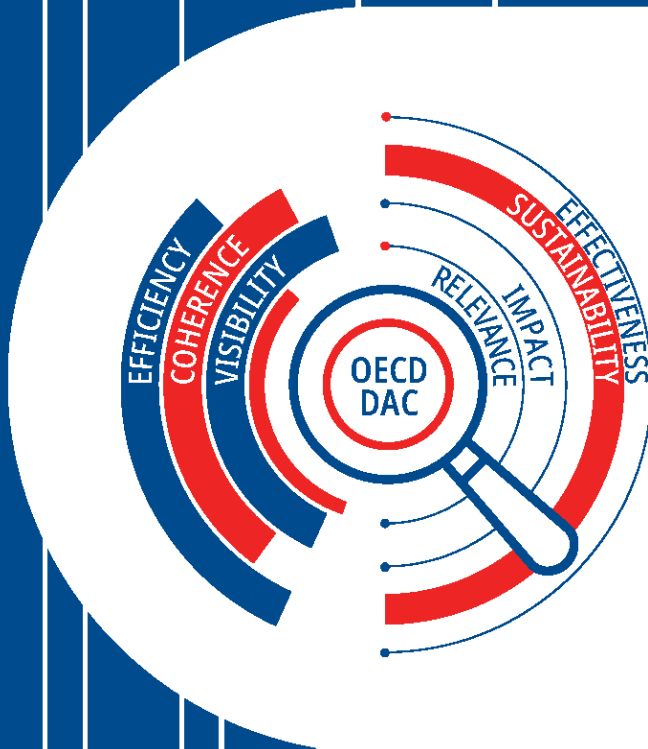


P0414

VIKAS SAMVAD SAMITI



IMPACT ASSESSMENT REPORT

Towards A Better Tomorrow

FY 2025-26
(DECEMBER)

Submitted By


MODEL

MODEL Resource Services Private Limited

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Glossary of Terms

CSR – Corporate Social Responsibility

FDP – Focused Development Program (of HDFC Bank CSR)

FGD – Focus Group Discussion

FPC – Farmer Producer Company

FPO – Farmer Producer Organization

HH – Household

IA – Implementing Agency (implementing partner)

IDI – In-Depth Interview

KII – Key Informant Interview

NRM – Natural Resource Management

OECD-DAC – Organisation for Economic Co-operation and Development – Development Assistance Committee

PRI – Panchayati Raj Institution

SDG – Sustainable Development Goal

SDLE – Skill Development & Livelihood Enhancement

SHG – Self-Help Group

VDC – Village Development Committee

WUG – Water User Group

EXECUTIVE SUMMARY

LOCATION



26 Villages of Raidih block and Palkot block in Gumla district (Jharkhand).

DURATION



Jan 2021 - Dec 2025

TOTAL BENEFICIARIES REACHED DIRECTLY



Total 5000+ Beneficiaries



NRM – Construction of wells, ponds, and check dams, farm bunding, solar irrigation systems, plantation and vegetation cover expansion.



SDLE –Farmer Field Schools, chemical-free and organic farming practices, seed banks, nutrition garden, backyard poultry and goat rearing, millet cultivation and micro-enterprise support.



H&H – Nutrition-sensitive agriculture, anaemia awareness and growth monitoring through PLA sessions.

OVERALL PROJECT SCORE

3.5

Composite score for the overall project across all themes and OECD parameters

Theme wise Impact Scores



NRM

3.4



SDLE

3.5



H&H

3.7

Key Achievements



Overall Impact Score

3.4

Overall Sustainability Score

3.5



Impact At Glance

Improved food security and livelihood stability:

Households reported reduced dependence on market purchases through nutrition gardens, organic farming, and small livestock, with 72% of respondents agreeing or strongly agreeing that the project contributed to positive long-term change.



Practice-level changes with stronger uptake among women and small farmers:

Qualitative evidence shows increased adoption of organic inputs, multi-season cropping where water was available, and greater confidence in farming and household decision-making, reflected in 73% reporting high or moderate short-term effectiveness.



Community ownership supporting continuity:

65% of interventions were reported as fully or moderately functional, with water structures, nutrition gardens, and knowledge-based practices continuing through community management and peer learning.



Sustainability signals with identifiable risks:

Low-cost practices show higher continuation, while irrigation- and livestock-dependent activities remain vulnerable due to infrastructure and service gaps, as reflected by 23% of respondents indicating no sustainability measures in place.



WHAT WORKED?	WHAT DIDN'T WORK?
Activities matched local needs: Water support, nutrition gardens, and organic farming fit well with how families already farm and manage food, making it easier for people to adopt them. Simple, practical learning helped change behaviour: Hands-on trainings and farmer field schools helped farmers, especially women, learn by doing and continue basic practices on their own. Community involvement built ownership: Village groups and meetings helped people take responsibility for shared assets and continue some activities after the project ended.	Irrigation and power gaps limited results: Lack of reliable electricity and limited irrigation coverage reduced benefits for farming in some villages. Livestock support was uneven: Animal diseases and limited follow-up support led to losses, reducing confidence in poultry and goat rearing for some families. Not everyone benefited equally: Some households were left out due to location, group membership, or limited coverage, leading to uneven outcomes.



Scale Up

RECOMMENDATIONS



Fix

- Nutrition gardens and organic farming:** These are low-cost, easy to manage, and many families are already continuing them for food and savings.
- Farmer Field Schools and hands-on training:** Learning by doing worked well, especially for women and small farmers, and should be expanded.
- Community-managed water structures:** Where wells, ponds, and check dams worked, they supported farming across seasons and showed good local ownership.

- Irrigation and power support:** More reliable water access, especially solar-based irrigation, is needed to fully use farming knowledge.
- Livestock health support:** Regular veterinary services, medicines, and follow-up are needed to reduce animal losses.
- Uneven coverage and follow-up:** Better planning is needed to include left-out households and provide refresher support after initial training.

CHAPTER 1: CONTEXT & OBJECTIVES

1. 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.

FDP FOCUS AREAS COVERED IN THIS PROJECT

NRM



**NATURAL
RESOURCE
MANAGEMENT**

SDLE



**SKILL
DEVELOPMENT &
LIVELIHOOD**

H&H



**HEALTH
&
HYGIENE**

2. Project Portfolio

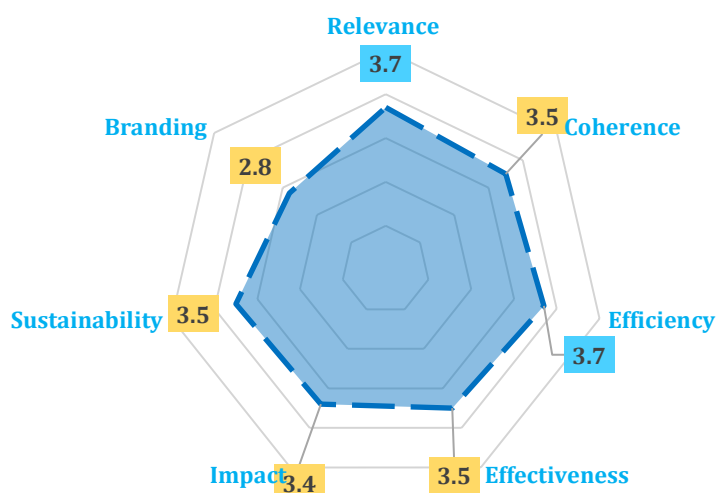
	P0414
Duration	January 2021 – December 2025
Region	Jharkhand
Location	26 Villages in Gumla district
Direct Beneficiaries	Total 5000+ Beneficiaries
Interventions	NRM – Construction of wells, ponds, and check dams, farm bunding, solar irrigation systems, plantation and vegetation cover expansion. SDLE –Farmer Field Schools, chemical-free and organic farming practices, seed banks, nutrition garden, backyard poultry and goat rearing, millet cultivation and micro-enterprise support. H&H – Nutrition-sensitive agriculture, anaemia awareness and growth monitoring through PLA sessions.

CHAPTER 2: PROJECT LEVEL FINDINGS

OVERALL PROJECT SCORE
Moderate

3.5

1. OECD Parameter wise Scoring



LEGEND:

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

The radar chart indicates **strong and balanced overall performance (3.5)**, with consistent strengths in **relevance, efficiency, and effectiveness**, reflecting good alignment with community needs and delivery quality. **Impact and sustainability are moderate**, suggesting gains are evident but uneven. **Lower branding visibility** and dependence on infrastructure support flag areas requiring strengthening for long-term sustainability and scalable replication.

2. Findings by OECD Criteria

Relevance (Good) 3.7 	NRM 3.7 SDLE 3.6 H&H 4.0 - The project shows high relevance, with 87% respondents rating interventions as <i>essential</i> (18%) or <i>high priority</i> (69%), indicating strong alignment with community needs. - Qualitative evidence consistently confirms that water access, nutrition gardens, small livestock, and organic farming addressed key livelihood and food security constraints. 65% respondents rated support as <i>extremely adequate</i> (13%) or <i>fairly adequate</i> (52%), suggesting reasonable sufficiency of inputs and services. 33% reporting only “adequate” support indicates that while interventions were appropriate, intensity and coverage were not uniform. - Sufficiency gaps were most evident in irrigation access, livestock health services, and follow-up support. - Overall relevance was strong, but sufficiency varied based on household capacity, location, and infrastructure access.
	NRM 3.5 SDLE 3.5 H&H 3.5 The project demonstrates moderate coherence (score: 3.5) across components and implementation levels.

3.5	- Internal coherence was evident, with water interventions enabling agriculture, agriculture supporting nutrition, and nutrition awareness reinforcing livelihoods. - Community institutions (VDCs, FIGs, women's groups) functioned as coordination platforms across activities. - External coherence with government systems existed but was largely limited to district-level coordination. - Village-level convergence with public schemes and services remained weak or informal. - As a result, activities were well-linked internally but not fully embedded within wider institutional systems.
Efficiency (Good) 3.7	NRM 3.6 SDLE 3.6 H&H 4.0 - Implementation efficiency was strong, with 94% respondents reporting activities as <i>on time</i> (50%) or <i>slightly delayed</i> (44%). - Seasonal planning, advance communication, and community mobilisation supported timely delivery. - Output quality was rated positively, with 74% respondents describing outputs as <i>very good</i> (14%) or <i>good</i> (60%). - Trainings were consistently described as practical, locally understandable, and easy to apply. - Quality concerns emerged around smaller assets and livestock support due to weak follow-up and technical continuity. - Overall efficiency and quality supported delivery, but durability varied across intervention types.
Effectiveness (Moderate) 3.5	NRM 3.4 SDLE 3.5 H&H 3.7 - The project achieved moderate effectiveness, with 73% respondents reporting <i>high</i> (13%) or <i>moderate</i> (60%) short-term results. - Behavioural changes were observed in adoption of nutrition gardens, organic manure use, and reduced chemical inputs. - Women and small farmers showed stronger practice-level uptake and confidence gains. 20% reporting neutral results suggests uneven translation of outputs into outcomes. - Effectiveness was higher for low-cost, knowledge-based practices than for input- or infrastructure-heavy activities. - Limited irrigation, livestock disease, and market access moderated outcome depth.
Impact (Moderate) 3.4	NRM 3.3 SDLE 3.5 H&H 3.4 72% respondents <i>agreed</i> (57%) or <i>highly agreed</i> (15%) that the project contributed to long-term change. - Reported impacts include improved food security, reduced market dependence, and increased cropping intensity. - Women's confidence, participation, and decision-making capacity improved across multiple villages. 18% unsure and 10% disagreeing indicate uneven depth and spread of impact. - Long-term income transformation remains limited and context-dependent. - Impact was stronger at household and community practice levels than at economic scale.

Sustainability (Moderate) 4.0	NRM 3.2 SDLE 3.6 H&H 3.8 • 65% respondents reported interventions as <i>fully functional</i> (14%) or <i>moderately functional</i> (51%) at present. • Sustainability measures were rated <i>adequate</i> (56%) or <i>excellent</i> (5%) by 61% respondents. • A significant 23% reported no sustainability measures, highlighting continuity risks. • Knowledge-based practices (nutrition gardens, composting, organic farming) show stronger continuation. • Infrastructure- and livestock-dependent activities remain vulnerable to water, electricity, and service gaps. • Long-term sustainability relies more on household capacity and resource access than on institutional systems.
Branding (Moderate) 2.8	NRM 2.7 SDLE 3.0 H&H 2.7 3. Branding performance is comparatively weak, making it the lowest-rated parameter across the OECD-DAC framework. 4. Qualitative evidence shows that beneficiaries clearly recognised implementing staff and field teams, but attribution to the CSR donor was inconsistent across villages. 5. In several interactions, respondents recalled activities and outcomes but could not confidently link them to the funding organisation. 6. Branding visibility was stronger during active implementation phases (meetings, trainings, visits) and declined after project closure. 7. Limited use of visible signage, repeated messaging, and direct donor interaction reduced recall at the community level.

3. Key Impacts & Evidence of Change:

- **Improved Household Food Security and Diet Diversity:** Evidence from FGDs and IDIs indicates reduced dependence on market-purchased vegetables and increased consumption of diverse, home-grown produce, supported by 72% respondents agreeing or strongly agreeing that the project contributed to long-term improvement.
- **Enhanced Farming Practices and Resource Use:** Farmers adopted organic manure preparation, reduced chemical inputs, and improved cropping intensity where water was available, reflecting practice-level change rather than full production transformation.
- **Strengthened Women's Confidence and Participation:** Across villages, women reported greater involvement in farming decisions, group discussions, and livelihood management, with qualitative patterns showing confidence gains exceeding income gains.
- **Localized Livelihood Stabilisation:** Small livestock, nutrition gardens, and multi-season cultivation provided supplementary and more predictable support to households, though income impacts remained modest and uneven.
- **Community-Level Cooperation and Ownership:** Collective management of water structures, meetings, and shared learning increased social cohesion and maintenance of assets, supporting continued use of key practices beyond the project period.

4. Key Factors influencing Performance:

High Performance Drivers

Strong alignment with local needs: Focus on water access, nutrition gardens, organic farming, and small livestock directly addressed priority constraints faced by small and tribal farmers.

Practical, hands-on training approach: Farmer Field Schools, demonstrations, and learning-by-doing enabled better understanding and adoption, especially among women.

Community institutions and participation: Active VDCs, FIGs, and women's groups supported mobilization, collective decision-making, and partial ownership of assets.

Low-cost, knowledge-based practices: Interventions such as composting, seed saving, and nutrition gardens required minimal external inputs and showed higher continuity.

Women's engagement and leadership: Women's high participation translated into stronger behavioral change, confidence, and household-level outcomes.

Low Performance Drivers

Persistent irrigation and infrastructure gaps: Continued dependence on rainfall, unreliable electricity, and limited solar irrigation constrained agricultural outcomes.

Weak livestock health support systems: Inadequate follow-up, limited veterinary access, and disease outbreaks reduced effectiveness of livestock-based livelihoods.

Uneven coverage and participation: Benefits varied by location, proximity to water sources, and group membership, leading to differential results across households.

Limited market linkage and value addition: Absence of strong market systems constrained income expansion beyond subsistence and supplementary levels.

Post-project support gaps: Reduction in structured follow-up and refresher training affected continuity of practices requiring technical guidance.

5. Asset mapping*:

ASSET MAPPING - JHARKHAND - P0414

INTERVENTION	ASSETS PROVIDED	OBSERVED	FUNCTIONALITY	UTILIZATION	HDFC BANK CSR BRANDING
ANICUT DAM	1	1	100%	100%	100%
CHECK DAM	2	2	100%	100%	-
FARM POND	13	9	100%	100%	44%
WELL	32	15	100%	100%	56%
SOLAR STREETLIGHTS	22	2	100%	100%	100%
PLANTATION	46	2	100%	100%	50%
PLANTATION DRIVE	141	6	83%	100%	17%
BALA PAINTING	17	3	100%	100%	100%
SANITATION UNIT	62	2	50%	50%	50%
SPORTS EQUIPMENT	6	2	100%	100%	50%
SOAK PIT	10	3	100%	100%	67%

*Asset Mapping was conducted at the village level with one form filled per project village, using the prescribed form by HDFC. The exercise recorded the availability, functionality, and utilization of a sample of the observed assets, with a minimum expectation of 10% observations per asset type.

CHAPTER 3: CASE STUDIES

From Market Dependence to Nutrition-Secure Livelihoods: The Journey of Agnesh Tappo, Tulumunga Village

Image 1: Agnesh in her vegetable field that received support under the project.



Agnesh Tappo is a 45-year-old woman farmer from Tulumunga village in Raidih block of Gumla district, Jharkhand. Educated up to Class 6, she is primarily engaged in farming and livestock rearing, managing a small nutrition garden along with goats and chickens. Her family members actively support her in agricultural work, household responsibilities, and community activities. Over time, Agnesh has also taken on leadership roles, attending Gram Sabha meetings, school meetings, and community trainings, reflecting her growing engagement beyond the household. Before the intervention, Agnesh's household faced multiple constraints related to food security, income, and access to inputs. Farming was expensive and risky, as seeds, fertilizers, and medicines had to be purchased from distant markets, often through loans. Diets were monotonous, largely limited to potatoes and market-bought vegetables, while income remained insufficient to meet health and education expenses. As she recalled, *"Earlier, we had to buy everything from the market and take loans. We were not able to manage properly."* A significant shift began with the introduction of the Pahal Pariyojana, implemented by Pahal with CSR support from HDFC Bank. Agnesh first learned about the programme through a Gram Sabha meeting, where women facilitators explained that support would be provided without discrimination or upfront costs. Gradually, households began receiving kitchen garden seeds, goats, chickens, and training on organic farming and livestock care. Reflecting on her motivation to join, she shared, *"They said they would not take money and that*

everyone women and men would be included. That gave us confidence." Through the programme, Agnesh learned to prepare organic manure and natural pest-control solutions such as neem-based sprays (locally known as Nimastra and Brahmastra), significantly reducing expenditure on external inputs. She also gained practical knowledge on seed saving, seasonal crop planning, and nutrition gardening. *"Earlier we had to buy medicines for ₹200 or more. Now we make everything ourselves,"* she explained. This shift not only reduced costs but also increased her confidence in managing farming independently.

Livestock support further strengthened household resilience. Agnesh began rearing goats and chickens more systematically, using timely medicines and improved care practices learned through regular trainings held at village schools, block headquarters, and exposure visits to places like Gumla and Ranchi. *"Before, we did not know when to give medicine. Now we give it every month, and animals remain healthy,"* she noted.

Income from selling goats and chickens provided a safety net for medical expenses and household needs. The most visible change has been in household nutrition and food security. Agnesh's kitchen garden now produces 7–8 varieties of vegetables, reducing dependence on the market and diversifying family diets. *"Earlier we mostly ate potatoes. Now we eat many kinds of vegetables, chutney, salad, rice, and roti,"* she said. Surplus produce is sold locally, generating additional income. Community-level impact is also evident, as neighbouring households have started kitchen gardens after observing her results. *"People see us and say, if they can grow without chemicals, we can also do it,"* she shared. Beyond economic and nutritional gains, Agnesh's social confidence has grown significantly. Once hesitant to speak in public, she now addresses meetings, guides other women on farming and livestock care, and supports collective problem-solving. *"Earlier we were afraid to speak. Now we go out, talk, and even encourage others to speak,"* she reflected.

Looking ahead, Agnesh aspires to expand community farming and improve water access, particularly through solar-based irrigation. Summing up her journey, she said, *"Whatever they taught us from growing vegetables to making medicine changed our lives. We are eating better, earning better, and standing on our own."*

Image 2: Agnesh with her livestock that received vaccination among other intervention under the project.



From Seasonal Migration to Community-Led Farming and Nutrition Security: The Journey of Sudhir Ramhua, Litim Village

Sudhir Ramhua is a young farmer from Litim village in Palkot block of Gumla district, Jharkhand. As a Pahal project beneficiary, he represents a section of rural youth who earlier depended heavily on seasonal migration to cities such as Goa and Pune for wage labour. Agriculture was practiced, but with limited productivity, weak infrastructure, and low confidence in farming as a viable livelihood. Sudhir explained, *“Earlier many youth from our village had to go outside for work because farming alone was not enough.”*

Before the intervention, farming in Litim village was constrained by uneven land, unreliable irrigation, and lack of basic tools. Water would flow away from fields due to poor leveling, reducing yields and increasing labour. Families also lacked awareness about nutrition, hygiene, and efficient use of locally available resources. Livestock rearing was present but unorganised, with limited technical knowledge and frequent losses. As Sudhir recalled, *“Earlier, there were many problems in farming and daily life, and we didn’t know how to solve them.”*

A turning point came with the introduction of the Pahal project, implemented by Vikas Samiti with CSR support from HDFC Bank. Sudhir learned about the project through village meetings facilitated by local resource persons. Gradually, households received agricultural land support, irrigation pipes, electric pumps, farming tools, goats, chickens, and shared assets such as a rice milling machine. Reflecting on this phase, he said, *“The tools and machines helped us do work that was not possible earlier.”* One of the most impactful interventions was land leveling and basic infrastructure support. Proper leveling ensured that water remained in the fields, improving crop productivity and reducing the need for continuous irrigation. *“Earlier water used to flow away; now it stays in one place and crops grow better,”* Sudhir explained. Alongside this, the provision of irrigation pumps enabled more regular cultivation, although erratic electricity supply remains a challenge.

The project also introduced kitchen gardens and diversified vegetable cultivation. Sudhir received seeds for tomatoes, cabbage, peas, okra, bitter gourd, carrots, and leafy vegetables. This led to a visible improvement in household diets. *“Earlier we ate only one vegetable; now we eat two or three types every day,”* he shared. Nutrition awareness sessions helped families understand the importance of vegetables for health, especially for children, resulting in reduced dependence on market purchases. Livestock support further strengthened livelihoods. Sudhir received goats and chickens and learned basic animal health practices, breed awareness, and disease management. Although he experienced losses when some goats fell sick, the overall understanding of livestock care improved. *“Now if an animal gets sick, we know how to treat it ourselves,”* he noted. Income from selling poultry and occasional livestock sales provided ₹2,000–₹4,000 at a time, offering a valuable supplementary income source.

Equally important was the strengthening of community institutions. Shared assets like the rice milling machine are managed collectively, with community members taking responsibility for maintenance and access. This collective approach reduced conflicts and improved cooperation. *“Earlier we used to fight; now we decide things together and work as one group,”* Sudhir reflected. Women have also become more involved in farming and decision-making, supporting both household and community activities. The cumulative impact of these changes is evident in improved savings, reduced borrowing, and increased self-confidence. Sudhir highlighted, *“Earlier we had to borrow money. Now we save by growing our own food and making manure ourselves.”* His social standing has improved, with greater respect and recognition within the village. People now consult him and other trained farmers for advice on agriculture and livestock practices.

Looking ahead, Sudhir believes the knowledge gained will sustain progress, but he emphasises the need for reliable irrigation, preferably through solar-powered systems, and periodic refresher trainings in animal husbandry. Summing up his journey, he said, *“Pahal showed us the right path. With water and continued learning, we can move forward on our own.”*

Image 3: Sudhir in his kitchen garden that received support under the project.



CHAPTER 4: RECOMMENDATIONS

Area	High Priority	Medium Priority	Low Priority
Operation & Maintenance (O&M) 	Establish village-level O&M committees for water and shared assets to ensure routine upkeep and prevent functionality loss <i>(Responsible: Implementing Partner & VDCs)</i>	Introduce annual refresher training on basic maintenance for key assets to sustain usability over time <i>(Responsible: Implementing Partner)</i>	No Low Priority Recommendations
Asset Coverage Optimisation 	Prioritise irrigation and water assets for households currently excluded due to distance or location to reduce uneven benefits <i>(Responsible: CSR Team & Implementing Partner)</i>	Rationalise future asset distribution using clear vulnerability and access criteria to improve equity <i>(Responsible: Implementing Partner)</i>	No Low Priority Recommendations
Community Visibility & Accountability 	Integrate structured branding and attribution during meetings and trainings to strengthen donor visibility and community awareness <i>(Responsible: CSR Team & Implementing Partner)</i>	No Medium Priority Recommendations	No Low Priority Recommendations
Government Convergence 	No High Priority Recommendations	No Medium Priority Recommendations	Explore alignment with existing government schemes for scale-up where community demand is established <i>(Responsible: CSR Team)</i>

ANNEXURE

A. 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 agriculture–livelihood integration, women-led enterprises, water systems, and community institutions.

Sampling and Coverage: Quantitative sampling for FDP projects was done as per the concept note given by HDFC Bank CSR. Sample size for each project was determined using a composite weighting approach based on three factors: budget, project duration, and outreach. Each factor was assigned a weight, which was normalized within a controlled range of 0.75 to 1.25 to prevent disproportionate influence of any single factor. The composite weight was calculated using a multiplicative average of budget, duration, and outreach weights and applied to a base sample of 250 respondents. To maintain comparability, operational feasibility and avoid over or under-sampling across diverse CSR projects, a minimum sample floor of 250 and a maximum cap of 600 respondents per project was applied. For projects requiring detailed disaggregated analysis across multiple beneficiary subgroups or topics, an additional bonus weight was used to allow the sample to reach the upper cap of 600. This approach ensures statistical robustness while maintaining consistency across FDP projects.

- **P0414 (Total sample - 348):** Project P0414 covered a total sample of 348 respondents through an activity-wise sampling approach across **H&H (31)**, **NRM (108)**, and **SDLE (209)** themes. The H&H sample covered beneficiaries of kitchen garden. The NRM sample covered beneficiaries of clean energy, plantation, and water management. Under SDLE coverage comprised for agriculture, capacity building, agriculture, input support, enterprise development and input support beneficiaries. Asset mapping was conducted in 17 villages using a one-form-per-village approach.

Qualitative Assessment: The qualitative assessment for all projects used a purposive sampling approach covering **16-22 interviews** in each project, spread across 4 geographical clusters to capture diverse stakeholder perspectives. This included 6 – 8 FGD's (Community Members, Farmer Groups & School Students) and 10 – 14 IDI's/KII's (NGO partners, HDFC SPOC's, PRI Members, SHG Leaders and School Principals). Additionally, case studies were also included to supplement the findings with impact stories. The mixed-method approach ensured representation, geographic spread, and thematic diversity while maintaining analytical rigor across all project sites.

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.

B. Project Level Scoring

LEGEND:

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

P0414:

OECD parameter	Parameter wise Scoring	Indicator	NRM	SDLE	PoE	H&H	Project Level score
Relevance	3.7	Beneficiaries need alignment	3.8	3.6	NA	3.9	3.8
		Local context alignment	3.7	3.5	NA	4.0	3.7
		Quality of design	3.3	3.5	NA	4.0	3.6
Coherence	3.5	Internal Coherence	3.7	3.5	NA	4.0	3.7
		External coherence	3.3	3.5	NA	3.0	3.3
Efficiency	3.7	Timeliness-	4.3	4.1	NA	4.8	4.4
		Quality	3.8	3.6	NA	3.8	3.7
		Operational efficiency	3.3	3.5	NA	4.0	3.6
		Project Design	2.7	3.0	NA	3.0	2.9
Effectiveness	3.5	Reach (target vs Achievement)	3.0	3.0	NA	3.0	3.0
		Interim Result (Outputs & Short-term results)-	3.9	4.0	NA	3.9	3.9
		Influencing factors (Enablers & Disablers)	3.3	3.5	NA	4.0	3.6
		Differential results	3.3	3.5	NA	4.0	3.6
		Adaptation over time-	3.0	3.5	NA	4.0	3.5
Impact	3.4	Significance-(outcome)	3.7	3.8	NA	3.4	3.6
		Transformational change-	3.0	3.5	NA	3.0	3.2
		Unintended change-	2.7	3.0	NA	4.0	3.2
Sustainability	3.5	Potential for continuity	3.3	3.6	NA	3.7	3.5
		Sustainability in project design & strategy-	3.0	3.5	NA	4.0	3.5
Branding	2.8	Visibility	2.7	3.0	NA	3.0	2.9
		Overall score	3.4	3.5	NA	3.7	3.5