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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Odisha (P0413)

PREPARED FOR:

HDFC Bank CSR



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List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
SHG	Self Help Group
PG	Producer Group
WFG	Women Farmer 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 (P0413) implemented by Oxfam India in 17 villages of M. Rampur Block in Kalahandi District of Odisha, 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 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.

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II. Executive Summary

unemployment, and poor literacy and health standards. HDFC Bank's **Holistic Rural Development Program (HRDP)** aims to address these issues through sustainability-driven interventions across four thematic areas: **Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Health & Hygiene (H&H) and Promotion of Education (POE).**

The report evaluates HRDP's impact in **17 villages of M. Rampur Block in Kalahandi District, Odisha**, analysing its **effectiveness, efficiency, relevance, coherence, impact, sustainability and branding**. To assess the program's impact, a **cross-sectional mixed-methods approach** was adopted. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The assessment framework was guided by the OECD DAC criteria, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under each of the OECD DAC parameters, a certain set of questions was curated on a Likert scale ranging from 1 to 5, through which actual scores were calculated. The actual scores were computed using weighted average formula, **Weighted Average = Sum of (Actual mean of each intervention * weight for that intervention) / Sum of all weights**, where weights were calculated based on the responses received in particular intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, another weightage is then assigned to each indicator based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across both quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

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

Table 1: Overall Project Scoring

OECD DAC Criteria	SDLE	H&H	PoE	Overall
Relevance	Good	Excellent	Excellent	Excellent
Coherence	Excellent	Excellent	Excellent	Excellent
Efficiency	Excellent	Excellent	Excellent	Excellent
Effectiveness	Good	Excellent	Excellent	Excellent
Impact	Good	Good	Good	Good
Sustainability	Good	Good	Good	Good
Branding	Excellent	Excellent	Excellent	Excellent
Overall Score	4.3	4.6	4.6	4.5

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 4.3**, reflecting **excellent performance in, coherence, efficiency and branding**. While the intervention was rated as **good** for **relevance, effectiveness, impact, and sustainability parameters**.
- Beneficiaries reported **financial stability, reduced input farming input cost, and increased participation in income-generating activities**.
- **Nearly 98% of respondents rated interventions as “Essential Support” or “High Priority”**, indicating strong alignment with local needs.

- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. High mortality rate of goats further induced financial loss. And despite all the efforts, the water scarcity still prevails.

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

- **Overall score of 4.6**, reflecting **excellent performance in most of the OECD DAC parameters; relevance, coherence, efficiency, effectiveness, and branding**. While it was rated as **good**, in **impact, and sustainability**.
- **100% of respondents were female community members**, with **69% engaged in farming**.
- **100% of respondents rated the seeds received for kitchen garden plantation as “Essential Support”**.
- **Kitchen garden initiatives improved nutritional security**, particularly for women and children.

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

- **Overall score of 4.6**, demonstrating reflecting **excellent performance in most of the OECD DAC parameters; relevance, coherence, efficiency, effectiveness, and branding**. While it was rated as **good**, in **impact, and sustainability**.
- Initiatives such as **smart classrooms, improved sanitation, and safe drinking water access** contributed to **higher student engagement and reduced dropout rates**.
- **Challenges in sustainability** include **technical support and long-term maintenance of smart classrooms and upkeep of sanitation** units as the water issue was still there.

Overall, the impact assessment of the HDFC Bank’s Holistic Rural Development Programme (HRDP) in Kalahandi District, Odisha, revealed positive outcomes across the three thematic areas—Skill Development & Livelihood Enhancement (SDLE), Health & Hygiene (H&H), and Promotion of Education (PoE). The interventions were well-aligned with local needs and demonstrated high relevance, coherence, and efficiency. However, certain gaps were identified in sustainability and long-term impact, especially due to challenges like water scarcity, technical maintenance issues, and limited market access.

Key Recommendations:

- Promote use of **climate-resilient and locally adapted resources**, particularly for livestock and irrigation infrastructure.
- Strengthen **post-training support and market linkages** for sustainable enterprise development.
- Ensure **maintenance mechanisms** for smart classrooms and water infrastructure, including community ownership models.
- Expand and institutionalize **kitchen garden initiatives** and health awareness programs through convergence with government schemes.
- Build capacities of community institutions and schools to sustain the benefits beyond the project lifecycle.

These recommendations aim to enhance the durability and scalability of the project outcomes, ensuring long-term socio-economic improvement for rural communities in the region.

1 Introduction

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

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



Figure 1: Key Thematic Areas

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

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

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

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

1.1 Objectives of the Study

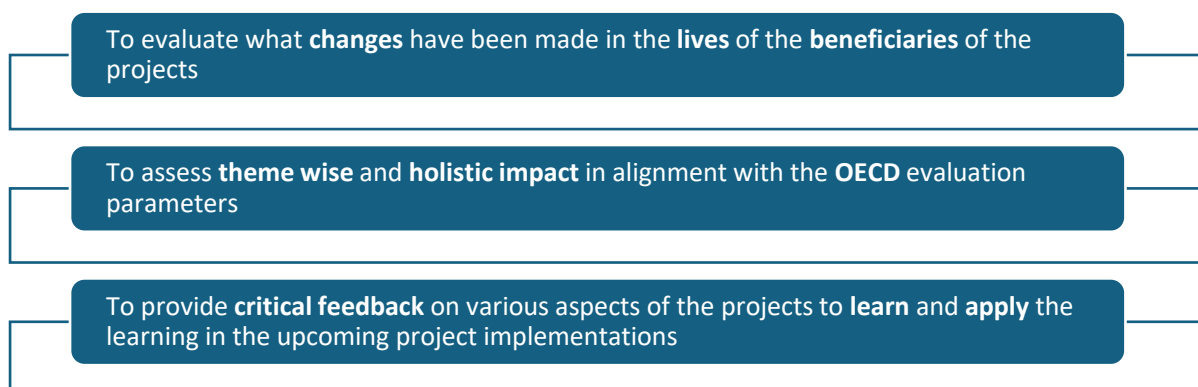


Figure 2: Objectives of the study

1.2 About Implementing Organization

Oxfam India is a non-profit organization dedicated to eliminating discrimination and promoting social justice across the country. It works closely with marginalized communities such as **Adivasis, Dalits, Muslims, and Women & Girls** to ensure they lead lives free from violence and inequality. Originally established in response to the Bihar famine in 1951, Oxfam India became an independent organization in **2008** and is now an active member of the global Oxfam confederation. Through its grassroots presence and policy advocacy, the organization seeks to create inclusive development that benefits the most vulnerable populations.

The vision of Oxfam India is to create a just, equitable, and discrimination-free India where everyone, especially the marginalized, can live with dignity and freedom. Its mission is centered on standing in solidarity with excluded communities and prioritizing the fight against various forms of social, economic, and gender-based discrimination. A special focus is placed on **women and girls**, aiming to ensure their voices are heard, their rights are protected, and their potential is fully realized. This vision is driven through strategic goals in areas such as **Economic and Gender Justice, Access to Essential Services, and Disaster Response**.

Over the years, Oxfam India has made significant contributions to shaping social policy and empowering vulnerable groups. It played a pivotal role in launching the **National Right to Education (RTE) Forum** and has been a strong advocate for laws such as the **Protection of Women from Domestic Violence Act**. The organization has also supported **women farmers** in gaining economic independence and improved access to resources. Through its programs in health, education, and livelihood, Oxfam India continues to drive systemic change and build a more equitable society.

1.3 About the Project Area

Odisha, despite being rich in natural resources, remains one of the poorest states in India, with a significant portion of its population—over 32%—living below the national poverty line. The majority of its people reside in rural areas and depend heavily on agriculture for their livelihoods. However, the contribution of agriculture to the state's economy has been steadily declining, resulting in low and unstable incomes for agrarian households. The average income of agricultural families remains alarmingly low, particularly in southern Odisha, where poverty is most pronounced. Compounding this challenge is the under recognition of women's role in agriculture, despite their substantial contribution. Female labour force participation remains low, and most women workers are engaged in marginal, informal, or unrecognized roles, especially in the agricultural sector.

Kalahandi district, one of the most underdeveloped regions in Odisha, exemplifies these challenges. With a predominantly rural and tribal population, low literacy rates, and poor access to basic services, the district faces chronic poverty, frequent crop losses due to climate variability, and high levels of distress migration. The feminization of agriculture is evident here, as many men migrate for work, leaving women to manage agricultural responsibilities, often without land rights or formal recognition. This has led to increased dependence on common property resources and public employment schemes like MGNREGA, which are marred by delayed payments and irregular implementation.

Kalahandi also struggles with critical health and nutrition issues. It ranks among the lowest districts in India in terms of child nutrition, with high levels of stunting, wasting, underweight, and anaemia among children and women. Social challenges, including domestic violence, child marriage, and gender-based discrimination, are deeply rooted and widespread in the region.

Given this context, the project aims to address the deeply interconnected issues of poverty, gender inequality, low educational attainment, poor health, and lack of livelihood opportunities. By focusing on women-centric livelihood promotion, strengthening education infrastructure, improving health awareness and services, and empowering communities, the project seeks to build a sustainable and inclusive model for integrated development. It envisions transforming the socio-economic landscape of marginalized communities in Kalahandi by leveraging natural resources responsibly and enhancing women's roles as agents of change.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Araskupa
2	Banjamunda
3	Bijamal
4	Deulsulia
5	Dhekunkupa
6	Jambahali
7	Manikera
8	Mohangiri
9	Nunpur
10	Pandapadar
11	Singpur
12	Sirkiheju
13	Sulesur
14	Tal Nuagaon
15	Tejipada
16	Ulurupi
17	Uper Nuagaon

Project Location:
M. Rampur Block of
Kalahandi District,
Odisha, India

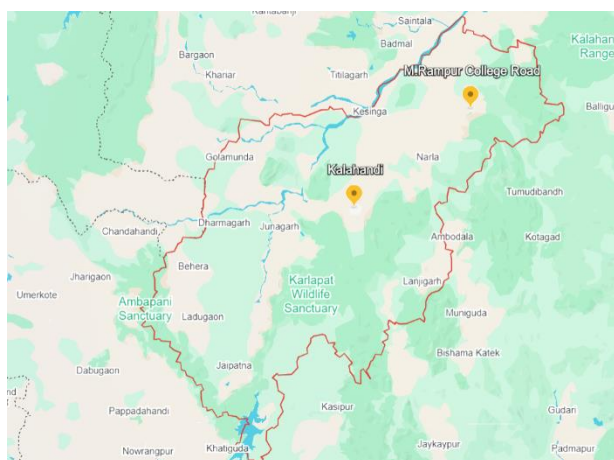
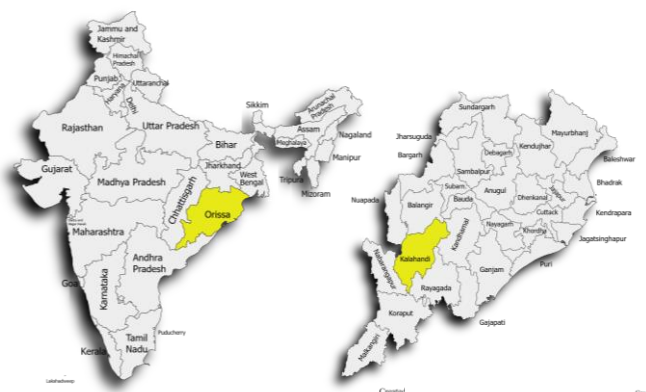


Figure 3: Project Location

2 Methodology

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

2.1 Assessment Framework

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

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

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

2.2 Scoring Matrix

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

Table 3: OECD DAC Criteria Scoring Matrix

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

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

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

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

Weights for each intervention were calculated using the below formula:

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

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	For est	Farm land	Communi ty Land	Communit y 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 **17 villages of M. Rampur Block in Kalahandi District, Odisha**, where the program interventions were implemented.

2.3.1 Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

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

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

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

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

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

Themes	SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Araskupa	5	6	3	0	0	0	8	6
Banjamunda	7	10	3	6	0	0	10	16
Bijamal	8	10	4	4	0	0	12	14
Deulsulia	12	13	3	4	4	4	19	21
Dhekunkupa	5	7	3	1	4	4	12	12
Jambahali	5	8	3	3	0	0	8	11
Manikera	7	12	3	4	4	5	14	21
Mohangiri	7	12	4	17	4	4	15	33
Nunpur	13	14	6	1	4	4	23	19
Pandapadar	14	7	2	4	0	0	16	11
Singpur	6	7	3	3	0	0	9	10
Sirkiheju	6	9	3	2	4	4	13	15
Sulesur	6	10	6	5	0	0	12	15
Tal Nuagaon	6	6	3	3	4	6	13	15
Tejipada	8	13	2	2	6	4	16	19
Ulurupi	9	9	3	4	0	0	12	13
Uper Nuagaon	6	8	2	1	0	0	8	9
Total	130	161	56	64	34	35	220	260

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

2.3.2 Qualitative Sample Size Estimation

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

Table 7: Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
Community Members	NRM, SDLE	FGD	2	2
PRI	NRM, Health	IDI	4	4
SHG lead	SDLE	IDI	6	6
Farmer group	SDLE	FGD	2	2
HDFC Project Team	NRM, SDLE, Health, Education	KII	1	1
Implementation Agency*	NRM, SDLE, Health, Education	KII	1	0
Principal	PoE	IDI	8	8
Student	PoE	FGD	8	8
Total			32	31

*The implementing organization for Project P0413, Oxfam India, is no longer operational due to compliance-related issues; consequently, conducting a qualitative interaction with them was not feasible.

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

2.4 Data Collection Approach (including training)

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

2.5 Data Analysis and Report Writing

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

3 Interventions under Project P0413

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

3.1.1 Skill Development and Livelihood Enhancement

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

Table 8: Project Specific Activities under SDLE

Category	Specific Activities
Agriculture Training and Support	Provide training on various farm technique like PoP, for improved cultivation of vegetables, pulses and millets; Assist in Formation of Association, Establishment of resource centre and act as support system for bio manure and pesticides production units in Farmer Field.
Entrepreneurship Development	Promote Group Enterprise Development by providing Input support for bio manure and pesticides production units in PG; Direct input support for desi chicken rearing and Training on mushroom cultivation; also assist in Establishment and facilitation of resource centre and Honorarium of CEO of FPO
Farm Management	Support for integration of innovative technologies including irrigation solution and improved zero-energy cold storage
Livestock Management	Direct input support for desi chicken and goat rearing; Training on improved and collective goat rearing

3.1.2 Health and Hygiene

An important factor in rural development is health and hygiene. Therefore, to enhance the overall well-being of women and girls from marginalized communities, the project aimed to improve their access to essential health services. As part of this initiative, awareness was raised for the specific nutritional needs of women and girls. This was done through wall paintings placed in strategic locations, depicting messages on proper nutrition and highlighting the social barriers that hinder adequate intake. In addition, annual health fairs were organized at the Panchayat level, offering free health check-ups. These efforts collectively supported women and girls in making informed health decisions and accessing the care they needed.

Table 9: Project Specific Activities under H&H

Category	Specific Activities
Health	Organise Health Fairs/campaign and spread Awareness on nutrition needs for women and girls
Kitchen garden	Promote Panchfal, as part of panch pariba model
Water Management - Drinking	Installation of Solar-energised community water filter

3.1.3 Promotion of Education

Promotion of Education under the HRDP program focused on creating an inclusive and modern learning environment to address critical gaps in school infrastructure and enhance the quality of education. As part of this initiative, computer and learning labs were developed in three high schools, introducing IT-enabled smart classes that facilitated interactive, technology-driven teaching and learning. To further enhance the learning environment, selected schools underwent refurbishment based on initial assessments, leading to improved infrastructure that supported better hygiene, reduced dropout rates—particularly among girl children—and fostered a more enabling space for education. In addition, some Anganwadi Centres (AWCs) were transformed into child-friendly spaces in using the “Building as a Learning Aid” approach.

Table 10: Project Specific Activities under PoE

Category	Specific Activities
Educational Institutions Development	Building As A Learning Aid (Anganwadi), Refurbishment of Schools and Development of smart school (middle /primary school), Development of smart classes in high school

4 Study Findings

4.1 Demographic Profile

4.1.1 Skill Development and Livelihood Enhancement

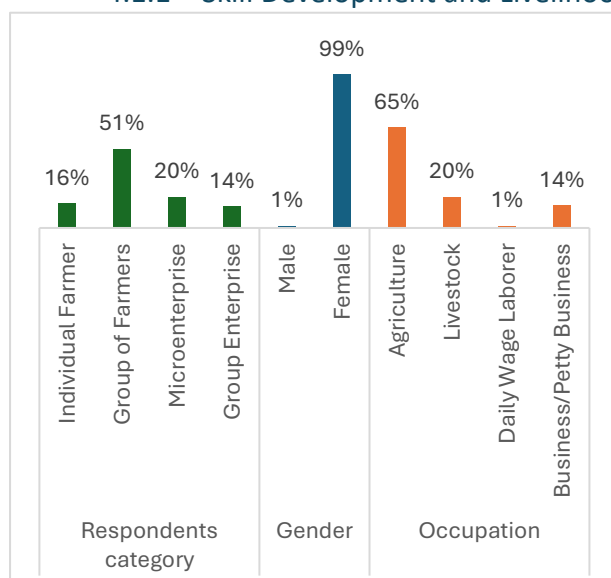


Figure 4: % Distribution of Respondents by category, gender and occupation under SDLE (n=161)

The adjacent figure illustrates the distribution of respondents under the SDLE theme based on category, gender, and occupation. The majority, two-thirds of the respondents, belonged to the farmers category, while the rest belonged to the enterprises category, indicating that most respondents were engaged in farming activities. Further, the gender distribution shows a stark disparity, with almost all the respondents being female, which aligns with the project's women-centric approach. In terms of occupation, a significant majority (65%) were engaged in agricultural activities, reinforcing farming as the primary livelihood, with minimal representation in daily wage labour (1%). One out of five respondents earn their living through livestock management. Some also indulge in business activities.

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

4.1.2 Health and Hygiene

All of the respondents belonged to the **Community Members** category and were **females**. In terms of occupation, the largest proportion (**69%**) were **Farmers**, followed by **Daily Wage Earners (19%)**, highlighting that most respondents were engaged in agricultural activities, either as primary farmers or labourers, with a smaller segment involved in self-employment. This distribution underscores the predominance of farming as the primary livelihood while reflecting diverse economic engagement within the community.

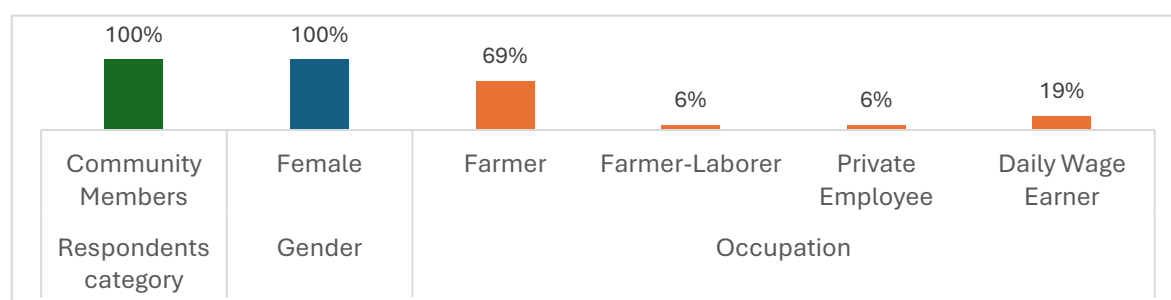


Figure 5: % Distribution of Respondents by category, gender and occupation under HH (n=64)

4.1.3 Promotion of Education

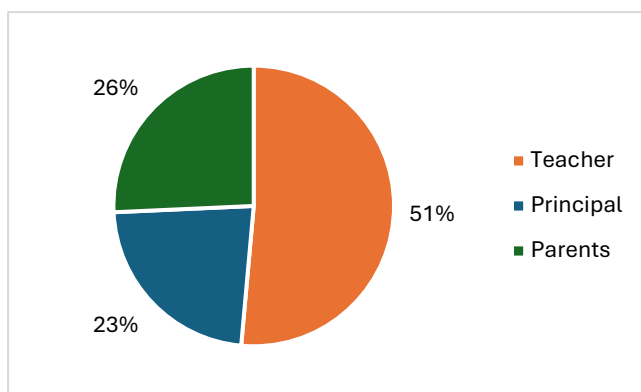


Figure 6: % Distribution of Respondents by category under POE (n=35)

The highest proportion of respondents were **Teachers (51%)**, followed by **Parents (26%)** and **Principals (23%)**. This distribution reflects a well- rounded representation from key stakeholders involved in the school ecosystem.

5 Key Findings

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

5.1 Relevance

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

5.1.1 Beneficiary Need Alignment

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

Table 11: Project score for Beneficiary need alignment

Indicators	SDLE	H&H	PoE	Overall score
Beneficiary need alignment	4.5	4.4	4.8	4.5

The HRDP interventions were rated “Good” with a score: 4.5 in terms of alignment with beneficiary needs, reflecting substantial relevance across key focus areas.

The Sustainable Development and Livelihoods Enhancement (SDLE) initiative's interventions, encompassing the distribution of high-quality seeds, pesticides, drip/sprinkler irrigation support, soil testing assistance, and enterprise development programmes, were consistently reported as either essential or high priority support, by all respondents. Specifically, a significant majority identified seed provision (78%, n=65) and the enterprise development programme (61%, n=33) as essential support. Furthermore, the perceived sufficiency of these interventions was high, with 93% (n=65) of seed recipients and 79% (n=33) of enterprise development programme participants reporting the support as fairly to extremely adequate.

A similar pattern of high perceived importance was observed across interventions under the Health and Hygiene (H&H) and Promotion of Education (PoE) initiatives. All respondents who benefited from health camps, waste management training, access to sanitation and clean drinking water, and kitchen garden seed provision under HDFC HRDP rated these as essential or high priority. Notably, kitchen garden plantation was unanimously (100%) considered essential support. While 63% (n=16) of respondents found kitchen garden seeds extremely adequate, the remainder reported fair adequacy. In the PoE initiative, the provision of drinking water was deemed essential by 97% (n=30) of respondents, with 96% (n=22) reporting it as extremely adequate. This alignment with beneficiary needs is further underscored by qualitative feedback highlighting the positive impact of improved

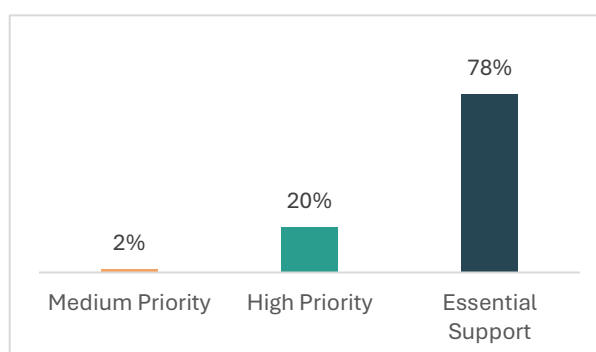


Figure 7: % Rating on Relevance under SDLE- Seeds (n=65)

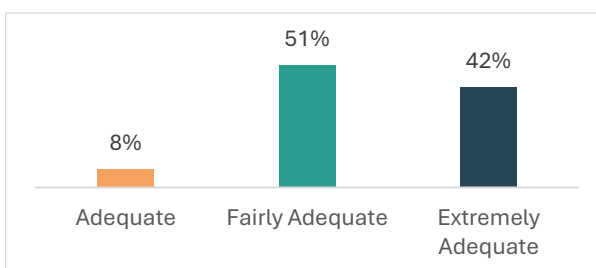


Figure 8: % Rating on Sufficiency under SDLE- Seeds (n=65)

water and sanitation facilities on hygiene. As one of the respondents said, “*The project addressed many urgent needs, especially by improving the water and toilet facilities. This made a significant difference in hygiene*”

5.1.2 Local Context Alignment

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

Table 12: Project score for Local Context Alignment

Indicators	SDLE	H&H	PoE	Overall score
Local Context Alignment	4.0	4.8	4.9	4.6

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 4.6** reflects alignment with local needs and priorities.

The interventions done under SDLE, were **well-aligned with local needs and context**, focusing on practical and accessible solutions for the farming communities. Trainings were conducted in the **local language with hands-on demonstrations**, which made them easy to understand and implement. Beneficiaries learned to **prepare organic fertilizers at home**, significantly reducing costs and improving productivity. Further, to address the widespread issue of **irrigation**, the project provided **water pipes**, enhancing water availability and thereby improving cultivation outcomes. While **vegetable farming and mushroom cultivation** faced hurdles due to water scarcity and lack of infrastructure, the introduction of **goat farming** served as an effective alternative for landless households, offering a **year-round income source**.

However, not all interventions were equally successful. The **non-native Black Bengal goats** provided under the project struggled to adapt to the local climate, especially during the rainy season, resulting in livestock loss despite the community's efforts. While some farming methods and livestock like **poultry** aligned well with local practices and were profitable, others required further contextual adaptation. Moreover, logistical challenges like **distant training locations** and insufficient support for **market linkages**, particularly in **mushroom farming**, posed limitations. Still, the project helped **transition farmers from traditional to improved techniques**, and even though some issues remained unresolved—like insurance claims for lost goats—the interventions laid a strong foundation for **sustainable, locally adapted agricultural practices**.

"Yes, the project addressed our needs by teaching us how to make organic fertilizers at home, which reduced costs and improved production. They also provided us with farming equipment, which made our work easier. "

- Excerpts from WFG member of Nunpur village, Kalahandi

"The biggest challenge was the lack of proper resources for mushroom farming, such as nets, seeds, bleaching powder, phenyl, and racks. Water availability was also a significant issue, as we did not have a borewell or pond and had to arrange water from elsewhere."

- Excerpts from WFG member of Nunpur village, Kalahandi

"While some of these resources were helpful, others did not meet our needs. For example, the Black Bengal goats provided to our group could not survive the local climate."

- Excerpts from Farmer of Araskupa village, Kalahandi

Under H&H the introduction of the "*Panchfal*" (Five Fruits) initiative encouraged households to grow fruits and vegetables in their kitchen gardens, promoting **nutritional awareness and better dietary practices**. Recognizing the **lack of immediate access to healthcare facilities and unreliable ambulance services**, the project also facilitated **health camps** that provided medical check-ups, health education, and essential supplies like phenyl, gloves, and masks—critical for maintaining hygiene and preventing disease outbreaks. Additionally, the provision of **clean drinking water through a solar-powered water filter** was a commendable step toward improving public health, though the benefits were limited to the villages where the infrastructure was installed. The **long distances that women and children had to walk to fetch water**, combined with poor hygiene awareness, had negatively impacted health.

"They have told us about the benefits of growing vegetables in our garden keeping them in line with their health benefits. They insisted on growing them, especially on growing the "Panchfal" (Five Fruits)"

- Excerpts from Household member of Nunpur village, Kalahandi

"Women and children were especially affected, as they had to walk long distances to fetch water. The lack of hygiene awareness also led to frequent illnesses, affecting our work and children's education. "

- Excerpts from Household member of Manikera village, Kalahandi

The interventions under PoE, demonstrated a **strong alignment with the local context** by effectively addressing long-standing issues related to **sanitation and water infrastructure in schools**. Initially, schools struggled with inadequate and poorly maintained toilet facilities, lack of water access, and unhygienic conditions that severely impacted students' health and learning environment. In some cases, students had to step outside school premises just to wash their hands, exposing them to safety risks, while the absence of proper sanitation especially affected boys who had no functional toilets. Additionally, poor hygiene and odours in classrooms made it difficult for students to concentrate. Through targeted interventions such as **repairing and upgrading toilets, installing water facilities, and repainting and beautifying classrooms**, the project not only improved sanitation but also created a cleaner and more conducive learning atmosphere. The inclusion of **washing points** further ensured that students could maintain hygiene after meals, contributing to overall well-being.

"Our school has four toilets, two for boys and two for girls, but there is no water facility available. We have to carry water in buckets from the tubewell. "

- Excerpts from Students of Araskupa village, Kalahandi

"The project addressed most of our critical needs. The renovation of classrooms, repair of toilets, and beautification of the school helped a lot. Oxfam's assistance in providing a water facility was a major relief."

- Excerpts from Principal of School at Tala Nuagaon village, Kalahandi

5.1.3 Quality of Design

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

Table 13: Project score for Quality of Design indicator

Indicators	SDLE	H&H	PoE	Overall score
Quality of Design	5.0	5.0	5.0	5.0

The project demonstrated **excellent design** by integrating a **technically sound, financially viable, and community-centric approach** that effectively addressed key local challenges. It adopted a **group-based model**, ensuring community ownership from the outset, and established **sustainable village institutions** like the Village Development Committee (VDC), which were not only functionally empowered but also made **financially self-reliant** to ensure continuity post-project exit. The project also emphasized **technical capacity building** and regular knowledge dissemination, which beneficiaries eagerly embraced, especially in areas where government support could not fully reach. Furthermore, strategic efforts were made to secure **government recognition** of these grassroots institutions to enable long-term institutional support. Owing to its **well-structured design, sustainability mechanisms, and strong local alignment**, the intervention scored an **excellent score of 5**.

5.2 Coherence

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

5.2.1 Internal Coherence

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

Table 14: Project score for Internal Coherence

Indicators	SDLE	H&H	PoE	Overall score
Internal Coherence	5.0	5.0	5.0	5.0

The intervention exhibits strong internal coherence and demonstrates complete alignment with HDFC Bank's Corporate Social Responsibility (CSR) strategy and policy frameworks, as evidenced by the categorization of all themes and the overall project score of 5.0 as "Excellent." This alignment is clearly manifested in the structured and phased approach mandated by the bank, which stipulates the selection of geographical areas devoid of prior interventions. This strategic directive effectively ensures the avoidance of overlapping initiatives and the prevention of duplicative efforts, thereby underscoring a clear intent to maximize the impact of CSR endeavours.

"In fact, we choose areas where there is no prior intervention. So, in that way we ensure there is no overlapping or there is no duplicity of work. So that is something we ensure in our HRDP programs. "

- Excerpt from HDFC HRDP Project team, Kalahandi

5.2.2 External Coherence

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

Table 15: Project score for External Coherence

Indicators	SDLE	H&H	PoE	Overall score
External Coherence	5.0	5.0	5.0	5.0

The project demonstrates strong synergy and complementarity with other initiatives, exhibiting seamless integration with external frameworks, as reflected in its excellent score of 5. This is evidenced by the blended funding model that strategically combines resources from the HDFC HRDP, the local community, and government agencies. This collaborative approach, often adhering to an approximate 80-10-10 ratio, ensures a multi-stakeholder partnership and fosters a sense of shared ownership and responsibility. Furthermore, the project strategically targets areas with no prior CSR interventions, ensuring that its efforts are uniquely impactful and avoid any duplication of work, thereby maximizing the effective utilization of resources and enhancing overall outcomes.

"And it is not only the HRDP funding. It is also the funding of the community as well as the government agencies. So, we blend in. It is like 80-10 ratio. At least we ensure, if the bank is contributing 80%, the community contributes 10% and the government contributes 10% as well. So, this ratio works when you bring everyone onto the table."

"So, some people may have worked in Kalahandi, but the area where we are working, so we were the sole CSR, you know, agency that was working there."

- Excerpt from HDFC HRDP Project team, Kalahandi

5.3 Efficiency

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

5.3.1 Timeliness

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

Table 16: Project score for Timeliness

Indicators	SDLE	H&H	PoE	Overall score
Timeliness	4.7	4.5	5.0	4.7

The project achieved an overall aggregate score of 4.7, resulting in a categorization of "Excellent," indicative of the timely execution of project activities across all components. Under SDLE component, nearly three-fourths of the respondents (n=65) reported the timely receipt of seeds as an input support under agriculture. Notably, a majority of respondents across other SDLE interventions also indicated the timely conduct of project activities.

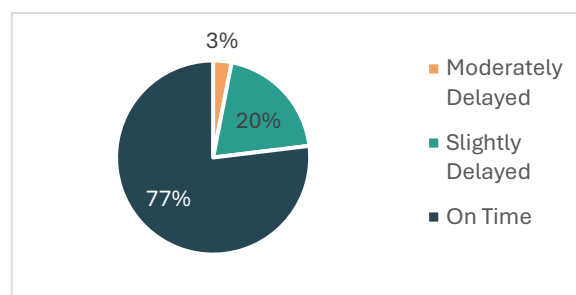


Figure 9: % Distribution of Respondents Across Categories for 'Timeliness' for Agri- Input Support- Seeds under SDLE (n=65)

In the H&H component, majority of respondents, close to six in ten (63%, n=16) reported the timely receipt of seeds for kitchen garden plantation. Likewise, the Promotion of Education (PoE) component demonstrated a high degree of timeliness in its interventions. Specifically, 100% (n=22) of respondents reported the timely provision of RO systems, which facilitated convenient access to clean drinking water for all students within the school premises. The consistent reporting of timely activity completion across all project components underscores efficient project management and adherence to planned schedules.

5.3.2 Quality of Service Provided

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

Table 17: Project score for Quality of Services Provided

Indicators	SDLE	H&H	PoE	Overall score
Quality of Services Provided	4.0	4.3	4.7	4.2

The project was categorized as "Good," achieving an aggregate score of 4.2, reflecting the satisfactory to high quality of services delivered across its various components. Within the SDLE component, approximately 57% (n=65) of the respondents, who received seeds as input support for improved farming, rated its quality as very good. Notably, all respondents assessed the quality of other interventions under SDLE as either good or very good. In the Health and Hygiene (H&H) component, a majority of respondents (56%, n=16) reported the quality of seeds provided for kitchen garden plantation as "very good." Furthermore, under the Promotion of Education (PoE) component, nearly 96% (n=22) of respondents rated the quality of interventions related to RO system as "very good." This consistent feedback underscores the project's commitment to maintaining commendable standards in the provision of services and resources, which likely contributes to the minimization of malfunctions in the items provided through the intervention.

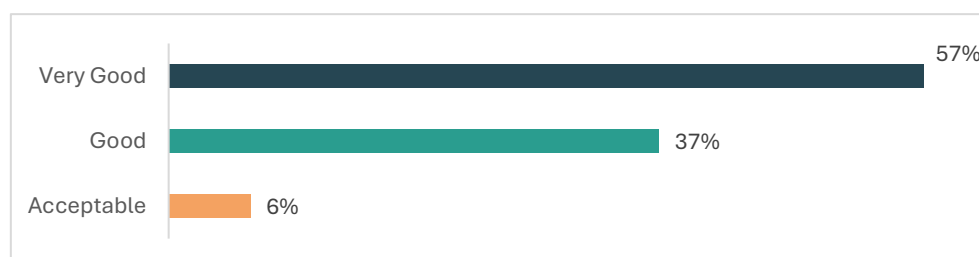


Figure 10: Distribution of Respondents Across Categories for 'Quality of Services Provided' For Agri- Input Support- Seeds under SDLE (n=65)

5.3.3 Operational Efficiency

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

Table 18: Project score for Operational Efficiency

Indicators	SDLE	H&H	PoE	Overall score
Operational Efficiency	5.0	5.0	5.0	5.0

Based on the qualitative interaction, it was found that while the project's closure was attributed to a compliance issue with Oxfam, the available reports with HRDC Bank indicated highly efficient resource utilization and a proactive approach to achieving its goals. The statement confirms that the allocated resources were used appropriately within the community, resulting in a tangible positive impact that aligned with the project's funding objectives. This suggests effective management and a focus on delivering results despite the premature termination due to external compliance factors.

"But the project was prematurely closed because of the compliance issue of Oxfam. But as I could see the report, whatever resources they have been given, that has been used, you know, appropriately in the community. So, they actually made some impact in line with the funding. "

- Excerpt from HDFC HRDP Project Team, Kalahandi

5.3.4 Project Design

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

Table 19: Project score for Project Design

Indicators	SDLE	H&H	PoE	Overall score
Project Design	5.0	5.0	5.0	5.0

The project achieved an excellent score of 5 at both the aggregate level and across all thematic areas under the **Project Design & M&E** indicator, as the project exhibits a comprehensive design with clearly defined outcomes and targets, supported by a robust and systematic data collection and M&E framework. This is evident through the dedicated budgetary component for team capacity building and the organization's internal online reporting system, complemented by regular sessions conducted by their compliance and MI teams. Furthermore, the CSR manager employs a multi-faceted monitoring approach, including monthly HRDP reporting, quarterly e-visits, bi-annual field visits, and regular reviews of fund and reporting status. These multiple layers of monitoring ensure consistent tracking of progress and provide insights into the project's achievements against its intended targets.

"Yes. Absolutely. We have dedicated component towards, the capacity building of the team. Dedicated component there in the budget. Additionally, also from our team, be it compliance, be it MI, they tend to have these sessions time to time. Because we have our own, online reporting system. So that is done by our team. And when it comes to internal capacity building, we have dedicated funds for that with the NGO, you know, do that time to time. "

- Excerpt from HDFC HRDP Project Team, Kalahandi

5.4 Effectiveness

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

5.4.1 Interim Result (Outputs and Short-Term Results)

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

Table 20: Project score for Interim Results (Output and short-term results)

Indicators	SDLE	H&H	PoE	Overall score
Interim Results (Output and short-term results)	2.8	4.0	4.3	3.3

This sub-indicator was assessed by aggregating ratings from four questions that examined the **current status, utilization, short-term outcomes**, and **stakeholder reflections** on the benefits derived from the program. The table above reveals that overall, the project was rated as "Needs Improvement". Reflecting the intervention's limited effectiveness.

While a notable proportion of respondents (36%, n=33) under the SDLE component reported practicing methods learned in enterprise training programmes, the overall functionality of these interventions remained limited. A substantial one-third (n=33) indicated the non-existence of these practices, primarily attributed to unsupportive group dynamics and insufficient spousal support. Furthermore, a considerable proportion of respondents who received tangible resources reported their non-existence: seeds (52%, n=65) and land treatment material (62%, n=13) were consumed during the harvesting season, and a significant majority of distributed goats (80%, n=15) perished due to adverse climatic conditions. One of the beneficiaries said, "The 90,000 worth goats were provided which did not adapt to the climate and land. Their food was different from the native breed, and despite our best efforts, they did not survive." he also exclaimed "the goats fell ill, and no remedies were provided". Despite the fact that they applied the procedure taught during livestock management training, all the goats died.

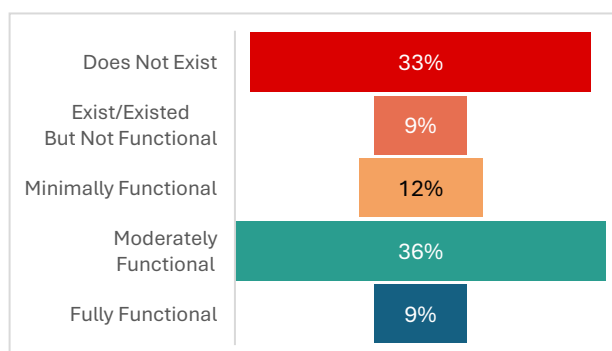


Figure 11: % Distribution of Respondents Across Categories for 'Current Status' of Capacity Building of Enterprises under SDLE (n=33)

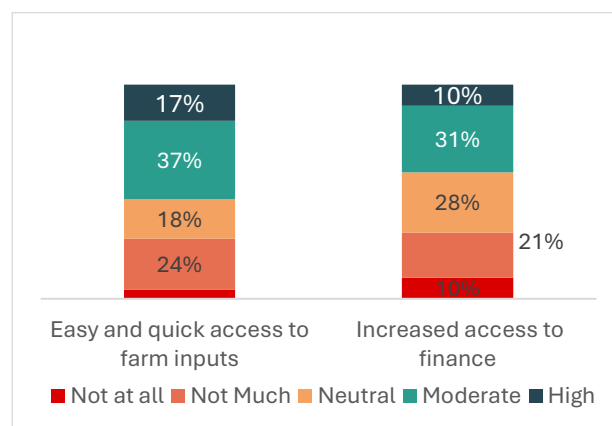


Figure 12: % Distribution of Respondents Across Categories for 'Stakeholder experience'- Group Farmers under SDLE (n=71)

In contrast, nearly half of the respondents reported the full functionality of other tangible assets, including farm tools and irrigation support, at the time of the survey. The non-availability of certain resources consequently impacted their utilisation. Despite these challenges in intervention functionality and resource availability, a significant proportion of stakeholders reported positive experiences regarding access to essential agricultural inputs (54%, n=71) and finance for farming purposes (41%, n=71). These findings highlight a dichotomy: while beneficiaries experienced challenges with the longevity and adaptability of certain provided resources and the consistent application of enterprise training, their perceived access to crucial elements like farm inputs and finance, which are vital for their agricultural livelihoods, remained relatively positive. This suggests that while some aspects of the SDLE intervention faced implementation and sustainability issues, other fundamental support systems were perceived as accessible.

Within the Health and Hygiene (H&H) component, approximately 56% (n=16) of respondents reported the functionality of received kitchen garden seeds at the time of the survey, while 12% indicated their non-existence. Despite this, a majority (56%, n=16) of respondents affirmed the frequent utilisation of their kitchen garden produce.

Under the Promotion of Education (PoE) component, a substantial proportion (59%, n=22) of respondents reported fully functional RO systems and water taps at the time of the survey. However, the remaining respondents indicated the non-existence of these resources due to damage from monkeys and other external factors. Nevertheless, a majority (70%, n=20) reported frequent utilisation of the RO systems and water taps. This high utilisation suggests a positive impact of the school-based intervention on establishing a cleaner and safer learning environment, which, in turn, reportedly fostered increased student motivation and interest in their studies.

5.4.2 Reach (Target vs Achievement)

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

Table 21: Project score for Reach (Target vs Achievement)

Indicators	SDLE	H&H	PoE	Overall score
Reach (Target vs Achievement)	5.0	5.0	5.0	5.0

The qualitative interaction revealed that the project achieved a majority of its targets despite a premature closure that occurred approximately six months earlier than initially planned. While almost all the allocated funds were utilized, and an additional 15-20 days were provided to complete tasks, the early termination resulted in some targets being left unachieved. Although a significant portion of the objectives were met. It was felt that the project's impact and sustainability could have been greater had it been completed over its full intended duration.

5.4.3 Influencing factors (enablers and disablers)

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

Table 22: Project score for Influencing Factor

Indicators	SDLE	H&H	PoE	Overall score
Influencing Factor	4.1	4.8	4.9	4.6

At the aggregate level the project has scored 4.6 (Excellent). The qualitative interaction revealed that the success of the project was significantly influenced by community engagement, emphasizing the critical role of building strong rapport with all stakeholders, from individual households to government officials, to ensure collective participation. Enabling factors included training provided in the local language and the introduction of organic farming practices. However, several disabling factors hindered the project's potential. These included limited market accessibility for farmers, lack of essential resources like native goats, proper sheds, kerosene, and insurance for livestock, absence of follow-up training and practical exposure, poor quality of seeds, and the critical issue of water scarcity, which directly impacted project benefits and the utilization of provided facilities like toilets. The dissatisfaction arose from livestock deaths and the non-receipt of insurance payouts.

"It is the community. The participation of the community is of utmost importance. So, the way we build our rapport that, the way we build our rapport with the community, that makes sense, actually. And the more the community is engaged, ranging from a small household to key stakeholders like the government officials, the way we engage with them, that actually contributes to the success. That actually brings everyone onto the table. And, particularly, signifies the success. The agency was good actually. And he brings in more, expertise to the table and the agency was well accepted within the community"

- Excerpt from HDFC HRDP Project Team, Kalahandi

5.4.4 Differential Results

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

Table 23: Project score for Differential Results

Indicators	SDLE	H&H	PoE	Overall score
Differential Results	5.0	5.0	5.0	5.0

The project achieved an excellent score of 5 at both the aggregate level and across all thematic areas under the Differential Results indicator, as the project adopted a comprehensive inclusion approach, with a strong emphasis on ensuring equity and representation across beneficiary groups, particularly prioritizing women and marginalized farmers. Evidencing this, the programs were largely women-centric across various components, including increasing farmer income and establishing enterprises, with a deliberate effort to ensure women-led initiatives and the prioritization of women's participation in self-help groups and other community institutions. This was evident from the fact that more than 95% of the beneficiaries who participated in this study were female. Furthermore, the project's primary focus was on small and marginalized landholding farmers, with larger landholders primarily engaged through farmer field schools, demonstrating a clear commitment to reaching and benefiting the most vulnerable segments of the community.

"Majority of the targets are small and marginalized landholding farmers. With farmers, those who have large land, we only work on the component of farmers field school."

- Excerpt from HDFC HRDP Project Team, Kalahandi

5.4.5 Adaptation over time

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

Table 24: Project score for Adaptation over time

Indicators	SDLE	H&H	PoE	Overall score
Adaptation over time	5.0	5.0	5.0	5.0

The project achieved an excellent score of 5 at both the aggregate level and across all thematic areas under the Adaptation over time indicator

The project demonstrated an adaptive approach over time, evidenced by its responsiveness to identified needs within the community. As highlighted, during the qualitative interaction, there was a midterm correction where resources were strategically reallocated towards building more irrigation infrastructure in response to a significant lack of such facilities in the region, despite its agricultural importance. Furthermore, even with the unforeseen challenge of premature project closure due to a compliance issue, the implementing agency proactively acted during the available time and diligently utilized the remaining funds to ensure the achievement of a majority of the project targets, showcasing a capacity to adapt and maximize outcomes even under adverse circumstances.

"So, the agency wanted to, utilize more money on building irrigation infrastructures because the area lacked, you know, irrigation facility a lot, although it was considered as the rice bowl of Odisha. So, some midterm correction was there, and some money was shifted, you know, building more irrigation infrastructure."

- Excerpt from HDFC HRDP Project Team, Kalahandi

5.5 Impact

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

5.5.1 Significance – (Outcome)

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

Table 25: Project score for Significance (Outcome)

Indicators	SDLE	H&H	PoE	Overall score
Significance (Outcome)	3.0	3.4	3.2	3.1

The project was categorised as “Needs Improvement” as it scored 3.1 at the aggregate level. Overall, all the intervention done under this project had limited positive impact on the lives of the villagers.

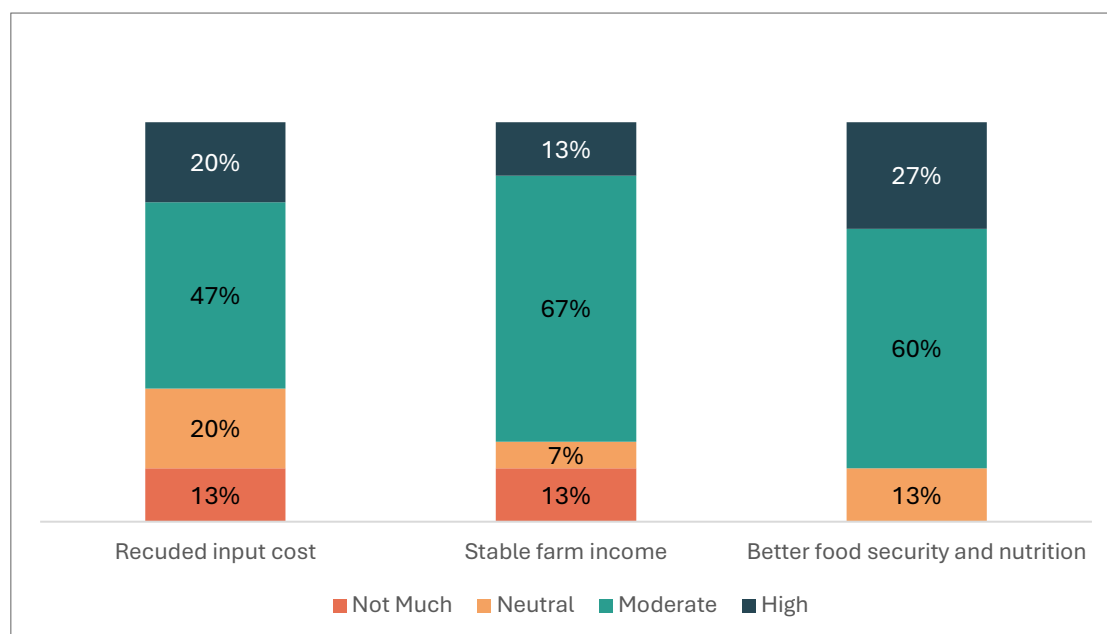


Figure 13: % Distribution of Respondents Across Categories for 'Significance' For Input Support under SDLE (n=15)

Under the SDLE component, interventions were delivered through the formation of "women farmer groups", while these groups reportedly functioned effectively during the project's operational period, their sustainability post-closure proved challenging. Dissolution of these groups was attributed to internal disputes, lack of spousal cooperation, and other unspecified reasons. Furthermore, disputes arose due to the unequal distribution of tangible resources among former group members following the dissolution, potentially leading to disparities within the community. Even during the project period respondents had limited access to assets, as one of the respondents said, "While Oxfam provided some motors, certain people kept them for themselves, which limited access for others". Further, despite these challenges related to group sustainability, a majority of respondents acknowledged positive impacts on their livelihoods, including a reduction in input costs (67%), the attainment of a more stable income (80%), and improved food security (87%), attributable to the interventions implemented during the project period. Further some of the beneficiaries also reported low profits, "we have not received any training in selling our agricultural produce, and our profits remain low.", another beneficiary added "We were given training on growing mushrooms, but we did not receive training on selling them, which made marketing difficult". Moreover, the input support in terms of goats, also led to financial losses as despite providing good care, majority of the goats died due to environmental conditions. This highlights that despite the provision of necessary resources, the project has not achieved a significant and lasting impact on the lives of the villagers.

"The biggest problem was the lack of water, which prevented us from continuing mushroom farming after Oxfam left. Additionally, our husbands were not cooperative. During the project, we worked together and shared responsibilities. However, after the project ended, the lack of external support and cooperation from family members made it difficult to continue."

- Excerpt from WFG Member of Nunpur village, Kalahandi

"Livestock farming did not yield the expected financial benefits due to high mortality rates"

- Excerpt from Household Member in Manikera village, Kalahandi

Within the Health and Hygiene (H&H) component, a minority of respondents, approximately 42% (n=12), reported generating income through the sale of a small portion of their kitchen garden produce in local markets, indicating a limited but positive economic spillover. However, the provision of drinking water encountered significant challenges, primarily due to pre-existing water scarcity issues. Furthermore, the water distribution infrastructure suffered damage from external elements, specifically monkeys. As one respondent articulated, *"However, the biggest challenge remains the water supply system. Despite having borewells and a water tank, the faulty pipes continue to make access to water difficult."* This feedback underscores a critical need for interventions within the H&H component that effectively address the underlying water scarcity problems and implement robust infrastructure resilient to external factors to ensure reliable access to clean water.

Under the Promotion of Education (PoE) component, the provision of drinking water was perceived to have a positive impact on several key indicators. A majority of respondents believed it contributed to reduced absenteeism (63%, n=30), increased school admissions (73%, n=30), and an enhanced school image within the community (100%, n=30). However, a majority also indicated a limited impact on class performance, class participation, and dropout rates, primarily due to the inconsistent functionality of the water supply. This inconsistency was attributed to underlying water scarcity issues and damage to pipelines caused by external factors, as illustrated by respondent feedback: *"One of the key improvements made was in the Anganwadi centre, where a water tank was installed. They also installed a tap, but unfortunately, it did not have a water supply,"* and *"The biggest, unexpected problem was the damage caused by monkeys, which worsened the water supply issue."* In contrast, almost all respondents attributed an increase in class participation to the construction of toilets, as it eliminated the need for students to leave school premises for bio-breaks and prevented open defecation. As one respondent noted, *"The biggest challenges included the lack of a proper water system, limited sanitation facilities, and the absence of smart learning tools. Students had to leave the school premises to wash their hands, which posed safety risks due to traffic outside."* This highlights the positive influence of improved sanitation facilities on student hygiene and safety, contrasting with the challenges faced in ensuring a reliable water supply for the intended educational benefits.

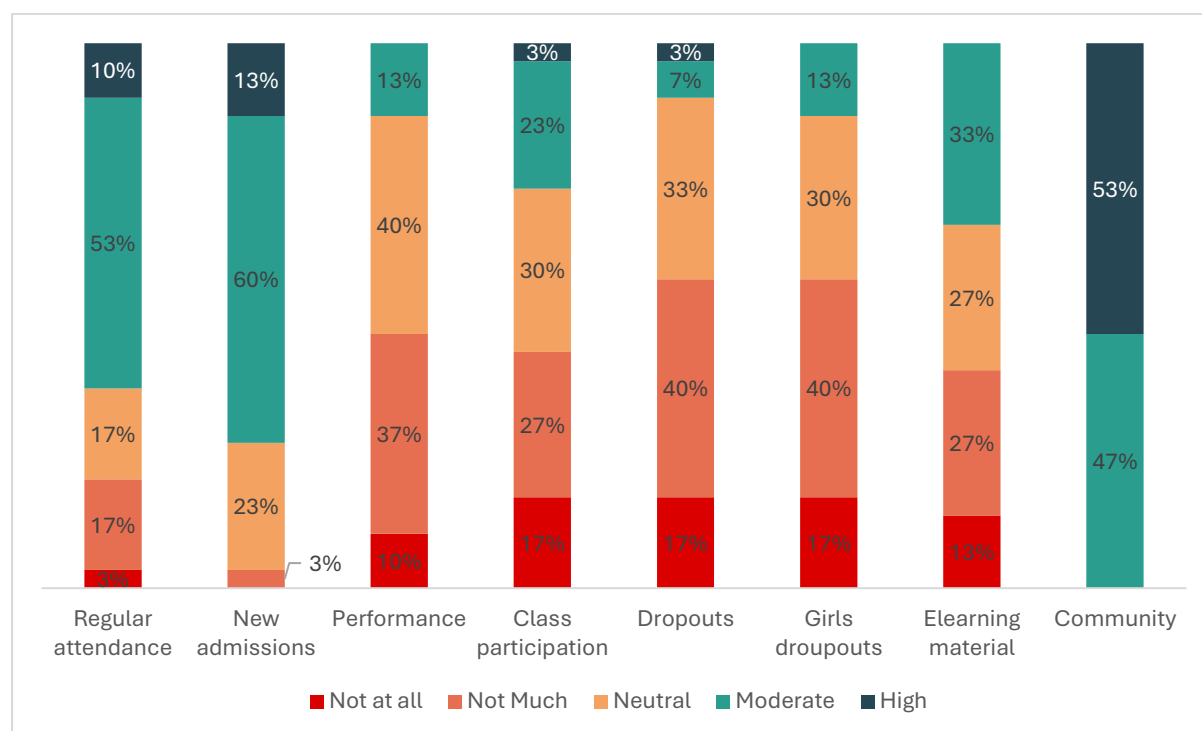


Figure 14: % Distribution of Respondents Across Categories for 'Significance' For Drinking water under PoE (n=30)

5.5.2 Transformational Change

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

Table 26: Project score for Transformational Change

Indicators	SDLE	H&H	PoE	Overall score
Transformational Change	4.3	5.0	5.0	4.8

In terms of SDLE, the project brought about good transformational changes in the lives of the villagers, however, the instance of negative impacts was also observed. Initially, positive changes included increased knowledge sharing through group work, improved farming practices with better yields and reduced costs due to the adoption of organic fertilizers and the provision of farming tools, leading to greater confidence and profitability for some farmers. The introduction of tent house equipment also created new income-generating opportunities. However, these gains were often short-lived or limited. The goat rearing initiative, after an initial period of potential profit for some, resulted in overall financial losses due to unforeseen livestock deaths. The resumption of traditional farming practices post-project closure, the removal of the TV before completion, and the lack of sustained support for marketing and irrigation hindered the long-term applicability of learned knowledge. Furthermore, the project's sustainability was challenged by issues like non-cooperative spouses, a lack of significant financial benefit for all villagers, and the absence of truly novel concepts or sustainable solutions. Low profits due to a lack of sales training and market linkages, coupled with no significant improvement in overall yield and the continued vulnerability to existing risks, indicate limited lasting positive transformation. The reliance on organic fertilizers also ceased after the project ended, leading to a return of previous pest issues. Overall, while some initial improvements were noted, the project struggled to create enduring and widespread positive change in the villagers' livelihoods and resilience.

"I was able to generate a steady income by renting out tent house items. I benefited from shared farming resources. "

- Excerpt from Community member of Manikera village, Kalahandi

"Yes, farming has become more profitable. For example, I purchased radish seeds for ₹100 and sold the produce for ₹2000 in the market. "

- Excerpt from WFG member of Tala Nuagaon village, Kalahandi

"Farming has improved significantly. Yields have increased, and the cost of farming has reduced as we now make our own organic fertilizer using earthworms instead of buying chemical fertilizers. "

- Excerpt from Farmer of Tala Nuagaon village, Kalahandi

"Some members saw some profit before their goats died, but overall, we suffered financial losses as we had to invest in goat rearing which did not benefitted much "

- Excerpt from Women Farmer Group of Nunpur village, Kalahandi

"Strong winds sometimes damage the mushrooms. Additionally, no specific rate chart was provided for selling, and we had to sell mushrooms at Rs. 200-250 per kilo in Madanpur without proper pricing guidance. "

- Excerpt from WFG member of Tala Nuagaon village, Kalahandi

The Health and Hygiene (H&H) interventions brought about significant positive transformative changes in the lives of the villagers. Health awareness camps organized by Oxfam provided crucial access to medical check-ups, tests, and necessary medicines, addressing previously neglected health concerns. Furthermore, the promotion of kitchen gardens and the planting of nutritious vegetables, including the *Panchfal*, directly improved household diets and reduced reliance on markets. The provision of a solar-powered water filter with a tap ensured access to clean drinking water, a fundamental improvement in hygiene. Consequently, villagers reported enhanced overall health, increased awareness of hygiene and sanitation practices leading to cleaner surroundings, and a reduction in health issues. Notably, children exhibited greater awareness of hygiene, regularly washing hands and consuming nutritious food from the kitchen gardens, resulting in them falling sick less often and contributing to a healthier village environment. These interconnected interventions in health awareness, nutrition through kitchen gardens, and access to clean water collectively fostered a healthier and more hygienic living environment for the entire community.

"The kitchen garden initiative has been the most beneficial to us. Oxfam encouraged us to plant vegetables that are nutritious and good for our health. Many families, including mine, have started growing our own vegetables, which has improved our diet and reduced our dependency on the market."

- Excerpt from Household member of Manikera village, Kalahandi

"HDFC Bank helped install a water tank that provides 24/7 drinking water using a solar-powered system. "

- Excerpt from Students of School in Manikera village, Kalahandi

Further, the PoE interventions have also brought about significant transformative changes in the school environment and the lives of the students. The construction of new and improved toilet and water facilities has dramatically enhanced hygiene and sanitation practices, leading to increased comfort and a greater willingness among students, particularly girls, to use the school's toilets instead of resorting to open spaces. This improvement in sanitation has also positively impacted school attendance, as students no longer hesitate to come to school due to poor hygiene conditions. The introduction of smart classrooms has revolutionized learning by providing visual aids that facilitate better understanding of concepts through interactive visualization. Furthermore, the availability of clean water and handwashing points has promoted hygiene and safety, reducing the need for students to leave the school premises. The overall aesthetic improvements, such as newly painted classrooms and educational wall paintings, have made the school more attractive and engaging, further encouraging regular attendance and creating a more conducive learning atmosphere.

"The improvements have been highly beneficial. The wall paintings featuring national symbols, historical figures, and educational content have made learning more interactive. Better hygiene facilities have also led to improved student health and attendance."

- Excerpt from Principal of School in Tala Nuagaon village, Kalahandi

"The new toilets have significantly improved hygiene and sanitation. Earlier, students had to use open spaces, which was both inconvenient and unhygienic. The availability of proper toilets has made the school environment more comfortable, especially for girls."

- Excerpt from Principal of School in Nunpur village, Kalahandi

"Smart boards make learning more interactive. We can visualize concepts, which enhances our understanding."

- Excerpt from Students of School in Nunpur village, Kalahandi

5.5.3 Unintended Change

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

Table 27: Project score for Unintended Change

Indicators	SDLE	H&H	PoE	Overall score
Unintended Change	4.5	5.0	4.9	4.8

The SDLE interventions brought about several unintended changes, both positive and negative, in the lives of the villagers. On the positive side, the training on organic fertilizer production not only reduced farming costs and improved yields, as intended, but also empowered women to step out of their homes and independently manage farming activities and machinery, fostering a degree of social change. Furthermore, the knowledge of organic waste management led to an unexpected entrepreneurial venture, with villagers establishing their own company, Kali Ganga. The provision of shared equipment like rice mills and sprayers fostered collaboration and even generated rental income for some. Notably, the knowledge and practices learned were also being disseminated by the beneficiaries to other women in the community, indicating an unintended but positive ripple effect and a degree of self-sustainability in knowledge transfer.

However, there were also significant negative unintended consequences. The provision of water motors led to inequitable access, with some individuals monopolizing the resource. The livestock component, specifically goat rearing, resulted in widespread financial losses due to the unexplained death of the animals despite proper care, creating financial setbacks and dissatisfaction. Similarly, the mushroom farming initiative and the quality of provided seeds were unsuccessful despite the provided resources. The failure of a company investment, though intended to be beneficial, led to financial losses for some members involved in shared resource utilization. These negative unintended outcomes highlight challenges in resource distribution, the vulnerability of livestock projects, and potential issues with the suitability or implementation of certain agricultural interventions.

"Using these organic fertilizers helped in pest control and better crop growth, ultimately doubling our income. "

- Excerpt from PRI Member of Sirkiheju Village, Kalahandi

"Those involved in poultry farming have seen financial benefits. The rice mill has also been profitable for the members using it. However, the loss of goats and the failed company investment created financial setbacks for some of us. "

- Excerpt from Farmer of Araskupa Village, Kalahandi

"Yes, we collaborate on using shared equipment like the rice mill and sprayer. We also rent out the motor to generate income. However, some members faced financial losses due to the failed company investment"

- Excerpt from Farmer of Araskupa Village, Kalahandi

"Yes, we learned from each other and shared farming techniques. Even after Oxfam left, we continued to pass on the training to other women"

- Excerpt from Farmer of Tala Nuagaon Village, Kalahandi

"The goats provided for livestock farming fell sick and died despite proper care. Despite taking good care of them by feeding them with fodder crops and giving them medicine and vaccination the goats did not survive. They have also given tools and other materials for mushroom farming but that too wasn't a success due to improper implementation. The seeds given to us did not perform well either. "

*- Excerpt from Household Farmer of Nunpur Village,
Kalahandi*

Under the H&H theme, interventions led to several notable unintended changes. Beyond the direct improvements in health and nutrition, the kitchen garden initiative spurred an increased awareness and adoption of organic waste management and sustainable farming practices within the community. A significant unexpected social benefit was the empowerment of women, with many taking the initiative to cultivate their own vegetable gardens, a practice not prevalent before, indicating a shift in their roles and engagement in household sustenance.

"An unexpected benefit was that people started growing vegetables in their own gardens, which improved nutrition"

- Excerpt from Household Member, of Nunpur Village, Kalahandi

Under the PoE theme, the installation of smart TVs, classroom improvements, BaLa (Building as Learning Aid) paintings, and new toilets also resulted in unforeseen outcomes. Students readily adapted to and actively utilized the smart classes. A crucial unintended safety benefit arose from the new handwashing facilities, as students no longer needed to leave school premises, reducing their exposure to road traffic risks. While an unexpected challenge emerged with monkey damage exacerbating water supply issues, the beautification efforts significantly enhanced the school's overall appeal. Furthermore, the project fostered a greater hygiene awareness among students, extending beyond the school to their homes. The interactive learning environment created by the smart TVs and other improvements unexpectedly strengthened the bond between teachers and students, encouraging more participation and discussion. The positive response and appreciation from parents and the local community fostered a greater sense of involvement in the school's progress. Additionally, the improved school facilities inadvertently provided an opportunity for teachers to expose students to practical applications of agriculture and sustainable practices by visiting related centres. Finally, the hygiene training associated with the new facilities led to a broader behavioural change, with both students and community members reporting increased attention to hygiene and sanitation practices even at home.

"Students are actively using smart classes, indicating that they have adapted well to the new system."

- Excerpt from Household Member, of Manikera Village, Kalahandi

"The biggest, unexpected problem was the damage caused by monkeys, which worsened the water supply issue. However, the beautification of the school was an unexpected benefit that significantly improved the school's appeal."

- Excerpt from Principal of School in Tala Nuagaon Village, Kalahandi

"We now pay more attention to hygiene and sanitation because of the training we received. Even at home, we wash our hands before meals. "

- Excerpt from Students from School in Manikera Village, Kalahandi

5.6 Sustainability

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

5.6.1 Potential for Continuity

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

Table 28: Project score for Potential for Continuity

Indicators	SDLE	H&H	PoE	Overall score
Potential for Continuity	3.5	3.8	3.9	3.6

The project was categorised as “Good” as it scored 3.6 at the aggregate level. Overall, all the intervention done under this project had a potential for continuity as they had positive impact on the lives of the villagers.

Under the SDLE component, a substantial majority of respondents (65%) indicated the presence of measures deemed adequate for ensuring the sustained functionality of input support, intended to maintain the intervention's benefits beyond the involvement of HDFC Bank/NGO. However, despite the existence of these sustainability mechanisms, beneficiaries reported challenges, particularly concerning limited support in market linkage. One respondent noted, *"While we received some training, the project did not provide long-term solutions for handling major farming risks."* Another highlighted the issue of resource accessibility, stating, *"The farming techniques introduced by Oxfam made a difference in our farming practices. They provided us with tools, drip irrigation systems, and training on making earthworm fertilizers. However, after Oxfam left, we could not continue using the fertilizers because we had to buy the raw materials ourselves, which was not feasible,"* underscoring that while the intervention had a positive initial impact, the lack of accessible raw materials hindered long-term continuation. This suggests a need for establishing local resource centres to provide villagers with affordable access to necessary raw materials.

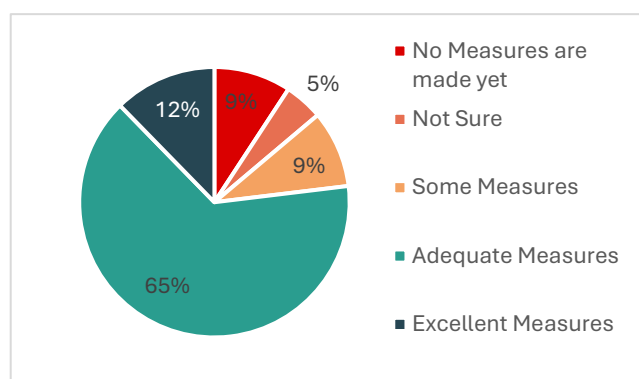


Figure 15: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Input Support under SDLE (n=65)

Furthermore, across other components, including PoE and H&H, a similar perception of adequate to excellent sustainability measures being in place was reported by a significant proportion of respondents (nearly 72%, n=22, in PoE). This indicates a general awareness and perceived existence of mechanisms intended to ensure the long-term continuity of benefits across the various project interventions.

5.6.2 Sustainability in Project Design and Strategy

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

Table 29: Project score for Sustainability in Project Design & Strategy

Indicators	SDLE	H&H	PoE	Overall score
Sustainability in Project Design & Strategy	5.0	5.0	5.0	5.0

Based on the qualitative interaction, the project appears to have incorporated a strategy for its eventual conclusion, including communication of the exit plan to the community. While a standard transition plan might have been adapted due to specific project circumstances, the core elements of a responsible exit were emphasized. This included clear and consistent communication regarding the project's end, outlining expectations, the closing plan, and the necessary documentation and formalities for the community to manage beyond the project's lifecycle. This proactive communication suggests an intent to foster a degree of preparedness within the community for the post-project phase, although the verbatim doesn't explicitly detail the mechanisms for long-term institutionalization or community ownership.

"Clear communication was there. Very, What was the expectation? What was the closing plan? What are the documents you need to ensure prior your exit, banks, formalities and all, everything was crystal clear."

- Excerpt from HDFC HRDP Project Team, Kalahandi

5.7 Branding

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

5.7.1 Visibility

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

Table 30: Project score for Branding

Indicators	SDLE	H&H	PoE	Overall score
Branding	5.0	5.0	4.8	4.9

The **Visibility** indicator assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and Oxfam India**. The **SDLE and H&H** components have achieved a **perfect score of 5.0**, indicating strong brand awareness among the community. Respondents consistently acknowledged the assets, training, and support they received—

whether for improved agricultural practices like **crop diversification and Sprinkler/drip irrigation** or improvement in **schools by providing benches, smart classrooms, and BALA painting**—were facilitated by **HDFC and Oxfam India**. The clear association between these interventions and their **tangible benefits, such as increased income and improved hygiene**, demonstrates effective branding and widespread visibility of the program. However, there were instance, where students were unaware about contribution of HDFC bank while they fully recognise the implementation organisation, one of the respondents said, *"We have not heard about HDFC Bank's initiatives, but we are aware of Oxfam and their contributions to improving our school facilities"*.

"Before the HDFC-funded Oxfam project (HDFC Parivartan), we primarily relied on bank loans to fund our farming activities

-Excerpt from WFG Members of Uper Nuagaon Village, Kalahandi

"We know that HDFC Bank supports development initiatives through the HDFC Parivartan project. The entire village is aware of their role in implementing the Oxfam India initiative."

- Excerpt from Farmers of Araskupa Village, Kalahandi

"Oxfam has also conducted a health awareness camp in our village. They brought doctors who conducted tests and provided medicines to the villagers"

- Excerpt from PRI Member of Sirkiheju Village, Kalahandi

"I was aware that HDFC Bank was funding this project under the HDFC Parivartan scheme. A special board and logo have been placed on the walls of specific areas to acknowledge their contribution. "

- Excerpts from Principal od School in Bijamal village, Kalahandi

6. Overall Project Score

Table 31: Overall Project Score

OECD DAC Criteria	SDLE		H&H		POE		Overall	
	Score	Label	Score	Label	Score	Label	Score	Label
Relevance	4.5	Good	4.6	Excellent	4.9	Excellent	4.7	Excellent
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.6	Excellent	4.6	Excellent	4.9	Excellent	4.7	Excellent
Effectiveness	4.3	Good	4.7	Excellent	4.8	Excellent	4.6	Excellent
Impact	3.7	Good	4.2	Good	4.1	Good	4.0	Good
Sustainability	4.1	Good	4.3	Good	4.3	Good	4.2	Good
Branding	5.0	Excellent	5.0	Excellent	4.8	Excellent	4.9	Excellent
Overall Score	4.3	Good	4.6	Excellent	4.6	Excellent	4.5	Good

The HRDP project achieved an **overall score of 4.5**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas. Among the themes, PoE and H&H scored the highest with 4.6 each, followed by SDLE at 4.3.

7. Conclusion and Recommendations

The study aimed to evaluate the impact of HDFC Bank's Holistic Rural Development Programme (HRDP), implemented by Oxfam India, across 17 villages in the M. Rampur Block of Kalahandi District, Odisha. The region is characterized by high poverty, agrarian distress, low literacy, poor health indicators, and gender-based vulnerabilities. Through interventions in **Skill Development & Livelihood Enhancement (SDLE)**, **Health & Hygiene (H&H)**, and **Promotion of Education (PoE)**, the project sought to uplift marginalized communities, especially women and small/marginal farmers.

The assessment adopted a **cross-sectional mixed-methods approach**, using structured quantitative surveys and qualitative interviews such as FGDs, KIIs, and IDIs. The evaluation was anchored in the OECD-DAC criteria, assessing the relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding of interventions.

The SDLE component significantly contributed to skill enhancement and promoted diversified livelihood opportunities among marginalized groups, particularly women. Beneficiaries reported improved agricultural practices, reduced input costs, and increased participation in enterprise activities. However, challenges in post-training application, poor survival rates of livestock (especially goats), limited market linkages, and water scarcity restricted sustained impact. The effectiveness and long-term utility of enterprise trainings were constrained by internal group dynamics and a lack of post-project support.

H&H interventions successfully raised awareness around nutrition, improved access to basic healthcare, and enhanced household-level hygiene through kitchen gardening and water filtration systems. The community, especially women, actively participated, and kitchen gardens improved food security. However, infrastructure issues like faulty pipelines and external damage (e.g., by monkey) limited the long-term functionality of water supply systems.

Education-focused interventions were highly relevant and well-received. Upgrades such as smart classrooms, functional sanitation, and access to safe drinking water improved the learning environment and boosted student participation and morale. Nevertheless, sustainability of these

improvements, particularly smart classrooms and water facilities, remains a concern due to technical upkeep and recurrent water scarcity.

Overall, despite certain implementation limitations and premature project closure, the HRDP intervention in Kalahandi demonstrated substantial alignment with community needs, robust design and execution, and promising early impacts. With strengthened sustainability mechanisms and post-project support, the intervention has the potential to catalyse long-term socio-economic transformation in the region.

7.1 Recommendations

Skill Development and Livelihood Enhancement (SDLE)

- Ensure **contextual adaptation of livestock inputs**—favouring native breeds over exotic ones prone to local climatic challenges.
- Strengthen **market linkages** and post-training support mechanisms, especially for enterprises like mushroom farming.
- Introduce **follow-up capacity building and refresher trainings** to reinforce knowledge retention and promote sustained practice.
- Promote **climate-resilient agriculture** and enhance irrigation infrastructure to address persistent water issues.
- Facilitate **access to insurance and veterinary services** to reduce financial loss from livestock mortality.

Health and Hygiene (H&H)

- Scale up the **kitchen garden initiative** with stronger agronomic guidance and seed support cycles.
- Reinforce **infrastructure durability** of water systems—install animal-proof structures and conduct routine maintenance.
- Establish **village health volunteers or champions** to carry forward awareness-building activities beyond the project cycle.

Promotion of Education (PoE)

- Build **technical maintenance capacity** among school staff and school management committees (SMCs) for upkeep of smart infrastructure.
- Ensure **community ownership and budgeting** for periodic repairs, especially in water supply systems.
- Introduce **water-saving infrastructure** and explore options like rainwater harvesting in water-scarce schools.

8. Case Studies

Case study 1: Empowering Farmers: The Impact of HDFC's Initiative in Satamauja

Pankajini Pradhan, a vegetable farmer from Satamauja, has been farming for years, growing crops like onions, tomatoes, pumpkins, and brinjal. Earlier, she relied on the village canal system for paddy farming, but after the installation of a borewell, she shifted to vegetable farming, which provided better income and food security.

Before the project introduced by HDFC bank, water scarcity was a major issue, making vegetable farming difficult. The intervention helped introduce irrigation facilities and training programs. Farmers received support for mushroom cultivation, including materials like bamboo, polythene, and fertilizers. However, the success of mushroom farming was limited due to poor seed quality and a lack of ongoing company support.

Despite challenges, Pankajini and her SHG members have benefited from better irrigation and farming techniques. *"Earlier, we struggled to grow enough crops, but now, we have a steady supply of vegetables for both selling and our use."* Additional support in solar-powered equipment and alternative income sources like tailoring would further improve their livelihoods.



Figure 17: Community Water Tap



Figure 16: Community Water Tap with Purifier

Case study 2 - Empowering Communities: The Impact of HDFC and Oxfam in Sirkiheju

Susama Mahakud, a farmer from Sirkiheju, has seen major changes in her village since Oxfam, supported by HDFC Bank, introduced various development projects. Farming, which was once a struggle has become more profitable due to improved irrigation, modern farming tools, and training programs. Women in the village, who previously lacked financial independence, have now formed SHGs, increasing their earning potential.

The project introduced rice and wheat mills, drip irrigation, and exposure visits to different regions, helping farmers learn better techniques. However, challenges remain—non-native goats provided for farming didn't survive the climate, and mushroom farming had to be discontinued due to land issues.

"Earlier, we had no clear way to earn money, but now, we are learning new skills and finding ways to support ourselves."

Health camps, kitchen gardens, and better school facilities have further improved the quality of life in the village. However, villagers hope for continued leadership training and long-term support to sustain their progress.



Figure 18: Agriculture Input Support- Seeds



Figure 19: Agriculture Input Support- Saplings

Case study 3: Improving Education: The Transformation of Government Upper Primary School, Satamauja

Devendra Khadar, the In-charge Headmaster of Government Upper Primary School, Satamauja, has witnessed a remarkable transformation in his school, thanks to the support of Oxfam and HDFC Bank. Previously, the school struggled with poor infrastructure, unfinished walls, inadequate sanitation, and a lack of clean drinking water. However, with the recent intervention, the school now has plastered and painted walls, completed toilets, and a functional water filtration system.

"The beautification of the school and improved facilities have not only enhanced hygiene but also increased student interest in learning," says Devendra Khadar.

The separate toilets for boys and girls have significantly improved hygiene, making the school environment cleaner and more comfortable. While smart classes and a library have not yet been introduced, the upgrades have made a positive impact on students, parents, and teachers. Moving forward, Devendra hopes for additional support, including more teachers, better furniture, and further infrastructure improvements



Figure 21: PoE- School Building Renovation



Figure 20: PoE- BaLa Painting

Case study 4: Empowering Women Farmers: The Journey of Ramachandi Mushroom Group, Manikera

The Ramachandi Mushroom Group in Manikera, consisting of seven dedicated SHG members, embarked on a journey of self-sufficiency with the support of Oxfam and HDFC . Previously, their only source of income was small-scale lending within the group. With training and resources provided by the project, they explored mushroom farming, poultry, and goat farming.

Despite challenges like poor-quality mushroom seeds and land unavailability, the group found success in poultry farming and renting out tent house items for events. *"Before, we struggled to find stable income, but now, we have multiple ways to earn and support our families,"* says one member.

While mushroom farming couldn't be sustained, poultry and goat farming have proven profitable, generating income through rentals and sales. The group believes that with continued support—especially access to land and equipment—they can further expand their income sources and strengthen their financial stability.



Figure 23: SDLE- Goetry

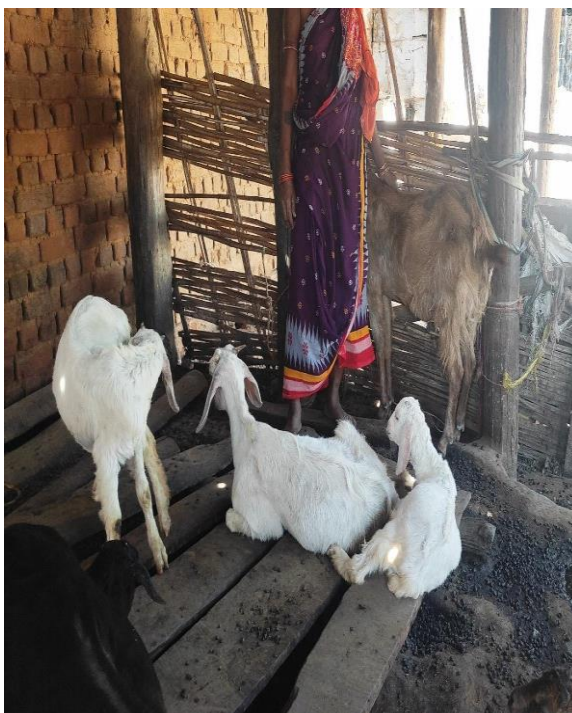


Figure 22: SDLE- Goetry- Shelter

Case study 5: Empowering Women Entrepreneurs: The Journey of Gunjan Bagh and WFG Enterprise

Gunjan Bagh, Managing Director of Maa Kaliganga Farmer Producer Company Pvt Ltd, once struggled to find stable income opportunities. Before HDFC's intervention, she and other women in her Self-Help Group (SHG) relied on small savings and loans for financial support. With the introduction of training in mushroom and goat farming, they gained new skills and confidence.

HDFC and Oxfam encouraged them to form a company involving women from 17 villages, and they successfully started selling paddy in the market. *"Before, we had no clear direction, but this project gave us the opportunity to earn and learn,"* says Gunjan. However, the sudden exit of Oxfam left the company struggling without leadership.

Despite challenges, Gunjan remains hopeful. She believes that with the right leadership and continued guidance, their enterprise can thrive again. Learning from exposure visits to Tamil Nadu, she sees the need for a more inclusive model with both men and women contributing to the company's success.



Figure 24: H&H - Kitchen Garden



Figure 25: SDLE- Rice Mill

9. Annexures

9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 32: Indicator-wise scores derived from interventions under each thematic area

Parameter		Thematic Area	Indicator	Weighted Average of all interventions	Sum of Average Score	(Actual Sum of Score /Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Weightage of Parameter	Parameter Final Score with weightages
Relevance	Quantitative	SDLE	Beneficiary Need Alignment	4.5	13.7	4.57	50%	2.28	4.65	15%	0.70
		POE	Beneficiary Need Alignment	4.8							
		HH	Beneficiary Need Alignment	4.4							
	Qualitative	SDLE	Local Context Alignment	4	13.7	4.6	30%	1.37			
		POE	Local Context Alignment	4.9							
		HH	Local Context Alignment	4.8							
		SDLE	Quality of Design	5	15	5	20%	1.00			
		POE	Quality of Design	5							
		HH	Quality of Design	5							
Coherence	Qualitative	SDLE	Internal	5	15	5	50%	2.50	5.00	10%	0.50
		POE	Internal	5							
		HH	Internal	5							
		SDLE	External	5	15	5	50%	2.50			
		POE	External	5							
		HH	External	5							
Efficiency	Quantitative	SDLE	Timeliness	4.7	14.2	4.73	30%	1.42	4.72	15%	0.71
		POE	Timeliness	5							
		HH	Timeliness	4.5							
		SDLE	Quality	4	13	4.33	30%	1.30			
		POE	Quality	4.7							
		HH	Quality	4.3							
	Qualitative	SDLE	Operational Efficiency	5	15	5	20%	1.00			
		POE	Operational Efficiency	5							
		HH	Operational Efficiency	5							
		SDLE	Project Design	5	15	5	20%	1.00			
		POE	Project Design	5							
HH	Project Design	5									
Effectiveness	Quantitative	SDLE	Interim Result (Current status + utilisation +STR)	2.8	11.1	3.70	25%	0.93	4.60	20%	0.92
		POE	Interim Result (Current status + utilisation +STR)	4.3							
		HH	Interim Result (Current status + utilisation +STR)	4							
	Qualitative	SDLE	Reach (target vs Achievement)	5	15	5	25%	1.25			
		POE	Reach (target vs Achievement)	5							
		HH	Reach (target vs Achievement)	5							
		SDLE	Influencing factors (enablers and disablers)	4.1	13.8	4.6	20%	0.92			
		POE	Influencing factors (enablers and disablers)	4.9							
		HH	Influencing factors (enablers and disablers)	4.8							
		SDLE	Differential Results	5	15	5	20%	1.00			
		POE	Differential Results	5							
		HH	Differential Results	5							
		SDLE	Adaptation over time	5	15	5	10%	0.50			
		POE	Adaptation over time	5							
		HH	Adaptation over time	5							
Impact	Quantitative	SDLE	Significance Outcome	3	9.6	3.20	50%	1.60	4.0	25%	1.00
		POE	Significance Outcome	3.2							
		HH	Significance Outcome	3.4							
	Qualitative	SDLE	Transformational Change	4.3	14.3	4.8	30%	1.43			
		POE	Transformational Change	5							
		HH	Transformational Change	5							
		SDLE	Unintended Change	4.5	14.4	4.8	20%	0.96			
		POE	Unintended Change	4.9							
HH	Unintended Change	5									
Sustainability	Quantitative	SDLE	Potential for Continuity	3.5	11.2	3.73	60%	2.24	4.24	10%	0.42
		POE	Potential for Continuity	3.9							
		HH	Potential for Continuity	3.8							
	Qualitative	SDLE	Project Design & Strategy	5	15	5	40%	2.00			
		POE	Project Design & Strategy	5							
		HH	Project Design & Strategy	5							
Branding	Qualitative	SDLE	Visibility	5	14.8	4.9	100%	4.93	4.93	5%	0.25
		POE	Visibility	4.8							
		HH	Visibility	5							
P0413 Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.5

9.2 Rating Matrix for Qualitative Scoring

Table 33: 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 in the 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.