HDFC BANK PARIVARTAN
A step towards sustainable progress

ATHENA INFONOMICS

FINAL REPORT-P0433

Impact Assessment of HDFC's Holistic Rural Development Program (HRDP)

Submitted by Athena Infonomics India Private Limited (AIIPL)

Submitted to HDFC Bank CSR

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List of Abbreviations

ANM	Auxiliary Nurse Midwife
ASHA	Accredited Social Health Activist
BCC	Behaviour Change Communication
CBO	Community Based Organization
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
E-NAM	Electronic National Agriculture Market
FGD	Focus Group Discussions
FPG	Farmer Producer Group
GDP	Gross Domestic Product
HDFC	Housing Development Finance Corporation
HH	Household
H&H	Health and Hygiene
HRDP	Holistic Rural Development Program
IA	Implementation Agency
IDI	In-Depth Interview
IEC	Information Education Communication
ILDC	Integrated Livestock Development Centre
LEADS	Life Education and Development Support
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MEL	Monitoring and Evaluation
MIS	Management Information System
MSC	Most Significant Change
NGO	Non-Governmental Organization
NRM	Natural Resource Management
ODF	Open Defecation Free
OECD	Organisation for Economic Co-operation and Development
PMGSY	Pradhan Mantri Gram Sadak Yojana
PM-JAY	Pradhan Mantri Jan Dhan Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PM-KUSUM	Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan
PoE	Promotion Of Education
PRI	Panchayati Raj Institutions

SBM	Swachh Bharat Mission
SDG	Sustainable Development Goals
SDLE	Skill Development and Livelihood Enhancement
SHG	Self Help Groups
SMC	School Management Committee
SSA	Samagra Shiksha Abhiyan
VDC	Village Development Committee
VHND	Village Health and Nutrition Day
VHSNC	Village Health Sanitation and Nutrition Committee
WASH	Water Sanitation and Hygiene

EXECUTIVE SUMMARY

India's rural development journey remains critical to its overall economic and social growth. Rural communities, comprising over 65% of the population, face persistent challenges across health, livelihoods, water access, and education. In this context, HDFC Bank's flagship CSR initiative, Parivartan, runs the Holistic Rural Development Program (HRDP), which seeks to improve socio-economic conditions in rural India through integrated and sustainable interventions. The HRDP promotes natural resource management, livelihood generation, women empowerment, education, and healthcare.

Project P0433, implemented by Life Education and Development Support (LEADS), was carried out across 15 villages in the Petarbar block of Bokaro district, Jharkhand between October 2020 and September 2023. The project was designed to provide both targeted and holistic development support through tailored interventions suited to the region's socio-economic and agro-ecological context.

Core Objectives of the Project

- Strengthen Farmer Field Schools and natural farming.
- Upgrade irrigation infrastructure (check dams, wells, solar pumps).
- Establish and support SHGs and microenterprises.
- Promote health and sanitation through water tanks, toilets, and soak pits.
- Improve educational access and infrastructure with smart classrooms and SMC/Mata Samiti strengthening.
- Distribute solar lanterns and promote renewable energy solutions.

Project Design and Thematic Focus

The project was grounded in local socio-economic and environmental realities, targeting rural communities heavily reliant on rain-fed agriculture and facing frequent droughts. The program design revolved around two primary thematic areas:

Skill Development and Livelihood Enhancement (SDLE):

Agricultural Interventions: Farmer training on farm techniques, vermi pits, drip and sprinkler irrigation, horticulture, Azolla farming, and exposure visits.

Livelihood Diversification: Poultry, goat rearing, and small businesses for household-level entrepreneurship.

Women's Empowerment: Formation and training of SHGs, support for exposure visits, and participation in income-generating activities.

Natural Resource Management (NRM)

Water Conservation: Construction of check dams, installation of irrigation systems, and watershed development to boost groundwater levels and ensure year-round irrigation.

Clean Energy Access: Solar-powered streetlights in rural communities.

Additional interventions were made in **health, sanitation, and education** (e.g., soak pits, water taps, and digital classrooms), which were also a core focus of the project.

Evaluation Approach and Methodology

A mixed-methods approach was adopted by collecting quantitative data from beneficiaries (household, group, community, and organization level) and qualitative insights from FGDs, in-depth interviews, and key informant interviews across all themes.

Evaluation was done across seven OECD-DAC criteria: Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding. Probabilistic Stratified Sampling ensured demographic, geographic, and thematic representation. We used data was from multiple sources to validate findings and develop composite scores per theme.

Key Findings by Thematic Area

- **Skill Development & Livelihood Enhancement (SDLE)**

The project offered multiple interventions including high-value crop promotion, natural farming, goatry, SHG training, and youth entrepreneurship.

- Impact: 4.17 – Substantial income improvement and asset creation (e.g., solar lanterns, goatry).
- Efficiency: 3.73 – Timely delivery of training and inputs.
- Relevance: 3.99 – Strong alignment with livelihood needs.
- Sustainability: 2.17 – Weak linkages with markets and poor SHG graduation planning.
- Branding: 2.51 – Limited awareness about HDFC Bank and the HRDP initiative.

- **Natural Resource Management (NRM)**

The project focused on irrigation infrastructure (mini check dams, solar irrigation), plantation, and clean energy.

- Impact: 4.19 – Increased irrigation, improved water tables, and better agricultural productivity.
- Efficiency: 3.98 – Strong implementation, especially in solar pump installation.
- Relevance: 4.03 – Interventions addressed real water stress and climate concerns.
- Sustainability: 2.04 – Lack of community-led water governance models.
- Branding: 1.50 – Weak visibility among community members.

- **Health & Hygiene (H&H)**

Interventions included soak pits, toilets, and water tanks. However, HH was the weakest performing theme.

- Impact: 3.00 – Marginal gains in access to sanitation and drinking water.
- Efficiency: 3.17 – Infrastructure was developed but lacked usage monitoring.
- Coherence & Branding: 0.00 – Complete absence of visibility and integration with health services.
- Sustainability: 2.89 – No handover plans to PRIs or community maintenance mechanisms.

- **Promotion of Education (PoE)**

The education component included smart classroom installations, school renovations, SMC/Mata Samiti training, and provision of digital tools.

- Relevance: 3.96 – Strong alignment with educational needs of tribal students.
- Efficiency: 3.99 – Fast-track school upgrades and device provisioning.
- Impact: 3.96 – Increase in enrollment, particularly among girls; better classroom participation.
- Sustainability: 2.32 – SMCs require more capacity building and continued engagement.
- Branding: 3.00 – Reasonable visibility among parents and students.

Recommendations

- Strengthen future implementation and ensure lasting impact:
- Empower community-led structures (e.g., VDCs, water user groups, SHG federations).
- Create exit strategies and sustainability plans from project design stage.
- Align more systematically with government schemes (e.g., NRLM, SBM, PM-KUSUM).
- Enhance visibility through storytelling, local branding tools, and impact exhibitions.
- Invest in adaptive MEL systems and participatory review sessions.
- Develop a replicability toolkit and facilitate cross-village learning.

1. INTRODUCTION

Rural development is a crucial component of India's progress, given that nearly 65% of the country's population still resides in rural areas. The concept of holistic rural development goes beyond mere economic growth and aims to improve living standards, social infrastructure, and environmental sustainability. It encompasses agriculture, employment, education, healthcare, infrastructure, and financial inclusion, ensuring that rural communities can achieve self-reliance and a better quality of life. Albeit rural development focuses on a locus of varied sectors, at the centre of it lies generating skilled livelihoods and building appropriate infrastructure.

While national programs have made significant strides in improving rural livelihoods, continuous efforts are essential to address ongoing challenges. A comprehensive approach that includes policy reforms, infrastructure development, and targeted skill enhancement is crucial for creating sustainable and resilient livelihoods in rural India.

Within the ambit of improving the lives of rural denizens, Parivartan, HDFC bank conducts several CSR activities to create 'happy and prosperous communities in terms of socio-economic and ecological development, while keeping sustainability at the centre of project design and implementation. Under the aegis of Parivartan, the 'Holistic Rural Development Program' (HRDP), the flagship CSR program supports non- governmental organizations across the country to deliver development interventions. Under HRDP, NGOs are supported for projects lasting for 3-5 years. Each project consists of a cluster of around 10 – 15 villages, in which development interventions are implemented to address the local needs with a focus on integrated development to achieve the vision of Parivartan.

A. National Context

Essentially, livelihoods in rural India are shaped by a complex interplay of economic, social, and environmental factors. A significant portion of the population depends on agriculture, which is highly vulnerable to climate change, unpredictable monsoons, and declining soil fertility. Additionally, limited access to education, healthcare, and financial resources hampers economic diversification, forcing many rural households into low-paying, unorganized sector jobs. The lack of infrastructure, such as roads, electricity, and digital connectivity, further restricts opportunities for sustainable employment.

There are several national level programs working for revival and improvement of rural population. These programs directly coalesce with the United Nations' Sustainable Development Goals.

- ***Agriculture and Rural Livelihoods***

Agriculture remains the backbone of rural India, employing over 40% of the workforce. Government schemes such as Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and Electronic National Agriculture Market (E-NAM) have improved farmers' access to financial assistance and better market linkages. Initiatives like National Rural Livelihoods Mission (NRLM) have helped form over 7 million Self-Help Groups (SHGs), promoting self-employment. However, rural livelihoods face challenges such as fragmented landholding, low productivity, climate change, and poor access to modern farming techniques.

- *SDG-1: No Poverty*

Promotes livelihood enhancement programs, including skill development for rural youth and women. Strengthens SHGs to improve financial independence. Supports income generation through agriculture, dairy, and handicrafts.

- *SDG-2: Zero Hunger*

Implements sustainable farming practices to improve agricultural productivity. Provides better irrigation facilities and training on organic farming. Strengthens the supply chain for farmers to ensure better market access and reduce post-harvest losses.

- *SDG-5: Gender Equality*

Empowers women through SHGs, entrepreneurship training, and financial literacy programs. Encourages girls' education and skill-building initiatives. Supports women-led micro-enterprises to improve economic independence.

- ***Rural Employment and Skill Development***

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) provides 100 days of guaranteed wage employment annually to rural households, benefiting 70 million families in 2023-24. Skill India Mission and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) aim to train rural youth for non-agricultural jobs, improving employment opportunities.

Despite these initiatives, underemployment, migration to urban areas, and lack of diverse job opportunities continue to pose problems for rural workers.

➢ *SDG-1: No Poverty*

Promotes livelihood enhancement programs, including skill development for rural youth and women. Strengthens SHGs to improve financial independence. Supports income generation through agriculture, dairy, and handicrafts.

➢ *SDG-8: Decent Work and Economic Growth*

Provides vocational training and skill development to enhance rural employment. Promotes rural entrepreneurship through microfinance and market linkages. Strengthens agri-business and small-scale industries to create sustainable livelihoods.

➢ ***Education and Digital Inclusion***

Samagra Shiksha Abhiyan (SSA) and Mid-Day Meal Scheme have significantly improved school enrollment and retention rates in rural India. The Digital India initiative has promoted e-learning and smart classrooms in rural schools. However, poor infrastructure, teacher shortages, and gender disparity in education remain key challenges.

➢ *SDG-4: Quality Education*

Develops school infrastructure, digital classrooms, and e-learning initiatives. Provides scholarships and remedial education for underprivileged children. Conducts teacher training programs to improve the quality of education.

➢ *SDG-5: Gender Equality*

Empowers women through SHGs, entrepreneurship training, and financial literacy programs. Encourages girls' education and skill-building initiatives. Supports women-led micro-enterprises to improve economic independence.

➢ ***Healthcare and Sanitation***

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) has provided health insurance to over 50 crore rural Indians, making healthcare more accessible. Swachh Bharat Mission (SBM) successfully made India Open Defecation Free (ODF) in 2019, improving sanitation facilities. However, shortages of doctors, lack of hospitals in remote areas, and malnutrition are still major concerns.

➢ *SDG-6: Clean Water and Sanitation*

Implements water conservation projects (check dams, rainwater harvesting, and watershed management). Improves access to safe drinking water and sanitation facilities in rural households and schools. Promotes hygiene awareness campaigns to reduce waterborne diseases.

➢ *SDG-7: Affordable and Clean Energy*

Supports solar lighting solutions in rural areas. Promotes clean cooking fuel alternatives, reducing indoor air pollution. Encourages energy-efficient agricultural techniques, such as solar-powered irrigation.

➢ ***Rural Infrastructure and Connectivity***

Pradhan Mantri Gram Sadak Yojana (PMGSY) has built over 7 lakh kilometres of rural roads, enhancing connectivity. Rural electrification programs have helped achieve 100% electrification of villages, but power reliability remains an issue. Jal Jeevan Mission aims to provide tap water to every rural household by 2024, significantly improving water accessibility. Despite this progress, poor internet penetration, lack of public transport, and infrastructure gaps still hinder holistic rural development.

➢ *SDG-6: Clean Water and Sanitation*

Implements water conservation projects (check dams, rainwater harvesting, and watershed management). Improves access to safe drinking water and sanitation facilities in rural households and schools. Promotes hygiene awareness campaigns to reduce waterborne diseases.

➢ *SDG-7: Affordable and Clean Energy*

Supports solar lighting solutions in rural areas. Promotes clean cooking fuel alternatives, reducing indoor air pollution. Encourages energy-efficient agricultural techniques, such as solar-powered irrigation.

➢ *SDG-13: Climate Action*

Implements afforestation, soil conservation, and biodiversity protection projects. Promotes climate-resilient farming techniques to adapt to changing weather patterns. Encourages waste management and eco-friendly practices in villages.

➢ ***Financial Inclusion and Rural Banking***

Jan Dhan Yojana has opened 48 crore bank accounts, integrating rural India into the formal financial system. Microfinance institutions and SHGs have empowered rural women economically. Challenges such as financial illiteracy, lack of banking services in remote areas, and reliance on informal credit sources still exist.

- *SDG-9: Industry, Innovation, and Infrastructure*

Develops rural roads, storage facilities, and marketplaces to enhance connectivity. Introduces technology-driven solutions for farmers and rural enterprises. Expands digital literacy and financial inclusion programs.

Despite progress, rural India continues to face challenges that hinder sustainable development. Around 25% of rural households still live below the poverty line. Small farmers struggle with low productivity, climate change, and price fluctuations. Rural India has only 1 doctor for every 10,000 people, leading to inadequate medical services. Gender Disparity: Women's participation in the workforce is only 18% in rural areas, limiting economic progress. Infrastructure Deficits: Poor roads, electricity, and digital connectivity hamper rural industries and businesses. The manufacturing sector's contribution to India's Gross Domestic Product GDP has stagnated at 15% in 2023, down from 16.1% in 2014-15, limiting non-agricultural employment opportunities in rural areas. Additionally, nearly half the of the workforce remains employed in agriculture, highlighting the need for diversification and skill development.

B. Thematic Areas

The Holistic Rural Development Program (HRDP) under HDFC Bank's Parivartan initiative is a Corporate Social Responsibility (CSR) effort aimed at comprehensive rural development. The program adopts a multi-sectoral approach to uplift rural communities by focusing on natural resource management, skill training, livelihood development, healthcare, education, and financial literacy. These themes have been chosen in tandem with the necessities of the rural population.

Key Themes of HRDP:

- **Natural Resource Management:** To promote the sustainable use and conservation of natural resources, ensuring long-term ecological and economic benefits for rural communities.
  - *Water Conservation*: Building check dams, rainwater harvesting structures, and watershed development projects.
  - *Soil Conservation*: Promoting soil health management techniques like crop rotation, organic farming, and afforestation.

- *Sustainable Agriculture*: Encouraging the use of drought-resistant crops, organic fertilizers, and micro-irrigation systems to improve farm productivity.
- *Reforestation & Biodiversity Protection*: Afforestation projects to prevent soil erosion and restore degraded land.

- **Skill Training and Livelihood Development:** To empower rural populations, particularly youth and women, with skills that lead to employment and entrepreneurship opportunities.
  - *Vocational Training*: Programs in tailoring, carpentry, masonry, food processing, and handicrafts.
  - *Agripreneurship Training*: Teaching modern farming techniques, dairy farming, poultry, and beekeeping.
  - *Women Empowerment Initiatives*: Establishing Self-Help Groups (SHGs) for women to engage in small-scale businesses like handmade products and local food production.
  - *Market Linkages:* Connecting rural entrepreneurs and farmers with larger markets to sell their products at fair prices.

- **Health and Hygiene:** To enhance rural healthcare accessibility, awareness, and sanitation for overall well-being.
  - *Mobile Health Clinics*: Providing essential medical services to remote villages.
  - *Sanitation Initiatives:* Constructing toilets, promoting menstrual hygiene, and improving waste management systems.
  - Nutrition Programs: Awareness drives on balanced diets, especially for children and pregnant women.
  - *Clean Drinking Water*: Installation of water purification systems and community wells to provide safe drinking water.

- **Promotion of Education:** To improve the quality of education in rural areas by strengthening school infrastructure and introducing digital learning methods.
  - *Smart Classrooms:* Digital learning tools, e-libraries, and interactive teaching aids.
  - *School Infrastructure Development:* Construction of classrooms, libraries, sanitation facilities, and playgrounds.
  - *Scholarships and Skill Development for Students:* Financial assistance for economically weaker students and career guidance programs.
  - *Teacher Training:* Capacity building programs to enhance teaching quality.

The program saw its finality in October 2023 by completing its objectives as aligned as per the program guidelines and objective mapping. Currently, the program has completed its functioning in stipulated geographies.

C. Context of the Project

The HRD Program identifies reliable and efficient implementation partners operating at the state level that have presence across the desired sectors in livelihoods. The program implementation is devised in tandem with the local partner and the essential activities are mapped out as per the needs and requirements in the program districts. The programs are tailor made for the districts based on the geographical location, socio-economic environment, agricultural practices, natural resource availability, etc.

The program was designed to provide specific as well as holistic support to the rural denizens which would not only provide self-sufficiency but also inculcate safe agriculture practices, entrepreneurship, and smart education. The supply of the intervention was designed to segregate population into individuals, group of individuals, and community.

P0433 is implemented by Life Education and Development Support (LEADS) across 15 villages of Petarbar of Bokaro district, Jharkhand. Below table provides the list of villages: -

Table 1 - List of Villages

Intervention Villages		
Arari	Etke	Merudaru
Arjua	Garri	Munga Sarla Alias Bhurhangor
Basaria	Katamkuli	Raghubahiar
Bhulan Khetko	Katarbera	Rohar
Chatugara	Mayapur	Rukam

The project attempted to outlay major deficiencies in the rural areas and create holistic program guidelines to support and improve the lives of the population in 15 villages of Petarbar block of Bokaro district in Jharkhand. The major objectives of this program were to Promote CBOs across the intervention areas to sustain project intervention and renovate and upgrade 15 Anganwadi and 15 Govt schools for live and learning ambience for ensuring quality education with smart class. Major tasks covered within the program included the following: -

- To promote and strengthen SMC and Mata Samitis in their important roles in SDP formulation and implementation in schools.

- To strengthen VHND/VHSNC to create better health, reduce death rates of children and betterment of maternal health.
- To promote irrigation facilities through Bori bandhs, Mini check dams, solar irrigation pumps, irrigation wells etc for sustainable livelihood
- To promote Farmers Field School through training, exposure, equipment with support of seeds and plants.
- To promote animal husbandry through Integrated Livestock Development Centre (ILDC).
- To promote Mango Plantation with intercropping for sustainable livelihood
- To promote model farmer on natural farming to ensure their nutritional requirements supplementary income.
- Promoting youth entrepreneur on repairing of solar equipment, electrical equipment, and some plumbing work.
- To support 800 girls with solar lantern for better study and smoothen domestic work in absence of electricity.
- To promote more than 75 farmers on High Value Crop to increase their incremental income up to 2000 Rs/month.

Table 2 - Activity Category for each Thematic Area

Focus Area	Activity Category	Activity Sub-Category	Beneficiary Type
SDLE	Agriculture Training and Support	Farmer Training - Farm Techniques	Household
		Support System - agro advisory group	Group
		Farmer Training - Nature Farming	Household
		Farmer Training - Formation of Association	Group
		Farmer Training - Other	Group
	Farm Management	Horticulture	Household
	Entrepreneurship Development	Goatry	Household
		Other Small business	Household
	SHG/Women Development	SHG Formation/Training	Group
	Water Management - Agriculture	Farm Management/Irrigation method - Lift	Household
		Well Construction	Community
		Farm Pond Construction	Household
	Livestock Management	Support System	Group
NRM	Water Management – Agriculture	Other activity	Community
		Check Dam Construction	Community
	Clean Energy	Solar Street Lights installation	Community
		Solar home lights distribution	Household

	Plantation	Plantation drive	Community
	Sanitation	Soak Pits	Community
HH	Sanitation	Community Toilets Construction /Renovation	Community
	Water Management – Drinking	Community Water tank establishment	Community

D. Scope of Evaluation

- Evaluate how well the objectives of the projects are met.
- Evaluate what changes have been made in the lives of the beneficiaries of the projects.
- Provide comparative assessments wherever possible to weigh the effectiveness of the approach used in different regions by the same implementing partner.
- Provide theme wise and holistic impact in alignment with the OECD evaluation parameters.
- Provide critical feedback on various aspects of the projects to learn and apply the learning in the upcoming project implementations.

2. EVALUATION APPROACH AND METHODOLOGY

An impact assessment is a systematic process used to identify, analyse, and evaluate the potential effects of a project, policy, or decision. It helps organizations, governments, and businesses understand the positive and negative consequences before implementation. It examines how a project affects communities, culture, and quality of life.

- **Informed Decision-Making -** Provides data-driven insights to guide policies and projects and helps stakeholders evaluate trade-offs and choose the best approach.
- **Risk Mitigation –** Identifies potential negative environmental, social, and economic impacts and suggests mitigation strategies to reduce harm.
- **Regulatory Compliance -** Ensures adherence to local, national, and international laws and helps avoid legal penalties and project delays.
- **Stakeholder Engagement - I**nvolves communities, businesses, and governments in decision-making and builds transparency and trust in the process.
- **Sustainability and Long-Term Impact -** Assess whether the project outcomes will be maintained after project completion and measure if local stakeholders can continue activities independently.

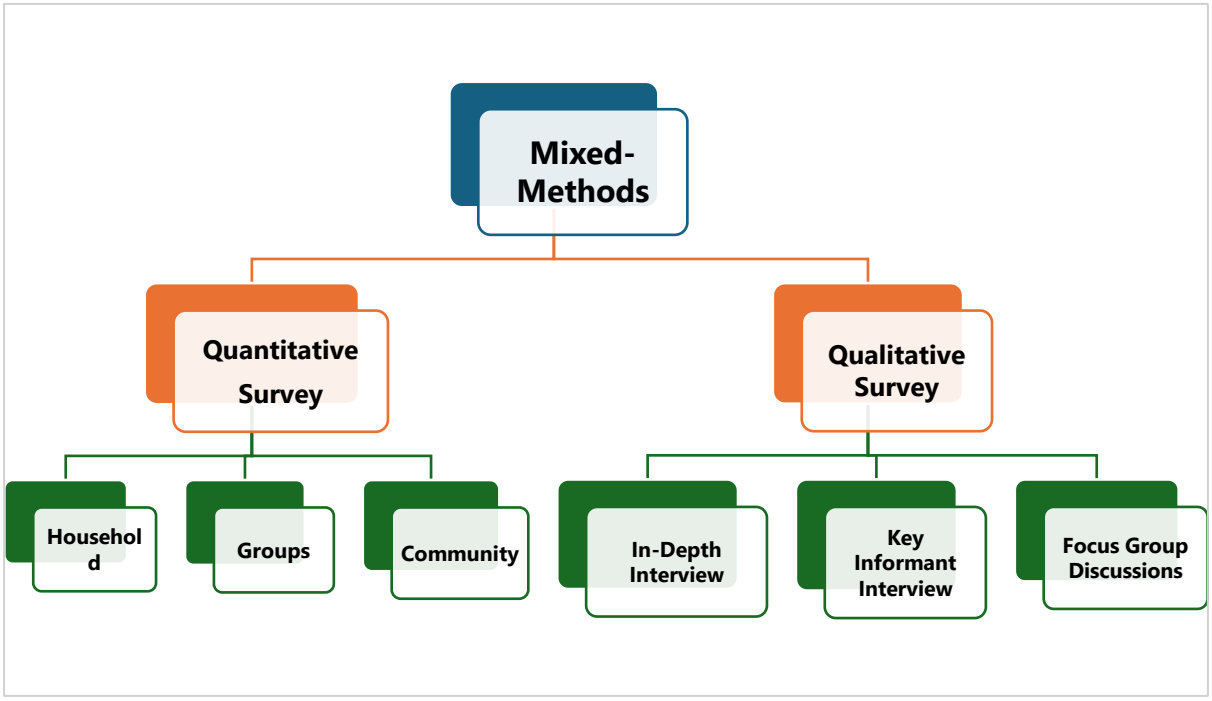
A. Research Design of the Evaluation

Athena adopted a cross-sectional analytical design for the endline evaluation. The design adopted a mixed method approach to collate both qualitative and quantitative primary data as well as data from secondary data sources. The primary data collection consisted of quantitative survey and qualitative methods such as In-Depth Interviews, Key Informants Interviews, and Focus Group Discussions.

Additionally, a comprehensive desk review of program documents, Log Frameworks, secondary literature, etc. were undertaken during the inception stage, the combination of data sources helped in triangulating the information gathered. Once the key research indicators were finalized in consultation with the HDFC HRDP team, the Athena team in consultation with the programme team held discussions/consultations to revise and finalise the key deliverables for each project.

Utilizing mixed-methods research design renders a rigour to the impact assessment design. A lot of emphasis was given to triangulation to generate the findings and to achieve that the research activities within the endline evaluation would follow a sequence. The research design is illustrated below.

Figure 1 - Research Design



B. Evaluation Matrix

Table 3 - Evaluation Matrix

Thematic Area	Outcome Indicator	Evaluation Question	OECD Criteria	Data Source	Relevant Activities
Natural Resource Management	Increase in beneficiaries reporting adequate drinking water availability	Are interventions aligned with the community's need for clean and accessible drinking water?	Relevance	Quantitative (survey), Qualitative (focus groups)	- Installation of community water tanks
					- Development of watershed management systems
					- Construction of check dams and wells
	Increase in beneficiaries reporting adequate water storage capacity	How well do water storage solutions meet household and agricultural needs?	Effectiveness	Quantitative (survey), Qualitative (interviews)	- Provision of water storage tanks
					- Training on water conservation practices
	Increase in villages with improved water table	Has the project contributed to a measurable increase in local water tables?	Impact	Quantitative (water level measurements), Qualitative (community feedback)	- Construction of recharge wells
					- Implementation of rainwater harvesting systems
	Increase in beneficiaries using irrigated water for agriculture	How has access to irrigation impacted agricultural activities?	Effectiveness	Quantitative (survey), Qualitative (farmer interviews)	- Installation of irrigation pumps
					- Training on drip and sprinkler irrigation techniques

	Increase in land (acres) brought under irrigation	To what extent has the intervention expanded irrigated farmland?	Efficiency	Quantitative (land records)	- Expansion of irrigated land through canals
					- Provision of solar-powered irrigation systems
	Increase in farm productivity ratio	What are the productivity gains achieved through improved water management practices?	Effectiveness	Quantitative (yield data), Qualitative (farmer interviews)	- Training on water-efficient farming techniques
					- Use of improved farm inputs
	Increase in land (acres) using Good Agricultural Practices (GAP)	Are farmers adopting and sustaining GAPs, and how do these practices impact yields and soil health?	Sustainability	Quantitative (survey), Qualitative (focus groups)	- Workshops on GAP
					- Demonstrations on organic farming
					- Encouragement for crop rotation and soil testing
	Increase in clean energy generation (megawatts)	What environmental benefits have been observed from increased clean energy generation?	Impact	Quantitative (energy data), Qualitative (community feedback)	- Installation of solar panels
					- Awareness programs on renewable energy
	Increase in beneficiaries benefiting from solar-powered streetlights	How have solar installations contributed to energy access and safety?	Effectiveness	Quantitative (survey), Qualitative (community feedback)	- Installation of solar streetlights in villages
					- Training on maintenance and

					repair of solar equipment
	Increase in area covered under plantation	How has the tree plantation initiative impacted local biodiversity and climate resilience?	Impact	Quantitative (plantation records), Qualitative (environmental assessment)	- Plantation drives with native species
					- Community-led Forest management
	Additional Indicator: Increase in community-led water management initiatives	To what extent have water management practices been adopted and sustained by the community independently?	Sustainability	Qualitative (focus groups)	- Formation of community water management groups
					- Capacity building for community members on water management practices
	Additional Indicator: Integration with government schemes for water and clean energy	How compatible are interventions with existing government schemes for water and clean energy?	Coherence	Qualitative (interviews with officials)	- Collaboration with local government bodies
					- Alignment with government schemes for resource allocation
	Additional Indicator: Ease of replicating water management and clean energy initiatives in new regions	How replicable are the interventions in other areas with similar needs?	Replicability	Qualitative (case studies, expert interviews)	- Documentation of best practices
					- Development of guidelines for replication
	Increase in household (HH) income	What improvements in	Impact	Quantitative (household surveys),	- Training on income diversification

Skill Development & Livelihood Enhancement		household income levels have been observed among project beneficiaries?		Qualitative (beneficiary interviews)	- Access to microfinance and banking services
	Increase in income from farming	How has skill development impacted agricultural income?	Effectiveness	Quantitative (farm records), Qualitative (interviews with farmers)	- Skill training on advanced farming techniques - Introduction of high-value crops
	Income from allied agricultural activities/secondary sources of income	What diversification in income sources has been achieved?	Relevance	Quantitative (income surveys), Qualitative (interviews with farmers)	- Training on secondary sources such as livestock rearing, fisheries - Support for setting up micro-businesses
	Increase in income from employment for people given skill training	How effective are the skills training programs in leading to sustained employment opportunities?	Effectiveness	Quantitative (employment data), Qualitative (beneficiary interviews)	- Skill training on industry-relevant trades - Partnerships with local businesses for job placements
	Increase in income from self-employment/enterprise	What entrepreneurial success and growth have beneficiaries experienced?	Impact	Quantitative (income data), Qualitative (case studies)	- Entrepreneurship training - Seed funding and mentorship

	Increase in income from social enterprises	What has been the economic impact of social enterprises on household income?	Impact	Quantitative (income data), Qualitative (case studies)	- Support in establishing and scaling social enterprises
	Increase in income from Farmer Producer Organizations (FPOs)	To what extent have FPOs contributed to member income and economic stability?	Effectiveness	Quantitative (FPO records), Qualitative (member feedback)	- Formation of FPOs - Capacity building for FPO management
	Improved crop yields and productivity	How have farming techniques affected crop yield?	Effectiveness	Quantitative (yield data), Qualitative (farmer interviews)	- Adoption of climate-resilient crop varieties - Use of sustainable farming practices
	Reduced input costs and increased efficiency	How have input costs changed post-intervention?	Efficiency	Quantitative (input cost data)	- Training on efficient resource use - Access to affordable farm inputs
	Enhanced knowledge of sustainable farming practices	What improvements in farming knowledge have been observed?	Relevance	Qualitative (farmer interviews, surveys)	- Training on sustainable farming - Community workshops on climate resilience
	Improved food security and nutrition	Has the intervention led to improved food security among beneficiaries?	Impact	Quantitative (food security surveys), Qualitative (household interviews)	- Promotion of kitchen gardening - Access to nutrient-rich crop varieties

	Additional Indicator: Increase in participation in local market economies	Are trained beneficiaries engaging in local markets more actively?	Sustainability	Quantitative (market data), Qualitative (interviews with beneficiaries)	- Support for market linkages
					- Promotion of local fairs and exhibitions
	Additional Indicator: Compatibility with other local livelihood programs	How compatible is this intervention with other livelihood or skill programs in the region?	Coherence	Qualitative (interviews with officials)	- Coordination with existing livelihood programs
					- Collaboration with local NGOs
	Additional Indicator: Potential to replicate skill training programs in similar rural contexts	How replicable is the skill development model in other rural settings?	Replicability	Qualitative (case studies, expert interviews)	- Creation of a toolkit for skill development
					- Documentation of training modules
Promotion of Education	Reduction in student absenteeism	Has the intervention led to increased student attendance?	Effectiveness	Quantitative (school attendance data), Qualitative (focus groups with teachers)	- Provision of scholarships and school supplies
					- Community engagement for reducing absenteeism
	Increase in student enrollment	To what extent has the intervention led to an increase in enrollment?	Impact	Quantitative (school records), Qualitative (interviews with parents)	- Awareness campaigns on the importance of education
					- Parent-teacher meetings
			Effectiveness		- Tutoring sessions

	Improvement in student performance in assessments	Has educational support improved academic performance?		Quantitative (assessment data), Qualitative (teacher interviews)	- Development of extracurricular activities
	Improvement in students' participation during classroom instructions	How engaged are students during classroom activities?	Effectiveness	Qualitative (classroom observations)	- Interactive teaching methods - Introduction of group learning activities
	Decrease in dropout rates, especially for girls	Has the program reduced dropout rates among vulnerable groups?	Impact	Quantitative (school records), Qualitative (community interviews)	- Support for girls' education - Gender-focused community awareness
	Improvement in community perception of schools post-intervention	Has the intervention positively shifted community views on education?	Relevance	Qualitative (community surveys)	- Community forums - Feedback sessions with community leaders
	Additional Indicator: Increase in parent-teacher engagement	Are parents more involved in their children's education?	Relevance	Qualitative (parent-teacher meeting records)	- Regular parent-teacher meetings - Workshops on the value of education
	Additional Indicator: Expansion of educational support materials	Are learning materials more available and aligned with the curriculum?	Effectiveness	Quantitative (school inventory records), Qualitative (feedback from teachers)	- Provision of textbooks and resources - Support for digital learning initiatives
Healthcare & Hygiene	Increase in beneficiaries treated at health camps	Has access to health services	Effectiveness	Quantitative (camp records), Qualitative	- Organization of health camps

		increased due to health camps?		(community feedback)	- Provision of basic health services
	Beneficiaries referred to higher health facilities from camps	How many cases required higher-level care?	Effectiveness	Quantitative (referral data)	- Referral system setup
					- Coordination with local hospitals
	Improvement in kitchen gardening practices	Have kitchen gardens improved food security and nutrition?	Impact	Qualitative (household interviews)	- Training on kitchen gardening
					- Seed distribution
	Increase in patients visiting the hospital for OPD and IPD services	To what extent has healthcare access improved?	Effectiveness	Quantitative (hospital records)	- Improved hospital facilities
					- Community awareness about services
	Increase in patients operated on at hospital	How has the number of surgeries changed over time?	Impact	Quantitative (hospital records)	- Enhanced surgical facilities
					- Specialized medical training
	Increase in patients provided with transportation service	What are the impacts of transportation assistance?	Relevance	Quantitative (service records), Qualitative (patient interviews)	- Provision of patient transport
					- Awareness about transport availability
	Improvement in patient survival rate	How has patient survival improved?	Impact	Quantitative (hospital records)	- Training for emergency response
					- Improvement of critical care facilities
	More patients provided with medicines/vaccines		Effectiveness		- Medical camps for vaccine distribution

		Has the distribution of medicines and vaccines improved?		Quantitative (hospital and clinic records)	- Provision of essential medicines
	Increase in diagnostic services provided	How accessible are diagnostic services to the community?	Relevance	Quantitative (diagnostic records)	- Mobile diagnostic units
					- Improved laboratory facilities
	Increase in critical patients treated in the hospital	How many more critical cases are managed locally?	Effectiveness	Quantitative (hospital records)	- Expansion of ICU and emergency services
					- Advanced training for healthcare staff
	Improvement in community perception of hospital services post-intervention	How has the intervention changed community perceptions of the hospital?	Relevance	Qualitative (community surveys)	- Community outreach programs
					- Improved communication of services
	Decrease in referrals to other hospitals	Has treatment capacity increased locally?	Effectiveness	Quantitative (referral data)	- Equipment upgrades
					- Specialist recruitment
	Additional Indicator: Increase in maternal and child health outcomes	Have maternal and child health indicators improved post-intervention?	Impact	Quantitative (health records), Qualitative (community surveys)	- Maternal and child health camps
					- Promotion of immunization and nutrition programs
		Are mental health services accessible	Relevance	Quantitative (clinic records), Qualitative	- Establishment of mental health services

	Additional Indicator: Coverage of mental health services	and utilized by the community?		(community feedback)	- Community awareness on mental health
	Additional Indicator: Availability of telemedicine facilities	Has the introduction of telemedicine increased healthcare accessibility?	Efficiency	Quantitative (telemedicine records)	- Setup of telemedicine equipment
					- Training healthcare staff in remote consultation
	Additional Indicator: Improvement in preventive health practices	How has awareness of preventive health impacted disease prevalence?	Sustainability	Qualitative (community feedback)	- Preventive health workshops
					- Awareness campaigns on hygiene and nutrition

C. Survey Tools

HH Quantitative Tools

Household quantitative tools were utilised to capture the status of program reach amongst the stipulated beneficiaries of these themes. The questionnaire was used to collect and analyze numerical data to assess the demographic structure, current economic situation, impact, efficiency, and effectiveness of the interventions, and sustainability of the program. The quantitative tools were administered to the beneficiaries at all the levels i.e. Individuals household, Group, Community. The selection criteria is explained in the section containing sampling.

Qualitative Tools

Qualitative tools were used to gain deeper insights into the experiences, perceptions, and challenges faced by individuals and communities. Unlike quantitative tools, which focus on numerical data, qualitative methods helped understand why and how certain livelihood strategies work, providing context to the numbers. Not only the direct beneficiaries but also PRI members, implementing agency, and HDFC project teams were the target for qualitative tools. Following methods were utilised: -

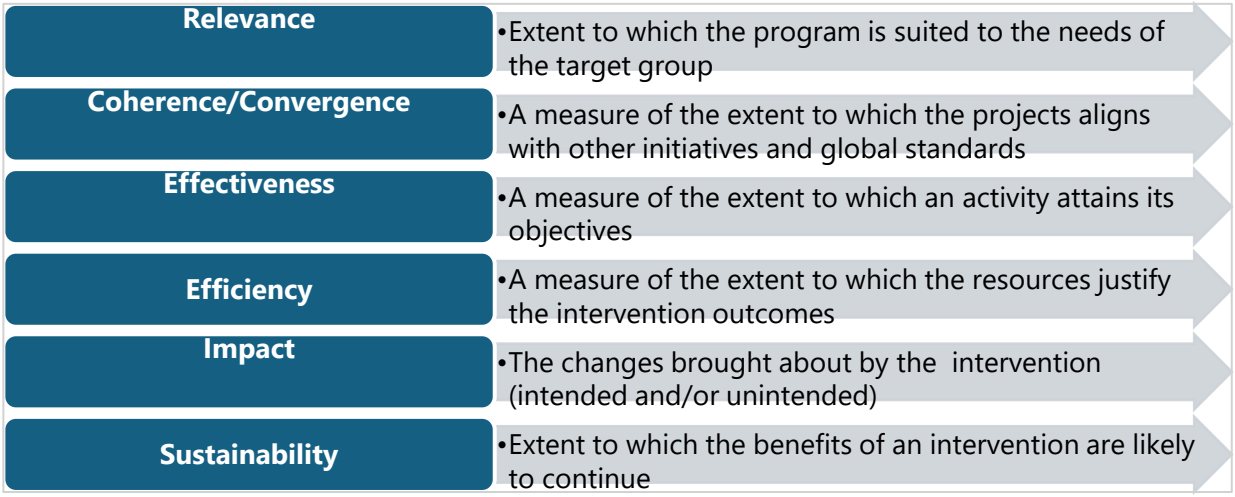
- In-depth Interviews
- Key Informant Interview
- Focus group Discussion
- Case Studies

D. OECD – DAC Criteria

The OECD-DAC framework was adopted to evaluate the three programmes implemented under the HRDP Project. This involved assessing the interventions across the below mentioned parameters. By applying this framework, we could ensure a holistic and informed approach that addresses key aspects of program success. By systematically examining each dimension, we could derive actionable insights, identify areas of improvement, and formulate evidence-based recommendations.

By calculating scores for each parameter and subsequently aggregating them into a combined project score, the matrix provides a structured approach that ensures accuracy and alignment with project objectives. The following steps elucidate the rationale for each parameter and an explanation of how the composite score can be calculated:

Figure 2 - DAC Criteria



- **Relevance (W1: 15%)**
  - **Purpose**: Relevance assesses how well the project aligns with the needs of direct beneficiaries, the local context, and the quality of design.
  - **Indicators and Stakeholders**: Beneficiaries were surveyed with the help of the Implementation Agency (IA) and project team. Direct feedback and expert validation assessed the relevance.
  - **Weighting**: At 15%, this parameter reflects the importance of customizing the intervention to fit real-world needs and contexts.
  - **Calculation**: A combined score for relevance was derived by weighing each indicator's score (e.g., beneficiary need alignment at 50%, local context at 30%, and project design quality at 20%).

- **Coherence (W2: 10%)**
  - **Purpose**: Coherence assessed both internal and external alignment of the project with other related programs at national, state or global level, ensuring that it contributed to overarching organizational and sectoral goals.
  - **Indicators and Stakeholders**: Coherence was assessed through qualitative insights from the HDFC project team, and review of documents (internal coherence) and best practices across the world (external coherence).
  - **Weighting**: Coherence is weighed at 10% to support the project's alignment without overwhelming direct impact factors.
  - **Calculation**: The coherence score was calculated by equally weighing internal and external coherence (50% each), resulting in an average that reflects overall coherence.

- **Efficiency (W3: 15%)**

- **Purpose**: Efficiency evaluates whether the project has met its goals in a timely, resourceful manner and delivered quality service.
- **Indicators and Stakeholders**: Efficiency was assessed through both quantitative and qualitative metrics—timeliness, service quality, and operational efficiency—considering inputs of beneficiaries and project staff.
- **Weighting**: Weighted at 15%, efficiency highlights the importance of timely, high-quality delivery to maximize project impact.
- **Calculation**: Efficiency scores were computed by weighing each indicator (timeliness and service quality at 30% each, operational efficiency and project design at 20% each).

- **Effectiveness (W4: 22.5%)**
  - **Purpose**: Effectiveness measures whether the project achieved its outputs and short-term outcomes, adjusted as needed, and reached intended beneficiaries.
  - **Indicators and Stakeholders**: Using a mix of data sources, including beneficiary surveys, HDFC project records, and input from the IA, effectiveness encompassed the assessment of reach, interim results, enabling/disabling factors, and adaptability of the project to deliver its outcomes under different circumstances.
  - **Weighting**: This parameter is weighted at 20% due to its direct relevance to project success and outcomes.
  - **Calculation**: Each indicator was weighted based on its importance to overall effectiveness, with interim results reach at 25%, enablers/disablers and differential results at 20%, and adaptation at 10%.

- **Impact (W5: 25%)**
  - **Purpose**: Impact assesses the depth of change achieved by the project, considering outcomes, transformational changes, and any unintended results.
  - **Indicators and Stakeholders**: Qualitative and quantitative data from beneficiaries helped measure both intended and unintended impacts.
  - **Weighting**: As the most crucial aspect, impact is weighted highest at 25%, reflecting the importance of delivering meaningful, transformative outcomes.
  - **Calculation**: The impact score was based on weighted indicators: outcome significance at 50%, transformational change at 30%, and unintended change at 20%.

- **Sustainability (W6: 7.5%)**
  - **Purpose**: Sustainability evaluates the likelihood that the project's benefits will continue beyond its active phase.

- **Indicators and Stakeholders**: The assessment of sustainability included both beneficiary feedback on continuity and a qualitative review of the project's strategic design.
- **Weighting**: At 10%, sustainability reflects the need for continuity without overshadowing immediate project impact.
- **Calculation**: Sustainability scores were weighted, with potential for continuity at 60% and design/strategy at 40%.

➢ **Branding (W7: 5%)**

- **Purpose**: Branding assesses the project's visibility and reputation, which can support future engagement and beneficiary trust.
- **Indicators and Stakeholders**: This was measured qualitatively through direct and word-of-mouth feedback from beneficiaries and IA.
- **Weighting**: At 5%, branding provides a modest but essential component, enhancing the project's reputation and visibility.
- **Calculation**: Branding scores were based entirely on visibility, providing a straightforward assessment of outreach success.

Composite Project Score Calculation

The combined project score was derived by calculating individual scores for each OECD parameter (Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding) based on their weighted indicators. The total composite score is computed as follows:

Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding

This composite score integrated both qualitative and quantitative insights, providing a balanced measure of project performance. By using weighted indicators within each parameter, we were able to capture nuances specific to each OECD criterion, allowing for a more accurate and meaningful evaluation. The findings of the quantitative and qualitative activities were aggregated to reflect the scoring for each project across these parameters.

E. Sample Size

The endline assessment was carried out by focusing on each project district independently. The final sample was calculated after keeping several factors under consideration viz. program objective, focus area, activity categories, activity sub-categories, and beneficiary types.

This project is formulated mainly to enhance the capacity of community by increasing their ability to generate livelihood from their own resources and prepare the next generation to come out of vicious circle of poverty, while promoting holistic development integrated with their resources.

- Geographical Location - Jharkhand (15 Villages in Peterbar Block of Bokaro District)
- Project Duration - October 2020 to September 2023
- Sample Size Calculation: -

$$n = [\{\{(t^2*p*(1-p))/m^2\}/[(N-1) + \{(t^2*p*(1-p))/m^2\}\}]*N$$

n = estimated sample size
t = Z value (e.g. 1.96 for 95% confidence level)
p = percentage picking a choice (0.5 used for sample size needed)
m = marginal standard error (assumed as 0.05)
N = Total Population per beneficiary type

Each sample was calculated separately for all the beneficiary types using the above formula. The number of surveys for each type were calculated accordingly. The table below gives a snapshot of the total sample calculated: -

Table 4 - Quantitative Sample

Beneficiary Type	Population Size	Sample Size	Total Forms
Household	860	266	266
Community	66	58	114
Group	30	28	54
Organisation	16	32	32
Total	**972**	**384**	**466**

Table 5 - Qualitative Sample

Theme	Tool	Respondent	Sample
NRM, SDLE	FGD	Farmer	4
NRM, SDLE, Health	FGD	PRI members	2
SDLE	IDI	SHG lead	2
SDLE	IDI	Micro Enterprise	2
Education	IDI	SMC- Parents	2
Education	FGD	SGD- Teachers	2
Education	IDI	SMC- Principle	3
NRM, SDLE, Heath, Education	FGD	Implementation Agency	1
NRM, SDLE, Heath, Education	IDI	HDFC project team	1
Total			**19**

F. Sampling Methodology

The sampling methodology has been meticulously designed to ensure a robust and comprehensive assessment of the impact of the interventions on the rural populations in the targeted areas. Here are the detailed strategies for both quantitative and qualitative data collection:

Selection of Villages

- **All Intervention Villages Included**: The study will encompass all 20 intervention villages located in the Jalna District of Maharashtra. This inclusion ensures comprehensive coverage of the geographic scope of the project.
  - **Proportional Distribution**: The sample derived was proportionally distributed based on two primary criteria:
  - ***Focus Thematic Areas***: Each thematic area identified under the project received a portion of the total sample size corresponding to its scope and the scale of activities within it.
  - ***List of Activities***: Within each thematic area, the sample was further allocated according to the list of specific activities to be assessed. This ensured that each activity received adequate representation in the sample to draw valid conclusions about its impact. Further, to ensure statistical significance, a sample of at least 30 was fixed for all the activities.
- **Respondent Selection**: Respondents were selected through a random purposive sampling technique in tandem with the implementation agency from a list provided by HDFC-projects team. This method ensured that every potential respondent within the intervention villages had an equal chance of being selected, thereby eliminating selection bias and enhancing the representativeness of the sample.

Qualitative Data Collection

- **Selection of Respondents for FGDs and IDIs**: Participants for qualitative methods were selected purposively to represent a diverse cross-section of the community, ensuring that various perspectives were captured. This selection was guided by the list of stakeholders provided by the implementation team to ensure relevance and inclusiveness.
- **Observation Checklists and Case Studies**: Additional data was collected through observation checklists aimed at assessing the physical infrastructure at schools and health centers. Case studies are compiled to highlight diverse, impactful, and

sustainable outcomes aligned with the project themes. These are instrumental in providing contextual depth to the quantitative data.

3. FINDINGS

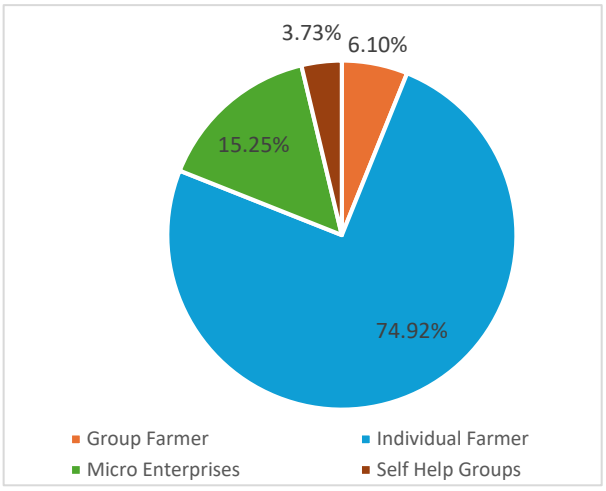
This section presents the key results of the impact assessment, providing a comprehensive analysis of the data collected through qualitative and quantitative methods. The findings highlight the extent to which the initiative has achieved its intended objectives, its broader effects on stakeholders, and any unintended consequences—both positive and negative.

The assessment examines key performance indicators, stakeholder feedback, and contextual factors that have influenced outcomes. By identifying trends, challenges, and areas of success, these findings serve as the foundation for evidence-based conclusions and recommendations in the subsequent sections of the report.

3.1 Demographic Profile- SDLE

Figure 3 - Categories of the Respondents - SDLE

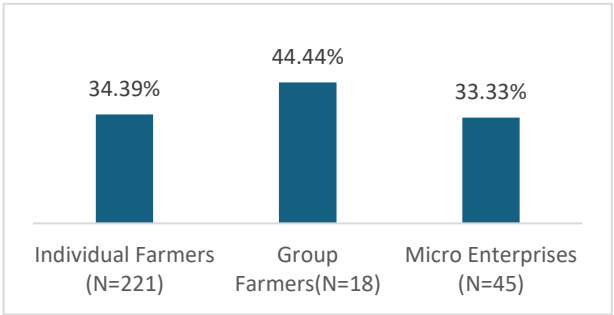
For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into Individual farmers, group of farmers, micro-enterprise, youth groups, and self-help groups. In P0433, the beneficiary categories amongst the respondents were Individual farmers, group of farmers, micro-enterprises, and SHGs. Slightly less than three-fourths were individual farmers while the remaining were farmer groups.



A. Gender

Figure 4 - Proportion of Male Respondents - SDLE

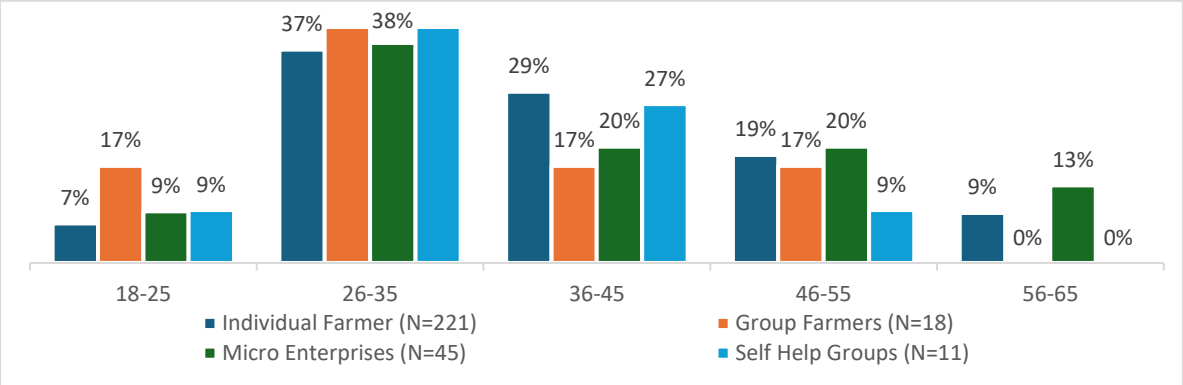
Gender profiles provide a very proportionate gendered representation. Nearly one-third Individual farmer respondents and enterprisers were males, and the remaining were females while amongst group of farmers slightly lower than half were males.



B. Age categories

The survey captures the age demographics of beneficiaries to understand the distribution and representation of different age groups for both individual farmers and group farmers. Amongst individual farmers, more than three-fifths fell under the age category of 26-45 and around one-fifths fell under the age of 46-55 for all the respondent categories. Further, nearly one-tenth of the individual farmers and enterprisers fell under the age category of 56-65.

Figure 5 - Age categories of the Respondents - SDLE



C. Religion

Individual Farmers were also asked voluntarily to identify their religious affiliation. More than half of all the individual farmers and SHG members reported belonging to Sarna religion while the remaining practiced Hinduism. However, more than 65% micro-enterprisers reported belonging to Hinduism and rest practiced Sarnaism.

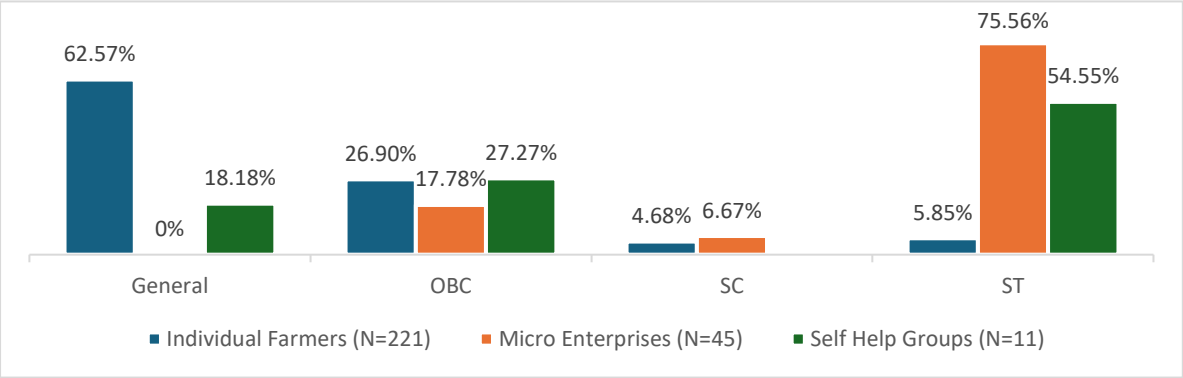
Table 6 - Religion of the respondent-SDLE

Religion	Individual Farmer (N=221)	Micro-Enterprises (N=45)	Self Help Groups (N=11)
Hinduism	42.99%	68.89%	45.45%
Sarna	57.01%	31.11%	54.55%

D. Caste

Similar to religion, respondents were also asked voluntarily to identify their social identity (caste) and slightly over three-fifth individual farmers belonged to General caste while slightly over one-fourth enterprisers belonged to general caste. More than three-fourth and half enterprisers and SHGs belonged to Scheduled Tribes respectively.

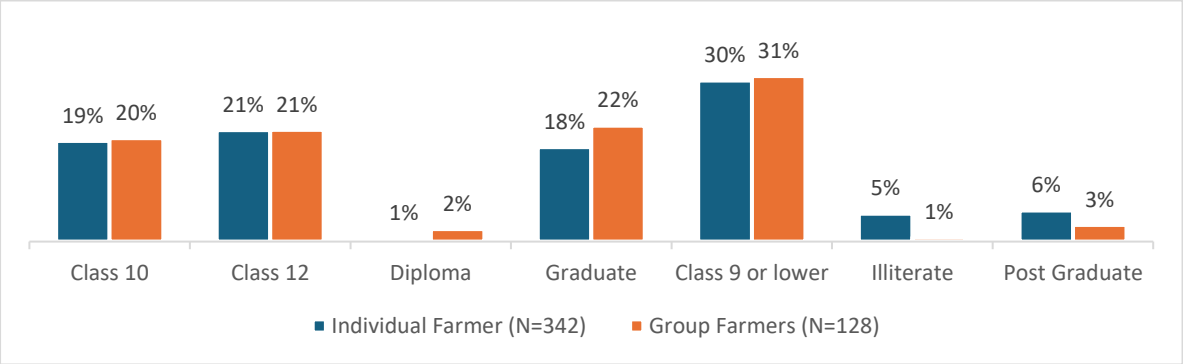
Figure 6 - Caste Structure of the Respondents - SDLE



E. Educational Qualifications

Educational Qualifications of both Individual Farmers and Group Farmers were recorded. Nearly one-third of the individual farmers did not complete class 10th. 20% of them completed class 10th and 21% completed class 12th. Amongst group farmers, similar trends could be observed however, only 1% group farmers reported being illiterate whereas 5% individual farmers reported being illiterate.

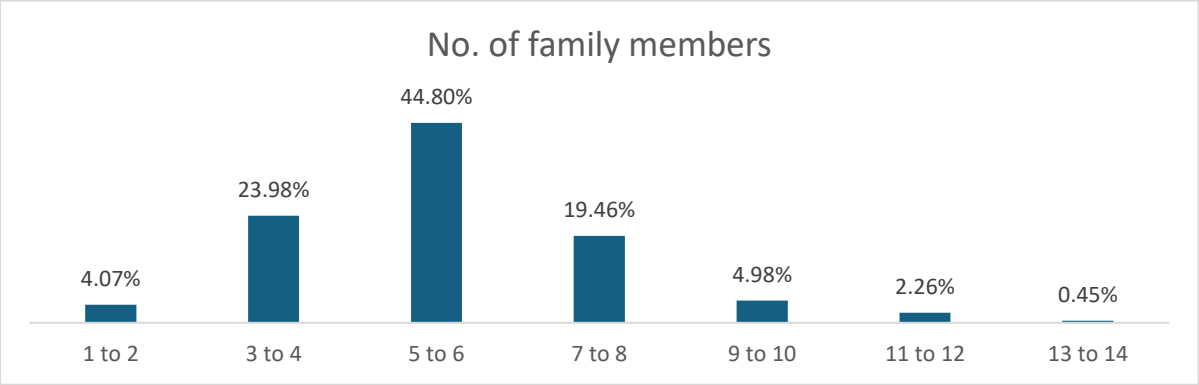
Figure 7 - Educational Qualifications of the Respondents-SDLE



F. Number of family members

Individual Farmers were also enquired about total family members living in the household. More than 40% respondents reported having 5 to 6 family members while nearly 20% reported having 7 to 8 family members. Less than one-fifth of the respondents reported living with more than 8 family members.

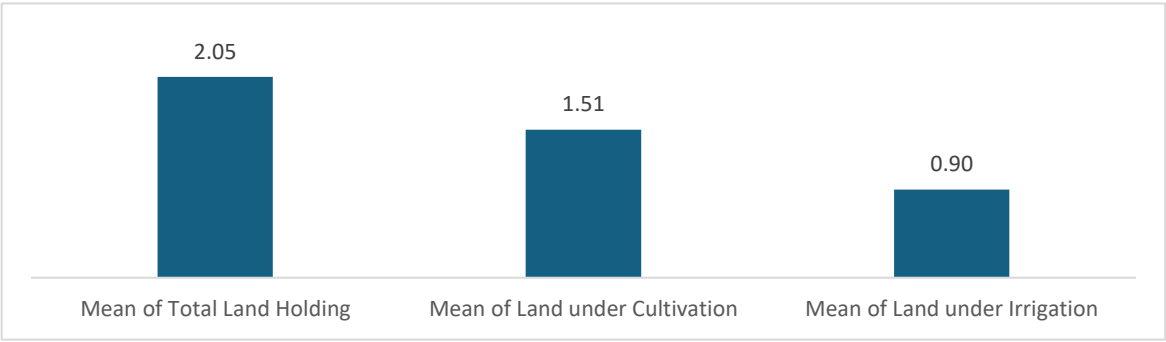
Figure 8 - Family Size-SDLE



G. Agricultural Land

Individual farmers were enquired about the average land holding, average land under cultivation, and average land under cultivation. Mean scores were calculated and are tabulated. Average land holding was calculated as 2.05 acres while land under cultivation was 1.51 acres. Average land under irrigation was less than 1 acre.

Figure 9-Agricultural Land Status (in Acres)



H. Source of income

Individual farmers were enquired about source of income and annual earnings through the source. More than three-fourth respondents reported having agriculture as their primary source of income and mean annual earnings stand at INR 69145/- followed by daily wage labour with one-fifth of the respondents earning average income of INR 77568/-.

Table 7 - Primary income and its sources-SDLE

Primary Source of Income	Percentage	Average Income
Agriculture	78.28%	69145

Business	0.45%	120000
Daily Wage Labour	19.91%	77568
Livestock	0.90%	81000
Service	0.45%	120000

They were also enquired about whether there was a secondary source of income available and more than 80% reported having a secondary source. Respondents affirming were also enquired about the type of source. More than three-fifths affirmed having daily wage labour as their secondary source of income with INR 29996/- as mean annual income.

Table 8 - Secondary income and its sources-SDLE

Secondary Source of Income	Percentage	Average Income
Agriculture	21.47%	42326
Livestock	14.14%	28176
Business	5.76%	63550
Daily Wage Labour	61.26%	29996
Service	1.57%	34248

I. Duration of HDFC Support Received

Individual farmers were also enquired about the total duration of support received from the local team of the implementation agency. Slightly less than half the respondents reported receiving support for a period of one to two years. Further, around 37% of the respondents also reported receiving support for two to three years. Only 5% reported receiving support for less than one year.

Table 9 - Duration of Program Support-SDLE

Program Support Received	Percentage
1-2 years	46.61%
2-3 years	45.70%
Less than 1 year	2.26%
More than 3 years	5.43%

3.2 Demographic Profile-NRM

For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into communities, group of farmers, and individuals across NRM activities. In P0433, the only two NRM activities were plantation and water management. 55% respondents reported receiving plantation support wherein 51% community members received support on

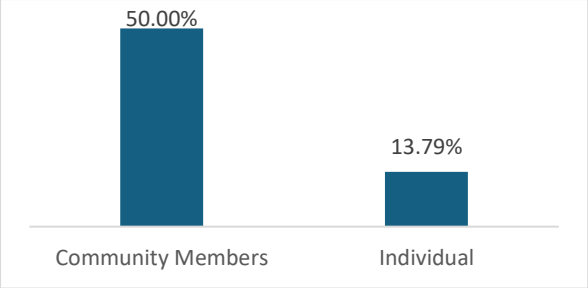
plantation while 71% group of farmers received support on plantation while 45% overall respondents reported receiving water management support.

Table 10 - Categories of the respondents-NRM

Support Received	Community Members	Individual	Grand Total
Clean Energy	62.50%	94.83%	85.37%
Plantation	16.67%	1.72%	6.10%
Water management	20.83%	3.45%	8.54%

A. Gender

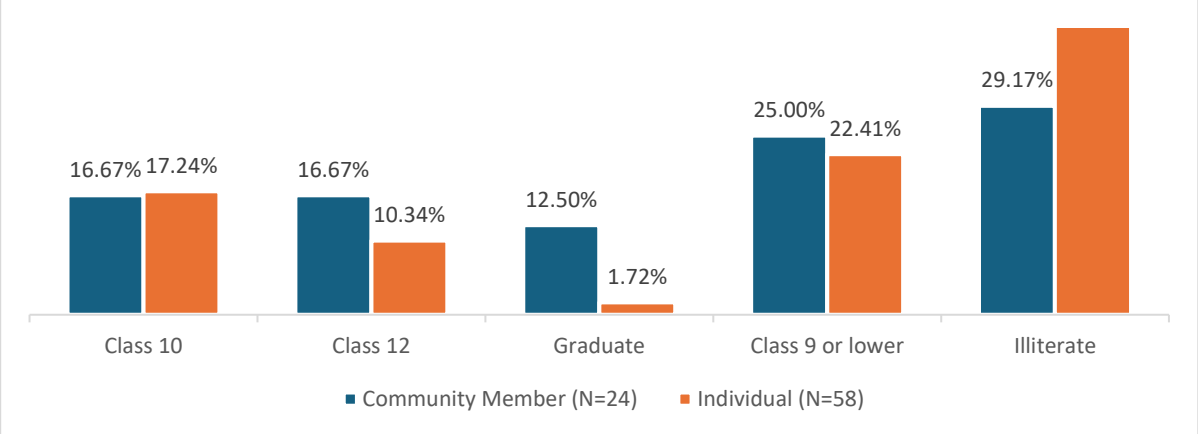
Figure 10 - Proportion of male respondents-NRM



Gender profiles provide a skewed gendered representation. Half the community members were males whereas only 14% individual farmers were males.

B. Educational Qualifications

Educational Qualifications of both Individual Farmers and Group Farmers were recorded. Nearly one-third of the individual farmers were illiterate and around one-fourth did not complete class 10th. Less than 20% of them completed class 10th and only 17% completed class 12th. Amongst community members, similar trends could be observed however, only more than 12% individual farmers reported being illiterate



whereas 12% community members reported being illiterate.

Figure 11 - Educational Qualifications of the Respondents-NRM

3.3 Demographic Profile-H&H

For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into communities, group of farmers, and individuals across H&H activities. In P0433, the only two health and sanitation activities were Drinking Water and Public Toilets.

Almost all the community members received both the support while the households did not receive drinking water support whereas less than half the community members received reported receiving public toilet support.

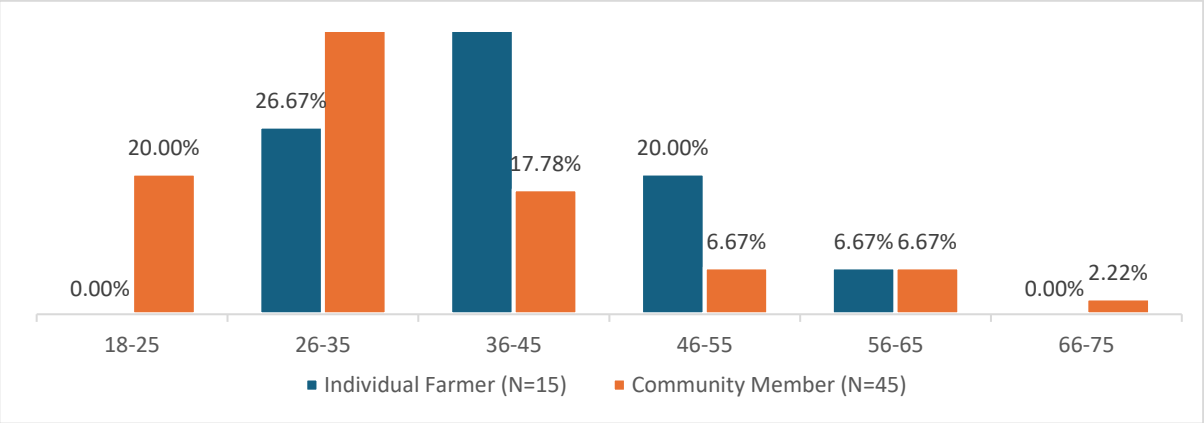
Table 11 – Categories of the respondents-H&H

Support Received	Community Members (N=45)	Individual (N=15)
Drinking Water	100.00%	0.00%
Public Toilets	44.44%	55.56%

A. Age

The survey captures the age demographics of households to understand the distribution and representation of different age groups for households. Around 73% of the households fell in the age bracket of 26-45 years, while the rest were distributed in other brackets. While there were no households representing the age bracket of 18-25 years of age for individual farmers.

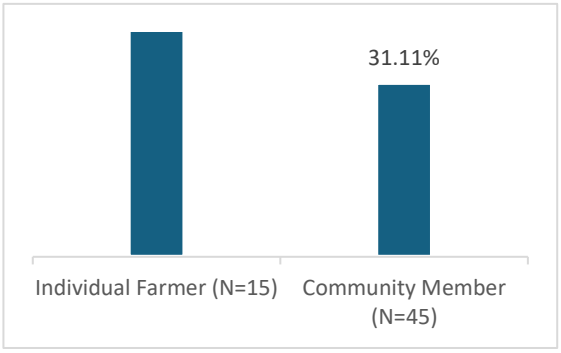
Figure 12 - Age categories of respondents-H&H



B. Gender

Gender profiles provide a semi-proportional gendered representation. Nearly half the individual farmers were males whereas only 32% individual community members interviewed were males.

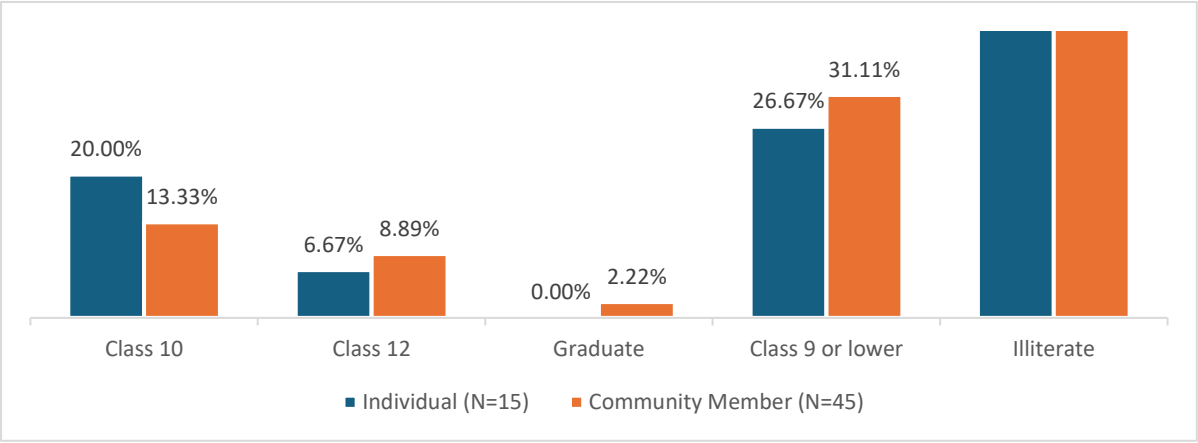
Figure 13 - Male proportion of respondents-H&H



C. Educational Qualifications

Educational Qualifications of the households were recorded. Slightly less than half the individual farmers reported being illiterate while more than one-fourth did not complete class 10th. 20% of them completed class 10th and around 7% completed class 12th. Amongst community members, similar trends could be observed however, less than 15% community members reported completing class 10th.

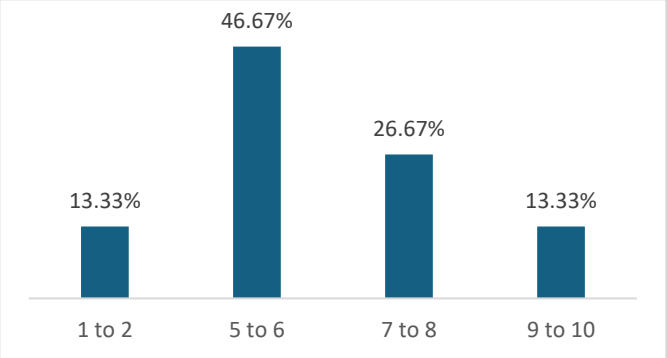
Figure 14 - Educational qualifications of respondents-H&H



D. Number of family members

Figure 15 - Number of family members -H&H

Households were also enquired about total family members living in their household. No respondent reported having 3 to 4 family members while 47% reported having 5 to 6 family members. Nearly 40% of the respondents reported living with more than 6 family members.



E. Primary source of income

Individual farmers were also enquired about the status of their primary source of income. Daily wage labour was reported by the maximum number of respondents as their primary source of income. While nearly 90% respondents reported having owned land only 20% of the respondents reported agriculture as their primary occupation. Farm labour was reported as primary source by 33%.

Table 12 - Primary source of income-H&H

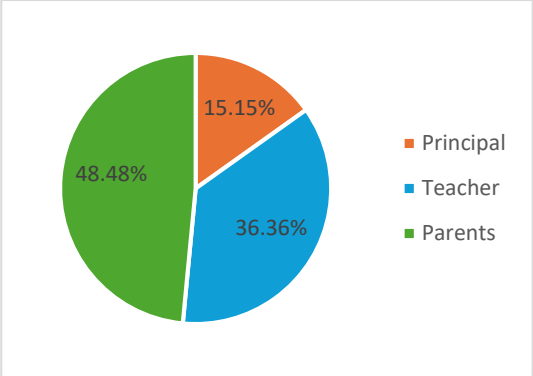
Primary Source of Income	Percentage
Agriculture	20.00%
Daily Wage Labour	33.33%

Skilled Worker	6.67%
Farmer Labour	26.67%

3.4 Demographic Profile-PoE

Figure 16 - Categories of Respondents covered-POE

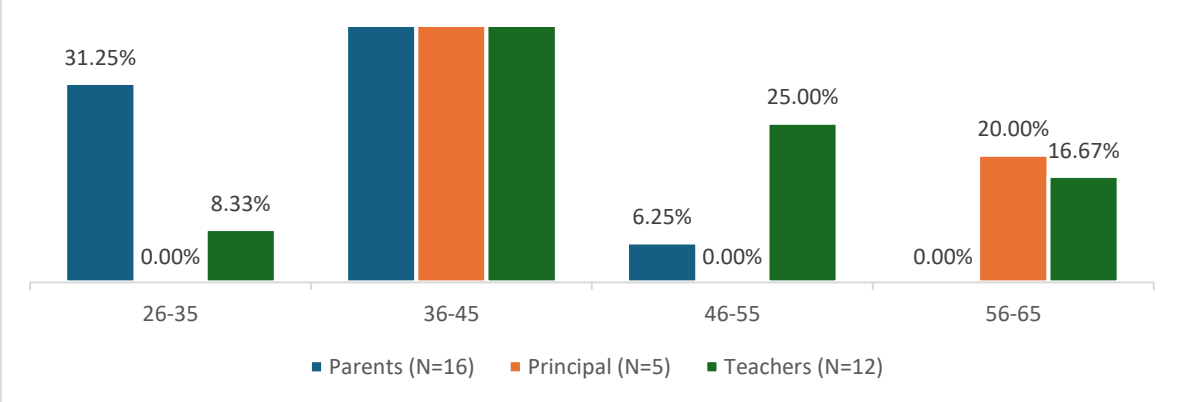
For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into principal (infrastructure available), parents (SMC members), and teachers (capacity building). In P0433, the beneficiary categories amongst the respondents were all of them. Almost half of the respondents were parents. 36% were teachers and the rest were principals.



A. Age categories

The survey captures the age categories of the respondents to understand the distribution and representation of different age groups for them. Around 60% of all the respondents fell in the age bracket of 36-45 years, while the rest felled under other brackets.

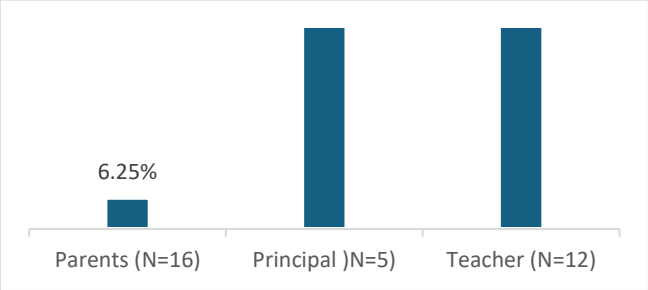
Figure 17 - Age Categories of Respondents covered-POE



B. Gender

Gender profiles of the respondents were also checked. Only 5% among the parents were male respondents. 50% of the teachers were males while all the principals were males.

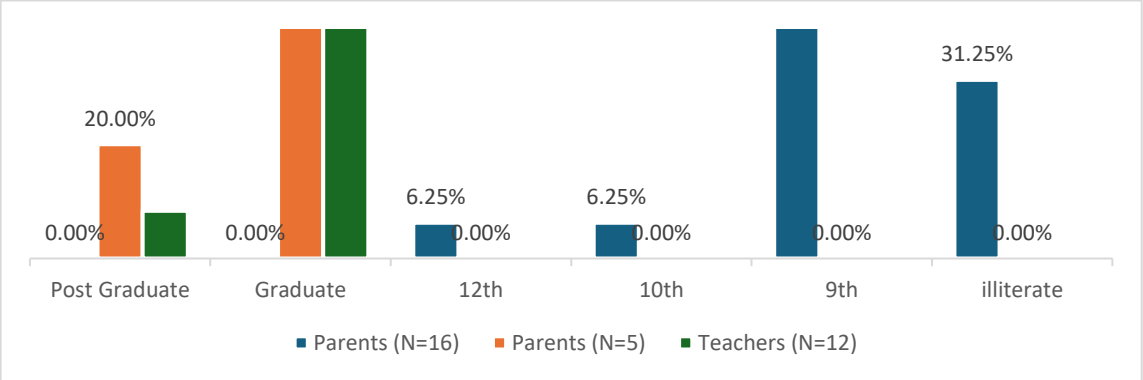
Figure 18 - Male proportions of respondents-POE



C. Educational Qualifications

Respondents were also asked about their highest education that they have received. 92% of the teachers reported completing graduation while 80% of the principals reported completing graduation. Nearly one-thirds of the parents were illiterate, and more than half did not complete class 10th. Slightly above 10% reported completing at least class 10th.

Figure 19 - Educational Qualification of the respondents-POE



3.5 OECD DAC Scores

This section will also provide a detailed explanation of the results achieved in the analysis section. Rankings scored in each category of DAC criteria along with composite program ranking will also be provided. Defined below is an explanation of how the most relevant characteristics were defined:

Table 13 - Scoring Matrix

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
1	Relevance	Beneficiaries need alignment	Direct beneficiaries (project specific)- survey CTO	60%	W1: 15%	The criterion is to assess whether the objectives align with local and global needs and context. Identification of a relevant local body and program area warrants 15% to 20% weightage based on design quality. We are suggesting keeping
		Local context alignment	IA, HDFC project team, Beneficiary groups	30%		
		Quality of design	IA, HDFC project team	10%		

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
						the score at 15% for appropriate scoring.
2	Coherence	Internal Coherence	HDFC project team- Qual	50%	W2: 10%	For coherence, we are assessing how well the intervention fits both internally and externally. In the longer run, a higher coherence percentage usually implodes more significant indicators like Efficiency, effectiveness, and impact. Based on the project duration, It is advised to keep the score at 10%.
		External coherence	IA, HDFC project team- Qual	50%		
3	Efficiency	Timeliness-	Direct beneficiaries	30%	W3: 15%	The criterion focuses

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
			(project specific)			on how well & judiciously the resources are utilized. In a multi-faceted program, efficiency warrants nearly a fifth of the proportion i.e. 20%. However, considering the program was initiated during covid, more impetus should be given to effectiveness rather than efficiency putting the score at 15%.
		Quality of service provided	Direct beneficiaries (project specific)- Survey CTO	30%		
		Operational efficiency	IA, HDFC project team	20%		
		Project design	IA, HDFC project team	20%		
4	Effectiveness	Interim Result (Outputs & Short-	Direct beneficiaries (project specific)- Survey	25%	W4: 22.5%	Effectiveness assesses how well the

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
		term results)	CTO			objectives are mapped and achieved. Effective Objective mapping is extremely relevant when covering multiple programs and beneficiaries usually warranting more than a fifth of the proportion. 22.5% weightage is advisable.
		Reach (target vs Achievement)	HDFC -MIS- data variation compared with actual reach *(based on interaction with IA)*	25%		
		Influencing factors (Enablers & Disablers)	IA, HDFC project team, Direct Beneficiaries- RA should triangulate the data & synthesize the evidence.	20%		
		Differential results (Need Assessment)	IA, HDFC project team	20%		
		Adaptation over time	IA	10%		
5	Impact	Significance- (outcome)	Direct beneficiaries (project specific)- Survey	50%	W5: 25%	Impact is appropriately mapped at 25% as it is

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
			CTO			the most important factor.
		Transformational change-	Direct beneficiaries (project specific)- Qual data	30%		
		Unintended change	Direct beneficiaries (project specific)- Qual data	20%		
6	Sustainability	Potential for continuity	Direct beneficiaries (project specific)- Survey CTO	60%	W6: 7.5%	Sustainability essentially needs a system check where in it is verified whether the program can function effectively without any further support. Herein the nature of program requires concurrent involvement
		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%		

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
						considering nascency of the program. 7.5% score is therefore advised.
7	Branding	Visibility (visible/word of mouth)	IA, Direct beneficiaries-Qual	100%	W7* 5%	

The above table illustrates how the scoring for each DAC criterion is computed. To ease the management the multitudes of sub-categories and categories during the computation, average scores of each sub-category were calculated. These averages were then combined and a weighted average all the sub-categories were taken over activity category. The weights were assigned based on the total observation in that particular activity. Finally, a normalisation computation was done to calculate a unique score for each of the seven characteristics. Following table provides a snapshot of scores computed for all the DAC characteristics.

A. SDLE

Table 14 - DAC Scores-SDLE

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	3.69	60%	3.85
	Local context alignment	4.33	30%	
	Quality of design	3.31	10%	
Coherence	Internal Coherence	2.21	50%	3.11
	External coherence	4.00	50%	
Efficiency	Timeliness - Quality of service provided	4.17	30%	3.63
		4.17	30%	
	Operational efficiency	3.01	20%	
	Project design	2.67	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	3.61	25%	3.28
	Reach (target vs Achievement)	3.61	25%	
	Influencing factors (Enablers & Disablers)	2.97	20%	
	Differential results (Need Assessment)	2.44	20%	
	Adaptions over time	4.00	10%	
Impact	Significance- (outcome)	3.53	50%	3.94
	Transformational change-	4.11	30%	
	Unintended change	4.70	20%	
Sustainability	Potential for continuity	2.07	60%	2.28
	Sustainability in project design & strategy-	2.60	40%	
Branding	Visibility (visible/word of mouth)	4.00	100%	4.00
				3.53

➢ **Overall Performance**

The evaluation reveals a generally strong performance, with particularly high weighted scores in Impact (3.94), Efficiency (3.63), Effectiveness (3.28), and Branding (4.00). These indicate that the project is not only well-executed but also likely to generate meaningful and lasting results. Coherence (3.11) is performing well, though with slightly more variability. However, Sustainability (2.28) emerges as the weakest area, raising concerns about long-term continuity after the project lifecycle ends.

a. Coherence

The project is perceived as internally and externally coherent — aligned with policies, partners, and internal logic. However, the lower weighted score suggests coherence is slightly undervalued in decision-making or strategy prioritization. Insight: Strengthening integration across stakeholders and policy frameworks could enhance synergy and reduce operational friction.

b. Efficiency

The project is highly efficient, achieving strong results with optimal use of time and resources. The slightly lower weighted score compared to the average suggests it may be valued slightly less in strategic terms but still represents operational excellence. This efficient delivery is a competitive advantage. Maintaining this pace while expanding scope could be a strategic focus.

c. Effectiveness

The project is effective in achieving its stated goals. With scores close to 4, both in average and weighting, this shows a well-aligned design-to-delivery pathway and measurable progress. Continuous refinement and data-informed management could push this into high-performance territory.

d. Impact

The SDLE project is making a meaningful difference. Stakeholders consistently rate it highly in terms of the positive changes it is fostering. The alignment between a strong average and the highest weighted score highlights the project's real and perceived long-term value. This is a core strength and likely a key outcome area. Continuing to invest in scalable, systemic impacts will amplify long-term benefits.

e. Sustainability

Sustainability is the weakest performing area, with low scores across both perceptions and strategic weighting. This points to real concerns about the durability of outcomes once project support ends. There is a critical need to enhance sustainability planning —through capacity building, local ownership, funding diversification, and integration with permanent structures.

f. Branding

While branding has a moderate average score, it receives relatively high strategic weighting. This suggests that while stakeholders see room for visibility improvements, the project team or funders recognize its importance. Targeted communications, storytelling, and stakeholder engagement could rapidly improve this dimension and elevate the project's public profile.

B. NRM

Table 15 - DAC Scores-NRM

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.10	60%	4.03
	Local context alignment	4.60	30%	
	Quality of design	1.92	10%	
Coherence	Internal Coherence	2.00	50%	3.33
	External coherence	4.67	50%	
Efficiency	Timeliness - Quality of service provided	4.47	30%	3.33
		4.47	30%	
	Operational efficiency	3.50	20%	
	Project design	3.00	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	3.58	25%	3.09
	Reach (target vs Achievement)	3.58	25%	
	Influencing factors (Enablers & Disablers)	1.50	20%	
	Differential results (Need Assessment)	3.00	20%	
	Adaptions over time	4.00	10%	
Impact	Significance- (outcome)	4.16	50%	4.28
	Transformational change-	4.00	30%	
	Unintended change	5.00	20%	
Sustainability	Potential for continuity	1.28	60%	2.39
	Sustainability in project design & strategy-	3.20	40%	
Branding	Visibility (visible/word of mouth)	2.58	100%	2.58
				3.58

➢ Overall Performance

The evaluation reveals a generally positive performance, with strong scores in Relevance (4.03), Impact (4.28), and Efficiency (3.98) suggesting the project is both well-targeted and well-executed. Effectiveness (3.9) and Coherence (3.33) also contribute positively. However, there are notable weaknesses in Sustainability (2.04) and branding (2.51) indicating potential issues in the project's long-term viability and visibility. The balance between average and weighted scores reveals where stakeholders and strategic priorities converge—and where they diverge.

a. Relevance

Relevance is among the top-performing areas, suggesting the project is strongly aligned with the needs of beneficiaries and the local context. The close match between the average and weighted scores also indicates both perceived and strategic alignment. Maintaining this alignment is crucial, as relevance is foundational to success in all other criteria.

b. Coherence

Stakeholders see this project as highly coherent, meaning well-aligned internally and with external frameworks. However, the moderate weighted score suggests that coherence may not be receiving the strategic emphasis it deserves. Enhancing coherence further, particularly in systems alignment and partnerships, could improve coordination and reduce duplication.

c. Efficiency

High average scores reflect stakeholder recognition of smooth and timely implementation. The slightly lower weighted score may suggest that while efficient delivery is appreciated, it's not the highest priority. Efficiency is a core enabler for impact. Sustaining these levels will help optimize outcomes within budget and time constraints.

d. Effectiveness

The project is generally effective in meeting its objectives. While solid, this is an area with room to grow, particularly in improving consistency of results across different activities or locations. Using monitoring data to make adaptive decisions could raise this score further over time.

e. Impact

Impact scores suggest that the project is likely delivering meaningful results. The slightly higher weighted score indicates that stakeholders consider impact a key strategic outcome. Continued focus on delivering and demonstrating long-term, measurable change will reinforce this strength.

f. Sustainability

This is the lowest-performing criterion. The poor average score reveals stakeholder concerns about whether the project's benefits will last after external support ends. The weighted score, while slightly higher, shows it is a recognized but underperforming priority. A greater emphasis is needed on sustainability strategies—such as community ownership, integration with institutions, and long-term financing.

g. Branding

The project lacks strong visibility or a distinct identity among stakeholders. The gap between the average and weighted scores may reflect a recognized need to improve branding, even if it hasn't yet been prioritized. Enhancing the project's public image and communication could increase recognition, support, and advocacy potential.

C. H&H

Table 16 - DAC Scores-H&H

DAC Criteria	Indicators	Average Scores	Weightage	Final Score

Relevance	Beneficiaries need alignment	3.51	60%	3.64
	Local context alignment	4.00	30%	
	Quality of design	3.33	10%	
Coherence	Internal Coherence	1.79	50%	2.29
	External coherence	2.79	50%	
Efficiency	Timeliness - Quality of service provided	3.95	30%	3.72
		3.95	30%	
	Operational efficiency	4.00	20%	
	Project design	2.75	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	3.07	25%	2.59
	Reach (target vs Achievement)	3.07	25%	
	Influencing factors (Enablers & Disablers)	1.50	20%	
	Differential results (Need Assessment)	3.00	20%	
	Adaptions over time	1.50	10%	
Impact	Significance- (outcome)	3.51	50%	3.44
	Transformational change-	4.17	30%	
	Unintended change	2.17	20%	
Sustainability	Potential for continuity	1.98	60%	2.99
	Sustainability in project design & strategy-	4.50	40%	
Branding	Visibility (visible/word of mouth)	3.17	100%	3.17
				3.16

- **Overall Performance**

The data presents a mixed performance profile. The project scores well in Efficiency (3.72), Effectiveness (2.72), Relevance (3.64), Impact (3.44) and Branding (3.17) indicating competent execution and contextual appropriateness. However, Sustainability (2.89), Coherence (2.29) reveals challenges in ensuring long-term outcomes and show substantial weaknesses with coherence absent in perceived or weighted scoring.

a. Relevance

The project aligns well with the needs of beneficiaries and the context in which it operates. The close alignment of average and weighted scores reflects mutual recognition of this strength. Relevance serves as a strong foundation. Continued community engagement and adaptive programming will help sustain this advantage.

b. Coherence

This complete absence suggests a serious shortfall in how the project connects internally (between components) and externally (with partners or policy frameworks). A coherence audit is necessary to identify misalignments, overlaps, or disconnects that may be undermining overall effectiveness.

c. Efficiency

This is the strongest performing area, demonstrating that the project is operationally sound. Activities are likely being delivered on time and with good use of resources. The project's efficiency enhances credibility and cost-effectiveness. Maintaining this trend is vital for overall success and donor confidence.

d. Effectiveness

The project is moderately effective in meeting its stated objectives. The scores suggest steady performance with some variability across components. Monitoring systems should be used to refine targeting and delivery, helping to boost overall consistency in results.

e. Impact

The intervention is beginning to significant change. The weighted score suggests impact is both a current strength and a valued future outcome. Strengthening the pathways from outputs to long-term outcomes could help boost transformative potential.

f. Sustainability

There is a significant gap between the low average score and the high weighted score, suggesting that stakeholders don't see current actions as adequate for ensuring sustainability—despite its strategic importance. This is a critical area needing immediate attention. Stronger partnerships, capacity building, and exit planning are essential.

g. Branding

Stakeholders report average observable branding or visibility, though the weighted score shows that it is considered somewhat important. Developing a branding and communication strategy could improve stakeholder recognition and engagement.

D. POE

Table 17 - DAC Scores-POE

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	3.85	60%	3.96
	Local context alignment	4.43	30%	
	Quality of design	3.25	10%	
Coherence	Internal Coherence	1.79	50%	2.79
	External coherence	3.79	50%	
Efficiency	Timeliness - Quality of service provided	4.23	30%	3.99
		4.23	30%	
	Operational efficiency	3.94	20%	
	Project design	3.33	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	3.98	25%	2.98

	Reach (target vs Achievement)	4.00	25%	
	Influencing factors (Enablers & Disablers)	2.89	20%	
	Differential results (Need Assessment)	0.00	20%	
	Adaptions over time	4.00	10%	
Impact	Significance- (outcome)	3.96	50%	3.98
	Transformational change-	4.00	30%	
	Unintended change	4.00	20%	
Sustainability	Potential for continuity	2.59	60%	2.82
	Sustainability in project design & strategy-	3.17	40%	
Branding	Visibility (visible/word of mouth)	4.00	100%	4.00
				3.55

- **Overall Performance**

The focus area shows a solid and consistent performance across most DAC criteria. The highest scoring areas— Branding (4.00), Efficiency (3.99), Relevance (3.96), and Impact (3.98) highlight a recognizable presence, strong delivery, alignment with community needs, and meaningful change. However, Sustainability (2.82), Effectiveness (2.98) and Coherence (2.79) emerges as the most critical concern, receiving the lowest weighted and average score combination with steady but show slightly less strategic emphasis.

a. Relevance

The project aligns well with the needs of beneficiaries and the surrounding context. The high weighted score suggests that relevance is a core strategic priority. Sustaining contextual alignment through local engagement and feedback will help ensure continued success and community ownership.

b. Coherence

Stakeholders rate coherence highly, indicating the project is well-aligned internally and externally. However, its moderate weighting suggests it may not be emphasized as a strategic pillar. Ensuring coherence remains a focus can reduce fragmentation and enhance collaboration with partners and policy frameworks.

c. Efficiency

Efficiency is the strongest strategic performer, indicating that the project delivers results using its resources wisely and within timelines. Stakeholder perception matches this view, suggesting that the project is well-managed and operationally strong. This is a clear strength. Maintaining and documenting these practices will be important for accountability and potential scale-up.

d. Effectiveness

The project is seen as effective in meeting its goals, though the slightly lower weighted score suggests that while important, it's not prioritized as heavily as other areas. Strengthening adaptive management and ensuring outcome tracking can further enhance effectiveness and raise its strategic value.

e. Impact

Stakeholders perceive the project as contributing significantly to long-term change. The weighted score reinforces this as a priority area. Documenting impact and integrating it into advocacy or policy narratives can increase recognition and influence.

f. Branding

The project has moderate visibility. While not among the top performers, stakeholders are aware of it, and it holds some strategic value. A more intentional communications strategy could strengthen perception, recognition, and engagement.

g. Sustainability

This is the weakest area of performance. The low scores reflect concerns that the benefits of the project may not endure beyond its active phase. To improve sustainability, the project should invest in exit strategies, community capacity building, and policy integration to extend its impact.

4. RECOMMENDATIONS

➢ **Strengthen Sustainability and Local Ownership**

Sustainability emerged as the weakest criterion across all thematic areas, with average scores ranging from 2.28 to 2.99. There is limited evidence of systemic continuity planning or community-led governance mechanisms.

Establish and empower Village Development Committees (VDCs) or Community-Based Organizations (CBOs) to manage and maintain infrastructure and services post-project.

Transition SHGs and Farmer Producer Groups (FPGs) into self-governing enterprises through leadership training, financial management workshops, and linkage-building.

Integrate exit strategies from project inception, ensuring beneficiaries are equipped to operate independently through capacity-building and institutional linkages.

➢ **Improve Internal and External Coherence**

Coherence scores were particularly low in HH (0.0) and moderate in NRM and PoE, reflecting insufficient synergy within and across thematic activities and weak alignment with external programs.
Ensure internal integration among thematic components (e.g., link agriculture interventions with nutrition and health activities).
Map and align with government schemes such as Jal Jeevan Mission, PM-KUSUM, PM-KISAN, MGNREGA, and NRLM for enhanced resource leverage.
Conduct regular stakeholder convergence meetings with government departments and partner NGOs to ensure operational harmony and reduce redundancy.
Institutionalize a coherence audit tool to periodically review program synergies and external compatibility.

- **Enhance Branding and Visibility**

Launch a branding strategy that includes village signage, visibility kits (caps, banners, bags), and community wall art acknowledging HDFC Bank's support.
Use digital and mass communication platforms (e.g., WhatsApp groups, local radio, short videos) to showcase success stories and interventions.
Organize "HRDP Impact Days" in villages to celebrate milestones, share knowledge, and foster community engagement.
Develop visual storytelling material (photo essays, case videos) for dissemination at national and local levels.

- **Deepen Livelihood Interventions through Market Linkages and Skill Diversification**

Facilitate market exposure visits and partnerships with local buyers, cooperatives, and online platforms to expand market access for SHG products and agricultural goods.
Encourage microenterprise incubation hubs that provide handholding for product development, pricing, branding, and scaling.
Expand the range of vocational training to include emerging trades (e.g., solar panel repair, digital services, tailoring, plumbing) with job placement support.
Provide seed capital or revolving funds for SHGs and microentrepreneurs to initiate or expand enterprises.

- **Boost Climate-Resilient Agriculture and Water Resource Management**

NRM activities, especially irrigation and clean energy, demonstrated high relevance and efficiency. However, sustainability and local water governance structures remain weak.
Institutionalize community-led water management groups trained in water budgeting, resource tracking, and maintenance of water infrastructure.
Promote climate-smart farming practices, including mulching, bio-fertilizers, organic inputs, and drought-resistant crops through field schools.
Introduce solar irrigation pilot clusters and document their impact for scalability.
Support afforestation drives using native species and incentivize community ownership for long-term care and ecological benefits.

- **Strengthen Health, Hygiene & WASH Interventions with Institutional Integration**

Health & hygiene scores were low due to lack of coherence and branding. While community toilets and soak pits were constructed, there is minimal behavioural change emphasis or institutional handover.

Align WASH activities with Swachh Bharat Mission guidelines and partner with local health workers (ASHA, ANM) for hygiene awareness campaigns.
Promote behaviour change communication (BCC) on menstrual hygiene, handwashing, and water safety through community events and IEC materials.
Implement school-based WASH programs to instill early hygiene practices and reduce dropouts among adolescent girls.
Ensure handover and maintenance of facilities to local school committees and village panchayats.

- **Elevate Educational Interventions through Digital and Holistic Support**

Education-related activities received strong feedback, but the reach and long-term learning outcomes were constrained by insufficient community engagement and teacher training.
Strengthen School Management Committees (SMCs) and Mata Samitis for ongoing school governance and parental involvement.
Expand smart classroom initiatives with digital tools, teacher training, and curriculum-aligned e-content.
Provide scholarships and remedial learning support for students at risk of dropping out, especially girls and marginalized children.
Institutionalize community-led school audits to monitor infrastructure, attendance, and teaching quality.

- **Institutionalize Adaptive Monitoring, Evaluation, and Learning (MEL)**

Effectiveness showed strong potential but requires enhanced data use, feedback loops, and adaptation mechanisms.
Deploy a real-time MIS system for data tracking, alerts, and decision-making at the field and district levels.
Conduct quarterly reflection sessions with field teams and community members to identify bottlenecks and adjust strategies.
Use Most Significant Change (MSC) technique and participatory video to capture and share outcome stories.

- **Expand Replicability and Learning for Scale**

Many interventions—especially in agriculture, solar energy, and SHG-based livelihoods—have demonstrated scalability potential but are yet to be systematically documented.
Create a "Replication Toolkit" with standard operating procedures, training modules, and implementation guides for key interventions.
Facilitate cross-learning visits between villages, IAs, and district teams to spread best practices.
Conduct research studies and action labs to pilot innovative solutions with high replication potential.
Partner with academic and policy institutions for evidence dissemination and advocacy at the state and national levels.

5. LIMITATIONS

Collecting data in the field for the HRDP impact assessment posed several challenges that affected the accuracy, consistency, and completeness of the findings. These challenges include:

- **Accessibility Issues**

Some field locations, particularly remote or rural areas, were difficult to reach due to poor infrastructure, or geographical barriers. This limited the ability to collect data firsthand and may result in reliance on secondary sources or incomplete information.

- **Respondent Availability and Willingness**

Field assessments depended on beneficiaries and other stakeholders making time for interviews, surveys, or focus group discussions. However, busy schedules, lack of interest, or reluctance to share honest feedback led to low response rates or incomplete data especially in qualitative surveys.

- **Dependence on Self-Reported Data**

Much of the information gathered in the field relied on self-reported feedback from beneficiaries and stakeholders. This was influenced by recall bias, social desirability bias, or a tendency to provide responses that align with expected outcomes rather than actual experiences.

- **Attribution of Outcomes**

Isolating the effects of the interventions from other concurrent development activities is complex. Multiple programs may operate simultaneously, making it difficult to attribute specific outcomes directly to HRDP.

ANNEXURE 1-CASE STUDIES

Case Study 1: How Micro interventions in SHGs brough out socio-economic developments?

HDFC Parivartan collaborated with LEADS and local community groups to implement interventions across multiple thematic areas in Bokaro's Peterbar block. The project aimed to empower rural communities through activities in agriculture and allied services through agro-infra development, capacity building, and natural resource management. To supplement this approach, curated intervening activities were aligned to promulgate enterprising and financial literacy.

In intervening villages, women-led SHG groups were supported through the provision of equipment such as grinders, threshers, computers, printers, and solar inverters. These interventions allowed SHG members to engage in income-generating activities, develop entrepreneurial skills, and attain financial independence. Women reported increased earnings and savings from spice grinding and packaging initiatives, with groups expanding to 18+ members. Enhanced coordination and record-keeping practices were also observed.

In Budhan Ghodha, computer-based micro-enterprise development enabled young women like Nivanti Kumari to transition from being passive learners to active service providers. With basic infrastructure support, she now fills forms for local students, earning approximately ₹2,000/month—a significant shift from zero income. SHG leaders in Mayapur described significant transformation due to exposure to organic farming techniques, natural manure preparation, and use of demo plots. Women shifted from chemical farming to sustainable practices, leading to increased yields and reduced costs. "We no longer buy urea; instead, we make our own compost," noted one SHG leader. Over 40 new women joined SHGs following visible results on demo plots, demonstrating strong community trust and replication of practices. Across interviews, women emphasized the empowerment gained from training sessions—both socially and economically. "We were not allowed to leave the house earlier. Now we save money, help each other, and make household decisions," stated a respondent from Mayapur. Challenges such as social stigma and resistance from male family members

Case Study 2: Integration of agriculture with sanitation and resource management

By empowering women, enhancing agriculture, digitizing education, and building local capacity, the initiative has generated tangible socio-economic outcomes. Sustained support and iterative learning will be key to preserving and expanding this progress. Natural Resource Management was implicitly woven into agricultural and enterprise activities, especially via the shift to organic farming. The use of cow urine, jaggery, and natural compost contributed to resource sustainability and reduced dependence on market inputs. Farmers learned to time crops better and adapt techniques based on seasons, helping build long-term resilience. The indirect impact of better income from SDLE activities translated into improved household management, time utilization, and resource planning. For instance, one micro-entrepreneur shared how the grinder machine reduced idle time and improved household routine, allowing for structured income generation and domestic balance.

Numerous beneficiaries reported the benefits expanding with time and learning. There was, albeit gradual, income generation through new micro-enterprises that enabled many rural women to earn for the first time in their lives. Substantial agricultural transformation via ***introduction of low-cost****, and sustainable farming techniques* ***boosted crop yields*** *and* ***reduced input dependency****. Community Ownership thrived through local stakeholders engaging into planning, implementation, monitoring, and contributing to program longevity.*

Case Study 3: How educational digitisation improved student engagement?

The organisational improvement through promotion of digital education and literacy saw substantial success in enhancing school infrastructure and pedagogy through digital classrooms, science labs, libraries, and school beautification. Across schools in Katamkoli, Mayapur, Rohar, and Budhan Ghodha Smart classrooms, libraries, and science labs were introduced. Painted walls (BaLA) with educational content made learning more interactive. Students gained access to digital content, enabling self-paced learning, especially in schools with limited teachers.

SMC members and teachers reported that attendance improved from 70-80 to over 100 in some schools. Learning outcomes improved by 5-10% in some cases. Smart class adoption filled critical teaching gaps, especially for higher classes without subject teachers. Students showed increased participation in quizzes, science exhibitions, and government exams like Akanksha.

In Budhan Ghodha and Mayapur, SMC members reported increased student engagement, improved attendance (from 70-80 to over 100), and higher retention due to interactive and visual learning tools. Digital boards, smart TVs, and colourful classrooms created a more inviting learning environment. "Children used to skip classes; now they come daily because they enjoy learning this way".

Community members actively participated in planning and upkeep of school infrastructure. Maintenance plans included protective measures for digital tools and regular teacher training. SMCs also facilitated discussions on education strategies with parents and local leaders to ensure sustainability.

However, principals and teachers reported that these interventions are also mired with several gaps and could be improved through fundamental mitigations. Network issues in remote areas

Case Study 4: Holistic development of integrated agricultural practices

The case study explored beneficiary involvement, activity implementation, and resulting outcomes across sub-sectors such as solar-powered irrigation, organic farming, goat rearing, solar street and home lighting, and educational infrastructure.

The provision of solar lift irrigation systems has transformed farming practices in drought-prone areas. Before the intervention, water scarcity hampered cultivation. With solar lifts now in place, beneficiaries report expansion in cultivated land, increased crop cycles, rise in household income. One beneficiary noted, "Earlier, farming was done on a very small scale. Now, with irrigation support, income has increased tenfold." Solar irrigation enabled year-round farming, significantly improving livelihoods. Solar home lights helped students' study without kerosene, saving money and health hazards.

Farmers received training in improved farming methods, including seed treatment and mixed cropping (e.g., chickpeas and mustard in alternating rows). Beneficiaries were also provided high-quality seeds suited to local conditions. As a result, yields improved, seed costs reduced, and farmers gained market access and bargaining power.

Goat farming has emerged as a sustainable livelihood. Beneficiaries were trained in disease management, vaccination, and shelter construction. Goat populations and incomes have increased significantly, reducing dependence on seasonal labor. One beneficiary explained, "Earlier we had to take loans. Now, if there's a need, we sell goats." PRI members emphasized the importance of promoting local breeds for better survival and highlighted the need to expand coverage to more households.

The introduction of banana cultivation through training and awareness has helped convert barren land into productive fields. Beneficiaries highlighted high yield with low water needs, income diversification, and low maintenance requirements. While community participation in horticulture remains limited, the economic benefits are clearly visible.

The VDCs have played a critical role in planning and monitoring. The implementers ensured that interventions were need-based, with conflict resolution managed through community consultation. Equitable service distribution, promotion of group-based asset management, and monthly maintenance contributions (e.g., ₹5–10 for solar systems) ensured sustainability The initiative in has generated tangible improvements in livelihoods, food security, and community well-being. Agricultural interventions, backed by solar energy and localized training, have demonstrated scalable success. Future strategies should emphasize deeper