

Impact Assessment Report

Focused Development Project (FDP) Central Region

Project Code: P0370



November 2025

TABLE OF CONTENTS

EXECUTIVE SUMMARY	4
1 CONTEXT & OBJECTIVES	7
2 PROJECT LEVEL FINDINGS	8
3 ASEET MAPPING	15
4 RECOMMENDATIONS	16
4 CASE STUDY	17
ANNEXURE 1: METHODOLOGY	18
ANNEXURE 2: Project Level Scoring	19

ABBREVIATIONS

Abbreviation	Full Form
CSR	Corporate Social Responsibility
FDP	Focus Development Program
HDFC	Housing Development Finance Corporation
IA	Implementing Agency
KVK	Krishi Vigyan Kendra
M&E	Monitoring and Evaluation
NGO	Non-Government Organisation
OECD	Organisation for Economic Co-operation and Development
SHG	Self-Help Groups
ST	Scheduled Tribes

EXECUTIVE SUMMARY

Project Snapshot

Project Summary – P0370– Centre for Microfinance

Location
20 nos of Villages, Sirohi, Rajasthan

Duration
July 2021 – June 2024



Total Beneficiaries
2630 no of
Beneficiaries

Methodology and
Sample



Methodology: Cross-sectional mixed-method design, using HDFC Bank CSR's DMS framework

Sample: 360 Surveys with respondent a total of 29 Qualitative interactions includes 15 FGDs and 14 IDIs

OECD Score

Relevance

4.5
Good

Coherence

4.8
Excellent

Efficiency

4.4
Good

Effectiveness

4.1
Good

Impact

4.1
Good

Sustainability

4.4
Good

Project Location: Sirohi, Rajasthan



Key Intervention

SDLE: Agriculture Infrastructure, Input support, Livestock Management, Output support, SHG Development

Impact At a Glance

96% women reported that SHG trainings enabled them to contribute to the house hold expenditure including education of children and health.

99% individual and 100% group farmers agreed or highly agreed to have better access to food security and nutrition.

100% group and 99% individual farmers said their farm production has increased, which resulted in higher profit and income from the farm.

100% SHG members either agreed or highly agreed that the interventions helped them to earn a living for themselves. It has reduced their dependency on any other family member.

4.3

Theme Wise Impact Score

4.1
Overall Impact
Score

4.4
Overall Sustainability
Score

4.3
SDLE

Key Achievements

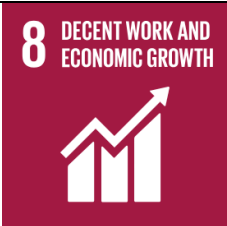
99% respondents rated the intervention as **high Priority (57%)** or **essential support (42%)**, reflecting strong alignment of activities with community need.

98% respondent stated that the interventions were provided '**On time**' with **2%** receiving with a **slight delay**.

98% respondents found the quality of the interventions to be either good or very good.

89% respondents continue to benefit from the interventions frequently, while another **10%** reported **moderate use**.

Contribution to regional and global goals

Sustainable Development Goals (SDG)	Project Outcome Alignment	Outcome Evidence
 3 GOOD HEALTH AND WELL-BEING	- Improved availability and access to water for irrigation as well as drinking due to construction/renovation of check dam and anicut. - Encouraging organic or low-chemical farming minimizes harmful pesticide exposure.	99% of the respondents have access to better food security and nutrition.
 5 GENDER EQUALITY	- The project strengthened women's participation through Self-Help Groups (SHGs), enhancing their confidence, decision-making ability, and financial literacy. - Enhanced opportunities to skill-building and livelihood opportunities for women.	Of the SHG women surveyed, 98% of the respondents believe that the interventions has helped women to earn a living.
 8 DECENT WORK AND ECONOMIC GROWTH	- Training farmers in improved farming techniques enhanced employability and productivity. - Through savings and internal lending, SHGs provide small loans for livelihoods, reducing reliance on informal credit and boosting household income and economic growth.	- Farm input cost has reduced significantly for 97% of the farmers. - Of the farmers surveyed, farm income has increased for 90% of the farmers.

Learnings

What Worked	Why Can be Improved
✓ Engaging SHGs effectively: The intervention encouraged saving and inter-loaning within the groups which reduced dependence on moneylenders, enabling members to access credit at lower interest rates. This encouraged the groups to continue the practice of saving due to easily availability of loan when required. ✓ Formation of groups to ensure sustainability: Formation of LI groups and provision of helplines proved effective in ensuring continued maintenance and long-term support ✓ Effective market linkage: The initiative effectively strengthened market linkages by connecting farmers to the NGO's existing dairy for milk sales and facilitating access to external vegetable markets. Introducing fat-based pricing for milk and expanding vegetable market reach enabled farmers to secure higher and more reliable incomes. The targeted linking of livestock owners to dairies reflected strong context-specific planning and contributed significantly. to improved livelihood outcomes. ✓ Effective infrastructure for agriculture and	✗ Lack of formal feedback mechanism: The community insights were captured informally rather than through a structured process. While this created space to receive feedback, a systematic approach could have further highlighted community voices and implementation experiences.

livestock: Investments in infrastructure, such as sprinklers, lift irrigation systems, goat and poultry sheds, and anicuts directly addressed farmers' needs and contributed to improved agricultural productivity and better livestock management. ✓ Effective mid-course correction: During the first phase, small shelters were provided to beneficiaries for hens and goats. However, the limited space led to unhygienic conditions. Consequently, larger and better-designed shelters were later introduced, improving animal health and safety. These upgraded shelters also protected hens from dog attacks, safeguarding the farmers' income. ✓ Engaging subject matter experts: The project was supported by full-time subject matter experts in agriculture and livestock, ensuring that all interventions were technically sound and contextually appropriate. Their on-ground guidance strengthened implementation quality, improved problem-solving, and helped tailor solutions to the specific needs of farmers and livestock owners.	
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Way Forward

Scale up	Fix
The cattle induction program, which provided improved-breed buffaloes to existing livestock farmers and linked them to dairies offering payments based on milk fat content, led to a noticeable increase in farmers' income. Given its positive economic impact, this intervention should be scaled up to benefit a larger number of livestock farmers across project areas	Monitoring and feedback mechanisms should be strengthened.

CONTEXT & OBJECTIVES

Context

HDFC bank carries out its CSR activities under the umbrella of 'Parivartan', through which it tries to reach out to communities and enable them to shift from poverty to growth. Through interventions in the areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy, Parivartan aims to contribute towards the economic and social development of the country by sustainably empowering its communities.

The Focused Development Program (FDP) of HDFC Bank CSR is one among its many important programs, where the Bank chooses an implementing partner with expertise in one of the focus areas and tries to improve the lives of the target beneficiaries around that particular focus area. Systematic routine monitoring and independent evaluations are regularly undertaken to assess the effectiveness of projects under their programs.

Project Portfolio

Project code, title, IA	P0370_Holistic Rural Development Program (Centre for Microfinance)
Duration	1 st January 2021 to 31 st December 2024
Region	Central Region
Location	Sirohi, Rajasthan
Beneficiaries	2630 HH
Interventions	Exposure visits, distribution of sprinklers, seeds, granules, construction/renovation of anicut, solar lift irrigation, bunding, trenching and levelling, training on use of organic fertilizer, goat poultry rearing and training, shelter for goats and hens, hi-tech nursery, formation of Water User Group (WUG), training of farmers on improved animal management practices, animal health camps, demonstration provision of supporting community through improved breed, market linkage for vegetable selling, linkage to a pre-existing dairy for milk selling.
Goal	Transforming livelihoods, quality of life and increasing income of 2600 small and marginal farmers through multi-layered livelihood interventions and access to better irrigation.

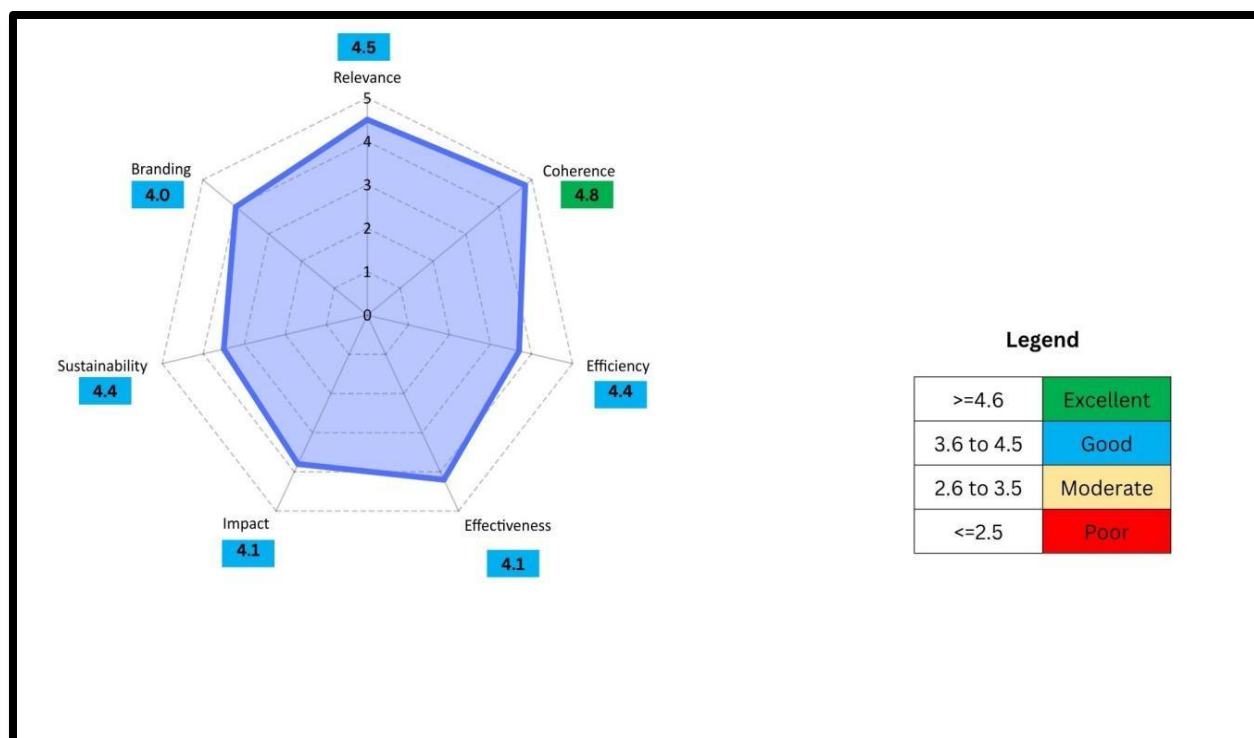
PROJECT LEVEL FINDINGS

OECD Parameter-wise Scoring

P0370- CENTRE FOR MICRO-FINANCE-
FOCUSED DEVELOPMENT PROGRAM

OVERALL PROJECT SCORE
Good

4.3



Findings by OECD Criteria

Relevance
(Good)

4.5

- ❖ All respondents rated the interventions as either “high priority” (57%) or “essential support” (43%), indicating strong community demand and perceived relevance. Similarly, all respondents rated the intervention positively — 38% found it adequate, 43% adequate, and 19% extremely adequate.
- The interventions implemented under the project were highly relevant and aligned with the beneficiaries’ needs, particularly **addressing urgent water-related challenges that had previously limited agricultural productivity**. Among all water related interventions, **sprinkler systems, anicut renovation, and solar lift irrigation proved most relevant, and aligned with local needs, significantly contributing to the enhancement of community livelihoods**.
- **The cattle induction program** in Dhanera village effectively addressed community needs. Since most households owned livestock, interventions **like deworming and vaccination directly responded to their existing requirements**.

	The intervention demonstrated strong alignment with the local context, where beneficiaries previously relied on middlemen for selling milk and sold vegetables only within the village. A beneficiary shared <i>“before the project, no formal market channels were available to the community. The intervention created structured and reliable avenues for selling produce, opening a consistent and improved source of income for farmers”</i>.
Coherence (Excellent) 	- The project had high internal coherence. This highlights the alignment of the project with the vision of both HDFC Bank Parivartan and NGO. Both the organizations have strong commitment towards improving the livelihood of the farmers. - There were no overlaps or duplication of the interventions, suggesting high external coherence. - The implementing agency collaborated with KVK for training related to poultry and goat rearing.
Efficiency (Good) 	❖ 97% of the respondents reported that interventions were delivered on time. Regarding quality of services, 98% of the respondents believe that the quality of services was either “good” or “very good”. - None of the SHG members had previously received training or information on the benefits of SHG participation from government departments or NGOs. Therefore, the project’s training sessions proved highly efficient in building foundational knowledge, enabling members to quickly understand and apply the concepts in their group activities. Such as, farmers were previously unaware of the types of feed essential for maintaining chick health. The training equipped them with this knowledge, enabling them to improve the overall health and survival of their poultry. - Under the cattle induction program, the NGO strategically provided improved-breed buffaloes only to farmers who were already engaged in livestock rearing, ensuring that the support reached those with existing infrastructure and experience. This approach minimized the risk of resource wastage and enhanced the likelihood of successful adoption. Additionally, farmers who demonstrated genuine interest and preparedness to rear livestock were also considered, ensuring optimal use of resources while fostering sustainable outcomes. - The project’s change pathway remains largely theoretical, with no established mechanism in place to systematically monitor or track progress toward intended outcomes
Effectiveness (Good) 	❖ Overall, 96% of the respondents believe that the interventions were either moderately effective or highly effective while 4% remain neutral. - Targets were achieved, and the interventions largely realized their intended impact. Adaptation over time was high. In the initial phase, small shelters were provided to beneficiaries for rearing hens and goats. However, limited space led to issues such as poor hygiene and livestock mortality. In response, larger shelter structures were introduced in subsequent phases, demonstrating the project’s ability to adapt based on field learnings and beneficiary feedback. - The project was highly inclusive. The communities were largely ST. The implementing partner made dedicated efforts to involve women in various capacity-building sessions. Women actively participated in most interventions and were members of the groups formed for infrastructure maintenance. The participation of elderly women was also ensured. The intervention had no significant enablers or disablers to help or hinder the activities during the project.

Impact (Good) 4.1	❖ 99% respondents are benefiting for the interventions. ❖ 89% have adequate or excellent measures to sustain the interventions. • The interventions addressing water scarcity including the renovation of anicuts, construction of gabions, and distribution of sprinklers significantly improved water availability, leading to enhanced agricultural productivity and increased farmer incomes. The survey findings reveal that, 100% group farmers and 85% individual farmers observed increase in farm profit due to the interventions. Before the distribution of sprinklers, farmers relied on flood irrigation, which was time- consuming and water intensive. The introduction of sprinklers has reduced both time and water usage, enabling more efficient and sustainable crop management. Additionally, bunding enhanced soil moisture retention, leading to improved productivity and higher yields. which strengthened resilience and sustainability in agriculture. 99% farmers reported increase in crop yield and farm production. • The renovation of anicuts also contributed to a rise in groundwater levels, ensuring year- round water availability. • The construction of poultry sheds helped protect hens from wild animal attacks leading to improved income. • The use of bio-decomposers enhanced overall agricultural productivity, reducing farmers’ expenditure on chemical fertilizers such as DAP and urea. 70% respondents agreed and 27% highly agreed that the intervention has led to significant reduction in farm input cost. • SHG women were trained on the importance of savings and the practice of inter- loaning among members. 98% women either agreed or highly agreed (54% agreed; 44% highly agreed) involvement of women in SHG has helped them earn a living. A women quoted <i>“We can now decide where and how much to spend. We are not answerable to anyone, and we no longer have to ask anyone for money”.</i> • This reduced their dependence on moneylenders, lowered interest rates on loans, and empowered them to make financial decisions independently. A strong majority of women respondents (96%) reported increased participation in household decision-making. • Before the intervention, farmers sold milk through middlemen. By linking the livestock farmers directly to the dairy, payments are now made based on fat content, resulting in increased incomes of farmers. • An unintended positive outcome was observed in Dhanera village following the cattle induction program. Livestock farmers who received improved-breed buffaloes gained additional benefits when male calves were born, as these could be sold at higher prices due to their superior breed quality.
Sustainability (Good) 4.4	❖ Overall, 89% of respondents reported the presence of sustainability measures — 62% rated them as adequate, 27% as excellent, and 10% noted that some measures were in place. ❖ The interventions continue to be actively utilized — 78% of respondents reported that the benefits are largely sustained, while 21% continue to receive ongoing benefits. This reflects the lasting impact and long-term relevance of the initiatives. • Interventions demonstrated good sustainability, reflected in the continued adoption of practices. • Farmers continue to adopt improved agricultural techniques such as staking or tomato plants to prevent fruit rot, a practice that helped farmers minimize losses and enhance productivity. Likewise, most farmers continue to use sprinklers, organic fertilizers and yellow sticky traps. • Market linkages for vegetable and milk sales have been successfully sustained, enabling farmers to maintain steady income streams and build strong, trust-based relationships with buyers and the local dairy. • A helpline number was established, and water user groups were formed to manage infrastructure such as lift irrigation, ensuring the sustained

	effectiveness of the interventions.
Branding (Good) 	• Awareness of the beneficiaries about implementing NGO, was high, whereas understanding of HDFC CSR's role was moderate. • The success of most interventions helped build a positive perception of both the implementing partner and HDFC Bank Parivartan within the community.

Analysis & Insights by Intervention Type

Intervention Type	Analysis Insights
Agriculture 	❖ Interventions such as the distribution of seeds, yellow sticky traps, and organic pesticides were conducted as one-time activities. ❖ Community members were informed about the local suppliers and shops from which the implementing partner had procured these inputs, enabling continued access in the future. ❖ Under the cattle induction program, improved-breed buffaloes were strategically provided to farmers already engaged in livestock rearing or demonstrating genuine interest and readiness. This targeted approach ensured efficient resource use and minimized wastage. ❖ In some villages, lift irrigation structures were renovated, while in others, new lift irrigation systems were installed, enhancing irrigation facilities. ❖ High-quality standards led to durable infrastructure requiring minimal maintenance, with all interventions remaining fully functional. Sprinkler installation proved highly beneficial, enabling farmers to save water and expand cultivation over a larger area.
Self-Help Group 	❖ The SHGs started practicing regular savings and inter-loaning because of which their dependency on money lenders reduced.

Key Impacts & Evidence of Change

- **Increased income of the farmers:** The renovation and construction of water infrastructures like anicuts, and solar lift irrigation systems contributed to the rise in groundwater levels and better irrigation facilities and higher agricultural productivity.
- **Gender Empowerment:** Strengthening women through SHGs significantly boosted their confidence in financial management. Regular saving and lending within the group not only empowered them economically but also provided access to affordable credit through internal loans, reducing dependence on external moneylenders and promoting greater financial independence and stability.
- **Usage and Adoption:** The interventions received widespread acceptance from community members. This played a crucial role in ensuring the project's effectiveness and long-term sustainability.

Key Factors influencing Performance

High Performance Drivers	Low Performance Drivers
Inclusiveness: The project was highly inclusive, effectively engaging Scheduled Tribe (ST) communities and women across interventions. Along with that involvement of women in Water User Groups and various infrastructure maintenance committees encouraged women empowerment and leadership. Adaptiveness: The project demonstrated high adaptability. For example, after initial challenges with small poultry and goat shelters, larger structures were provided based on feedback, improving livestock survival and hygiene. Organizational capacity enhanced long-term sustainability: One key aspect contributing to sustainability is that the implementing agency has full-time employees who are subject-matter experts in agriculture and livestock. Strategic site selection: Careful identification of anicut and check dam along with its optimal locations has been critical to ensuring the success and effectiveness of infrastructure interventions. Exposure visits: Exposure visits to nearby villages with successful lift irrigation systems proved effective for the implementing agency, as they visibly demonstrated the benefits to community members. Firsthand observation and peer interaction-built trust, resulting in greater willingness to adopt and participate in the intervention.	Gaps monitoring mechanisms: The program lacked formal monitoring mechanism. There were gaps in systematical monitoring or track progress toward intended outcomes, indicating a gap in project evaluation.

Best Practices Worth Replicating

Establishing Hi-tech Nursery: The establishment of a hi-tech nursery provided significant benefits for enhancing agricultural productivity and sustainability. It enabled farmers to cultivate a wider variety of vegetables year-round and supported the production of off-season crops, allowing diversification beyond traditional varieties and seasons. Replicating this model in other regions can strengthen local agricultural systems, promote self-reliance in seedling

production, and create livelihood opportunities through technology-enabled farming practices.

Cattle Induction Program: The cattle induction program in Dhanera village is a notable best practice for promoting livestock development. Improved-breed buffaloes were provided to livestock owners and connected farmers to local dairy collection points, guaranteeing stable market access and reliable income. This model could be replicated for rural livelihood enhancement and dairy sector strengthening in similar contexts.

Veterinary services: Livestock vaccination, deworming, and artificial insemination (AI) programs were implemented to improve animal health. These interventions strengthened veterinary care, reduced disease incidence, and enhanced reproductive efficiency, leading to higher milk yields and more stable incomes for farmers. Additionally, calcium supplements provided by the implementing partner further improved livestock health and milk productivity, contributing to increased farmer earnings.

Careful identification of sites for renovation/construction of water structures: Careful identification of sites for water structure renovation and construction ensured that the water infrastructures are both effective and sustainable. This approach resulted in maximizing the number of beneficiaries and optimizing resource use. As a result, this enhanced agricultural productivity and reduced water scarcity.

Factors Driving Performance, Sustainability & Impact

Parameter	Enablers	Challenges
Performance	• Strong Institutional Partnerships: Collaboration with KVKs and involvement of Panchayats, school leaders, and local administrators enhanced coordination and site access. • Targeted Support and Resource Optimization: Improved-breed cattle were given to experienced livestock owners, ensuring efficient resource use and high adoption rates. • Inclusive and Gender-Responsive Design: Women's participation in SHGs and WUGs promoted leadership, decision-making, and improved financial independence. • Adaptability and Responsiveness: Design modifications (e.g., larger livestock shelters) based on field feedback demonstrated adaptive learning and responsiveness to community needs.	• Weak Monitoring Mechanism: Absence of a formal M&E system limited real-time tracking and adaptive management. • Limited Branding Awareness: While implementing NGO visibility was high, awareness of HDFC CSR's role was moderate. • Capacity Gaps: Field-level staff required more systematic technical and managerial training for long-term efficiency. • Limited Functional Assets: Of the eight milk collection
	• Exposure and Demonstration Visits: Practical exposure to functional lift irrigation and agriculture models increased beneficiary confidence and adoption.	centers established, two became non-functional due to maintenance issues. • Resource Constraints: Limited financial and logistical capacity restricted scaling of successful practices.

Sustainability	• Continued Use of Assets and Practices: 78% of respondents reported sustained use and benefits from project interventions (sprinklers, organic fertilizers, livestock sheds, etc.). • Strengthened Community Institutions: Formation of SHGs, WUGs, and Lift Irrigation groups ensured local ownership and maintenance of assets. • Behavioural Change and Financial Discipline: Sustained SHG savings and inter-lending practices reduced dependency on moneylenders. • Market Linkages: Continued sale of vegetables and milk to formal markets strengthened economic sustainability. • Post-Project Support Mechanisms: Provision of a helpline number and community-led maintenance groups ensured continuity of infrastructure use. • High Quality Infrastructure: Durable assets required minimal maintenance, ensuring longer operational life.	• Moderate Institutional Continuity: Some community groups remained informal and lacked structured governance to sustain operations independently. • Maintenance Gaps: Inadequate upkeep led to partial non-functionality of infrastructure like milk collection centers. • Limited Exit Strategy: One-time input distribution lacked mechanisms for replenishment or continued access. • Youth Disengagement: Limited interest among younger community members in traditional agriculture and livestock-based livelihoods affected long-term continuity. • Dependence on Implementing Partner: Ongoing reliance on NGO support for market linkages and technical guidance hindered self-reliance.
Impact	• Enhanced Agricultural Productivity: Renovation of anicuts, solar lift irrigation, and sprinkler systems improved water access and crop yields. • Income Growth: Increased groundwater availability and efficient irrigation led to higher agricultural income. • Gender Empowerment: SHG training enabled women to manage savings and credit, reducing reliance on moneylenders and enhancing decision-making. • Livestock Health Improvement: Vaccination, deworming, and better breeds increased milk production and income stability. • Unintended Positive Effects: Sale of improved-breed male calves generated additional income. • Environmental Benefits: Use of bio-decomposers reduced chemical fertilizer dependence and improved soil health.	• Monitoring Gaps: Lack of outcome tracking mechanisms limited evidence on long-term impact. • Scalability Limitations: Some models (like poultry sheds or anicut renovation) were localized and not replicated across other villages. • Limited Private Sector Linkages: Market interventions were not fully institutionalized beyond immediate project partners.

ASSET MAPPING

Asset Mapping - P0370					
Intervention Area	Assets provided	Physical availability	Functionality	Utilisation	HDFC Bank CSR branding
SDLE	35	100%	fully functional (In majority of the villages)	Fully utilised as intended (In majority of the villages)	100%
Assets provided under each intervention area include: SDLE: Anicut, Lift irrigation, water pump Observations: Visibility and branding of HDFC CSR is good at the intervention sites. Community members are very much involved in the operation and maintenance of the assets.					

RECOMMENDATIONS

High Priority	Medium Priority	Low Priority
Improving community awareness of HDFC Bank: While the community is widely familiar with implementing agencies, it is recommended to enhance awareness efforts about HDFC Bank among community members to ensure clear recognition. <i>(Responsibility: IA Project team)</i>	Strengthening maintenance system: While the beneficiaries are aware about the helpline number that can support them to maintain the infrastructure, the implementing agency can create a district technician pool with fixed response time to increase efficiency. <i>(Responsible: IA + CSR team)</i>	Enhance SHG members digital financial skills: Along with financial literacy, it is recommended to provide digital literacy to SHG members. This will enhance the ability to manage funds through digital means. <i>(Responsible: IA)</i>
No high priority recommendations	Strengthening SHG training through NRLM convergence: Establish district-level agreements to link with NRLM to provide improved training to the SHG. <i>(Responsible: District administration + IA + Project team)</i>	No low priority recommendations

CASE STUDY

Driving Year-Round Vegetable Cultivation and Community Livelihoods

Suresh Kumar from Reodar village benefited from a hi-tech nursery established under the project, which provided high-quality seedlings of tomato, spinach, and other vegetables. He was selected as a beneficiary based on his capacity and willingness to adopt new technologies.

Previously, he could cultivate vegetables only during specific seasons. The hi-tech nursery enabled year-round sapling production, independent of temperature fluctuations, making cultivation more efficient and reliable. **“I am able to sell many vegetables within the village itself”**. This intervention not only allowed him to earn a steady income throughout the year but also generated wider community benefits, with around 150 farmers now regularly procuring saplings from the nursery.



Figure 1: Hi-tech nursery branding board



Figure 2: Samplings inside hi-tech nursery

By selling both vegetables and saplings locally at affordable prices, Suresh reduced transportation costs for the community while increasing his own income. The additional earnings enabled him to invest in a tractor, further enhancing productivity and efficiency. The nursery has since become a community resource, supplying quality saplings to local farmers and promoting vegetable cultivation even during off seasons. This model demonstrates how a well-designed intervention can create sustainable livelihood opportunities while strengthening agricultural resilience at the community level.

ANNEXURE 1: METHODOLOGY

Study design and Framework: A cross-sectional, mixed-methods design was adopted to generate robust, triangulated evidence on project relevance, effectiveness, impact, convergence, and sustainability using HDFC Bank CSR's DMS tool and an OECD-DAC-aligned analytical framework contextualized for Parivartan. The design integrates quantitative surveys with qualitative FGDs, IDIs/KIIs, and case studies to quantify outcomes and capture nuanced mechanisms of change across clean energy, climate action, water/lighting access, and school energy systems.

Sampling and Coverage: The sampling approach balanced statistical soundness with fair representation of geographies and intervention types. The sampling approach for the project followed a multi-stage design aligned with thematic areas and outreach levels. A minimum representative sample size of 335 was determined at a 95% confidence interval; however, the final sample size, including asset mapping across all villages, was set at 380. Each block was divided into two clusters based on geographic proximity (e.g., villages under the same Gram Panchayat) and similar socio-economic profiles. At the village level, beneficiaries were selected proportionately across key activity categories—Agriculture, NRM, Livestock, and SHG Training. Overall, 50% of the project villages were covered under the sampling framework.

Additionally, asset mapping was conducted in all the sampled villages to assess the presence and functionality of key infrastructure. The verification covered physical assets such as anicut, solar lift irrigation, goat-shed and hi-tech nursery. To evaluate their operational status, 10% of the total infrastructure in each village was randomly selected for functionality analysis.

Respondents and tools: Quantitative data were collected using the standardized DMS Tool of HDFC Bank CSR, tailored to each project's beneficiary group: households for clean energy and water access, community beneficiaries for SSLs, and school authorities for solar plants. Qualitative tools included FGD and IDI/KII guides developed by MODEL Resource aligned to the DMS and OECD criteria, with the intervention user groups, community stakeholders, implementing partners and project managers as respondents.

Data analysis, and Reporting: Quantitative analysis employed descriptive statistics and score analysis as per the OECD-DAC dimension from the DMS; qualitative data were transcribed, coded and synthesized to produce composite scores per OECD-DAC dimension. Both quantitative and qualitative scores are averaged (with different weightages to the indicators) to give a comprehensive project level score. Findings are presented as an integrated outcomes narrative with project-specific sub-analyses, supported by triangulated evidence from surveys, FGDs/IDIs, KIIs, and case studies.

PROJECT LEVEL SCORING

OECD parameter	Indicator	SDLE	Overall score
Relevance	Beneficiaries need alignment	4.2	4.2
	Local context alignment	5	5
	Quality of design	4	4
Coherence	Internal Coherence	5	5
	External coherence	4.5	4.5
Efficiency	Timeliness-	5	5
	Quality	4.5	4.5
	Operational efficiency	5	5
	Project design	3	3
Effectiveness	Reach (target vs Achievement)	5	5
	Interim Result (Outputs & Short-term results)-	4.5	4.5
	Influencing factors (Enablers & Disablers)	3	3
	Differential results	4	4
	Adaptation over time-	3.5	3.5
Impact	Significance- (outcome)	4.5	4.5
	<i>Transformational change-</i>	4	4
	Unintended change-	3.5	3.5
Sustainability	Potential for continuity	4.3	4.3
	Sustainability in project design & strategy-	4.5	4.5
Branding	Visibility	4	4
OVERALL SCORE		4.3	4.3

>=4.6	Excellent
3.6 to 4.5	Good
2.6 to 3.5	Moderate
<=2.5	Poor