveraging **community members in leadership roles, the project ensures that knowledge transfer remains embedded within local ecosystems**. The continued engagement of Krushi Vikas va Gramin Prashikshan Sanstha with FPOs has further reinforced this approach, maintaining active communication through village workers, WhatsApp groups, and direct support channels.

The **self-sufficiency of women's SHGs engaged in cow dung product manufacturing exemplifies the project's impact**. These groups have become independent in sourcing raw materials, production, and marketing, ensuring a self-sustaining enterprise. These well-designed interventions create an enabling environment where skills, governance structures, and market linkages work in tandem, ensuring long-term sustainability beyond external funding.

"We trained members of the Farmer Producer Organization (FPO) to manage and channelize these operations effectively."
"One key strategy was selecting local individuals, known as Parivartaks, to serve as project ambassadors."
"Sustainability was ensured through the establishment of FPOs. These FPOs were developed to sustain the initiatives even after the project's completion."
"Since Krishi Vikas continued to support the FPOs, they remained engaged with the community. Additionally, local village workers and other key staff members stayed in contact with the beneficiaries through WhatsApp groups and other communication channels."
"One example is the self-sufficiency of women's SHGs involved in cow dung product manufacturing. They have become independent in sourcing raw materials, producing, and marketing their products."

- *Excerpt from Krushi Vikas va Gramin Prashikshan Sanstha team*

5.7 Branding

> *"HDFC showed the training procedure 2-3 times and also provided practical exposure. This helped us understand better and addressed our questions as well."*
> *-Excerpt from farmers, Mahalgaon*

The **Visibility** indicator assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and Krushi Vikas va Gramin Prashikshan Sanstha**. The **NRM, SDLE,** components have achieved a **perfect score of 5.0**, indicating strong brand awareness among the community. The **Visibility indicator** for the HDFC Bank project is strong, with widespread recognition among beneficiaries. Respondents consistently attributed interventions—such as agricultural training, solar lights, farm lakes, market linkages, and livestock support—to HDFC Bank. The project successfully improved livelihoods by introducing modern farming techniques, self-help group (SHG) strengthening, and employment opportunities through activities like tree plantation and maintenance.

Beneficiaries acknowledged **branding efforts**, including village boards and beneficiary boards displaying HDFC's involvement. Additionally, branding initiatives like **'Tribalight'** helped in product marketing, making items like honey, ghee, and spices available on online platforms. Exposure visits, agricultural schools, and trade fairs enhanced knowledge and market access.

Despite some challenges, such as maintenance issues with solar lamps, the project's impact on **income generation, community development, and skill-building** was significant, leading to greater awareness and appreciation of HDFC Bank's role in rural transformation.

> *"We put up village boards and beneficiary boards showcasing HDFC's involvement."*
> *"We developed a brand called Tribalight, with dedicated packaging for each product, including honey, ghee, turmeric, chili powder, coriander powder, and wood apple jam."*
> *"We implemented branding at multiple levels—village, activity, beneficiary, processing centers, and FPOs."*
> *"Our products are now available on Amazon, Jiomart, TRIFED, and other platforms."*
>
> *- Excerpt from Krushi Vikas va Gramin Prashikshan Sanstha team*

Figure 21: Visibility and branding

6 Overall Project Score

Table 10: Overall Project Score

OECD DAC Criteria	NRM		SDLE		Overall	
	Score	Label	Score	Label	Score	Label
Relevance	4.6	Excellent	4.7	Excellent	4.6	Excellent
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.6	Excellent	4.7	Excellent	4.6	Excellent
Effectiveness	4.7	Excellent	4.8	Excellent	4.7	Excellent
Impact	4.5	Excellent	4.6	Excellent	4.5	Excellent
Sustainability	4.3	Good	4.6	Excellent	4.4	Excellent
Branding	5.0	Excellent	5.0	Excellent	5.0	Excellent
Overall Score	**4.6**	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 **Excellent** performance across all thematic areas. Among the themes, **SDLE** scored the highest **with 4.7, followed by NRM at 4.6.**

7 Conclusion and Recommendations

The Holistic Rural Development Program (HRDP) implemented by HDFC Bank in partnership with Krushi Vikas va Gramin Prashikshan Sanstha has made significant contributions towards improving the socio-economic and ecological well-being of rural communities in Warora and Bhadrawati Block, Chandrapur district. The program's interventions across four thematic areas have effectively addressed key challenges faced by the community and contributed to overall rural development.

The findings indicate that the program has been successful in achieving its objectives, with strong community engagement, effective implementation, and tangible outcomes observed across all thematic areas. The interventions under NRM have led to access to clean energy through solar home lights, biogas unit, and environmental sustainability through community plantation. Skill development initiatives have enhanced employability and income generation, albeit with a need for increased female participation. The education component has modernized learning environments and increased school attendance, while health interventions have improved healthcare access and hygiene practices.

Despite these positive outcomes, certain gaps remain that need to be addressed for sustaining and enhancing the impact of the interventions. Key challenges include infrastructure maintenance, the need for continuous skill development, and ensuring long-term sustainability of implemented projects.

The following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period.

Natural Resource Management (NRM)

1. It is recommended to conduct refresher training programs for biogas plant operations, deploy an infrastructure inspection team for regular maintenance, establish a structured monitoring and reporting system, and enhance community engagement through awareness sessions and user participation to ensure the long-term sustainability and efficiency of the biogas plants.
2. Renewable energy solutions need proper upkeep. Establishing village-level committees responsible for maintaining solar-powered infrastructure will ensure continued access to clean energy.

Skill Development & Livelihood Enhancement (SDLE)

1. **Value Addition and Processing Training:** Conduct specialized training programs for farmers and self-help groups (SHGs) on value addition techniques for dairy and agro-based products. Focus on processing buffalo and cow milk into ghee and paneer and utilizing locally available fruits like wood apple to make jam and juice. Additionally, train farmers on processing tamarind into value-added products such as tamarind paste and powder, along with the production of havan cups using agricultural residues.

2. **Buffalo Provision and Promotion of Indigenous Cattle Breeds:** To enhance dairy production, provide buffaloes to farmers based on their requirements. For cow-based dairy farming, prioritize the distribution of indigenous breeds like Deoni, which are well-adapted to the local climate and require lower maintenance costs while offering good milk yield.

3. **Strengthening Dairy Infrastructure:** Establish community-based milk collection and processing centers with proper chilling and storage facilities. Support local dairy cooperatives and SHGs in accessing financial aid and infrastructure to ensure quality dairy production and reduce post-harvest losses.

4. **Sustainable Market Linkages and Value Chain Development:** Maintain and strengthen existing market linkages to ensure fair pricing for dairy and value-added products. Facilitate direct connections with bulk buyers, institutional markets, and e-commerce platforms to expand the reach of locally processed dairy and agro products.

5. **Integrated Livelihood Development Approach:** Promote a holistic approach to sustainable livelihood by integrating dairy farming with other income-generating activities such as agroforestry, fodder cultivation, and organic farming. Support the development of farmer cooperatives for collective bargaining and knowledge sharing to enhance productivity and income stability.

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

8 Case Stories

Case study 1: Archana Vilas Gajbhiye – Impact of Agricultural and Rural Development Initiatives

Mrs. Archana Vilas Gajbhiye, a resident of Vaigaon Bhoyar in Chandrapur district, Maharashtra, has actively participated in various rural development programs. As the president of the Santa Women's Group and the secretary of Ahilyabai Holkar Gram Sangh, she has played a crucial role in community development. Her household primarily depends on agriculture, with her husband managing livestock and her two children pursuing their education.

Archana first learned about the "Forest Produce Production" scheme and became a beneficiary of initiatives such as the provision of solar lights, drip irrigation, and small-scale industry training. She is also the member of Havn cup making SHG. Before the implementation of these projects, the community faced significant challenges, including irregular electricity supply, water scarcity, and limited employment opportunities for women. The introduction of solar lights greatly improved children's education by allowing them to study after sunset. Additionally, the adoption of drip irrigation ensured better water management, leading to improved crop yields.

Despite the positive impact, some challenges persisted, such as faulty solar light functionality and incomplete irrigation system installations. Archana emphasized the need for regular follow-ups and financial support to sustain these initiatives. She expressed her concerns, stating, "*Some people received the necessary support, while others did not. Some initiatives were successful, while others were not as effective.*" She believes that increasing the frequency of community meetings and providing targeted assistance to farmers can further enhance the program's success. While she is partially satisfied with the project outcomes, she remains hopeful that future improvements will better meet the needs of rural communities.

Figure 22: Havan cups making process

Case study 2 - Mahadev Maruti Milli – Impact of Agricultural Development Initiatives

Mahadev Maruti Milli, a 62-year-old farmer from Salori, Taluka Varora, Chandrapur, has witnessed significant changes in his livelihood through agricultural development programs. Coming from a farming background, Mahadev faced several challenges, especially after relocating due to rehabilitation. Initially, his family struggled with limited income, lack of government support, and the threat of wild animals destroying crops. Access to education was also difficult, as schools were located 2-3 kilometers away.

Through the HDFC-supported initiative, Mahadev became a beneficiary of the turmeric cultivation program and later received a sprinkler irrigation system. The project provided training in modern farming techniques, crop cycles, and soil testing, enabling him to improve agricultural productivity. With better resources like pesticides and spraying pumps, he no longer had to rely on external assistance for farming needs. Although he faced financial difficulties, he managed to overcome them by seeking loans from banks and other institutions.

Reflecting on the impact of the project, Mahadev stated, *"People always have many expectations, but they must understand their actual needs. If implemented properly, any project can be beneficial."* He emphasized that the initiative not only improved farming efficiency but also enhanced the overall standard of living in the village. While he personally did not benefit from all the schemes, he expressed satisfaction knowing that his community gained through programs like goat farming. His wife and other women make Havan cups and he supports them through marketing. To further enhance the program's impact, Mahadev suggested better coordination between villagers and authorities and an extended reach to tribal communities.

Figure 23: FPO's Shop

Case study 3: Nilkanth Vapre – Community Development Through Agricultural and Infrastructure Initiatives

Nilkanth Tanbaji Vapre, a 40-year-old farmer from Mesa village, Chandrapur, has played a significant role in rural development as the Deputy Sarpanch of his Gram Panchayat. His primary occupation is farming, and he actively engages in addressing community issues, particularly those related to agriculture, infrastructure, and livelihood enhancement.

The HDFC-supported 'Gramin Krishi Vikas' project was introduced in Mesa in 2021, aiming to improve agricultural productivity and rural livelihoods. Nilkanth witnessed several challenges in his village before the project, especially unreliable electricity, which posed risks such as wild animal encounters and difficulties for students studying at night. Through the project, initiatives like solar street lighting, dairy farming, poultry farming, and organic fertilizer training were implemented. Farmers were also encouraged to grow medicinal crops like Ashwagandha and drumstick trees, with direct support for distribution.

While Nilkanth himself did not receive direct benefits, he ensured fair distribution of resources, such as prioritizing widows and elderly individuals for solar lanterns. Reflecting on the impact of the initiative, he stated, *"Due to this project, people received buffaloes, sheds, and solar lights. Additionally, a tamarind processing machine was provided, which enabled villagers to start a small business, leading to increased income for laborers and farmers."* The program also facilitated borewell installation, improving water availability and agricultural productivity. Regular soil testing and expert guidance helped farmers make informed decisions about crop cultivation, further enhancing yields.

Overall, Nilkanth expressed high satisfaction with the project, particularly its contributions to education, income generation, and rural infrastructure. However, he noted that the adoption of drip irrigation remained low despite its promotion. He remains committed to advocating for such initiatives and encourages farmers and laborers to maximize the benefits of these programs for sustainable development.

Figure 24: Turmeric boiling process

Case study 4: Vinod Sambhaji Makode – Overcoming Agricultural Challenges Through Sustainable Practices

Vinod Sambhaji Makode, a 40-year-old farmer from Pevra Tukum, Maharashtra, has dedicated his life to farming as his primary source of income. Living with his wife and two children, he spends most of his time in the fields, ensuring his crops yield the best possible harvest. However, like many farmers in his region, he has faced significant challenges, particularly water scarcity, which has impacted agricultural productivity.

Through the HDFC Agricultural Development Program, Vinod was introduced to improved farming techniques, including organic farming and water conservation methods like drip irrigation and sprinklers. Initially reliant on chemical fertilizers, he transitioned to organic alternatives after attending training sessions and learning about the long-term benefits. The program also provided saplings for fruit-bearing trees like chikoo, drumstick, and mango. However, due to water shortages, many of these plants did not survive, highlighting the urgent need for better irrigation solutions.

Vinod emphasized the importance of organic farming, stating, “Chemical farming is harmful to health and the environment. Organic farming reduces these harmful effects.” He has observed that organic methods not only promote better health but also reduce farming costs, as fertilizers and pesticides can be prepared at home using natural resources like neem leaves.

Despite the challenges, the introduction of solar lights, improved irrigation, and organic practices has enhanced his quality of life. While Vinod remains satisfied with the program, he suggests that further support, such as providing pipelines along with sprinklers, regular training sessions, and youth employment opportunities, could help rural communities thrive. His journey reflects the resilience of farmers adapting to modern agricultural methods for a more sustainable and profitable future.

Figure 25: Turmeric boiling process

Case Study- 5 Manisha Shatrughan Usnake – Empowering Women Through Self-Help Groups and Entrepreneurship

Manisha Shatrughan Usnake, a 40-year-old resident of Mahalgaon, is the president of the Gram Union overseeing 26 self-help groups (SHGs) in her village. Before the HDFC project's intervention, women primarily worked on farms, saved money within their groups, and lent it out with interest. Despite having resources, they lacked knowledge of how to utilize them effectively for income generation. The HDFC team introduced training programs that taught women how to create and market products such as honey, pickles, tamarind-based items, and edible gum.

Initially, many women were hesitant to participate, but as they witnessed the success of early adopters, they joined and started their own businesses. The project provided essential resources like machines worth ₹3 lakh, storage boxes, and toolkits, enabling SHGs to establish dairy farms, nurseries, and animal feed processing units. Manisha emphasized the project's impact, stating, *"We are really grateful to the HDFC team for guiding us, showing us the right path, and teaching us how to make useful things from waste products."* She also highlighted how women's mindsets changed after the training, adding, *"Earlier, we only saw the jungle as land, but now we see it as an opportunity. We have learned to turn what we once ignored into a source of income."*

The SHGs have since expanded their businesses, even securing orders from major markets, including Delhi. However, challenges remain, particularly in marketing and transportation. *"Many women say, 'We know how to make products, but where do we sell them?' Marketing was our biggest challenge,"* Manisha explained. She believes that with continued support in sales and distribution, more women in her village can achieve financial independence. The HDFC project has significantly increased household incomes and empowered women to become entrepreneurs, proving that rural communities can thrive with the right knowledge and resources.

Figure 26: Turmeric drying process

Case study 6: Lakshmi Eknath Dadmal – Empowerment Through Self-Help Groups and Agricultural Initiatives

Lakshmi Eknath Dadmal, a 36-year-old resident of Kokewada, Taluka Tahsil, Bhadrawati, District Chandrapur, has overcome numerous hardships to secure a better future for herself and her two daughters. After her husband left, she was determined to provide them with a good education. Despite financial constraints, she worked as a daily wage laborer and engaged in farming to support her family. She is now associated with the Panchayat Samiti under the self-help group (SHG) scheme, earning ₹3,000 per month, while farming contributes around ₹1.5 lakh annually.

Lakshmi learned about the HDFC-supported SHG initiative through village meetings. Initially, women in the community were skeptical about its benefits, but over time, the program encouraged savings, provided financial support, and introduced new business opportunities. With expert guidance, Lakshmi and others received training on modern farming techniques, livestock management, and organic farming. The introduction of dairy farming significantly improved the village's nutrition and income levels. Additionally, electricity access, which was previously unavailable, enhanced education opportunities for children.

Reflecting on her journey, Lakshmi stated, *"Previously, earning ₹200 was a big deal, but now we are much better off."* Her income has increased significantly, now ranging between ₹15,000 to ₹20,000 per month through farming, goat rearing, and marketing. She participates in exhibitions to sell organic produce, further boosting her earnings. While she is satisfied with the project, she believes more villagers should receive support to uplift the entire community. With her resilience and the benefits of the initiative, Lakshmi continues to work towards a secure and independent future for her daughters.

Figure 27: Cotton farm

Case Study-7 Maya Pohnikar – Women's Empowerment Through Self-Help Groups and Entrepreneurship.

Maya Rajendra Pohnikar, a 35-year-old resident of Arjuni, Tahsil Warora, District Chandrapur, has emerged as a leader in her community through her involvement in self-help groups (SHGs). Initially working as a 'Bank Sakhi' under the UMED program, she transitioned into agricultural development and entrepreneurship to improve her family's financial stability. With limited land for farming, her husband engaged in contract farming while Maya sought alternative income sources. Despite initial resistance from women in her village, she played a crucial role in organizing and leading a successful SHG focused on making 'havan cups' (sacred offering cups) from cow dung.

The journey was not easy, as Maya and her group faced several challenges, including financial constraints, raw material shortages, and lack of machinery. They initially had to grind cow dung by hand, causing physical strain and inefficiencies. However, through their persistence and the support of HDFC and the UMED initiative, they received training and machinery, allowing them to scale up production. The introduction of this business not only increased their incomes but also changed perceptions about cow dung, which was previously disregarded.

Reflecting on her progress, Maya shared, *"That's why we believe that after putting in so much effort, our work will not go in vain."* Her monthly income has nearly doubled from ₹7,000–₹8,000 to around ₹15,000, significantly improving her family's financial situation. Initially skeptical, her family now appreciates her efforts and recognizes the value of her work. She is committed to expanding the business and ensuring her daughters receive a quality education. While Maya is satisfied with the project's impact, she believes further expansion and wider market access could benefit more women in her village.

Through determination and collective effort, Maya and her team have demonstrated how rural women can achieve economic independence and contribute to their community's development.

Figure 28: Honey processing unit

9. Annexures

9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 11: 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	SDLE	4.5	8.7	4.3	50%	2.1	4.7	15%	0.70
			NRM	4.2							
	Qualitative	Local Context Alignment	SDLE	5.0	10.0	5.0	30%	1.5			
			NRM	5.0							
		Quality of Design	SDLE	5.0	10.0	5.0	20%	1.0			
			NRM	5.0							
Coherence	Qualitative	Internal	SDLE	5.0	10.0	5.0	50%	2.5	5.0	10%	0.50
			NRM	5.0							
		External	SDLE	5.0	10.0	5.0	50%	2.5			
			NRM	5.0							
Efficiency	Quantitative	Timeliness	SDLE	4.9	9.7	4.8	30%	1.4	4.7	15%	0.7
			NRM	4.8							
		Quality	SDLE	4.3	8.2	4.1	30%	1.2			
			NRM	3.9							
	Qualitative	Operational Efficiency	SDLE	5.0	10.0	5.0	20%	1.0			
			NRM	5.0							
		Project Design	SDLE	5.0	10.0	5.0	20%	1.0			
			NRM	5.0							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	SDLE	4.3	8.0	4.0	25%	1.0	4.7	20%	0.9
			NRM	3.7							
	Qualitative	Reach (target vs Acheivement)	SDLE	5.0	10.0	5.0	25%	1.2			
			NRM	5.0							
		Influencing factors (enablers and disablers)	SDLE	5.0	10.0	5.0	20%	1.0			
			NRM	5.0							
		Differential Results	SDLE	5.0	10.0	5.0	20%	1.0			
			NRM	5.0							
		Adaptation over time	SDLE	5.0	10.0	5.0	10%	0.5			
			NRM	5.0							
Impact	Quantitative	Significance Outcome	SDLE	4.1	8.1	4.0	50%	2.0	4.5	25%	1.1
			NRM	4.0							
	Qualitative	Transformational Change	SDLE	5.0	10.0	5.0	30%	1.5			
			NRM	5.0							
		Unintended Change	SDLE	5.0	10.0	5.0	20%	1.0			
			NRM	5.0							
Sustainability	Quantitative	Potential for Continuity	SDLE	4.3	8.1	4.0	60%	2.4	4.4	10%	0.4
			NRM	3.8							
	Qualitative	Project Design & Strategy	SDLE	5.0	10.0	5.0	40%	2.0			
			NRM	5.0							
Branding	Qualitative	Visibility	SDLE	5.0	10.0	5.0	100%	5.0	5.0	5%	0.3
			NRM	5.0							
P0359: 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 12: 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.