



# Impact Assessment Report CSR FY 2020-21



Financial year 2020-2021

Assessment carried out by  
Prime M2i Consulting Pvt Ltd

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# Executive Summary

ESAF Small Finance Bank (ESAF SFB) has, as per its Corporate Social Responsibility (CSR) policy allocated 5% of its profits for the Financial Year 2020-21 for the CSR projects implemented by its two partner organisations - ESAF Society and Prachodhan Development Services (PDS).

## CSR Projects carried out during the year

A number of projects were carried out by these two implementation agencies. These projects have been classified in the following themes

1. Disaster management
2. Improving school infrastructure
3. Agriculture and farmer collectives
4. Holistic development of children and youth
5. Microenterprises
6. Migrant labourers
7. Rural Healthcare
8. Climate action

It is to be noted that these thematic classifications represent overall broad categories. Most projects have multiple dimensions. COVID 19 is an overarching theme which is present across many projects which have been classified under disaster management, rural health care and migrant labourers. Similarly, proportion of enterprises and entrepreneurship is another aspect which is present across many projects such as climate action, farmer collectives, migrant labourers and rural health care.

The disaster management focused projects (32.9%) had the highest share in the total spend during the year following by the school infrastructure projects (27.4%), projects focused on Agriculture and farmer collectives (13.7%), holistic development of children and youth (9.6%) and microenterprise promotion (7.7%). Projects in other thematic areas had a share of less than 4% each.

## Assessment dimensions

This study has been carried out to assess the impact of these projects on the following dimensions

- A. Relevance and coherence
- B. Effectiveness
- C. Impact
- D. Efficiency and
- E. Sustainability

The impact assessment study has involved analysis of data, telephonic interviews and data collection using electronic survey tools from 615 stakeholders.

**Following are the most important findings of this Impact Assessment Exercise**

### **Relevance and coherence**

- The projects carried out during this year, were carried out in the backdrop of probably the worst phase of COVID-19 pandemic. Therefore, most of the projects have significant COVID-19 footprint. While the COVID related projects have been classified under disaster management and have the highest share of the budget and activity allocation, many other projects also had COVID-19 related issues as their significant component. Both the implementation agencies have shown remarkable resilience and flexibility to incorporate aspects of COVID in their various projects.
- The two implementation agencies with whom ESAF SFB has been working have developed expertise in wide variety of thematic areas as is evident from the range of projects which have been implemented by the two agencies. This allows these agencies in being flexible enough to accommodate or undertake new interventions as per the needs of the context. In the Financial Year 2021-22 highest proportion of funds were spent on the disaster management projects which mainly involved COVID-19 related activities including providing food kits during the lockdown, supporting hospitals in improving their infrastructure, create awareness about vaccination as well as providing logistical support to the government hospitals in carrying out vaccination.

Many other projects have also incorporated COVID-19 related components, although they have been classified under different themes. For example, although the Swanthana project has mental health being as its overall objective, most of the activities this year under this project has involved mental health issues on account of COVID-19.

- Most of the projects are also being carried out with underprivileged segments of the society. Some of the project areas are also geographically very remote (for example, Majuli in Assam and Dumka in Jharkhand) and are underdeveloped in terms of infrastructure. The implementation partners also works with a number of scheduled tribe communities.
- Projects have also been designed on the basis of wider stakeholder consultation and are in line with broader focus areas of the government and have been assessed to be high on the dimension of relevance and coherence.

## Effectiveness

During the year, the project reached out to over 109,000 direct beneficiaries in different parts of the country. During the year, the implementing partners have been able to achieve 92% of the activity targets. This is based on analysis of 150 activity targets. 138 of these activity targets were assessed to be achieved or exceeded by the implementation partners.

## Impact

Nature of impact of different projects have been varied. The following are the most important impacts.

- The individual beneficiaries and the community stakeholders (such as the Panchayat Leaders) of the disaster management project have all valued the timely support provided by the implementation partners during COVID-19 and other natural disasters. Support provided has enabled the affected people in coping with the situation in a better manner.
- The hospitals and the primary health centres which were provided support to improve their infrastructure reported being able to treat their patients better, particularly during the second wave of COVID-19 in India.
- Since the school buildings supported under the project are still under construction, no immediate impact on the intended beneficiaries is apparent. The projects supporting school infrastructure have higher gestation period and the impacts will be visible over a long-term.
- The Balajyothi clubs and the study centres are being successful in achieving holistic development of the children, as evident from the discussions with a sample of parents and children. The teachers and facilitators of the clubs and study centres also reported getting benefitted from their engagement in the activities of the clubs and the study centres.
- The feedback received from the Pashumithras and the farmers supported under the agriculture and farmer collectives has been mixed. While many Pashumithras and farmers reported getting significant enhancement in their income and farming practices, some of them reported not getting any benefit out of this project. A few also complained of not getting adequate support from the farmer collectives.
- The enterprise training programs carried out by the implementation partners have been quite useful in imparting necessary skills to the participants. Most of them also

reported adding a new source of income and significantly increasing their incomes. The trainings have been particularly useful for the people who already had some experience in the activity. The trainings in tailoring, particularly, helped the entrepreneurs to learn new business skills and enhance their product offerings. Respondents who received trainings in other trades like mushroom farming and tailoring have not reported any significant benefit from the training.

- The beneficiaries who were provided counselling support under the Swanthana projects reported getting benefit from this experience. They also expressed willingness to share details of the helpline with others.
- The councillors trained by ESAF, themselves, have indicated getting benefitted from the training provided under the project. Other than counselling community members, they also said that the training helped them in being more organised and responsive in their regular occupations.
- The Urja Bandhus trained and mentored under the Urja Bandhu project reported being highly satisfied with the training provided under the project. They also appreciated the follow-up support provided by the resource persons appointed by ESAF. The Urja Bandhus reported an increase of 40-60% in their income after receiving this training.

## Efficiency

It can be observed that all the projects have completed their budget utilisation targets. It is to be noted that for a few projects the budgets were revised during the year.

Overall intervention cost per beneficiary has been assessed to be Rs 656. It is to be noted that the intervention cost per beneficiary has ranged between Rs 170 (for rural healthcare projects) to approximately Rs 12,000 (for climate action or Urja Bandhu project). This is on account of the nature of interventions and the intensity of support provided.

## Sustainability

Following are the important observations with respect to sustainability.

- Under most of the projects, the implementation partners have worked with existing institutions like hospital, local administration, farmer collectives, youth clubs and the schools. The support provided to these institutions has resulted in enhancement in their capacity and the stakeholders have committed to maintain the supported infrastructure.

- The Pashumithra and Urja Bandhu projects as well as the projects for the training of micro entrepreneurs seek to create entrepreneurs having their own revenue models. Benefits from these projects are likely to sustain beyond the project period.
- The Balajyothi Clubs and Study Centres would require intensive and continuous support for sustaining these activities. While a few Balajyothi clubs are likely to sustain on their own, most of them would find it difficult to sustain if the project support is withdrawn. Similarly most of the study centres would not be able to continue without the support from the implementation partners.
- Both the projects under rural healthcare (Arogyamithra and Swanthana) are funded out of the grants. No revenue models have been built for these projects. In fact, the Arogyamithras themselves work on a voluntary basis and many of them have quit on account of a lack of any income for them. Both the projects score low on sustainability aspects and are not likely to continue once the grant support is withdrawn.

## Learnings and recommendations

Following are the important learnings and recommendations from this project.

- Both the implementation partners have developed significant expertise and experience in implementation of disaster relief programs. Both ESAF and PDS have shown remarkable flexibility and institutional resilience in implementing such projects. The relationship and rapport established with the stakeholders also allow the organisation to undertake other projects.
- ESAF has involved experts and professional for the projects where training of beneficiaries is required. Involvement of experts has resulted in good feedback and perceived from the participants and ensured flexibility in operations.
- In the new locations where the child development projects are being implemented, the Balajyothi clubs and the study centres are being formed together. This has resulted in greater overall satisfaction and due in from the children and the parents.
- Almost all the projects have used the existing outreach and infrastructure of various institutions like Small Finance Banks, Farmer Collectives, local dairies, agriculture colleges etc for the projects. This has ensured that the projects are customised to the local needs and aspirations and that the project costs could be optimised. This has also ensured greater sustainability due to involvement of sustainable institutions.

- One of the important lessons from the implementation of the enterprise development projects has been that such projects are more effective with the existing entrepreneurs as compared to those who did not have prior experience in the enterprises.
- Some of the projects like Balajyothi and Farmer collectives have the promise of creating sustainable community level institutions which may bring substantial social and economic benefits for the community.
- Most of the projects are being conceptualised on the basis of informal discussions and needs assessment. A system of project conceptualisation and needs assessment will be required. At the time of project conceptualisation, the Theory of Change associated with each project will also need to be developed and documented.
- Almost all the reports associated with the project implementation relate to the tracking of activity numbers. A more robust process of project monitoring which includes indicators from the theory of change developed will be required.
- Some of the projects like Balajyothi and those involving farmer collectives are recurring in nature and have a large number of stakeholders. For such projects, dedicated impact assessment exercises should be commissioned at periodic intervals (ideally once every three years).
- In case of many projects some evidence of impact may be visible only in the times to come. It is, therefore, important to prepare a long-term impact assessment framework for measuring some impact dimensions for a few projects. For large projects having longer term impacts, Social Return on Investment (SROI) should be estimated.
- There is a need to develop an appropriate framework of data collection using electronic means. This may require developing computer software for the purpose of data collection.
- Quality parameters and benchmarks for various project activities are not clearly defined, at present. Quality parameters and benchmarks for each unit in various project components should be established.

# Section 1: Introduction

## 1.1 Background

ESAF Small Finance Bank (ESAF SFB) is one among the 10 Small Finance Banks licensed by the Reserve Bank of India. As on 31st March 2021 ESAF Small Finance Bank was serving 38.9 lakh microfinance borrowers and 7.5 lakh retail borrowers. The Bank has operations across India.

In line with the CSR policy of ESAF Small Finance Bank (ESAF SFB) and the Schedule VII of Section 135 of the Companies Act, 2013 a number of projects were approved as per the CSR liability for the financial year 2019-20. As per the CSR policy of ESAF SFB, 5% of the profits are allocated for CSR activities. The projects were carried out by two implementation agencies - ESAF Society and Prachodhan Development Services (PDS).

## 1.2 Thematic classification of CSR activities

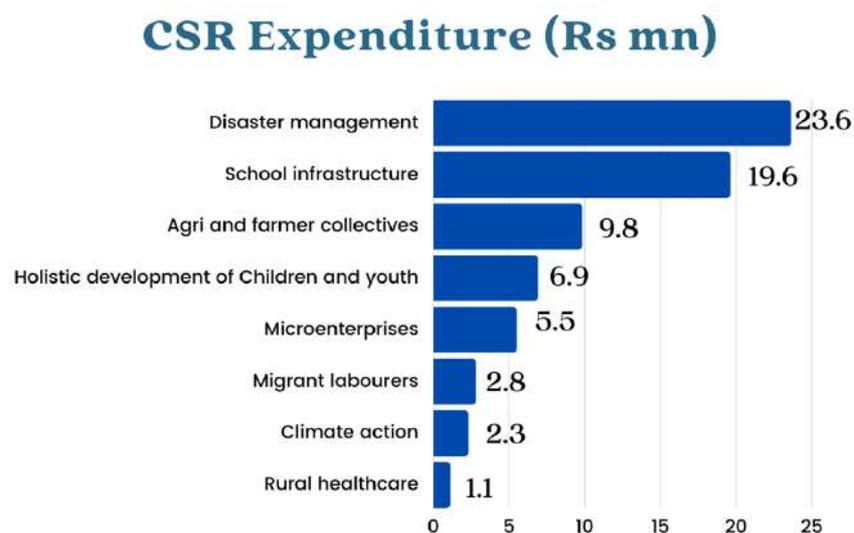
For the purpose of this assessment, the projects have been classified in the following thematic areas

Theme	Projects
Disaster management	<ul style="list-style-type: none"><li>Disaster Preparedness and Support Program (DPSP) Including COVID-19 related activities</li></ul> <p>(Kerala, Tamil Nadu, Assam, Jharkhand, Bihar, Odisha, Madhya Pradesh, Maharashtra and Chhattisgarh)</p>
Development of School infrastructure	<ul style="list-style-type: none"><li>Rural Community school project, implemented by PDS</li><li>School Infrastructure support project, implemented by PDS (Kerala, Jharkhand)</li></ul>
Agriculture and Farmer collectives	<ul style="list-style-type: none"><li>ESAF Pashumithras implemented by both ESAF and PDS</li><li>ESAF Krushak Mithras implemented by PDS</li><li>Market linkage and Capacity building for farmer collectives, implemented by PDS</li><li>Training of Dairy farmers, implemented by PDS</li><li>Support for setting up collection Centres and marketing infrastructure, implemented by PDS</li><li>Poultry based development programs</li></ul> <p>(Tamil Nadu, Karnataka, Maharashtra, Chhattisgarh, Jharkhand and Madhya Pradesh)</p>

Holistic development of Children and youth	<ul style="list-style-type: none"> <li>ESAF Balajyothi implemented by Both ESAF and PDS</li> </ul> (Kerala, Tamil Nadu, Assam, Jharkhand and Maharashtra)
Rural Healthcare	<ul style="list-style-type: none"> <li>ESAF Arogyamithra, implemented by PDS</li> <li>ESAF Swanthana, implemented by ESAF</li> </ul> (Assam, Jharkhand, Kerala)
Migrant labourers	<ul style="list-style-type: none"> <li>ESAF Garshom implemented by both ESAF and PDS</li> <li>SUVIDI implemented by PDS in Odisha</li> </ul> (Kerala)
Training of Microentrepreneurs	<ul style="list-style-type: none"> <li>Skill Development training for Micro Entrepreneurs implemented by both ESAF and PDS</li> </ul> (Kerala, Tamil Nadu, Jharkhand, Assam, Chhattisgarh, Madhya Pradesh and Maharashtra)
Climate action	<ul style="list-style-type: none"> <li>ESAF Urja Bandhu - implemented by both ESAF and PDS</li> </ul> (Kerala, Madhya Pradesh, Maharashtra, Chhattisgarh, Jharkhand)

It is to be noted that these thematic classifications represent overall broad categories. Most projects have multiple dimensions. COVID 19 is an overarching theme which is present across many projects which have been classified under disaster management, rural health care and migrant labourers. Similarly, proportion of enterprises and entrepreneurship is another aspect which is present across many projects such as climate action, farmer collectives, migrant labourers and rural health care.

The chart below shows the amounts spent under these thematic areas



It can be observed that disaster management focused projects (32.9%) had the highest share in the total spend during the year following by the school infrastructure projects (27.4%), projects focused on Agriculture and farmer collectives (13.7%), holistic development of children and youth (9.6%) and microenterprise promotion (7.7%). Projects in other thematic areas had a share of less than 4% each.

### 1.3 Objectives of the assessment

The main objective of this assessment is to understand the changes attributed through the implementation of the CSR projects carried out by the two implementation agencies and to make sure the interventions were well designed to achieve the said targets within the time frame. The independent assessment of the interventions have been done with the following objectives

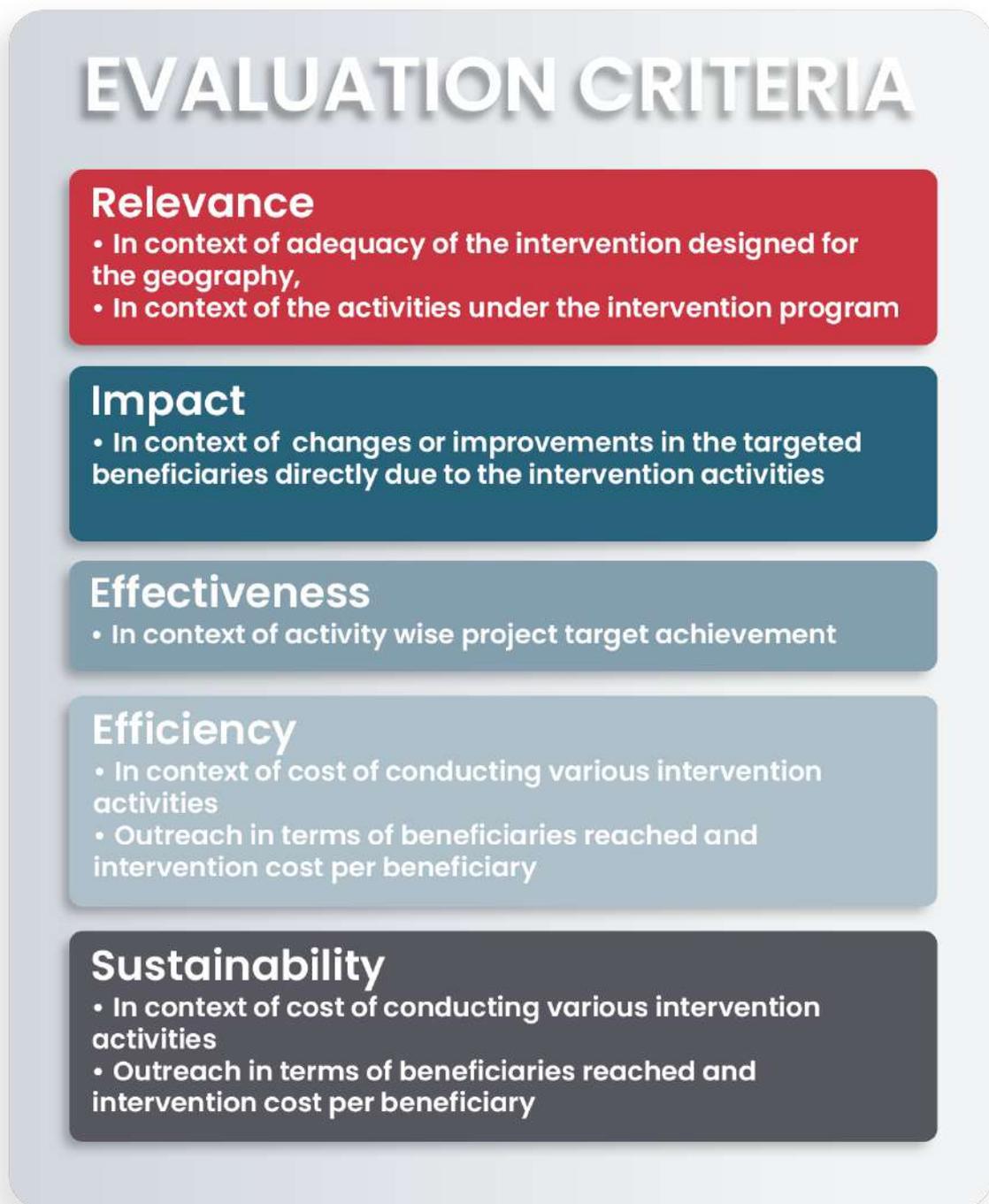
- A formal assessment of the interventions assessing the performance of the projects against the defined project objectives and outputs with particular focus on effectiveness, efficiency, relevance, impact and sustainability of the interventions;
- Review of changes as a result of these interventions on the targeted communities;
- Assess if interventions contributed to capacity development and system strengthening of government and community-based institutions;
- Analyze if the interventions are consistent and complementary with activities supported by other NGOs and Government;
- Discussion with other key stakeholders/ community-based partners to gauge their understanding and expectation of this type of project and also understand their level of engagement in participation in the planning and implementation of the project;
- Document key lessons and provide actionable recommendations on key improvements for future interventions

This impact assessment has examined the activities of the interventions which were carried out between July 2020 and June 2021. Data analysis as well as discussions with the stakeholders were carried out in October and November 2021.

## 1.4 Assessment framework and methodology

### Assessment framework

The assessment has been carried out using OECD's framework for assessment of development projects. Under this framework assessment is performed along five dimensions – Relevance, Effectiveness, Impact, Efficiency and Sustainability. This framework has been presented in the chart below.



## Assessment methodology

The assessment methodology has included the following steps.

1. Kick-off meeting with the senior management functionaries of ESAF Small Finance Bank, ESAF Society and PDS.
2. Detailed discussion with key staff under each project.
3. Data analysis
4. Semi-structured interviews with various stakeholders including direct beneficiaries

List of stakeholders interviewed for different projects is provided in **Annexure 2**.



## Section 2: Impact Assessment Findings

Relevance Effectiveness Impact Efficiency Sustainability

# RELEVANCE

### 2.1 Relevance and coherence

In this section we discuss the relevance and coherence of the projects in the context in which they are operating and in the context of the activities which have been designed.

The projects carried out during this year, were carried out in the backdrop of probably the worst phase of COVID-19 pandemic. Therefore, most of the projects have significant COVID-19 footprint. While the COVID related projects have been classified under disaster management and have the highest share of the budget and activity allocation, many other projects also had COVID-19 related issues as their significant component. Both the implementation agencies have shown remarkable resilience and flexibility to incorporate aspects of COVID in their various projects.

#### Disaster management (Including COVID-19 response)

The projects focusing on disaster preparedness and response have gained traction with the implementing partners in the last two years. COVID-19 response and flood response were the two major focus areas under this theme. Given the centrality of COVID-19 in the country for the past two years, it was most appropriate that the CSR projects of ESAF SFB also focused on COVID-19 response. This also reflects sensitivity of the organisation towards emerging needs of the stakeholders and willingness to modify the operating methodology and focus based on the context. In this sense, the projects themed on disaster management are assessed to be highly relevant.

#### Projects for enhancing school infrastructure

One of the projects undertaken by PDS aims at enhancing school infrastructure in Jharkhand. These schools are being run in one of the most backward areas of the country. The community schools being run by the implementing agencies are contributing significantly to enhancing the education profile of the community in which they have been operating. The current year's project supports enhancing infrastructure in the schools and supporting them with the educational content to enhance learning. Enhancement in

critical infrastructure helps in encouraging student enrolment and attendance, particularly those of the girl students.

The other project involves constructing a new school building with a capacity of more than 1,000 students in one of the remotest areas in Ayakkad, Kerala. This school was set up in 1940s and the school building is barely able to host the students. This school provides education support to the underprivileged segments of the society. The school building is still in the process of getting completed and is likely to become operational only in the later part of 2022.

These projects are thus relevant given the low education profile of the geographies in which these schools are operating and the role of these schools in providing education to underprivileged segments of the society.

### **Projects focused on agriculture and farmer collectives**

Large majority of the population particularly in the rural areas is dependent on Agriculture and allied activities. Government also undertakes several projects focused on enhancing farm productivity and rural incomes. A number of institutions of the government (eg NABARD and BIRD) as well as many prominent NGOs (eg BAIF) also work in the agriculture sector. The CSR projects supported by ESAF, while working to enhance farm income and productivity, also take advantage of the supporting institutional infrastructure like agriculture colleges, dairy cooperatives and the NGOs.

Most of the agriculture focused projects being implemented by both ESAF Society and PDS, leverage and support the farmer collectives and their members in the operational area. Farmers collectives are increasingly being seen as a solution to improve farmer income as well as agricultural productivity. While over 5,000 Farmer Producer Organisations are currently registered in India, the government has outlined a plan to set up additional 10,000 farmer producer organisations by 2024. Various agriculture (and allied sector) projects focused on projects being implemented by ESAF Society and PDS, for improving member awareness, management systems, establishing market and financial linkages and improving overall sustainability is quite relevant in this context.

The agriculture related projects also involve creating a cadre of professionals like Pashumithras and Krushakmihtras. Availability of such professionals can go a long way in improving agricultural practices in the area in which they have been operating. The agriculture and allied sector projects, therefore, are highly relevant to the needs of the country and are consistent with the efforts of the government and other stakeholders.

## Holistic development of Children and youth

Balajyothi clubs and the study centres are the major projects focusing on holistic development of children and youth.

whereas Balajyothi Clubs intend to develop children into future leaders who could participate in issues related to development of their communities, Balajyothi study centres help students perform better in their studies. Both the projects and their different components appear to be important in ensuring the crucial factors responsible for a child's overall development in the following aspects

- access to academic support,
- providing opportunities and access to platforms for personality development and developing leadership

## Projects on training of microentrepreneurs

Projects for training micro entrepreneurs are being undertaken by both ESAF Society and PDS in different parts of the country. Almost all the participants of these trainings are the women members of the groups promoted by various microfinance institutions. These women microfinance clients have access to capital from the financial institutions. With the training support, they are likely to improve access to product offerings from MFIs. The trainers are also available from the local areas and have access to the local markets. With the supporting financial infrastructure and locally available trainers, projects for training of micro entrepreneurs can be said to be highly relevant.

## Migrant labourers

Kerala is one of the major destinations for the migrant laborers from eastern Indian states. The COVID-19 pandemic brought to attention the problems being faced by the migrant labourers across India. Unhygienic living conditions and lack of adequate health facilities are some of the most important problems being faced by the migrant labourers. The mobile health clinics supported under this project make available the much needed health services to these migrants. During the COVID-19, this has also helped in creating awareness about vaccination and support in the vaccination programs.

Odisha is an important source from where the migrants come to Kerala and other parts of India. Through the SUVIDI project, the implementing partners try to address issues being faced by the migrants. In this context, the Garshom and SUVIDI projects which provide support to migrants at the source as well as at the destination are highly relevant.

## Rural Healthcare projects

Other than the COVID-19 related projects (which have been classified under disaster management), PDS implements Arogyamithra project as a dedicated health project. The Arogyamithra project is being implemented in the Majuli island area of Assam, where PDS implements several other initiatives in education, community mobilisation and infrastructure development. The Majuli island area lacks access to health facilities and the villagers do not have access to reliable health facilities. The Arogyamithra project helps the villages in having access to the much needed health infrastructure in the area.

Additionally, Swanthana is being implemented as a project to address mental health issues. COVID-19 resulted in severe stress and mental health issues among several people directly or indirectly impacted by the pandemic.

These projects are, therefore, relevant in their respective contexts.

## Project on Climate Action

Global warming and climate change are some of the most important items in the global development agenda. The recent Climate Summit in Glasgow which was attended by all the prominent global leaders is an example of the importance which is being accorded to this important agenda. The Urja Bandhu project being implemented by the ESAF Society seeks to replace the traditional sources of energy with solar powered sources, through a cadre of local entrepreneurs. The Urja Bandhu project of ESAF Society is therefore an important step towards the climate action agenda which has occupied the global attention.



# EFFECTIVENESS

## 2.2 Effectiveness

Effectiveness of the projects has been assessed by reviewing overall outreach and achievement against assigned activity targets.

### Outreach

The projects carried out by the implementation agencies have achieved significant outreach. During the year approximately 109,000 beneficiaries were reached out through various interventions. Number of beneficiaries in the projects under various themes has been presented in the table below.

Theme	Beneficiaries
Disaster management	66,318
Agri and farmer collectives	13,622
Migrant labourers	13,406
Microenterprises	6,870
Rural Healthcare	6,454
Holistic development of Children and youth	2,368
Climate action	192
School infrastructure	0
<b>Total</b>	<b>109,230</b>

It can be observed that the disaster management focused projects had the highest number of beneficiaries, followed by agriculture and farmer collectives. The school projects currently being funded under the CSR projects are still not operational. Number of beneficiaries for the school projects, therefore, has been assessed to be zero.

## Achievement of activity targets

During the year, the implementing partners have been able to achieve 92% of the activity targets. This is based on analysis of 150 activity targets. 138 of these activity targets were assessed to be achieved or exceeded by the implementing partners. Program wise targets Vs Achievements is mentioned below.

Thematic Area	Target	Achievement
Agri and farmer collectives	55	45
Climate action	2	0
Disaster management	46	46
Rural Healthcare	6	6
Holistic development of Children and youth	18	23
Microenterprises	6	6
Migrant labourers	15	10
School infrastructure	2	2
<b>Grand Total</b>	<b>150</b>	<b>138</b>



# IMPACT

## 2.3 Impact

In this section we discuss the impact of various projects on various stakeholder groups and the nature of the perceived impact.

### **Disaster management (Including COVID-19)**

Support provided during the second wave of COVID-19 pandemic constituted the most important activity under the Disaster Management and Support program.

This has included distribution of kits to the families to provide immediate relief. Discussions with the stakeholders indicate that they value the support provided to the vulnerable families during these difficult times. They could recount several instances where, on account of the lockdown, income had completely dried up for people dependent on daily income. Support received from the project helped them to get food and other supplies during this period.

Variety of support were provided to inhabitants in many villages during the pandemic. Such support included food materials, sanitisers and masks. The village leaders, the assessment team discussed with, were grateful to ESAF for the support provided.

The support extended by ESAF in the vaccination program in various villages was appreciated by the local authorities. According to them, this support helped in bringing awareness about COVID Vaccination among the villagers. ESAF also provided financial and logistical support to the local authorities for the vaccination programs.

ESAF has received several letters of appreciation from the local authorities including the District Collector or Wayanad and the District Medical Officers of Thrissur for support during the COVID-relief and Vaccination Program. Relief support provided during the project was also widely covered in the local media which acts as a testimony to the appreciation of the stakeholders towards the efforts made by the implementation partners.

A number of hospitals were provided infrastructure related support to enhance their

capacity to treat large numbers of patients.

#### **Support to Primary Health Centres**

Our hospital received medical equipment and supplies worth Rs 2 lakh during the COVID-19 pandemic. This support was crucial for our hospital during the crisis. The support helped us to treat greater number of patients. Without this support we would not have been able to treat many patients. We request ESAF to support us more often.

**Medical Officer of the Moorakanikkara Primary Health Centre, Thrissur.**

Many underprivileged students who were not able to access online classes were provided with smart phones so that they are not deprived of the education when the schools were closed for physical classes. The students, the assessment team interacted with, were quite appreciative of the support provided to them.

Grants were provided for rehabilitation of a few houses which were impacted by flood.

#### **Development of School infrastructure**

The projects supporting school infrastructure have higher gestation period and the impacts will be visible over a long-term.

In Ayakkad Kerala, a new school building is being constructed to replace the existing building. The plan of the building has been finalised but all the approvals to commence construction are still not in place.

#### **Perceived benefit from the proposed school**

The original school was constructed in 1944 and the building and furniture had become quite old and needed replacement. Principal and Headmaster were involved in the design process of the school. Currently around 700 students are studying in the school and after construction they expect the number of students to increase up to 2,000.

**-The Headmaster of the school in Ayakkad.**

Similarly, in Dumka a high school building is being constructed, but the school is yet to commence operations. A few villagers M2i's team spoke to are aware that a new school is getting constructed but are not aware of any further details to comment on the perceived impact.

## Child and youth development

Balajyothi and study centres programs have been designed for holistic development of school going children which includes their academic and co-curricular performances. While the Balajyothi clubs focus on the extracurricular activities, the study centres associated with these focus on academics and serve to supplement the education of the children.

Most of the parents have reported perceptible changes in the behaviour of their children after they started going to the Balajyothi clubs. Children are now more aware of the contemporary issues and have become well-mannered and inquisitive, and maintain personal hygiene. The parents also reported significant and visible changes between the children who attend Balajyothi clubs and those who do not.

### Perceptible change in the behaviour of children

Two children of Elizar Murmu, have been going to the Balajyothi Club facilitated by PDS for the past two years. One of the children is 12 years (Grade 4) and the other is 7 years old (Grade 1).

The children go to the Balajyothi Club once a week. While the Balajyothi clubs focus on the extracurricular active, the Study Centre focus on academics and serve to supplement the education of the children.

The parents have seen perceptible changes in these children over the past two year. Earlier, these children were quit undisciplined. The children are now quite well behaved, maintain hygiene in the house and help in the house chores as well. Their focus on academics has also increased.

This has been particularly useful at the time of COVID-19 pandemic when there was a need for creating awareness among the community. Through the Balajyothi clubs the children were made as a medium to create further awareness and enthuse behaviour change focusing on personal hygiene and maintaining COVID appropriate behaviour.

Study centres were also found to be quite useful when the offline schools were closed on account of COVID-19 and online education was not that impactful because of various reasons. The study centres enabled students to continue their education and interaction with their peers.

Weekly and monthly competitive activities organised by the clubs inculcate the competitive spirit among children and keep the excitement going. A few children the assessment team interacted with also displayed enthusiasm and reported significant interest in continuing with the activities.

Children who are part of the Balajyothi clubs are provided with a piggy bank to encourage them to save. Children have been quite excited to see their savings grow into substantial sums. Parents also particularly appreciate the savings habits promoted among the children through the piggy bank activity.

The Balajyothi Clubs are organised in one of the public buildings like Panchayat Bhavans or community centres and have to depend on their infrastructure. At one of the clubs in Assam the parents complained about the non-availability of toilets and an adequate drinking toilet.

At present, Balajyothi clubs are free for the children. Value of the Balajyothi clubs for the parents can be gauged from the fact that most of the parents, interviewed by the assessment team, said that while the Balajyothi Clubs are free at present, parents would not hesitate in paying a small fee to support running of the clubs and the study centres.

Teachers of the Study Centre provide training on various aspects. Although the teachers do not get much in terms of remuneration, their involvement in the study centres help them in getting much valuable exposure, experience and training.

#### **Improvement in the profile of rejuvenated club**

As part of the project support was provided for rejuvenation of two sports clubs. The clubs were provided with sports equipment, as per the needs of the students in that area. Support provided under the project has enhanced the profile of the clubs and improved participation of children and youth in the activities of the clubs.

*“After getting the support, we started taking part in the local level tournaments. We recently took part in the Panchayat Premier league and Arrow Premier League. We performed very well in this tournament. We will be very happy to get such kind of support from ESAF.”*

**- President of one of the clubs which has been provided support**

### **Agriculture and Farmer collectives**

The assessment team interviewed 7 Pashumithras. All the Pashumithras expressed satisfaction with the quality of training provided under the project. However, most of them are yet to get any income out of this activity. Many of them have also not received the kits and containers required to start their work. They also want FPCs to be more responsive in sending the supplies.

The project has also supported a few Artificial Insemination centres and nutrient shops. The assessment team discussed with three such beneficiaries. All of them reported

providing useful services to the farmers and have also developed good working relationships with the trained Pashumithras. These establishments, however, are still in the nascent stages and have requested more support from the project in ensuring good supply and stock of nutrients.

The assessment team interviewed 5 dairy farmers who received support from the program. The feedback was mixed. While three farmers expressed satisfaction with the program and found the training useful, two farmers reported not getting any benefit from this project. They expect more support from the project including support in procuring more cows.

Two trainers with whom the assessment team interacted, said that the farmers who received the training were enthusiastic with the training content. However, they felt that the design of the training was such that they did not get an opportunity to learn whether the classroom learnings were applied by the farmers and whether they benefited out of this. They suggested having a follow-up component in the training so that trainers can track whether the learnings were beneficial for the participants.

### **Training of Microentrepreneurs**

The enterprise training programs carried out by the implementation partners have been quite useful in imparting necessary skills to the participants. Most of them also reported adding a new source of income and significantly increasing their incomes.

M2i's team interacted with 10 beneficiaries who received training in the enterprise trainings related programs supported by ESAF and PDS. All the beneficiaries reported learning or improving new skills from the training program. Almost 50% of the respondents reported significantly enhancing their incomes from the training programs. Many beneficiaries had no prior income from the activity. After receiving the training, beneficiaries reported getting additional income in the range of Rs 5,000 to Rs 15,000 every month.

The trainings have been particularly useful for the people who already had some experience in the activity. The trainings in tailoring, particularly, helped the entrepreneurs to learn new business skills and enhance their product offerings. Respondents who received trainings in other trades like mushroom farming, driving and housekeeping have not reported any significant immediate growth in income from the training.

#### **Pragati Pandey and Amita Benjamin, trainees**

Pragati Pandey used to teach in a local school, where she used to get Rs 12,000 per month as salary. However, she lost the job on account of the COVID induced lockdown. When she learnt about the tailoring training being provided by PDS, she decided to join

it. She had some prior experience in the training. However, with the training provided with support from PDS, she further improved her skills. She now runs a boutique from her house and is able to earn Rs 15,000 per month from this activity. She had a loan from ESAF SFB around two years ago but is not a loan client now. However, she hopes to get a larger loan to expand her business.

Amita Benjamin used to run a boutique for the past two years. However, due to limited experience the enterprise was not running very well. The training from ESAF helped her to learn new designs. This has helped her in attracting new customers and increasing the income.

One of the learnings from the enterprise development programs has been that the interventions are most useful when the beneficiary already has some experience in running the enterprise. The trainings help them in improving their business skills resulting in enhanced performance and skills.

#### **Pushpa Wasnik and Raisa Khan, trainees**

Pushpa Wasnik and Raisa Khan received training from PDS in food processing and mushroom farming respectively. Both the beneficiaries said that they had learnt new skills from the activity. However, they did not have any prior experience in the activity. Both these beneficiaries have started the work on a very small scale but feel that they would require more support in scaling up the enterprise.

Most of the trainers which have been engaged are quite experienced and have been doing trainings in their respective domains for a long time, many trainers have experience of over 15 years. This has resulted in high level of satisfaction with the trainings among the participants. However, many participants and even a few trainers said that the training duration need to increase so as to be able to fully assimilate the learnings. Some of the participants also expressed need for post training support and follow-up trainings.

#### **Priyanka Sathe, a trainer engaged by PDS**

Priyanka Sathe is a freelance professional trainer in the domain of beauty parlour industry. She conducts training courses (ranging between a few hour to over 15 days) for various institutions.

She has conducted several training workshops for the beneficiaries supported by PDS. She feels that such trainings are very useful for the women, who can start an enterprise after getting training and exposure. She not only teaches the skills related to beauty parlour, she also tell the participants where to source necessary materials from to start the industry. In that sense, she feels that she acts as a business consultant to the

participants. She recalls many participants of the training calling them over phone to get advise even after receiving the training. She feels that, beauty parlour is such a profession which is easy for set up for women. In her experience, over 50% of the women she has trained have started their own enterprise.

## Migrant labourers

Under the Garshom project, mobile medical camps are organised for the migrant labourers. Organisers of the camp and the medical practitioners, the assessment team discussed with were quite happy with the turnout during the mobile medical camps and felt that this was a useful service for the migrants. However, they felt that there should be some systematic mechanism of follow-up so that patients with serious medical conditions can be provided sustained support.

Under SUVIDI project, support to the migrants and their families is provided by the implementation partners. They are provided support in finding suitable employment, travel, getting insurance and transferring money. Variety of support is also provided to the families of the migrants who stay back at the villages. Most of the beneficiaries, the assessment team interviewed were satisfied with the support provided by the implementation partners.

## Rural Healthcare

### Swanthana

The assessment team interviewed 6 Manomitras. Most of the Manomitras are local women and are engaged in various occupations (financial advisor, tailor, tuition teacher, panchayat worker etc). Many are also ESAF Sangam members. All of them have indicated getting benefitted from the training provided by ESAF. Other than counselling community members, they also said that the training helped them in being more organised and responsive in their regular occupations. However, not all of them are confident of handling the responsibilities of Manomitra fully and expressed the need to attend further training.

### Quotes from Manomitras

I was very short-tempered and used to shout a lot at others, but after joining this training, now I am able to understand others' problems as well and try to handle the situations in a more sensitive way.

*-An NGO worker who trained as a Manomitra*

The Manomitra trainings helped me a lot. I am a tuition teacher and the training helped me to be more patient with my students.

- A tuition teacher trained as a Manomitra

The assessment team interviewed a sample of 10 beneficiaries who were counselled. 90% of them reported getting benefitted from this experience, 80% reported sharing their experience with others and 90% reported willingness to share the helpline to others.

### Arogyamithra

The Arogyamithra program has been designed to build a team of local volunteers to act as the first line of defence in the villages where health services are not easily accessible.

The Arogyamithras are mostly from the same villages or from the nearby villages and are equipped with digital blood pressure and blood sugar monitoring machines and a thermometer. They are also in constant touch with the government health workers like Auxiliary Nurse and Midwife (ANM). While the Arogyamithras do not prescribe any medicines or suggest any treatment protocols, they flag any early warning signals resulting from their observations. They also help and encourage villagers to seek appropriate medical help.

The local health workers have particularly appreciated the work of Arogyamithras. The Arogyamithras act as an extended arm of these health workers. As health workers have responsibilities for many villages, support from the Arogyamithras have reduced pressure on them and focus on more important issues.

The Arogyamithras also occasionally organise training sessions in the villages to create awareness about health, nutrition and childcare related issues. The Panchayat members and other villagers have appreciated the role of the Arogyamithras in this. One of the most important tasks of the Arogyamithras, during the project year, has been to create awareness about issues concerning COVID-19. They have also helped in the vaccinations.

Discussions with the Arogyamithras highlight one important concern of theirs which is related to their remuneration. As part of the project the Arogyamithras are not provided with any remuneration. They occasionally get some contributions from the villagers but there is no regular source of income for them from this activity. Many Arogyamithras felt dejected because of this and many of them have also quit.

### **Climate Action**

The assessment team interviewed 5 Urja Bandhus. They were all trained persons already working as electricians or electric contractors. All of them reported being highly satisfied with the training provided under the project. They also appreciated the follow-up support

provided by the resource persons appointed by ESAF. The Urja Bandhus reported an increase of 40-60% in their income after receiving this training.

#### Quote from an Urja Bandhu

I used to work as an electrician in Dubai. I learnt about a training program to enrol for training as Urja Bandhu by ESAF and I decided to join it. ESAF also supported us through linkages with the vendors. The training was very useful for me and I have completed 10 installations since receiving the training. My income has increased from Rs 40,000-50,000 per month earlier to Rs 100,000 per month now.

*Abdul Rahim - An Urja Bandhu*



# EFFICIENCY

## 2.4 Efficiency

This impact assessment exercise has analysed the activities carried out by the implementation partners between October 2019 and September 2020. Within this year, the interventions could deliver significant outputs as discussed in the section on Effectiveness. These achievements highlight that a significant efficiency in the overall project interventions was achieved in terms of time as well as costs.

The project's overall efficiency has been assessed Intervention wise on the following parameters

- Budget utilization status
- Intervention cost per beneficiary

### Budget utilisation percentage

Budget utilization percentages for the projects in different thematic areas has been presented in the table below. It can be observed that all the projects have completed their budget utilisation targets.

Theme	Budget (Rs)	Utilization (Rs)	Utilization Percent
Disaster management	23,550,000	23,550,593	100%
School infrastructure	19,600,000	19,600,000	100%
Agri and farmer collectives	9,800,000	9,802,534	100%
Holistic development of Children and youth	6,900,000	6,899,975	100%
Microenterprises	5,500,000	5,499,995	100%
Migrant labourers	2,800,000	2,800,165	100%
Climate action	2,300,000	2,300,000	100%
Rural Healthcare	1,100,000	1,099,872	100%
<b>Total</b>	<b>71,550,000</b>	<b>71,553,134</b>	<b>100%</b>

### Intervention cost per beneficiary

Intervention cost per direct beneficiary has been presented in the table below.

Cost per Beneficiaries			
Theme	Expenditure (Rs)	Beneficiaries	Cost per beneficiary (Rs)
Disaster management	23,550,593	66,318	355
School infrastructure	19,600,000	0	NA
Agri and farmer collectives	9,802,534	13,622	720
Holistic development of Children and youth	6,899,975	2,368	2,914
Microenterprises	5,499,995	6,870	801
Migrant labourers	2,800,165	13,406	209
Climate action	2,300,000	65	11,979
Rural Healthcare	1,099,872	6,454	170
<b>Total</b>	<b>71,553,134</b>	<b>109,103</b>	<b>656</b>

It can be observed that the intervention cost per beneficiary ranges between Rs 170 (for rural healthcare projects) to approximately Rs 12,000 (for climate action or Urja Bandhu project). This is on account of the nature of interventions. While the rural healthcare projects (health camps and health education) involve benefit of limited duration and intensity, expenditure in training and ecosystem development of Urja Bandhus can bring long term benefits.



# SUSTAINABILITY

## 2.5 Sustainability

In this section, we discuss the performance of various activities on the dimension of sustainability.

### **Disaster management**

Variety of activities were undertaken under the disaster management projects. These included COVID-19 support to the institutions (for improving infrastructure) and the individual beneficiaries (food kit and mask distribution). These have also included support in COVID-vaccinations. The institutions who have received the infrastructure support have committed to maintain these. Some of the support has also resulted in enhancement of service capacity of the hospitals. Benefit of such initiatives are likely to accrue for a long period of time and for a large number of beneficiaries.

Similarly, the flood relief activities have involved providing relief to the individuals impacted by floods in the form of food and other essentials. Some other activities have involved provision of boat and creation of other infrastructure. The grants to the individuals have resulted in outright expenditure, for the infrastructure which has been created, the relevant stakeholders have committed to maintain such infrastructure.

### **School infrastructure**

The schools where infrastructure support is being provided will have a revenue model for them where costs will be met through various means.. The infrastructure getting created is likely to enhance the capacity of these schools for increased student intake. The created infrastructure is also likely to benefit the schools for many years to come. The schools have also committed to maintain the infrastructure which has been created out of the grant funds. Thus, the infrastructure support projects rate high on sustainability parameters.

### **Agriculture and support to the farmer collectives**

All the agriculture and allied activities being supported under the project have been undertaken in the ecosystem of farmer collectives and other institutions (like Rhema

Dairy). The project support focuses on developing strong business linkages of these institutions thereby improving their sustainability in the long run. The support provided to the members of these institutions is also likely to result in greater member involvement over the long-run. The agriculture and allied projects, therefore, have been assessed to score high on sustainability aspects.

### **Training to micro entrepreneurs**

The project for training micro entrepreneurs involves local trainers and local entrepreneurs. While the cost of the trainings has been funded entirely out of the grants, the project beneficiaries are likely to implement these learnings in their businesses which will benefit them over a long time. These projects, therefore, have been assessed to be high on the sustainability aspects.

### **Holistic development of children and youth**

Sustainability of the Balajyothi clubs depend on the interest taken by the community in continuing their activities without support from the implementation partners. A few clubs have shown remarkable initiative to manage affairs on their own and they can become sustainable institutions. However, the majority of the Balajyothi clubs will not be able to sustain their activities without support from the implementing partners. This is evident from the variable quality of functioning of the clubs.

Functioning of the study centres will require constant involvement of a qualified teacher to provide support to the children. Given recurring expenses involved, it may become difficult for the study centres to sustain if the support from the implementation agencies is withdrawn. One of the important observations here is that the study centres and Balajyothi clubs have high perceived value for the parents and the children. Most of the parents we interacted with said that they would not mind paying a small amount as fees for services being provided by the Balajyothi clubs and study Centres.

### **Migrant labourers**

The projects to support migrant labourers are supported by outright grants and do not have any revenue model. The projects are likely not to continue without the grant support. These projects, therefore, have been assessed to score low on sustainability aspects.

### **Rural Healthcare**

Both the projects under Rural healthcare (Arogyamithra and Swanthana) are funded out of the grants. No revenue models have been built for these projects. In fact, the Arogyamithras themselves work on a voluntary basis and many of them have quit on account of a lack of any income for them. Both the projects score low on sustainability

aspects and are not likely to continue once the grant support is withdrawn. It is to be noted, however, that a few Arogyamitras and Manomitras are already employed as local health workers. The knowledge and experience gained through these projects are likely to help them in their professional lives.

### Climate action

The Urja Bandhu project involves training of electricians in installation of solar systems in the houses and office establishments. The electricians add this service in the portfolio of offerings and earn revenue. Supplies for these installations are sourced from the local retailers and distributors. After initial training and handholding the Urja Bandhus operate on their own without requiring any recurring support from the implementing partners. The climate action project, therefore, has been assessed to score high on the sustainability aspects.



## Section 3: Mapping of Project Activities with Sustainable Development Goals

Adopted in 2015, Sustainable Development Goals are a set of 17 goals aimed to create a better world by 2030, by ending poverty, fighting inequality and addressing the urgency of climate change. These goals were adopted by the United Nations General Assembly. Governments, civil society organizations, other stakeholders and general public work towards achievement of these goals.

Various projects undertaken by implementing agencies contribute to the Sustainable Development Goals, to varying degrees. This is presented below

### Disaster management (Including COVID-19 related activities)

<p>SDG 3: Good Health and well-being</p> 	<p>Improving hospital infrastructure, facilitation of vaccinations, and creating awareness about the COVID related issues were the focus of COVID related work which the two implementation agencies carried out. These contributed to good health and well-being of vulnerable sections of the population in the times of pandemic.</p> <p>Number of direct beneficiaries: 66,318</p>
<p>SDG 2: Zero hunger</p> 	<p>COVID related lockdown and other natural disasters like flood, rendered many families jobless and impacted their food security. The implementation agencies provided food kits to many vulnerable households to help them tide over the crisis. Thus the project contributed in reducing food related vulnerability of such households.</p> <p>Number of direct beneficiaries: 66,318</p>

## Development of school infrastructure

<p>SDG 4: Quality education</p> 	<p>The new school buildings getting constructed has the potential to enhance quality of education and learning outcomes for the existing and the new students. The benefits are yet to be realized, however, given the fact that the schools are yet to commence operations. The benefits will be visible over a longer period of time. Over 2,000 students are likely to benefit in the future.</p>
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## Agriculture and farmer collectives

<p>SDG 8: Decent work and economic growth</p> 	<p>Improving incomes of their members is one of the major objectives of the agriculture focused projects and the projects supporting farmer collectives. This is being done through improved market linkages, better production techniques and through benefits of aggregation. Thus, this project contributes towards decent work and economic growth. Number of direct beneficiaries: 13,622</p>
<p>SDG 12: Responsible consumption and production</p> 	<p>Many of the farmer producer collectives being supported by ESAF society and PDS are involved in organic and sustainable farming methods. These promote responsible and sustainable production methods. Number of direct beneficiaries: 13,622</p>
<p>SDG 16: Peace Justice and Strong Institutions</p> 	<p>The farmer producer collectives are being promoted as local level democratic institutions. Strengthening governance, decision making process and management systems are some of the most important inputs being provided to the organizations. These help them in becoming strong local level institutions. Number of direct beneficiaries: 13,622</p>

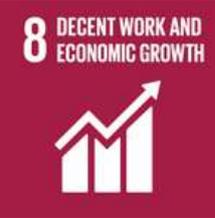
## Holistic development of children and youth

<p>SDG 4: quality education</p> 	<p>Under the Balajyothi study centres, children with weaker academic performance are provided support in their regular studies. Sports and other co-curricular activities are essential for overall profile of the schools as well as for rounded development of the students of these schools. These projects thus contribute towards quality education.</p> <p>Number of direct beneficiaries: 2,368</p>
<p>SDG 16: Peace, justice and strong institutions</p> 	<p>The Balajyothi clubs are being promoted as democratic institutions. In all the Balajyothi clubs, office bearers are appointed. The clubs also follow formal meeting procedures like welcome and closing addresses by office bearers, reading minutes of the previous meetings, evaluation of quorum and reading of agenda and recording of minutes of the meeting. As part of the project design Balajyothi Advisory Committees (BJAC) have been formed under each Panchayat to coordinate activities of the clubs.</p> <p>Number of direct beneficiaries: 2,368</p>

## Rural Healthcare projects

<p>SDG 3: Good health and well being</p> 	<p>Arogyamithra project also aims to improve awareness about health issues among the vulnerable population. The Swanthana project aims to address the mental health issue through counselling.</p> <p>Number of direct beneficiaries: 6,454</p>
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## Training of Microentrepreneurs

<p>SDG 1: No poverty</p> 	<p>The program for the training of microentrepreneurs aims to improve skill and income levels of the target population. The beneficiaries from vulnerable populations have been trained in employable skills and are assisted in getting employed. The amounts which they earn contribute significantly to their respective household incomes and reduce their poverty.</p> <p>Number of direct beneficiaries:6,870</p>
<p>SDG 8: Decent work and economic growth</p> 	<p>The skills which the beneficiaries get from the trainings help them to be employed. Most of the youth trained under the project are employed in formal sectors which provide them good working environment and growth prospects.</p> <p>Number of direct beneficiaries: 6,870</p>

## Projects for migrant labourers

<p>SDG 3: Good health and well being</p> 	<p>The project on migrant labourers aim to provide medical facilities through a network of mobile medical clinics. The project has also supported in COVID-19 vaccination programs.</p> <p>Number of direct beneficiaries: 13,406</p>
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## Climate action projects

<p>SDG 7: Affordable and clean energy</p> 	<p>The Urja Bandhu project focuses on capacitating a cadre of professionals who can install solar systems in the households. The project, enables people to replace grid power with solar power in their households.</p> <p>Number of direct beneficiaries: 192</p>
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SDG 13: Climate Action



The Urja Bandhu project by replacing non-renewable sources of power with the renewable sources, contributes to climate action agenda of the SDG.

Number of direct beneficiaries: 192

## Section 4: Mapping of project activities with Schedule VII of Section 135 Indian Companies Act, 2013

Schedule VII (with reference to Section 135) of Companies Act, 2013 lists a number of activities which can be undertaken by the corporates as per their CSR obligations. Many activities listed under the schedule are consistent with the projects being implemented by ESAF Society and PDS as shown below

### Disaster management (including COVID response and flood rehabilitation)

Disaster management projects have been mapped to one CSR activity defined in Schedule VII

#### CSR activity defined in Schedule VII

*disaster management, including relief, rehabilitation and reconstruction activities.*

The COVID related activities were in the nature of disaster relief provided directly to the vulnerable population or to the hospitals and other public institutions to help them cope with the crisis.

Similarly, support were provided to people who were adversely impacted due to the flood.

#### CSR activity defined in Schedule VII

*Eradicating hunger, poverty and malnutrition, 'promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.*

COVID-19 related projects have a component in improving infrastructure in local hospitals which contribute in improving health in the community they serve. Under the project vulnerable population has been supported in vaccinations which will improve protection from COVID-19.

## Enhancing school infrastructure

Projects for enhancing school infrastructure have been mapped to one CSR activity defined in Schedule VII

### CSR activity defined in Schedule VII

*promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.*

The improvements in school infrastructure being undertaken in the community schools in Jharkhand and the new school which is being set up in Kerala have the potential to enhance quality of education and learning outcomes for the existing and the new students.

## Holistic development of children and youth

Projects under Holistic development of children and youth have been mapped to two CSR activities defined in Schedule VII

### CSR activity defined in Schedule VII

*Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.*

Study centres are an important component of the Balajyothi project. The study centres focus on giving support to students who are academically weak and come from economically and socially disadvantaged communities.

## Agriculture and Farmer collectives

Projects related to supporting Farmer Producer Collectives have been mapped to one CSR activity defined in Schedule VII

### CSR activity defined in Schedule VII

*rural development projects*

Under various agriculture projects, a number of agri entrepreneurs are being supported to further support farmers and farmer collectives to improve agricultural practices, marketing linkages and incomes of the farmers.

## Rural Healthcare

Projects on rural healthcare have been mapped to one CSR activity defined in Schedule VII

### CSR activity defined in Schedule VII

*Eradicating hunger, poverty and malnutrition, 'promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.*

Under the Arogyamithra projects, health awareness education has been provided to people belonging to vulnerable communities.

## Livelihood and employment opportunities

Projects for livelihood and employment opportunities have been mapped to one CSR activity defined in Schedule VII

### CSR activity defined in Schedule VII

*rural development projects*

The skill training project in Jharkhand supported training on varied employment generation skills for artisans and youth in Jharkhand in order to enable them to take up income generating opportunities. This has been mapped to rural development projects as most of the beneficiaries are from the rural areas.

## Section 5: Learnings and Recommendations

In this section, we present important learnings and recommendations which have emerged from the present assessment exercise.

### **Implementation partners have developed expertise in projects involving disaster preparedness and relief**

Both the implementation partners have developed significant expertise and experience in implementation of disaster relief programs. Such programs are quite complex on account of their unpredictability and differing nature of each disaster which requires a customised response. Such projects also require close coordination with the local authorities, community, institutions (hospitals) and other stakeholders. Logistical coordination is also involved in such projects and the outcomes could be quite unpredictable.

Both ESAF and PDS have shown remarkable flexibility and institutional resilience in implementing such projects. The relationship and rapport established with the stakeholders also allow the organisation to undertake other projects.

### **Involvement of experts for the purpose of training in enterprise related projects has resulted in better outcomes**

ESAF has involved experts and professional for the projects where training of beneficiaries is required. Examples includes Urja Bandhu and Krushakmithra projects as well as Microenterprise training projects. Involvement of experts has resulted in good feedback and perceived from the participants and ensured flexibility in operations.

### **Balalyothi clubs and study centres in tandem are getting more acceptance**

In the new locations where the child development projects are being implemented, the Balalyothi clubs and the study centres are being formed together. This has resulted in greater overall satisfaction and due in from the children and the parents. When the academic requirements of the children get supplemented along with the extracurricular activities, there is greater acceptance from the parents and the children.

### **Projects have used existing institutional infrastructure for enhanced effectiveness and sustainability**

Almost all the projects have used the existing outreach and infrastructure of various institutions like Small Finance Banks, Farmer Collectives, local dairies, agriculture colleges

etc for the projects. This has ensured that the projects are customised to the local needs and aspirations and that the project costs could be optimised. This has also ensured greater sustainability due to involvement of sustainable institutions.

### **The enterprise development programs are more effective with people who already have some experience in the enterprise**

One of the important lessons from the implementation of the enterprise development projects has been that such projects are more effective with the existing entrepreneurs as compared to those who did not have prior experience in the enterprises. Most of the training programs being organised by the implementation partners are for short durations. The entrepreneurs who already have experience in such businesses are able to benefit from these programs by incorporating lessons from such trainings in their business operations. They are also able to forge important business relationships during these trainings. Beneficiaries who do not have any prior experience with business would probably benefit for longer duration projects which involves significant handholding and mentoring support.

### **Some of the projects are resulting in creation of strong community level institutions**

Some of the projects like Balajyothi and Farmer collectives have the promise of creating sustainable community level institutions which may bring substantial social and economic benefits for the community.

Members of the Balajyothi clubs are already showing signs of being aware of contemporary issues and are getting involved in various community events. The Bala Jyothi clubs have potential to serve as local level platforms for unleashing creativity and leadership skills among children. Balajyothi clubs have been designed to be democratic institutions where children can plan and undertake socially desirable activities. Through these they can develop essential leadership skills and come up with creative solutions. Such exposures in their formative years will help the club members in becoming capable and responsible adults.

Similarly, some of the Farmer collectives being supported by the implementation agencies have already reached a significant scale of operations and have developed substantial business and financial linkages. There have already been significant economic gains to member farmers. With an increase in scale of operations these institutions are likely to operate independently and benefit more farmers in their operational areas.

**The process of project conceptualisation and design will need to be formalised and documented.**

Most of the projects are being conceptualised on the basis of informal discussions and needs assessment. While the evidence of such needs assessment are mostly available in the email communication, these have not been properly documented. A system of project conceptualisation and needs assessment will be required. At the time of project conceptualisation, the Theory of Change associated with each project will also need to be developed and documented.

**Significant improvement in integrating Theory of Change in the project implementation will required**

Almost all the reports associated with the project implementation relate to the tracking of activity numbers. For the projects being evaluated by the assessment team, most of the outcome and impact parameters have been vaguely defined and there are no protocols for collection of baseline and end line data.

A more robust process of project monitoring which includes indicators from the theory of change developed will be required. This will require indicators related to project resources, activities, outputs and outcomes and impacts. While the indicators related to resources, activities and output can be generated from the internal MIS of the organisation, external assessments should be undertaken for outcome and impact indicators.

**For long-term and high resource involvement projects dedicated impact assessment exercises should be carried out**

Some of the projects like Balajyothi and those involving farmer collectives are recurring in nature and have a large number of stakeholders. For such projects, dedicated impact assessment exercises should be commissioned at periodic intervals (ideally once every three years). Such assessments will also require systematic data collection at the baseline, midline and end line.

**Some of the evidence of impact for many projects would become visible only in the long-term. A framework for long-term assessment of some of the projects would also be required.**

In case of many projects some evidence of impact may be visible only in the times to come. For example, under the school infrastructure projects, although the infrastructure is likely to be created soon, its impact like increased enrolment, better academic performance, enhanced teacher and client satisfaction will be visible only in the next 3-5 years. For some projects like BalaJyothi clubs a few impacts could take even longer to become evident.

It is, therefore, important to prepare a long-term impact assessment framework for measuring some impact dimensions for a few projects. Under such a framework, impact assessment exercise could be undertaken 2-5 years after the project activities have ended

### **For longer term projects, Social Return on Investments should be estimated**

Social Return on Investment (SROI) is a framework of measuring and accounting for social and environmental values created by the organisations. SROI measures changes which are relevant to the people or organisations that experience or contribute to it.

For large projects having longer term impacts, Social Return on Investment (SROI) should be estimated.

### **Need for use of technology in the process of data collection**

Various projects which ESAF Society and PDS are implementing involve a large number of beneficiaries and a large volume of data is getting collected. In most of the projects data is getting collected manually using excel sheets and paper formats. Only in a few projects data is getting collected using electronic data collection forms like google form or Kobo data collect. Data mostly remains with the project coordinators and there is no effective system of consolidating this data for meaningful analysis.

There is a need to develop an appropriate framework of data collection using electronic means. This may require developing computer software for the purpose of data collection.

### **Quality parameters and benchmarks will need to be defined**

Quality parameters and benchmarks for various project activities are not clearly defined, at present. Quality parameters and benchmarks for each unit in various project components should be established. The quality parameters seek to ensure that the required inputs are being given as per project design. These should be tracked on a periodic basis.

## Annexure 1: Number of interviews under different themes

Theme	Telephonic Interviews	Google Forms	Total
Agri and farmer collectives	76	81	157
Climate action	8	30	38
Disaster management	40	0	40
Rural Healthcare	31	0	31
Holistic development of Children and youth	58	50	108
Microenterprises	36	164	200
Migrant labourers	37	0	37
School infrastructure	4	0	4
	<b>290</b>	<b>325</b>	<b>615</b>

## Annexure 2: Project wise number of beneficiaries

Partner	Project Name	Beneficiaries
PDS	ESAF Balajyothi	725
PDS	Rural Community School Project (Jharkhand)	0
PDS	ESAF GARSHOM	414
PDS	Skill Development Training for Micro Entrepreneurs	2,558
PDS	Disaster preparedness and support program	11,870
PDS	ESAF Urjamithra	0
PDS	ESAF Arogyamithra	4,408
PDS	ESAF Pashumithra	322
PDS	ESAF Krushakmithras	3,125
PDS	Market linkage and capacity building for Farmer Collectives	120
PDS	Training of Dairy Farmers	104
PDS	Support for setting up collection centres and marketing infrastructure	50
PDS	Poultry based development programs	0
PDS	ESAF SUVIDI	1,046
PDS	PDS School Infrastructure project (Ayakkad, Kerala)	0
ESAF	ESAF Balajyothi	1,643
ESAF	ESAF Swanthana	2,046
ESAF	ESAF GARSHOM	11,946
ESAF	Skill Development Training for Entrepreneurs	4,312
ESAF	Disaster Preparedness and Support Program	54,448
ESAF	ESAF Urjabandhu	192
ESAF	ESAF Pashumithra	19
ESAF	ESAF Krushakmithra	7,430
ESAF	Market linkage and capacity building for farmer collectives	2,109
ESAF	Dairy based livelihood development program	199
ESAF	Support for setting up collecting centers and marketing infrastructure	118
ESAF	Poultry based development programs	26
	<b>Total</b>	<b>109,230</b>

## Annexure 3: Project wise budget and utilization

Implementing Partner	Project Name	Budget (Rs)	Utilisation (Rs)
PDS	ESAF Balajyothi	2,300,000	2,300,000
PDS	Rural Community School Project	7,600,000	7,600,000
PDS	ESAF GARSHOM	800,000	800,000
PDS	Skill Development Training for Micro Entrepreneurs	1,800,000	1,800,000
PDS	Disaster preparedness and support program	9,400,000	9,400,000
PDS	ESAF Urjabandhu	300,000	300,000
PDS	ESAF Arogyamithra	500,000	500,000
PDS	ESAF PAshumithra	1,000,000	1,000,000
PDS	ESAF Krushakmithras	600,000	600,000
PDS	Market linkage and capacity building for Farmer Collectives	500,000	500,000
PDS	Training of Dairy Farmers	200,000	200,000
PDS	Support for setting up collection centers and marketing infrastructure	1,000,000	1,000,000
PDS	Poultry based development programs	100,000	100,000
PDS	ESAF SUVIDI	900,000	900,000
PDS	PDS School Infrastrucure project	12,000,000	12,000,000
ESAF Society	ESAF Balajyothi	4,600,000	4,599,975
ESAF Society	ESAF Swanthana	600,000	599,872
ESAF Society	ESAF GARSHOM	1,100,000	1,100,165
ESAF Society	Skill Development Training for Entrepreneurs	3,700,000	3,699,995
ESAF Society	Disaster Preparedness and Support Program	14,150,000	14,150,593
ESAF Society	ESAF Urjabandhu	2000000	2,000,000
ESAF Society	ESAF Pashumithra	1,100,000	1,100,118
ESAF Society	ESAF Krushakmithra	1,200,000	1,200,000
ESAF Society	Market linkage and capacity building for farmer collectives	1,300,000	1,300,000
ESAF Society	Dairy based livelihood development program	500,000	502,416

ESAF Society	Support for setting up collecting centres and marketing infrastructure	1,800,000	1,800,000
ESAF Society	Poultry based development programs	500,000	500,000