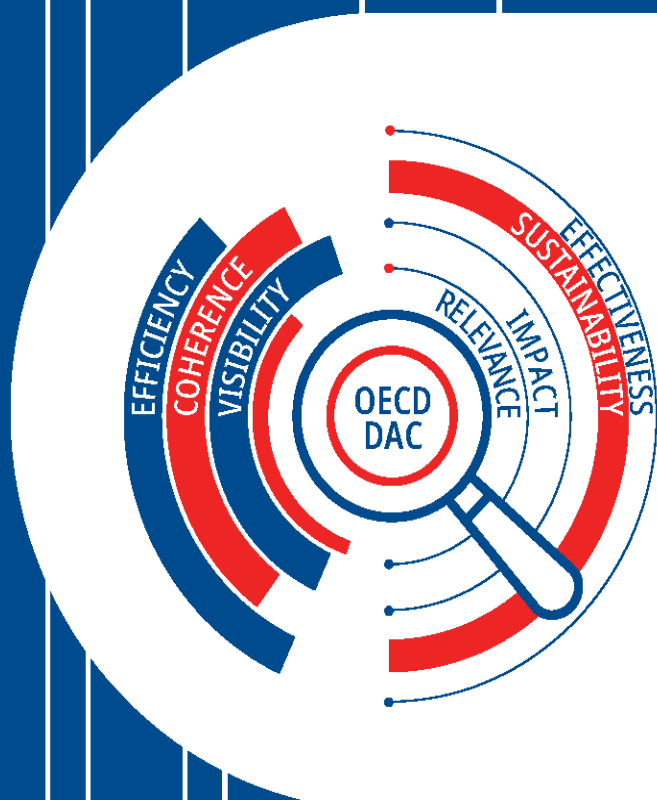




P0774
Pan India
Region



Transforming Lives Through
"Promotion of Education"

IMPACT ASSESSMENT REPORT

Towards A Better Tomorrow

FY 2025-26
(DECEMBER)

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Chapter 1: Executive Summary

P0774 – Enhance quality of education in 80 Schools of Meghalaya and Mizoram, AROH

OVERALL PROJECT SCORE
Good

4.22

Duration of the project: - January 2024 to August 2024



HDFC Bank supported the establishment of Smart Schools across 43 schools of Mizoram and Meghalaya to advance equity by improving access to quality learning resources in remote and underserved schools. The intervention seeks to enhance academic performance by supporting better comprehension and retention of core subjects. It also promotes digital literacy and increases student engagement through technology-enabled learning.

Impact



4.81- Excellent

Relevance	Effectiveness	Efficiency	Coherence	Sustainability	Impact
• The program was relevant to the needs of beneficiaries • Interventions served the remote regions and difficult terrains.	• The objective of addressing digital gap was achieved, teacher training could be explored for maximum impact.	• Timely completion of activities. • Regular monitoring and supervision enabled efficiency.	• Program internally and externally coherent but more activities could be explored for alignment with larger goals for providing quality education.	• Sustainability was not formalised but informal mechanisms in place to oversee infrastructure.	• Classroom participation, teacher motivation, and enhanced learning experience was reported.

What Worked?	What did not work?
• Presence of regional branch of HDFC Bank enabling smooth coordination. • Close coordination and follow-up with school authorities for effective implementation.	• Absence of a future sustainability plan to keep the resources safe, secure and usable. • Dependency on teachers for adopting and utilisation of trainings.

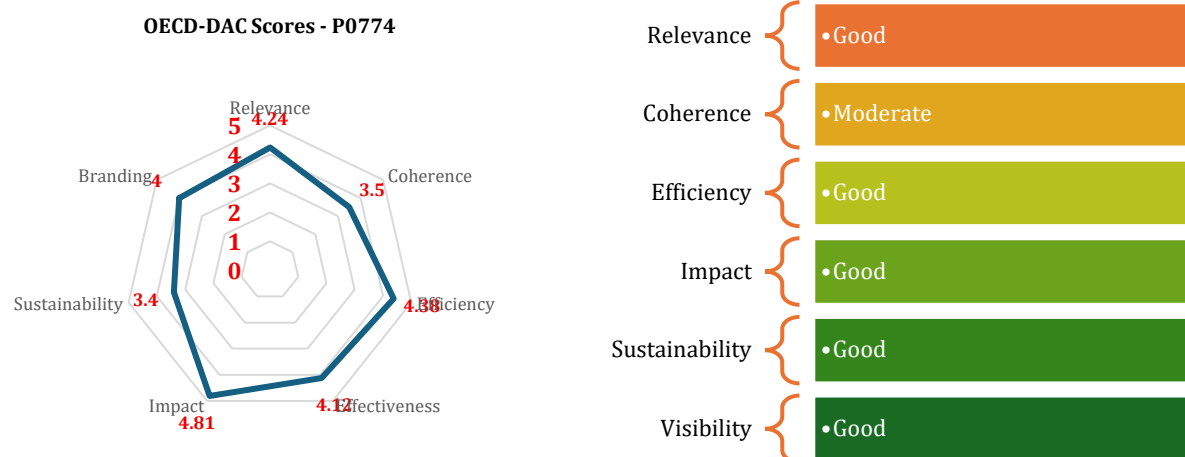
High-Level Recommendations

Develop and institutionalise a structured sustainability plan for the schools.

Strengthen post implementation engagement with teachers by sharing useful resources.

Institutionalise a standard monitoring framework where core outcome indicators can be tracked.

OECD-DAC Scores- Snapshot



Chapter 2: Project Level OECD-DAC Findings

OECD-DAC Findings

Criteria	Findings	Narratives from the field
Relevance (Good) 100% of teachers reported smart classes as essential or high priority.	- Schools consistently reported that smart classrooms addressed the most critical gap—lack of modern teaching-learning methods—especially in government and remote schools. - Teachers highlighted that audio-visual teaching made abstract concepts easier to explain, particularly in subjects that demand visualization and step by step process, which was not possible earlier. - The intervention was viewed as highly relevant in underserved regions, where access to digital learning tools was otherwise absent.	<i>"Smart classroom setup is one thing we needed most."- Teacher IDI</i> <i>We were lacking in modern-day...teaching methods. By providing us the smart classroom setup we are one step up to meet the new world of education."- teacher IDI</i>
Coherence (Moderate) The intervention was well aligned with school needs and ecosystem priorities	- School teachers noted that HDFC's intervention complemented government support, which mainly provided basic infrastructure but not technology-enabled learning. - HDFC IDIs confirm that projects were aligned with government department requests, routed through branch banking teams, ensuring institutional convergence. - No overlap with other agencies was reported at school level; instead, the	<i>"It is not overlapping. Now we have strengthened to cover most of our students in modern teaching-learning methods."- Teacher IDI</i>

Criteria	Findings	Narratives from the field
	intervention filled a specific quality gap rather than duplicating existing schemes.	
Efficiency (Good) 100% of teachers reported timely completion of the infrastructure and on-time delivery of supplies and equipment for students.	- Most schools confirmed that implementation was completed within 20–30 days, with minimal disruption to regular classes. - HDFC IDIs highlights that tight timelines and fixed locations were managed through coordination with branch teams and implementing partners. - Physical monitoring was limited due to geographic spread, leading to reliance on documentation, closure reports, and branch-level oversight.	<i>"Implementation did not create any disturbance in our regular schedule."- Teacher IDI</i> <i>"Any task by the government side takes more time... if it is done by a private organization it gets completed early."- Teacher IDI</i>
Effectiveness (Good) 100% of the teachers were satisfied with the quality of hard infrastructure as well as the smart board delivered.	Teachers across schools reported a shift from blackboard-based methods to interactive teaching, with improved confidence in lesson delivery. Students were described as more enthusiastic, attentive, and able to understand lessons faster after smart classroom installation. Several schools noted reduced teacher workload, as digital tools made explanation and revision more efficient.	<i>"In my knowledge, there were no challenges faced by anyone."- HDFC PM</i> <i>"This support makes us enthusiastic to do our part of work more dedicatedly."- Teacher IDI</i>
Impact (Good) 100% teachers feel motivated and confident due to the interactive learning environment. 92% reported regular attendance post the intervention.	- Schools reported visible improvement in classroom engagement, with students actively participating and showing curiosity during lessons. - Teachers observed improved learning abilities and overall academic performance, particularly in comprehension rather than rote learning. - The intervention contributed to positive school reputation and morale, with teachers and students expressing pride in upgraded facilities.	<i>"Teachers are getting involved in new... digital teaching methods... it's become easy for teachers to make students understand via audio-visuals... both teachers and students have become enthusiastic to teach and learn... students' overall performance and ability to understand topics is getting better."- Principal IDI</i> <i>"Workload of teachers has reduced. Now teachers are using more interactive smart class-based teaching methods, and students are taking part in more interactive discussions... which is helping them give better performance."- Teacher IDI</i>
Sustainability (Good) 84% have taken adequate measures to ensure sustainability of hard infrastructure and 100% have taken	- Schools indicated that teachers and School Management Committees are currently responsible for maintaining smart classroom assets. - A recurring concern was the absence of formal maintenance budgets or long-term technical support, which may affect durability.	<i>"There is no specific plan for maintenance... If we could have maintenance mechanisms it would be easy to maintain; otherwise it will be difficult."- Teacher IDI</i>

Criteria	Findings	Narratives from the field
<i>for critical infrastructure.</i>	Many schools and HDFC stakeholders emphasised the need for periodic teacher training to sustain effective use of digital infrastructure.	
Visibility (Good) Teachers and principals perceived HDFC as a reliable and responsive CSR partner	- Parents' and community members' trust in schools improved following the intervention, indirectly strengthening HDFC's social reputation. - HDFC's interventions were often recalled by the outcomes of the activities. The awareness amongst students was relatively low. - The classes had adequate boards for HDFC Visibility.	

Key evidence of change

- Reduced female dropout:** - 92% teachers reported a reduced female dropout due to the availability of safe and hygienic space.
- Improved academic performance:** - 100% teachers reported that the students' academic performance has improved due to the adoption e-learning methods.
- Teacher Motivation and confidence:** 100% teachers reported improved confidence and motivation due to interactive learning environment.
- SMART classrooms** enabled teachers to explain abstract concepts more effectively, especially in science and mathematics. Students demonstrated higher attention and participation in the classroom.

Key Factors Influencing the Project Performance

<i>High Performance Drivers</i>	<i>Low Performance Drivers</i>
Alignment with needs of the remote regions: Teachers repeatedly stated that the absence of digital teaching tools was a key gap, and smart classrooms directly addressed this unmet need. Motivation amongst teachers: Schools where teachers were confident and willing to use digital tools integrated SMART classrooms into daily operations enabled higher adoption and improved academic performance. Fast, time-bound execution driven by branch-led request: Implementation within ~20–30 days enabled immediate uptake, reduced disruption, and increased acceptance at school level.	Absence of Dedicated budget for maintenance of infrastructure: There wasn't any financial budget for maintenance of the infrastructure in future. Limited teacher preparedness beyond basic usage: While teachers valued smart classrooms, several reported not being fully up-to-date with technology-based pedagogy. No structured needs assessment at school level: Many schools noted that installations followed a standard plan rather than school-specific pedagogical requirements

Recommendations

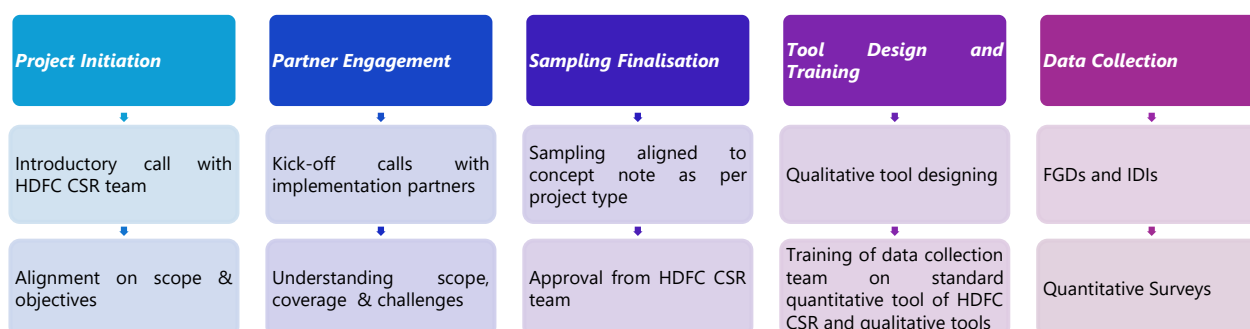
Area	High	Medium	Low
Operations and Maintenance	Design standard protocols for maintaining infrastructure	Introduce a preventive maintenance schedule for vendors	Design a poster with Dos and Don'ts for managing infrastructure/reading

Area	High	Medium	Low
	facilities with clear roles and responsibilities.	to conduct regular checks in coordination with IA.	materials, and physical assets for sensing students, and emphasise the importance of keeping the infrastructure safe and secure.
Periodic refresher training for teachers	Continue engaging with teachers with zero investment by sharing useful resources to support their choice of advanced teaching practices.	Formalise a system where teachers can share their learnings and refer to public resources for the adoption of updated teaching practices.	Encourage formal integration of SMART classrooms and STEM labs into regular teaching plans to ensure consistent utilisation and sustained academic benefits
Structured monitoring framework	Institutionalise a standard monitoring framework where core outcome indicators would be tracked and shared with the HDFC team as a standard practice.		Introduction of formal beneficiary satisfaction surveys at regular intervals.
Needs Assessment and Intervention Planning	Introduce a structured and consultative needs assessment process involving school leadership and teachers prior to implementation to ensure optimal alignment with school-specific priorities.		

Chapter 3: Annexures

3.1 Study Methodology

Athena adopted a **mixed-methods** approach to assess the **15 infrastructure projects under the 20 FDP- PoE** projects. The assessment captured quantitative indicators related to the relevance and sufficiency of the interventions, as well as their timeliness, quality, and sustainability. Qualitative data was captured through In-Depth Interviews with relevant stakeholders.



Sampling Methodology

Athena adopted a **multistage, stratified, random-proportionate sampling technique to ensure balanced distribution and representation across states and regions**. While the sample for each project was proportionally allocated across all states, an overall regional balance was maintained across all 15 infrastructure projects.

Total Institutions	Sampling guideline	Proportion considered by Athena	Sampling Unit
Less than 20	100%	100%	1 institution * 1 interview
Between 20 and 50	60-80%	For projects with several institutions involved near the opening interval of 20, we considered 60%, and for the rest, we considered 70%	
More than 50	30-50%	40%	

The final sample finalized in consultation with the HDFC team is as given below, the assessment covered quantitative as well as qualitative narratives.

Project Code	Quantitative Survey	IDI	FGDs
P0520	28	28	3
P0678	28	28	3
P0702	7	5	1
P0703	17	17	2
P0729	12	12	2
P0761	128	121	10
P0772	27	25	

Project Code	Quantitative Survey	IDI	FGDs
P0774	30	26	4
P0781	2	2	2
P0782	1	1	1
P0790	34	32	3
P0791	58	58	4
P0792	94	92	7
P0795	14	6	2
P0885	29	29	3
Overall	509	482	47

3.2 Case Stories

Testimonial: H. Lalhminghlua, Teacher, Govt. Southern Higher Secondary School, Mizoram

Implementing Partner: AROH

Before the intervention, the school faced limitations in adopting modern teaching practices. The respondent highlighted the need for improved classroom infrastructure, particularly the absence of smart classroom facilities, which constrained the ability to deliver updated and engaging lessons.

With the introduction of the smart classroom setup, teaching practices have become more effective and aligned with digital learning methods. The availability of modern classroom infrastructure has enabled teachers to deliver lessons more effectively and engage students in a more structured manner.

The intervention has helped address earlier gaps related to classroom modernisation, supporting improved teaching delivery. While teaching practices have evolved with the introduction of digital tools, continued strengthening of such facilities would further enhance classroom outcomes.

Overall, the intervention has contributed to improving teaching effectiveness by enabling the use of modern classroom infrastructure and supporting more engaging methods of instruction.

Testimonial: B. Lalramhluna, Headmaster, Govt. Khumtung Middle School, Mizoram

Implementing Partner: AROH

Prior to the intervention, teaching practices were constrained by the lack of effective and modern teaching methods. The respondent noted that implementing improved classroom practices was difficult due to limited infrastructure and resources available within the school.

Following the intervention, the introduction of improved classroom facilities and

teaching support enabled a more effective teaching–learning process. The respondent observed that these changes have made it easier to conduct classroom activities and deliver lessons in a more organised manner.

The intervention has supported a shift towards improved teaching practices, allowing teachers to implement more structured and effective methods in the classroom. While earlier limitations restricted the quality of classroom delivery, the current environment provides better support for teaching and learning.

Overall, the intervention has strengthened classroom practices by improving access to teaching resources and enabling more effective delivery of lessons.

3.3 Project-level Scoring

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Dimension	Relevance			Coherence		Efficiency				Effectiveness
Indicator	Beneficiaries need alignment	Local context alignment	Quality of design	External coherence	Internal coherence	Operational efficiency	Project design & M&E	Quality of service provided	Timeliness	Adaptation over time
Score	4.49	4	4	3	4	4	4	4.55	4.71	3
Dimension	Effectiveness			Impact			Sustainability		Branding	
Indicator	Differential results across the social groups (Need Assessment)	Influencing factors (Enablers & Disablers)	Interim Results (outputs)	Reach (target vs Achievement)	Significance (outcome)	Transformational change – MOST SIGNIFICANT CHANGE APPROACH (Stories of change)	Unintended change	Potential for continuity of intervention	Sustainability in project design & strategy	Visibility (visible/word of mouth)
Score	3	3	4	4.67	4.81	3	3	3.81	3	4

3.4 Photographs from the Field