



Impact Assessment Report Hockey for Her Excellence Programme

IndusInd Bank Limited

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Price Waterhouse Chartered Accountants LLP

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List of Acronyms

Acronym	Full Form
CI	Confidence Interval
CSR	Corporate Social Responsibility
FGD	Focus Group Discussion
FIH	International Hockey Federation
FY	Fiscal Year
HPC	High Performance Center
IBL	IndusInd Bank Limited
IDI	In-Depth Interview
INR	Indian Rupee
KPIs	Key Performance Indicators
ONTH- HPC	Odisha Naval Tata Hockey High Performance Center
PPP	Public-Private Partnership
PW	PricewaterhouseCoopers
SC	Scheduled Caste
SDGs	Sustainable Development Goals
ST	Scheduled Tribe
TEDT	Tata Education and Development Trust

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Executive Summary

IndusInd Bank Limited (IBL) has implemented the Hockey for Her Excellence Programme as a core component of its CSR efforts, supporting the girls' vertical of the Odisha Naval Tata Hockey High Performance Center (ONTH-HPC) at Kalinga Stadium, Bhubaneswar. Hockey, a sport of national pride for India, finds a nurturing hub in Odisha. The collaboration among the Government of Odisha, Tata Education and Development Trust (TEDT), and Tata Steel launched a development programme, identifying and training young players. Through IndusInd Bank's sponsorship, 40 sub-junior girls received training and technical services from the Bovelanders Hockey Foundation, led by Olympic medalist Floris Bovelanders, enhancing India's hockey ecosystem and promoting gender inclusivity.

IBL engaged Price Waterhouse Chartered Accountants LLP (PWCALLP) to carry out the impact assessment of the programme with a purpose to evaluate the impact created on the community through the activities undertaken during the programme period. The scope of work included reviewing the Key performance indicators (KPIs) as defined by the Management of the IBL under the framework for implementing the programmes for the outputs, outcomes and impact of the programmes. OECD-DAC framework was adopted, and recommendations were provided on the Programme's performance for their further evaluation and consideration.

The impact assessment study utilized an integrated approach to evaluate the social impact of the programme since its inception. Initially, meetings were held with the IBL and TEDT teams to understand their contributions and align expectations. Given the nature of the programme, a mixed method approach, combining both quantitative and qualitative techniques, was applied. Quantitative surveys were conducted with female hockey players, supplemented by qualitative interactions with other key stakeholders, allowing for a comprehensive evaluation of subjective experiences and in-depth perspectives. With data indicating 40 candidates trained, a sample size of 20 was chosen, representing 50% of the direct beneficiaries. Additional engagements included 20 qualitative interactions with other stakeholders to assess the programme's overall impact.

OECD DAC Framework Assessment

Relevance

Before joining the Hockey for Her Excellence Programme, 60% of respondents (n=20) reported lacking access to professional training facilities, highlighting how the programme effectively bridged the infrastructure gap for aspiring hockey players. The inclusivity of the programme was emphasized as 90% of participants came from below-poverty-line families, underscoring its accessibility for individuals who otherwise could not afford such opportunities. All respondents expressed satisfaction with the training and facilities, reflecting that the programme met their expectations by providing quality coaching and advanced resources. Moreover, 90% of respondents believed the programme positively impacted their professional hockey careers, while 10% felt it expanded their career prospects, demonstrating its relevance to their goals. Without this centre, participants from underprivileged backgrounds would have lacked structured training, significantly limiting their potential in the sport; thus, the programme played a critical role in empowering women and addressing gender disparity in workforce participation.

Coherence

The programme was in alignment with the Odisha Government's priorities to promote and nurture hockey talent within the state. It further advanced IBL's CSR objectives by emphasizing inclusive sports, education, and empowerment for marginalized communities. By integrating with the Odisha Government's housing scheme, the programme offered housing assistance to Odia players and awarded INR 3 lakh each to 10 non-Odia players, ensuring they had access to safe housing and thereby enhancing their living standards. The programme also aligns SDG-3 (Good Health and Well-being) and SDG-4 (Quality Education), enhancing players' health and well-being via fitness and nutrition, while providing quality education, fostering life skills, and encouraging lifelong learning opportunities for participants.

Effectiveness

The Hockey for Her Excellence programme attained significant results, with all respondents reporting improvements in their hockey skills due to specialized coaching. Health status and energy levels improved for 70% and 50% of participants, respectively, a benefit of structured training and sports science interventions. Physiotherapy sessions significantly contributed to injury prevention, enhancing player well-being and extending their sports careers. Psychological sessions were effective in reducing stress levels for 70% of respondents, supporting their mental resilience. Additionally, 85% of participants successfully balanced their academic performance with sports training, and 55% even enhanced their academic standing, benefiting from the centre's academic support.

Efficiency

The programme demonstrated optimal resource use through successfully balancing sports training with education, as evidenced by participants maintaining and improving their academic performance. Financial support for housing construction benefited 25% of players from marginalized backgrounds, thereby improving their living conditions and ensuring stability for sports development. Feedback from both players and coaches highlighted satisfaction with the training facilities, coaching quality, and support services, further underscoring the programme's efficient resource utilization and effective delivery.

Impact

- **Athletic Development:** One player joined the Women Indian Hockey Team, and five joined the Junior Women Indian Hockey Team, highlighting the programme's role in enhancing India's hockey ecosystem.
- **Career Growth and Opportunities:** Two participants secured government jobs with Indian Railways, and the programme's skills enable roles such as coaches, trainers, or mentors to ensure career growth and financial security.
- **Mental and Physical Well-being:** 70% of participants reported enhanced mental wellness and stress reduction, due to psychological support, crucial for their personal growth and performance. Improved access to nutrition and healthcare led to better physical fitness for 70% of players and reduced injuries, aiding long-term athletic success.
- **Competitive Success:** Players excelled in state and national competitions, winning medals and accolades, reflecting quality training and preparation at the center.
- **Living Standards:** Financial aid for house construction raised players' living standards, enabling focus on athletic pursuits with more stability in their basic needs.
- **Holistic Development:** All respondents reported enhanced personal development, life skills, and career prospects from the comprehensive training and development offered by the programme.

Sustainability

The programme effectively prepared players for professional hockey careers, with some already securing government jobs and others on track to do so. Additionally, participants received holistic grooming, equipping them with skills to pursue future roles as coaches, mentors, or sports administrators. Sustained through a robust public-private partnership model, the Odisha government provided infrastructure, TEDT managed operations, and IBL funded the initiative through CSR. This synergy has driven the programme's success since 2019. Following IBL's exit in 2023, Tata Group's CSR funds assumed responsibility. For long-term sustainability, maintaining the strength of these PPP pillars is crucial, and any withdrawal will necessitate a similarly robust replacement to ensure continuity.



Recommendations

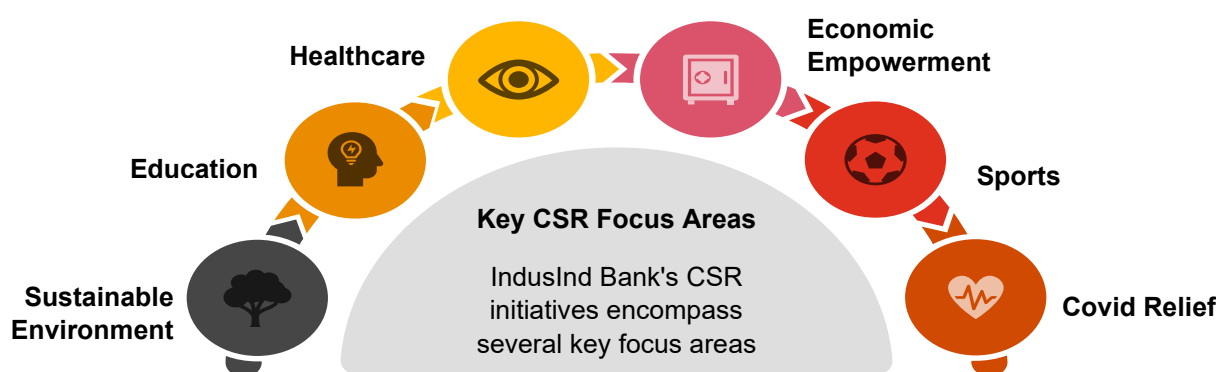
By incorporating the below recommendation, IBL can further strengthen sustainability of this initiative and ensure communities directly and indirectly benefitting from the programme stay engaged and informed.

- Establish structured career paths for athletes, transitioning to professional leagues and roles in coaching, refereeing, and sports management.
- Implement global exchange programmes for skill enhancement, with international training, overseas camps, and specialized coaching from foreign experts.
- Enhance coach development with advanced methodologies, sports science integration, and international collaboration for tactical knowledge improvement.

1. Introduction and background

IndusInd Bank Limited (IBL) is a financial institution committed to sustainable growth, supporting community empowerment, environmental conservation, and stakeholder value through its comprehensive CSR initiatives. IndusInd Bank's CSR framework involves a long-term, impactful approach categorised into Flagship Programmes and Strategic Projects. Flagship Programmes focus on holistic rural development, aligning with national priorities like the NITI Aayog Aspirational Districts initiative, aiming to boost economic empowerment and resource efficiency over 5-10 years. The CSR budget supports various initiatives, underpinned by partnerships with government bodies, NGOs, and leveraging public-private partnerships¹.

Figure 1: Key CSR focus areas



1.1. About the projects under assessment

Hockey has been a sport of national pride for India, and Odisha has emerged as a key hub for nurturing young talent. To strengthen grassroots development and high-performance training, the Government of Odisha, in collaboration with Tata Education and Development Trust (TEDT) and Tata Steel, launched a hockey development programme. A key component of this initiative is the **Odisha Naval Tata Hockey High Performance Center (ONTH-HPC)** at Kalinga Stadium, Bhubaneswar, which identifies and trains young players from villages and schools, providing them with world-class coaching and facilities to enhance performance in hockey.

IBL through its **CSR Programme "Hockey for Her Excellence Programme,"** has supported the girls' vertical of ONTH-HPC. The Bank sponsored the operational support for training **40 sub-junior (under-17)** girls in the residential academy and for technical services from the **Bovelanders Hockey Foundation**, an international foundation led by Olympic medalist Floris Bovelanders from the Netherlands. Through this programme, aspiring female hockey players received world-class coaching to strengthen India's hockey ecosystem and to promote gender inclusivity in sports productivity².

¹ Source: IBL website

² Source: Programme documents shared by IBL and budget is based on MoU shared by IBL

2. Approach and methodology

IndusInd Bank Limited (IBL) engaged PW (Price Waterhouse) to carry out the impact assessment of the 4 Pragat Projects with a purpose to evaluate the impact created on the community through the activities undertaken during the programme period. The scope of work included reviewing the Key performance indicators (KPIs) as defined by the Management of the IBL under the framework for implementing the Projects for the outputs, outcomes and impact of the Projects. OECD-DAC framework was adopted, and Social Return on Investment (the 'SROI') and recommendations were provided on the Projects' performance for their further evaluation and consideration.

The assessment was undertaken using the quantitative and qualitative methods to understand the interventions undertaken under the CSR projects post mutual discussion with IBL. The scope of work involved conducting the desk review of the project documents, mapping of key programme stakeholders, developing research methodology and impact map, data collection and analysis and report writing. The overall methodology adopted for conducting the impact assessment study can be broken down into four stages as illustrated below:

Stage 1: Desk review

- A detailed understanding of the interventions was obtained through an inception meeting held with the IBL team.
- The scope of work was agreed upon, and IBL expectations were understood.
- A desk review of project documents was undertaken.
- Mapping of project stakeholders was carried out, based on the desk review and preliminary interactions with key stakeholders and in consultation with the IBL team, for interaction purposes.

Stage 2: Planning and tool preparation

- The data collection plan was finalised in consultation with the IBL team and the implementation partner.
- Key indicators and research tools were shared and finalised after the incorporation of feedback from the IBL team.
- The developed tools were digitised and translated in Hindi.
- The IBL team was apprised of the data collection plan for the field visit.

Stage 3: Data collection & field visit

- The field team was trained on the data collection tools.
- The field data collection process was initiated.
- A quantitative survey with programme beneficiaries was undertaken to record their feedback.
- In-depth interviews (IDIs) with beneficiaries and key stakeholders such as IBL team members, panchayat members, and block officials were conducted.
- Focus group discussions (FGDs) with beneficiaries were undertaken to gauge their views on the project

Stage 4: Data analysis and report writing

- The key findings were assimilated to better analyse the data.
- OECD-DAC analysis was conducted using primary and secondary data.
- The draft of the impact assessment report was prepared for the IBL team.
- Feedback received from IBL was obtained and incorporated.
- The final impact assessment report was prepared and submitted to IBL for their management's

2.1. Sampling Plan

Owing to the nature of this programme, a mixed method - incorporating both quantitative and qualitative methods, was employed to evaluate the Programme's impact. The quantitative survey was conducted with female hockey players (beneficiaries) and was complemented by qualitative interactions with other key stakeholders of this Programme. This combination enabled in assessing subjective experiences and exploring in-depth perspectives of various stakeholders related to this Programme.

Based on the data shared by the TEDT, it was noted that **40 candidates have been trained under the programme**. Hence, a sample size of 20 was taken as 50% of the total direct beneficiaries of the programme to ensure the appropriate representation of the findings for quantitative interactions. We could not interact with the female players selected in Indian team or part of junior Indian hockey team due to their busy schedule.

Table 1: Qualitative sampling plan

Sl. No.	Stakeholders	Type of interaction	No. of interactions conducted
1	Female Hockey Players in the academy	Focus Group Discussion (FGD)	1
2	Head Coach	In-Depth Interview (IDI)	1
3	Coaches	In-Depth Interview (IDI)	2
4	Sports Psychologies	In-Depth Interview (IDI)	1
5	Nutritionist	In-Depth Interview (IDI)	1
6	Academic Teacher	In-Depth Interview (IDI)	1
7	Academy In-charge	In-Depth Interview (IDI)	1
8	Boveland Hockey Foundation Head	In-Depth Interview (IDI)	1
9	TEDT Representative	In-Depth Interview (IDI)	1
	Total		10

3. Impact Evaluation Details

3.1. Beneficiary details

Gender, age group and education background of the respondents:

The respondents belonged to 3 gram panchayats within the Jaitaran block. While 34% respondents hailed from Asaralai Gram Panchayat (GP), the Deoriya and Garniya GPs represented 33% respondents each in the sample survey. A detailed beneficiary profile of the respondents highlighting characteristics such as gender distribution, age distribution, education levels and social status is depicted below:



- The findings indicate that 75% of the hockey players are from Odisha, while the remaining 25% come from four different states—Manipur contributing 10%, and Uttar Pradesh, Madhya Pradesh, and Chhattisgarh each contributing 5%. A striking 91% of participants were female, indicating a female-centered intervention approach. Furthermore, among the players from

Odisha, an overwhelming 95% hail from Sundargarh district, widely recognised as the hub of hockey talent in India.



- 55% of the players are aged 17 years or below, while 45% are 18 or 19 years old. Since the programme enrolled female players in the Sub-Junior category, all participants were 17 years or younger at the time of joining the programme.

Socio-economic status of the respondents:

- 60% of the players belong to the Scheduled Tribe (ST) category (Figure 6), as the majority are from Sundargarh district in Odisha, where the population predominantly comprises ST communities. The second-largest representation is from the Other Backward Classes (OBC), accounting for 25% of the players.
- All the respondents belonged to the marginalised family. Among them, 55% have families engaged in agriculture-related activities while 20% are involved in skilled labor, such as driving. Additionally, 10% work in non-skilled labor, and another 10% run small businesses.
- Regarding household income, 45% of the respondents' families earn between ₹3,000 and ₹5,000 per month, 25% have an income of less than ₹3,000, while 30% earn more than ₹5,000 per month.

3.2. Summary of the Impact Created

Relevance

The ONTH-HPC programme is highly relevant to the socio-economic and developmental needs of its target group—female hockey players from marginalized communities. By offering access to elite-level training, education, and career pathways, the programme addresses the systemic barriers that often prevent talented individuals from disadvantaged backgrounds from pursuing professional sports. The initiative is designed with a clear purpose: to replicate the standards of national-level hockey training for young athletes, ensuring they receive the same quality of support and facilities as top-tier players. This alignment with broader goals of gender equity, youth empowerment, and inclusive sports development underscores the programme's strong relevance.

Coherence

The programme exhibits a high degree of coherence through its strategic partnerships and integrated service delivery. It brings together support from the Government of Odisha, international organizations like the Bovelander Foundation, and funding from IBL to create a unified ecosystem for player development. Academic education is seamlessly incorporated into the training schedule, with dedicated tutors ensuring that players continue their schooling alongside rigorous sports training. The involvement of multidisciplinary professionals—coaches, physiotherapists, psychologists, nutritionists, and educators—ensures that the programme functions as a cohesive unit, addressing the physical, mental, and intellectual needs of the players in a synchronized manner.

Effectiveness

The effectiveness of the ONTH-HPC programme is evident in the positive outcomes reported by the participants and staff. Players have shown marked improvements in their hockey skills, physical conditioning, mental resilience, and academic performance. Quantitative data reveals high satisfaction levels across key areas such as coaching quality, use of modern equipment, personalized nutrition plans, and psychological support. The programme's structured approach to training, which includes video analysis, scientific conditioning, and tactical gameplay, has led to tangible achievements such as national team selections and medal wins in prestigious tournaments. These results affirm that the programme is successfully achieving its intended objectives.

Efficiency

Efficiency is a cornerstone of the ONTH-HPC programme, demonstrated by its optimal use of resources and strategic planning. The programme leverages government infrastructure and private funding to deliver high-quality services without unnecessary expenditure. Advanced technologies like wearable performance trackers

and video analysis tools are used to enhance training outcomes in a cost-effective manner. The structured training-rest-recovery cycles ensure that players receive intensive coaching without risking burnout, while the centralized location and residential facilities reduce logistical overhead. This efficient model allows the programme to maintain high standards while maximizing the value of every resource invested.

Impact

Infrastructure and other facilities

The ONTH-HPC, located at Kalinga Stadium in Bhubaneswar, offers world-class infrastructure developed by the Government of Odisha and operationally supported by IBL. Players benefit from top-tier amenities including an international-standard hockey turf, professional kits, a modern gym, wearable tech for performance tracking, a physiotherapy centre, and a high-performance analysis lab. Additional facilities like classrooms, recovery centres, and residential hostels ensure a holistic environment for both athletic and academic growth. Designed to mirror national team standards, the centre aims to prepare young athletes for elite competition. All players reported high satisfaction with the quality and accessibility of these facilities.

Figure 3: Hockey Turf at the training academy



Figure 2: Physiotherapy Centre



100%

As per quantitative interactions all the respondents (n=20) showed satisfaction with:

- Boarding and lodging facilities
- Sense of safety and security at the centre
- Cleanliness and hygiene standards maintained at the centre
- Accessibility to all the facilities and equipment

Quality training and coaching

The programme provides structured, high-quality training led by certified national and international coaches. Training combines one-on-one sessions, video analysis, and scientific methods to enhance skills and performance. A multidisciplinary team—including conditioning coaches, physiotherapists, and sports scientists—supports holistic development. The Boveland Foundation has further strengthened coaching quality, especially in tactical gameplay. According to feedback, 85% of players appreciated the quality of trainers, 75% valued modern equipment, and 65% highlighted the use of video analysis. Overall, all respondents expressed satisfaction with the training and coaching provided.

Figure 4: Aspects Respondents Appreciated Most about the Training and Coaching



Multiple choice question, and total may not add upto 100%

Health and physical well-being

A key focus of the ONTH-HPC programme is the comprehensive health and well-being of its athletes. Each player benefits from a personalized nutrition plan designed to support their physical development, endurance, and recovery. The programme also integrates physiotherapy and sports science to manage training loads, prevent injuries, and promote effective recovery. Regular support from nutritionists, physiotherapists, and conditioning coaches ensures that players maintain peak physical condition. This holistic approach not only enhances athletic performance but also fosters long-term health and resilience, enabling players to meet the demands of high-performance sport with confidence and care.

On the analysis of the responses from the quantitative interactions with the players (n=20), following are the findings:



95% of the respondents are satisfied with **nutritional value** of the meal



85% of the respondents received **personalised meal plans**



50% of the respondents noticed **significante improvement in the energy level** after following the meal plan whereas 50% noticed moderate improvement.



70% of the respondents confirmed **significant improvements in their health status due to better nutrition** and healthcare support whereas 30% noticed moderate improvement



70% of the respondents stated **psychological sessions** significantly helped in **reducing the stress levels and enhancing the mental wellbeing** whereas 30% felt it moderately helped



75% of the respondents noticed **physiotherapy sessions** significantly helped in **injury prevention** and recovery whereas 25% stated it helped moderately

Mental and Emotional Resilience

Recognizing the psychological pressures of competitive sports, the programme integrates mental health support as a key pillar. Players participate in structured psychological sessions that focus on stress management, confidence building, and mental toughness. Techniques such as mindfulness, visualization, and goal setting are employed to help athletes stay composed under pressure. As a result, 70% of players reported significant improvements in their mental well-being, while the remaining 30% experienced moderate benefits. This focus on

emotional resilience has helped players overcome self-doubt and anxiety, enabling them to perform consistently and confidently in high-stakes environments.

Academic and personal development

The ONTH-HPC programme ensures that players do not have to choose between sports and education. All participants are enrolled in schools or colleges and receive regular academic support through personalized tutoring. Beyond academics, the programme fosters personal growth by instilling discipline, communication skills, and goal-setting abilities. Exposure to national and international coaches, senior athletes, and competitive environments has helped players develop into confident, well-rounded individuals capable of navigating both sports and life challenges.

As per the analysis of quantitative interaction with the players (n=20), all of them are pursuing their education through school or college. Further following are the observations:



85% of the respondents successfully maintained their academic standings while training at the center



55% of the respondents noticed **significante improvement in their academic performance since joining the center** whereas 45% noticed moderate improvement

Figure 5: Contribution of the Programme in Enhancing Aspects of Personal Development



Multiple choice question, and total may not add upto 100%

Key Achievements³:



One of the players trained under the programme is **part of the Women Indian Hockey Team**



Five of the players trained under the programme are or were **part of the Junior Women Indian Hockey Team**

Social Empowerment and Inclusion

³ Based on the information provided by the Tata Education and Development Trust team and information shared in interactions

The programme plays a transformative role in empowering young women from marginalized communities. By providing them with access to elite training, education, and career opportunities, it challenges traditional gender norms and promotes social inclusion. Players gain a sense of identity, pride, and purpose, which extends beyond the hockey field. Their success stories serve as powerful examples within their communities, inspiring other girls to pursue sports and education. The programme not only uplifts individual lives but also contributes to broader societal change by promoting gender equity and breaking cycles of poverty and exclusion.



Two of the players trained under the programme have **secured government jobs in Indian Railways**.



90% of the respondents (n=20) affirmed that the programme **positively impacted their career path in professional hockey**, while **10% indicated** that the programme broadened **their career prospects and opportunities**

Improved Living Standards

In addition to athletic and educational support, the programme has made a direct impact on the living conditions of its players. Through a government scheme, 30 Odia players received funding to build homes. Recognizing the needs of 10 non-Odia players from similarly disadvantaged backgrounds, the programme extended financial support of ₹3 lakh each through IBL funding. This initiative has provided these athletes with safe, stable, and dignified housing. Players expressed that having a secure home environment has greatly improved their quality of life, allowing them to focus on their training and future without the burden of housing insecurity.

Sustainability

Sustainability is embedded in the ONTH-HPC programme's design through its focus on long-term development and career security. Players are equipped with life skills, academic qualifications, and professional exposure that prepare them for diverse futures—whether in sports, education, or employment. The programme's emphasis on holistic growth ensures that participants can transition into roles such as coaches, mentors, or trainers, thereby continuing their engagement with the sport. Continued support from stakeholders and alignment with government schemes further enhance the programme's potential for longevity and scalability. By fostering independence, resilience, and community impact, the programme lays a strong foundation for sustainable success .

4. Recommendations

Below are few recommendations based on the observations after interaction with the stakeholders to further enhance the impact of the programme:

- **Structured Career Pathways:** Beyond skill development, the programme should focus on players' long-term career prospects. Establishing structured pathways for athletes to transition into professional leagues, government sports quotas, and corporate-sponsored teams will ensure sustained participation in hockey. Additionally, providing career guidance and mentorship for alternative roles such as coaching, refereeing, sports management, and training will open new opportunities for those who may not continue as professional players.
- **Global Exchange Programmes:** Exposure to international training methods and competition standards can significantly elevate the skill level of players. Organising exchange programmes with international hockey academies, facilitating overseas training camps, and inviting foreign experts for specialised coaching sessions will help players adapt to global tactical strategies and advanced playing techniques.
- **Coach Development Programme:** The coach development programme currently in place is a positive initiative, ensuring that trainers are equipped with the necessary skills to guide players effectively. However, to further enhance the quality of coaching, there should be a greater focus on advanced training methodologies, sports science integration, and exposure to international coaching techniques. Encouraging coaches to engage in structured mentorship programs, attend global coaching workshops, and collaborate with international experts will help refine their tactical knowledge.

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