

Impact Assessment of **CSR Projects**

of ESAF Small Finance Bank



Assessment carried out by
Prime M2i Consulting Pvt Ltd

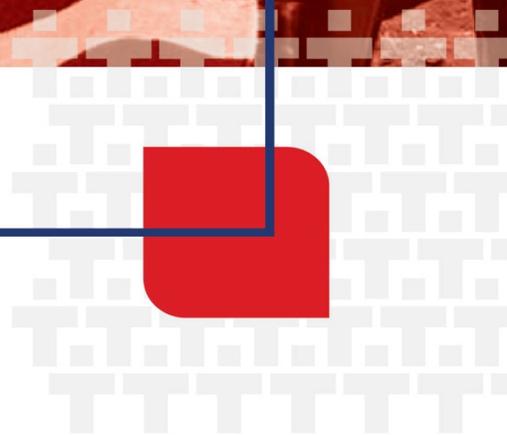


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Abbreviations

BoD	Board of Directors
CBBO	Cluster-Based Business Organizations
CSR	Corporate Social Responsibility
EAP	Entrepreneurship Acceleration Program
EDP	Entrepreneurship Development Program
ESAF	Evangelical Social Action Forum
FPO	Farmer Producer Organisations (FPO)
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Co-operation and Development
PDS	Prachodhan Development Services
SDG	Sustainable Development Goals
SFB	Small Finance Bank
VLEDP	Village Level Entrepreneurship Development Program



Executive Summary

Introduction

ESAF Small Finance Bank (ESAF SFB), one of India's 12 licensed Small Finance Banks in India. The bank allocated 5% of their profits for CSR activities in the financial year 2022-23, focusing on themes such as social entrepreneurship, holistic development, rural health, and education. The largest portion of the budget was dedicated to social entrepreneurship and mentoring (25%). An assessment was conducted using the OECD framework, which evaluated the projects based on relevance, effectiveness, impact, efficiency, sustainability and equity. The methodology included discussions with senior management, field visits, stakeholder interviews, and data analysis. The aim was to assess the impact of the Corporate Social Responsibility (CSR) projects, review changes in targeted communities, and provide recommendations for future interventions.

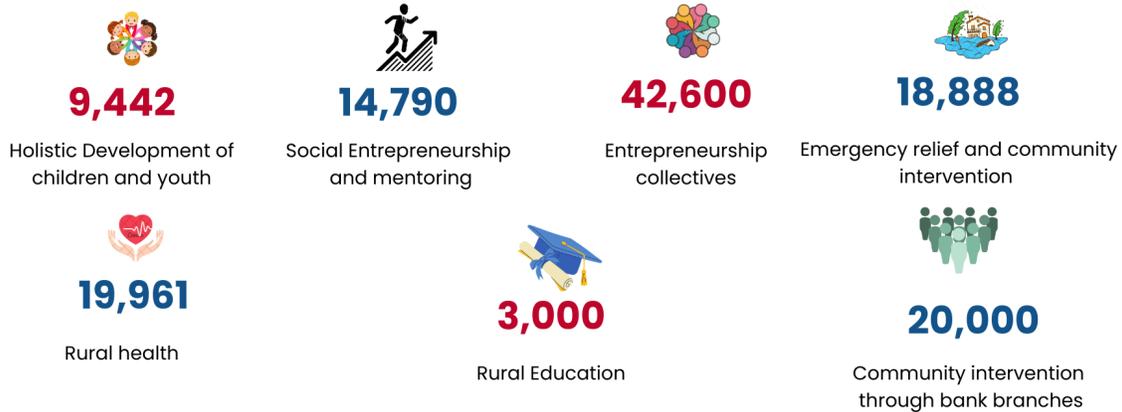
Relevance and coherence

The relevance and coherence of ESAF SFB's CSR projects are evident across multiple thematic areas. The **ESAF Balajyothi Project** focuses on the holistic development of children and youth including those from the underprivileged communities, enhancing academic and personal growth through clubs and study centers. **Social entrepreneurship projects** are critical in economically challenged regions, offering training and support to empower individuals, particularly women, to start their own businesses, contributing to poverty alleviation and economic growth. These initiatives align with government schemes like Pradhan Mantri Mudra Yojana.

The **Entrepreneurship Collectives** projects, aimed at strengthening Farmer Producer Organizations (FPOs), enhance agricultural productivity and profitability by providing training on branding, packaging, and licensing. ESAF's **emergency relief** efforts address the urgent needs of disaster-affected communities, aligning with its broader mission of social inclusion and well-being. **Rural health initiatives**, such as hospital infrastructure support and the **Santhwana** mental health project, address important healthcare gaps, while the **Rural Education** project focuses on improving educational infrastructure in underprivileged areas, encouraging higher enrollment and better learning outcomes. Overall, these CSR projects are well-aligned with ESAF SFB's mission, governmental priorities, and the needs of the communities they serve, making them both impactful and sustainable.

Impact

The CSR projects of ESAF SFB have impacted close to 130,000 beneficiaries as illustrated in the chart below.



Project Beneficiaries

The ESAF Balajyothi Club interventions have significantly impacted children's holistic development by encouraging leadership, social skills, extracurricular engagement, education, career development, and social awareness. Children have become proactive community members, with enhanced confidence and academic performance. Feedback from parents and volunteers underscores the program's effectiveness, with high satisfaction rates and notable improvements in children's discipline, hygiene, and academic success. The program's activities, including workshops and community involvement, have empowered children and positively influenced the broader community, making the ESAF Balajyothi Clubs a crucial resource for both individual and community development.

The Entrepreneurship Acceleration Program (EAP) has positively impacted the lives of women entrepreneurs in several states by providing focused training in food processing, tailoring, craft making, and business development. The program has enhanced employability, self-employment opportunities, and business acumen, leading to financial independence and personal growth. Participants have gained essential skills in branding, marketing, and digital entrepreneurship, enabling them to build sustainable livelihoods. Feedback indicates strong satisfaction with the training, highlighting the program's effectiveness in empowering entrepreneurs and fostering long-term economic growth.

The ESAF Urjabandhu and ESAF Pashumitra programs have empowered individuals through skill development and entrepreneurship in solar energy and animal husbandry. The ESAF Urjabandhu program has contributed to environmental conservation and economic growth by training individuals in solar PV system installation and maintenance, while the ESAF Pashumitra program has improved veterinary care and dairy management, boosting animal health and milk production. The ESAF Krushakmitra program has empowered farmers as community leaders and agricultural innovators, improving productivity and income through sustainable farming practices. The programs have significantly increased participants' skills, income, and business opportunities, driving rural economic development.

The Market Linkage and Capacity Building Project for Farmer Collectives has strengthened the sustainability and growth of farmer and farmer leaders of the Farmer producer organizations (FPOs). Training in branding, packaging, licensing, and market linkages has improved FPOs' market presence and profitability. Buyer-seller meets and exposure visits have expanded market access and provided practical knowledge in business management. The project has empowered farmers to explore new business opportunities, enhance governance of FPOs, and increase their impact on the agricultural value chain. The interventions have significantly benefited farmer collectives, improving market linkages, leadership abilities, and business growth.

The Emergency Relief and Community Interventions Program has addressed urgent needs and supported social causes in affected communities. Key initiatives include food kit and blanket distribution to marginalized groups, infrastructure improvements, and disaster response training. The program has enhanced access to education, healthcare, and social inclusion, strengthening community resilience and well-being. The Garshom project has improved the well-being and social integration of migrant workers by providing access to essential services, legal aid, and welfare schemes. The initiatives have addressed key challenges, contributing to the long-term resilience of migrant communities.

The Health Initiatives have improved hospital infrastructure and promoted mental health awareness in underserved communities. Renovations and facility upgrades have enhanced patient care and service delivery, while mental health programs have raised awareness and provided resources for mental well-being and resilience within the communities. The ESAF Hospital and Research Center in Thachampara, Kerala, has modernized its infrastructure, offering improved healthcare services and nursing education to marginalized women. These initiatives have contributed to better

healthcare access, quality, and empowerment in rural areas, addressing critical healthcare gaps and promoting sustainable development.

The Rural Education Project has significantly improved the learning environment in rural schools by addressing infrastructure challenges and enhancing teacher capacity. Infrastructure improvements, such as new classrooms and blocks, have created safer and more conducive learning spaces, while teacher training programs have equipped educators with innovative techniques to improve learning outcomes. The Lahanti Community School in Jharkhand has provided crucial academic support, particularly in mathematics and English, helping students improve their performance and develop essential life skills. The project has strengthened educational outcomes and community involvement, contributing to the long-term educational prospects of rural students.

Efficiency and effectiveness

The efficiency and effectiveness of CSR interventions from April 2022 to March 2023 were good. All projects achieved 100% budget utilization across different thematic areas, indicating efficient financial management. The cost per beneficiary varied significantly depending on the intervention's nature, ranging from Rs 376 for entrepreneurship collectives to Rs 3,733 for rural education, which involved substantial infrastructure support. The interventions were executed efficiently, with budget utilization aligned with the planned activities, and they successfully reached a broad beneficiary base, reflecting their overall effectiveness in achieving intended outcomes.

Sustainability

The sustainability of the CSR projects varies by initiative. The ESAF Balajyothi clubs and study centers rely on community involvement and may struggle without ongoing support, though some are self-sustaining. Enterprise support related programs are more sustainable due to their income generation potential for the beneficiaries. Farmers and their collectives supported through agriculture initiatives show high sustainability due to strong business linkages. Emergency relief infrastructure and rural health projects are promising, with infrastructure improvements ensuring lasting benefits. Rural education projects are sustainable due to improved infrastructure and committed revenue models by the schools.

ESAF Small Finance Bank's CSR initiatives promote equity by focusing on marginalized communities, women, and underserved regions. Projects such as the *ESAF Balajyothi Project* target the holistic development of children from rural and tribal areas like Assam, Jharkhand, and Chhattisgarh, improving leadership and education opportunities. The *Social Entrepreneurship and Mentoring* program helps micro-entrepreneurs, many of whom are women, by providing them with essential business skills and resources to enhance their incomes. *Entrepreneurship Collectives* empower farmers in underprivileged regions to increase productivity and profitability through training. *Emergency Relief* efforts, such as the *ESAF Garshom Project*, support vulnerable migrant laborers, promoting social equity. The *Rural Health* initiative improves hospital infrastructure for rural populations, ensuring better healthcare access, while the *Rural Education* project enhances educational facilities and teacher capacity in remote areas, addressing critical gaps in education quality. These projects collectively reduce inequality and provide greater economic and social opportunities.

Alignment with Sustainable Development Goals

The Sustainable Development Goals (SDGs) adopted by the United Nations in 2015 aim to create a better world by 2030, focusing on eradicating poverty, reducing inequality, and tackling climate change. ESAF SFB's CSR projects contribute to these goals across various dimensions. For example, the ESAF Balajyothi study centers support quality education (SDG 4) by helping academically weaker students from disadvantaged communities, while the social entrepreneurship programs contribute to reducing poverty (SDG 1) and fostering decent work (SDG 8) by training microentrepreneurs. The ESAF Urjabandhu project aligns with SDG 7 (Affordable and Clean Energy) and SDG 13 (Climate Action) by promoting solar energy adoption. Additionally, agriculture projects supporting Farmer Producer Organizations (FPOs) contribute to SDG 8 (Decent Work and Economic Growth) and SDG 12 (Responsible Consumption and Production) by improving farmers' market linkages and encouraging sustainable practices. Emergency relief interventions align with SDG 2 (Zero Hunger) and SDG 3 (Good Health and Well-being), while rural health and education projects support SDG 3 and SDG 4, respectively, through infrastructure improvements and enhanced learning environments. Overall, these CSR initiatives are well-aligned with the broader goals of sustainable development.

Alignment with schedule VII of Indian Companies Act

ESAF SFB's CSR projects align with various activities defined in Schedule VII of Section 135 of the Indian Companies Act, 2013. The projects for holistic development of children and youth are mapped to promoting education, focusing on supporting academically weak students from disadvantaged communities. Social entrepreneurship and mentoring projects, which provide skill training for income generation, are categorized under rural development projects. Support for Farmer Collectives also falls under rural development, aiming to enhance agricultural practices and incomes. Emergency relief and community intervention projects align with disaster management activities. Rural education and health initiatives align with the objectives of promoting education and healthcare infrastructure.

Learnings and recommendations

The following learnings and recommendations have emerged from this impact assessment.

Learnings

- Implementation partners have developed expertise in thematic areas like ESAF Balajyothi Clubs and entrepreneurship development.
- ESAF Balajyothi Clubs have been successfully replicated across states, enhancing leadership, social awareness, and personal growth.
- Specialized expertise in entrepreneurship training has been developed for service-focused entrepreneurs (e.g., ESAF Urjabandhu, Kruskak Mithra and ESAF Urjabandhus).
- Strong institutional linkages with technical agencies and organizations have enhanced project implementation.
- Established presence in key states with tailored interventions based on local needs enables tailored interventions which address local needs.
- Significant improvement in tracking and monitoring program activities has been achieved as compared to the previous years, through detailed activity lists and monthly reviews.
- While outcome indicators are documented but these are not regularly tracked or reported, limiting their effectiveness.

- Network of farmer collectives and linkages with support organisations magnifies outreach, reduces costs, and improves efficiency.

Recommendations

- Track and report outcome indicators as part of the reporting framework.
- Establish a performance grading system for ESAF Balajyothi Clubs.
- Enhance focus on quality of implementation and outcome indicators during the monthly reviews.
- Implement software-based tracking for indicators to improve efficiency and security.
- Create feedback protocols from stakeholders for continuous improvement.
- Establish protocols for baseline and endline data collection aligned with outcome indicators to assess project impacts.

Section 1: Introduction

1.1 Background

ESAF Small Finance Bank (SFB) is one among the 12 Small Finance Banks licensed by the Reserve Bank of 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 2022-23. As per the CSR policy of ESAF SFB, 5% of the profits are allocated for CSR activities. The projects in this financial year were carried out by ESAF Foundation and Prachodhan Development Services (PDS), the two implementation partners for ESAF Small Finance Bank. Additionally certain community interventions were made through the branch network of ESAF Small Finance Bank. These were various domains.

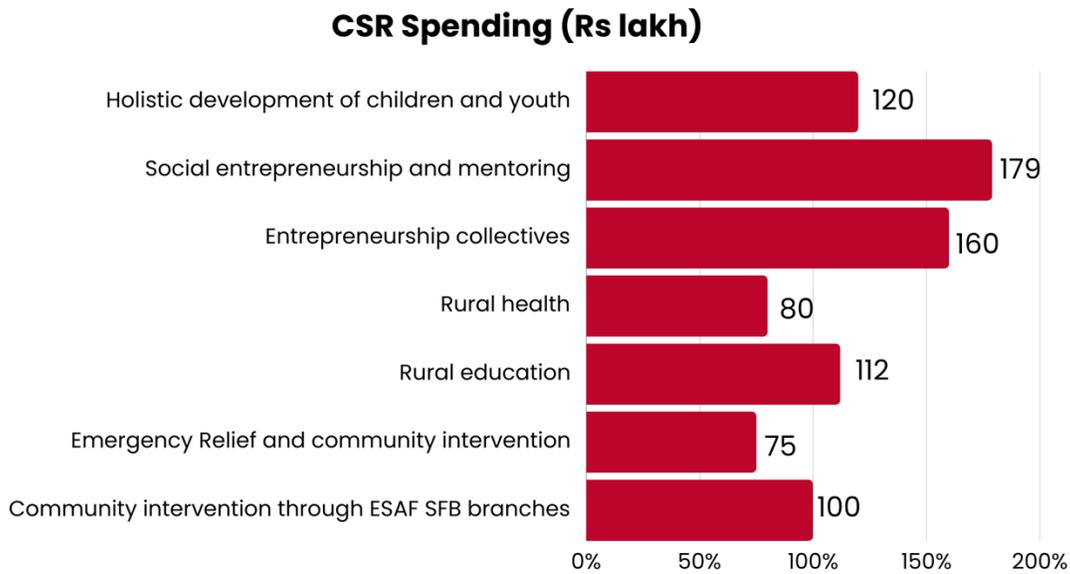
1.2 Thematic classification of CSR activities

For the purpose of this assessment, the CSR projects of ESAF for the Financial Year 2022-23 have been classified in the following thematic areas

Theme	Projects
Holistic development of children and youth	<ul style="list-style-type: none"> ESAF Balajyothi (Kerala, Tamil Nadu, Assam, Jharkhand, Maharashtra, Chhatisgarh, Madhya Pradesh)
Social entrepreneurship and mentoring	<ul style="list-style-type: none"> ESAF Entrepreneurship Acceleration Program (EAP) ESAF Village Level Entrepreneurship Development Program (VLEDP) (Kerala, Tamil Nadu, Karnataka, Maharashtra, Assam, Jharkhand, Maharashtra, Odisha, Bihar, Madhya Pradesh)

Entrepreneurship collectives	<ul style="list-style-type: none"> • ESAF Capacity Building and Market Linkages for Entrepreneurship Collectives • ESAF Center of Excellence in collective entrepreneurship (Tamil Nadu, Karnataka, Maharashtra, Madhya Pradesh, Jharkhand, Chhattisgarh, West Bengal, Madhya Pradesh)
Emergency Relief and community intervention	<ul style="list-style-type: none"> • Emergency Relief and community intervention (All India) • ESAF Garshom (Kerala and Odisha)
Rural Health	<ul style="list-style-type: none"> • ESAF Health Care Infrastructure Development and Support • ESAF Santhwana (Kerala, Bihar)
Rural education	ESAF Rural School Infrastructure and Development Support (Kerala, Jharkhand, Assam)
Community intervention through ESAF SFB branches	Community intervention through various branches (Multiple states in India)

The chart below shows the amounts spent under these thematic areas.



Additionally, Rs 1 crore was spent through the branches of ESAF SFB. Which are in various CSR domains. ESAF's direct community interventions focus on addressing the specific needs of local populations, providing targeted support in areas such as health, education, livelihood, and sustainable development.

It can be observed that the Social Entrepreneurship and Mentoring related projects had the highest share (22%) in the total spend during the year followed by the projects focused on Entrepreneurship Collectives (19%). Projects focused on Holistic Development of Children and Youth (15%), Rural Education (14%), and Emergency Relief and Community Intervention (9%) had a considerably lesser share of the budget. Notably, projects undertaken under the community intervention through ESAF SFB branches had a share of 12% in the total budget.

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 implementation partners 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

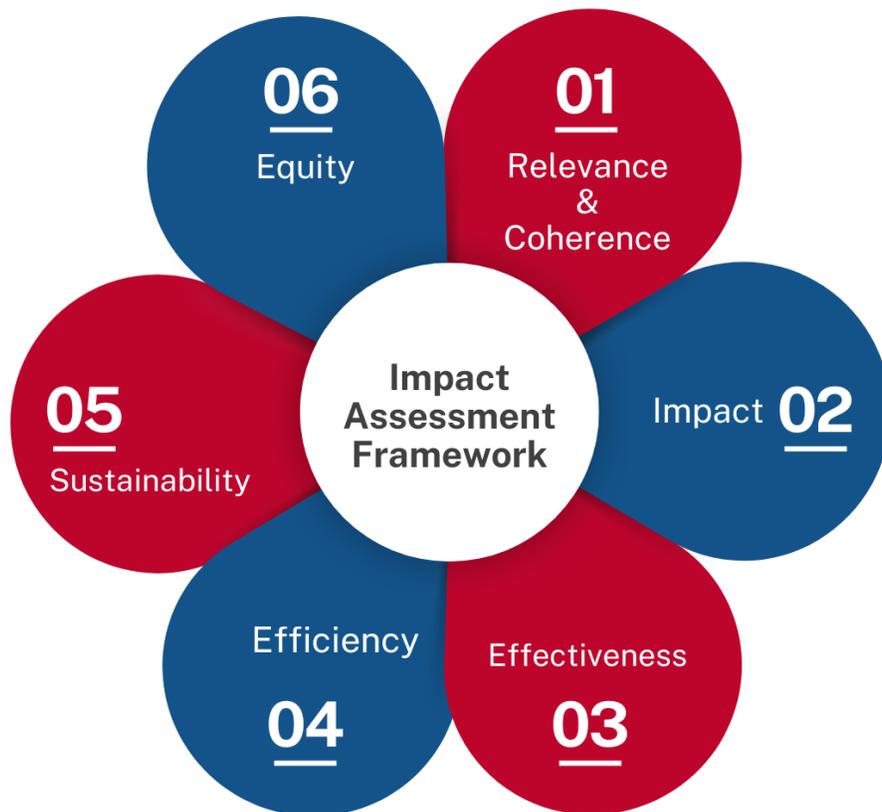
- A formal assessment of the interventions assessing the performance of the projects against the defined project objectives and outputs with particular focus on effectiveness, efficiency, relevance, impact, sustainability and Equity of the interventions;
- Review of changes as a result of these interventions 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 April 2022 and March 2023. Data analysis as well as discussions with the stakeholders were carried out between July and September 2024.

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, Sustainability and Equity. This framework has been presented in the chart below.

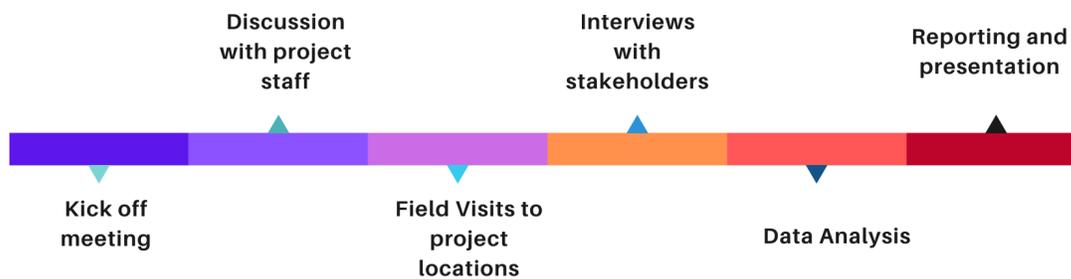


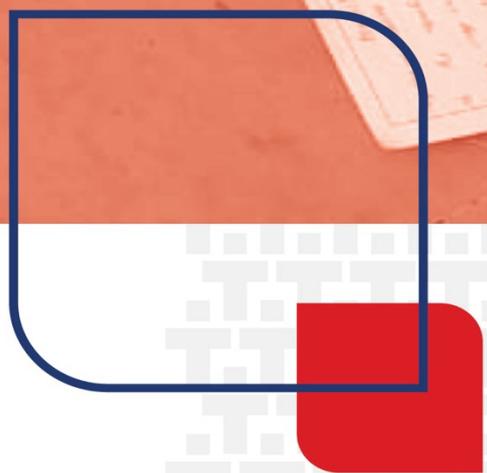
Assessment methodology

The assessment methodology has included the following steps.

1. Kick-off meeting with the senior management functionaries of ESAF Small Finance Bank, ESAF Foundation and PDS.
2. Detailed discussion with key staff under each project.
3. Field visits to project locations
4. Interviews with stakeholders
5. Data analysis
6. Interviews with various stakeholders including direct beneficiaries.

ASSESSMENT METHODOLOGY





Section 2: Impact Assessment Findings

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.

Holistic development of children and youth

The ESAF Balajyothi Project is designed to ensure the holistic development of children and youth, including those from the underprivileged and vulnerable communities. By operating through ESAF Balajyothi Clubs and Study Centres, the project emphasizes both academic improvement and personality development. While the study centers focus on enhancing students' academic performance, the clubs aim to develop leadership and community engagement, aiming to cultivate well-rounded individuals equipped with the skills necessary to contribute positively to society.

The project's activities include a broad range of initiatives such as workshops, camps, and regular sessions on health, environment, financial literacy, arts, and sports. These activities provide children with diverse learning opportunities, nurturing creativity, social skills, and awareness of broader societal issues. In addition, the project supports football coaching and the rejuvenation of clubs, further contributing to the physical and social development of youth.

By engaging local volunteers to lead small groups of children, the project strengthens community involvement and provides a platform for children to explore various interests. The alignment between the project's goals and its activities—such as promoting academic excellence, social responsibility, and advocacy for child rights—demonstrates its coherence and effectiveness.

The ESAF Balajyothi Project not only focuses on individual child development but also works to sensitize the community on social challenges, fostering a lasting positive impact on both the children and the wider society. This

comprehensive approach makes the project highly relevant for the community..

Social entrepreneurship and mentoring

Social entrepreneurship projects are highly relevant in regions where a significant portion of the population faces economic hardship. By offering training and support to individuals from low-income backgrounds, these initiatives empower them to start their own enterprises, ensuring self-sufficiency and contributing to poverty alleviation. The ripple effect includes job creation and economic growth.

Programs like ESAF Urjabandhu, ESAF Pashumitra, and ESAF Krushakmitra also focus on addressing social and environmental challenges, further enhancing their impact. The Entrepreneurship Acceleration Program (EAP) exemplifies this approach by equipping participants, especially women, with essential skills in sectors such as food processing, tailoring, and craft production. Through practical and theoretical training in areas like branding and marketing, participants are empowered to run sustainable businesses. This comprehensive support not only promotes self-reliance but also drives long-term economic growth and social impact, making these projects highly sustainable and relevant.

The projects under social entrepreneurship and mentoring are also consistent with the Government of India's initiatives on entrepreneurship such as *Pradhan Mantri Mudra Yojana*, *Start-up India Scheme* and *Lakshpati Didi scheme*.

Entrepreneurship collectives

In India, where agriculture is the backbone of rural livelihoods, initiatives that strengthen farmer collectives are highly relevant for boosting productivity and income. The CSR projects of ESAF SFB carried out in collaboration with agricultural institutions and NGOs, focus on empowering Farmer Producer Organizations (FPOs) to enhance their market presence and operational efficiency. Through targeted training on branding, packaging, and licensing,

these projects equip FPOs with essential business skills, enabling them to compete in larger markets.

By promoting financial and market linkages, as well as improving management systems, these initiatives help farmers access better opportunities and increase profitability.

The emphasis on sustainability and leadership development among FPOs ensures long-term impact, aligning with the government's broader strategy to establish more FPOs across the country. These projects are crucial for strengthening the agricultural ecosystem, improving rural incomes, and addressing key economic challenges faced by farmers in India.

Emergency Relief and community intervention

ESAF SFB's emergency relief and community intervention projects are highly relevant in addressing the urgent needs of communities affected by natural disasters. By providing immediate relief through volunteer support and essential materials, these projects respond quickly and efficiently to crises, often complementing government efforts. The focus on disaster-prone areas ensures that affected communities receive timely assistance, making the projects crucial for their survival and recovery.

The coherence of ESAF SFB's interventions is evident in how these initiatives align with its broader mission of promoting well-being and social inclusion. Efforts like flood relief, food kit distribution to transgender individuals, and blanket distribution during winter showcase their commitment to supporting marginalized communities. Additionally, initiatives such as building playgrounds and sponsoring autism awareness events emphasize mental and social development. ESAF SFB's healthcare contributions, like the inauguration of a pediatric ward, further reinforce its holistic approach to community well-being. These projects are impactful and sustainable, addressing both immediate needs and long-term growth.

The fact that such projects often receive appreciation from government officials is a testimony to the fact that such projects closely align with the governmental priorities.

Rural Health

ESAF SFB, as part of its CSR initiative, has extended infrastructure and management support to a hospital in Kerala, ensuring that rural communities have access to essential healthcare services.

Additionally, the bank has continued to support the Santhwana project, which focuses on mental health—an often-neglected issue in India. Both projects are highly relevant, addressing important healthcare gaps and catering to the specific needs of the communities which they serve.

Rural Education

The ESAF Infrastructure and Development Support project is highly relevant and coherent in its approach to improving education in underprivileged and rural areas. By focusing on enhancing school infrastructure in Kerala, Jharkhand, and Assam, the project addresses critical gaps in educational facilities, particularly in communities with low education profiles. The initiative includes the development of classrooms, libraries, laboratories, and play areas, creating a more conducive learning environment and encouraging higher student enrollment, especially among girls.

In addition, the project supports teacher training, equipping educators with innovative teaching techniques to further improve learning outcomes. Infrastructure support for schools like Ayakkad, with a capacity to serve over 1,000 students, ensures that education reaches marginalized segments of society. This comprehensive approach aligns with ESAF SFB's mission to promote education and social development, making the project both relevant and sustainable in the long term.

2.2 Impact

Holistic development of children and youth

The most significant impact from the ESAF Balajyothi Club interventions seems to be a holistic development of children in multiple areas. The leadership and community engagement skills developed through monthly thematic activities, skill-building workshops, and volunteer-led initiatives have empowered children to become proactive members of their communities. Notable impacts include:

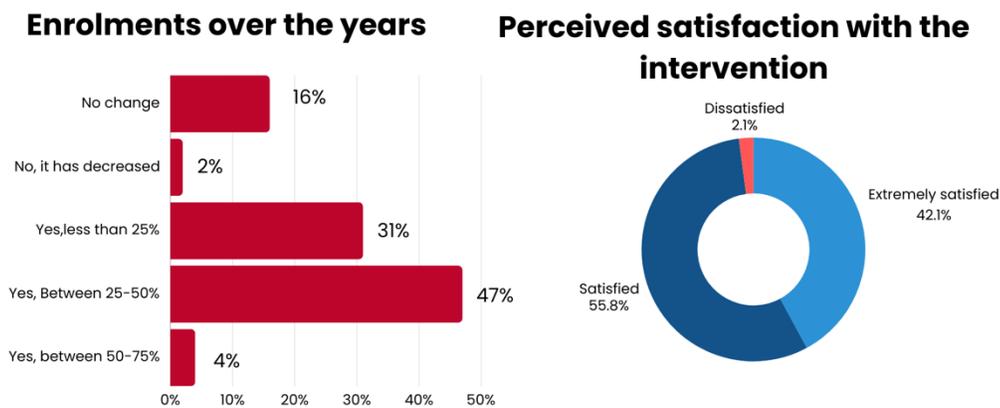
1. **Leadership and Social Skills:** Children actively take on leadership roles, participate in public speaking, organize community events, and demonstrate responsibility, as seen in initiatives like environmental conservation and cleanliness drives.
2. **Extracurricular Engagement:** The clubs provide exposure to sports (e.g., football training) and creative activities (e.g., storytelling, craft-making, and drama), helping children gain confidence and express themselves.
3. **Education and Career Development:** The support provided by study centers, skill development workshops, and programs on topics like financial literacy helps children perform better academically and make informed career decisions.
4. **Education on body safety:** Children were educated on body safety, including the concepts of good touch and bad touch, to help them stay safe in vulnerable environments.
5. **Social Awareness and Community Engagement:** Through activities such as environmental clean-up drives, tree plantation, and drug awareness sessions, children gain a deeper sense of social responsibility.

Overall, the combination of skill development, social responsibility, and community leadership promoted by the ESAF Balajyothi Clubs has led to improved confidence, education, and engagement among children.

The assessment team discussed with several parents, a high proportion of them have positive views about the project. Most of them have reported seeing a positive change in the children due to the ESAF Balajyothi project.

Feedback from ESAF Balajyothi parents indicates strong positive outcomes: 100% report enhanced confidence and personality in their children, 88% see academic improvements, and 90% are highly satisfied with the support provided.

The assessment team also interviewed over 45 volunteers who are actively engaged with the project.



Feedback from volunteers about the impact of the ESAF Balajyothi clubs has been overwhelmingly positive. According to the data, 47% of volunteers observed a significant increase in enrollments by 25-50% over the years, demonstrating the clubs' growing influence. Additionally, 42.1% of volunteers reported being extremely satisfied with the intervention, while 55.8% were satisfied, highlighting the clubs' effectiveness in engaging and benefiting the youth. Only a minimal 2.1% expressed dissatisfaction, indicating that the program is well-received by those directly involved in its implementation. This feedback underscores the success of the ESAF Balajyothi clubs in fostering positive community and individual development.

Caselet: ESAF Balajyothi Club and Study Center in Majuli Area, Assam

The assessment team from M2i, visited one of the remote villages in the Majuli area of Assam, where they met with a group of parents and children from a ESAF Balajyothi Club. This club, which has around 40 children, has been active for the past four years. According to the parents, they have observed significant positive changes in their children, particularly in terms of discipline and hygiene. The children have also become more confident and outspoken.

The parents noted that those children who have been attending the club for the past three years have shown the most noticeable improvements. Initially, the children were reluctant to participate, but now they eagerly attend the clubs and engage in the activities. The parents expressed their gratitude to implementation partner for creating this opportunity, and some even suggested activities for the club. They have also become more involved in the club's activities. Their only request is for the club to place more emphasis on academics to help improve their children's performance in school exams.

The assessment team from M2i also visited the study center in Malya Chapori, a village that has been isolated and underserved. The study center has been operational for the past two years, serving 20-25 children. While the village has a government school, parents report that the quality of education, particularly in subjects like math and English, is lacking. The study center has played a crucial role in supporting the children's academic progress, helping them improve their performance in exams. Parents expressed their happiness with the center's support, as it provides structured learning and discipline in their studies. Given the high cost and limited availability of private tutors, the center has become an invaluable resource for the community.

Caselet: ESAF Balajyothi Club in Rangaband, Dumka, Jharkhand

The ESAF Balajyothi Club in Dumka, initiated by one of the implementation partners, has had a notable impact on both the academic and personal development of children in the community. Parents have expressed their appreciation for the club, noting significant improvements in their children's discipline, hygiene, and study habits. One parent remarked on how their child is now more confident and responsible in both schoolwork and daily tasks, which was not the case before joining the club. Another parent highlighted the improvement in academic performance, particularly in subjects like math, where the club's sessions have been especially helpful.

In addition to academic support, the club has played a key role in raising awareness on important social issues, creating a more informed and engaged youth. Local volunteers and community leaders are actively involved, making the club's influence sustainable and far-reaching. Overall, the Balajyoti Club has become a critical resource for both children and their families, contributing to the overall well-being of the community.

Social Entrepreneurship and Mentoring

Entrepreneurship Acceleration Program (EAP)

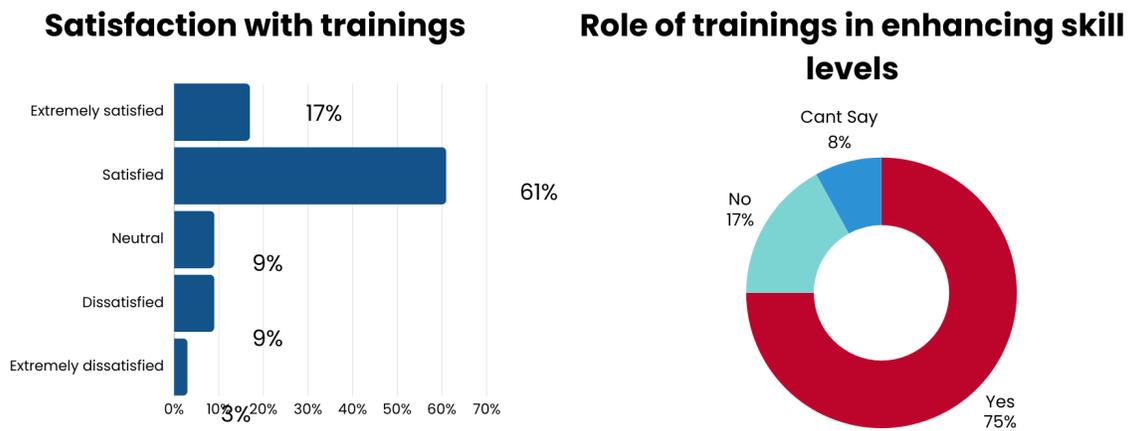
The most significant impact of the Social Entrepreneurship Development Project lies in its transformative effect on the lives of entrepreneurs, particularly women from underprivileged backgrounds. Through a series of focused training programs in areas such as food processing, tailoring, craft making, and the broader Entrepreneurship Development Program (EDP), the project has empowered several thousands of entrepreneurs across several states, providing them with the skills and confidence to build sustainable livelihoods.

One of the primary impacts of the initiative has been the enhancement of employability and self-employment opportunities. The project has provided women entrepreneurs with hands-on, practical training designed to equip them with the knowledge and resources necessary to succeed in their respective trades. For instance, food processing training has allowed participants to develop new skills in producing value-added products like bakery snacks and jackfruit-based items, fostering a path toward financial independence.

Skill training programs, have enabled participants to improve their technical skills while also learning about branding and marketing, equipping them to compete in an evolving marketplace. These training programs have also empowered women artisans by providing them the skills to produce high-quality, marketable handmade products. The impact of this training has extended beyond just skill acquisition; it has opened doors for income generation and entrepreneurial success.

Another vital aspect of the project is its emphasis on marketing and business acumen. The EDP and marketing training sessions have introduced participants to critical topics such as government schemes, digital marketing, and business planning, enabling them to navigate the complexities of running a business.

This entrepreneurial journey, supported by ESAF SFB’s mentorship and training, has promoted not only financial independence but also personal growth, confidence, and long-term resilience for participants. The project has had a lasting impact on several of the beneficiaries, with many entrepreneurs turning their passions into profitable businesses, transforming their communities in the process. The assessment team discussed with over 50 participants from these trainings. The participants were quite appreciative of the trainings and they also highlighted the role of the trainings in enhancing their skill levels. The feedback from participants of the enterprise development program indicates strong satisfaction with the training received, with 61% satisfied and 17% extremely satisfied. Additionally, 75% of participants believe the training significantly enhanced their business skills. Only a small fraction expressed dissatisfaction (9%) or uncertainty about the training's impact (8%), highlighting the program's overall effectiveness in empowering entrepreneurs.



ESAF Village Level Entrepreneurship Development Program

The ESAF Urjabandhu and ESAF Pashumitra programs have made significant impacts in empowering individuals through skill development, entrepreneurship, and creating sustainable solutions.

The ESAF Urjabandhu program has successfully trained several individuals across Kerala and Tamil Nadu in the installation and maintenance of solar PV systems, fostering a new generation of energy entrepreneurs. The program's focus on solar energy and clean energy technologies has not only contributed

to environmental conservation but has also opened up substantial business opportunities for the trainees. With over 3920 kW of solar power installed by ESAF Urjabandhus and an offset of 4865 tons of CO2 emissions per year, the program has contributed to a greener future while generating significant economic benefits.

The training has also facilitated the opening of EV charging stations and the growth of solar-related enterprises, further expanding clean energy adoption across the region.

By enabling participants to tap into government schemes and business opportunities related to solar power and clean energy, ESAF Urjabandhu has catalyzed both individual economic growth and community-wide environmental benefits, creating sustainable, self-reliant entrepreneurs.

The ESAF Pashumitra program has been a game changer for rural communities, specifically focusing on improving veterinary care and dairy management practices. Through a combination of veterinary camps and dairy animal management training, the program has reached hundreds of farmers, and provided treatment to their animals, helping boost animal health and milk production. The camps have not only provided critical medical treatments such as deworming, pregnancy diagnosis, and vaccinations but have also helped build stronger connections between ESAF Pashumitras, local veterinarians, and the farming community.

The hands-on training and veterinary support have equipped rural youth with the skills needed to manage dairy farms more effectively, and the certificate distribution has validated their capabilities in the field. The knowledge gained, such as identifying quality milching animals and improving fodder management, has empowered farmers to run more profitable and sustainable dairy businesses. This has had a ripple effect on local economies, increasing income levels and improving livelihoods for rural families.

The ESAF Krushakmitra program has had a profound impact on enhancing the skills and knowledge of farmers, enabling them to overcome challenges in production, harvesting, marketing, and value addition in agriculture. Focused on empowering local farming communities, this program has trained ESAF

Krushakmitras—farmers equipped to become agriculture entrepreneurs and mentors in their regions. Through hands-on training and exposure visits, the initiative has strengthened the agricultural value chain while promoting sustainable and innovative farming practices.

One of the standout impacts of the program is the empowerment of ESAF Krushakmitras as agricultural entrepreneurs and mentors within their communities. By addressing production issues and market challenges, the training provided under the project has enabled ESAF Krushakmitras to support other farmers, effectively transforming them into key stakeholders in the agri-ecosystem. This collaborative approach has not only improved individual farmers' yields but has also bolstered the overall productivity of farmer-producer organizations (FPOs).

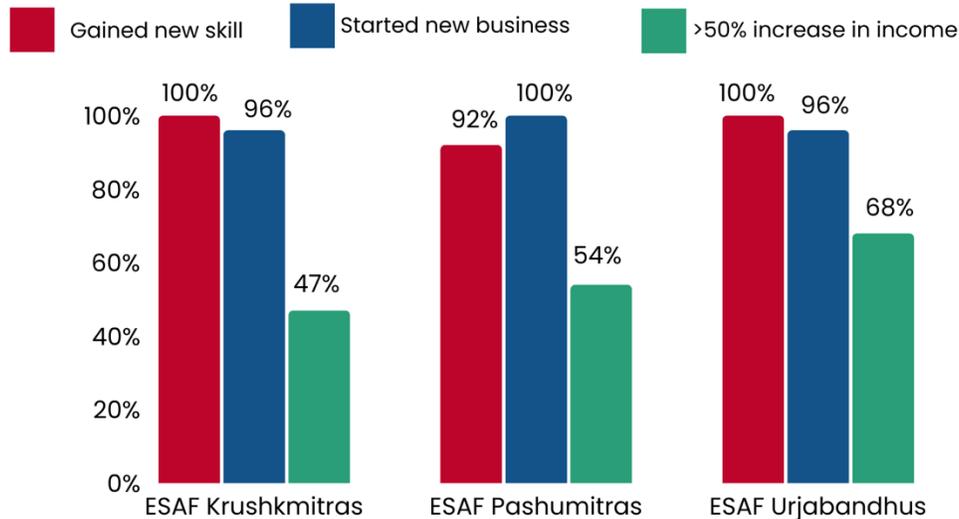
The training programs, which cover topics like business opportunities in the agricultural value chain, financial management, and market linkages, have also helped participants understand the importance of packaging, branding, and value addition. Exposure visits to successful FPOs and agricultural markets further enriched their understanding of market dynamics and demand-supply mechanisms, equipping them with practical insights into how to align production with consumer needs.

ESAF Krushakmitras have also been exposed to new agricultural technologies, such as improved varieties of Neeriyum flowers and bonsai techniques. The exposure to these innovations has provided them with opportunities to diversify and expand their agricultural practices, thereby increasing their income potential and resilience against market fluctuations.

Through its holistic approach, the ESAF Krushakmitra program has empowered farmers to overcome traditional barriers, explore new opportunities, and contribute to sustainable agricultural development in their regions.

The assessment team discussed with 62 ESAF Krushakmitras, ESAF Pashumitras and ESAF Urjabandhus. Most of them said that due to the intervention, they gained a new skill, started a new business or there was significant increase in their income. This is shown in the chart below.

Benefit from the intervention



The interventions for ESAF Krushakmitras, ESAF Pashumitras, and ESAF Urjabandhus has yielded significant positive outcomes, as reported by the beneficiaries during these discussions. All ESAF Krushakmitras and ESAF Urjabandhus reported gaining new skills and 92% of ESAF Pashumitras achieved the same. Moreover, 100% of ESAF Pashumitras and 96% of both ESAF Krushakmitras and ESAF Urjabandhus started a new source of income. Additionally, 68% of ESAF Urjabandhus, 54% of ESAF Pashumitras, and 47% of ESAF Krushakmitras experienced a greater than 50% increase in income.

Discussion summary: Support to ESAF Krushakmitras in Maharashtra

M2i's assessment team interacted with a group of ESAF Krushakmitras in Maharashtra. Through comprehensive training and support provided under support from CSR projects of ESAF SFB, several ESAF Krushakmitras have benefited significantly in areas such as agri-entrepreneurship, soil testing, farm mechanization, and market linkages. These trainings have led to a noticeable reduction in agricultural costs, particularly through the use of vermicompost, biopesticides, and proper soil testing techniques.

ESAF Krushakmitras have also gained access to new business opportunities, including entrepreneurship development in agri enterprises and running agri-input shops. Practical demonstrations on farm mechanization and field practices have improved productivity. Despite these successes, farmers highlighted the need for more training in market linkages to further boost their income. Overall, the training has empowered ESAF Krushakmitras with knowledge, tools, and new opportunities to advance their agricultural practices.

Caselet: Supporting ESAF Pashumitra Entrepreneurship

The CSR project supported by ESAF SFB has played a significant role in enhancing entrepreneurship among ESAF Pashumitras by providing ongoing support and mentorship. The assessment team from M2i with a group of ESAF Pashumitras highlighted how the project has been instrumental in helping these entrepreneurs, who have been supported for 3-4 years, successfully launch and manage their startups. All the entrepreneurs are now running a viable business by providing variety of services to the farmer collectives as well as to the individual farmers in the areas.

Notably, 3 out of the 6 ESAF Pashumitras have diversified into production of items such as ghee, sweets, and paneer. This shift showcases their ability to contribute to the local economy and embrace new business opportunities, thanks to the guidance and training provided under the project.

Entrepreneurship collectives

The ESAF Market Linkage and Capacity Building Project for Farmer Collectives has had a significant impact on enhancing the sustainability and growth of farmer producer organizations (FPOs) across India. Through a series of training focused on branding, packaging, licensing, and market linkages, the project has empowered FPOs to improve their market presence, increase profitability, and create stronger connections with buyers and other stakeholders in the agricultural value chain.

One of the most impactful components of this initiative has been the training sessions on branding, packaging, and licensing conducted for various FPOs. These sessions, attended by several FPO members, have equipped farmers with the skills necessary to market their products more effectively and navigate regulatory requirements. By learning about branding strategies, identifying customer segments, and selecting appropriate packaging, FPO members are now better positioned to enhance the visibility of their products and compete in the agricultural market. This has been particularly beneficial for FPOs involved in value-added products like millets and moringa-based items, enabling them to tap into niche markets and attract premium pricing.

Another key component of the project has been the organization of buyer-seller meets, which have facilitated direct connections between farmers and potential buyers. These meets have provided a platform for farmers to showcase their produce, negotiate prices, and establish long-term relationships with buyers from organizations such as Sahaja Organics and Lakshmi Export. The buyer-seller interactions have been instrumental in expanding market access for farmers, particularly those growing millets, pulses, and paddy. By bridging the gap between producers and consumers, these meets have improved farmers' income and market reach.

The project also organized exposure visits and training sessions aimed at educating FPO leaders on input and output services. These training programs have empowered FPO leaders by providing them with practical knowledge in areas such as financial management, sustainable practices, and legal compliance. With participation from experts in marketing, finance, and agriculture, these sessions have ensured that FPO leaders are well-equipped

to manage their organizations effectively and pursue opportunities in the agricultural value chain.

The project's emphasis on collaboration and innovation has encouraged FPOs to explore new business opportunities in agri-value chains, organic farming, and value-added products. The success stories from various buyer-seller meets and branding sessions demonstrate the tangible impact of the project, with FPOs reporting stronger buyer relationships, increased product demand, and improved business outcomes. By connecting FPOs with buyers and facilitating knowledge-sharing through training, the project has contributed to the overall development of agricultural markets and strengthened the livelihoods of farmers.

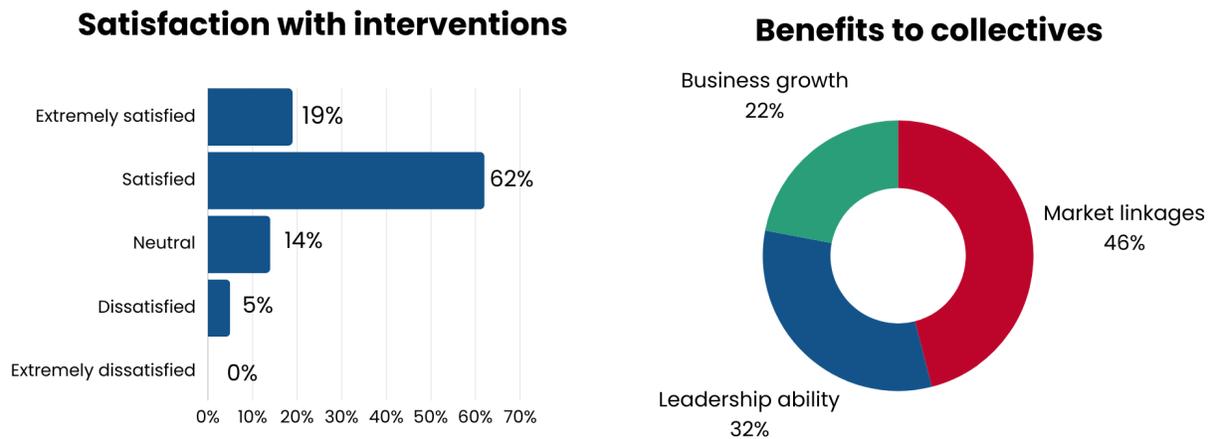
The impact of ESAF SFB's Lead Farmers' Training Programs has significantly improved the quality of farm produce by promoting organic farming practices. Farmers reduced production costs through efficient pesticide and fertilizer use, leading to higher profits and better market demand for organic products. Training in best practices, such as soil testing, has encouraged sustainable farming, while some farmers have started selling organic products commercially.

The training also strengthened Farmer Producer Organizations (FPOs), resulting in increased membership, enhanced market linkages, and new business ventures such as goat trading, vegetable nurseries, and dal mills. Improved governance and business planning by the Board of Directors (BoD) have contributed to the long-term sustainability of these collectives.

The ESAF Centre for Excellence Program has significantly impacted the capacity building and strategic planning capabilities of Farmer Producer Organizations (FPOs) across India. Through a series of workshops held in Kerala, Jharkhand, Chhattisgarh, and Maharashtra, over 250 FPO representatives from 73 FPOs were trained in areas such as business planning, financial management, and marketing strategies. The workshops fostered collaboration between FPOs, Cluster Based Business Organizations (CBBOs), and government departments, creating an ecosystem of support for collective enterprises.

The training empowered FPO leaders with the tools needed to enhance operational excellence, value addition, and market linkages. Interactive sessions, expert guidance, and individual case studies provided participants with practical knowledge to drive their businesses forward, leading to stronger and more sustainable FPOs.

The assessment team discussed with around 20 representatives who benefited from the interventions.



The interventions have significantly benefited the collectives, with 62% of participants expressing satisfaction and 19% being extremely satisfied. The key benefits include enhanced market linkages, which 46% of participants highlighted as the most significant outcome, followed by improved leadership abilities (32%) and business growth (22%). These outcomes demonstrate the program's effectiveness in empowering collectives through market access, leadership development, and business expansion.

Caselet: Support to entrepreneurship collectives in Maharashtra

M2i's assessment team visited one of the FPCs in Maharashtra to identify and assess the impact of the support provided under the CSR projects of ESAF SFB. With the support of Prachodhan Development Services (PDS) 30 farmers successfully established market linkages with ITC Choupal Sagar, facilitating the sale of 2,500 quintals of wheat. This initiative has enhanced farmer

confidence and promoted sustainable agricultural practices, contributing to increased Farmer Producer Organization (FPO) income through new business ventures.

Following are some other benefits as told by the farmers to the assessment team.

- **Reduced Production Costs & Increased Profits:** Farmers have decreased input costs through efficient fertilizer, pesticide, and herbicide use, leading to higher profits.
- **Adoption of Sustainable Practices:** Farmers adopted organic products like Nimboli Ark and Jivamrut, with some selling organic produce at premium prices.
- **Business Development:** New ventures, such as dal mills and goat trading, emerged, driving economic growth.
- **Organizational Strengthening:** There's been increased member participation, growth in membership by 35%, and enhanced FPO governance.

Emergency relief and community intervention

The **Emergency Relief and Community Interventions Program** by Implementation partners has made a significant impact on vulnerable communities by addressing urgent needs and supporting social causes. Key initiatives include the distribution of Onam kits to transgender individuals in Thrissur, providing vital food assistance to those struggling with daily sustenance due to the economic impact of the COVID-19 pandemic. Similarly, flood-affected communities in Sironcha, Maharashtra, benefited from the distribution of 2,000 food kits across 37 villages, offering essential relief during a time of crisis.

Additionally, during winter, the Foundation distributed 706 blankets to underprivileged individuals in Haryana, New Delhi, and Rajasthan, helping them cope with harsh weather conditions. The program also supported education by inaugurating a playground facility at Kannara AUP School, promoting children's mental and physical development.

Infrastructure improvements, such as **building bridges in flood-prone areas**, have enhanced access to education and healthcare for island dwellers, even during heavy rainfall. The formation of a trained volunteer army ensures swift response during disasters, fostering long-term resilience in these vulnerable communities. Together, these interventions have strengthened the overall safety, health, and social inclusion of marginalized populations.

The **Garshom project** (Migrant Laborer Support Project) has significantly improved the well-being and social integration of migrant workers and their families. By providing access to essential services such as medical care, financial literacy training, and legal aid, the project has empowered thousands of migrants. A functioning helpline and resource centers have facilitated wage claims and enrollment in welfare schemes.

The project also registered 75 migrants with the Kerala government's Atithi portal, providing access to social security benefits. These initiatives have addressed key challenges, including employment, health, and social security, contributing to the long-term resilience of migrant communities.

Rural health

The **Health Initiatives** by Implementation partners have made significant strides in improving hospital infrastructure and promoting mental health awareness in underserved communities. These initiatives focus on creating sustainable healthcare solutions and addressing the growing need for mental health support.

One of the key contributions has been towards enhancing **hospital infrastructure**. Implementation partners supported the renovation and development of healthcare facilities to improve patient care. Notably, the support in upgrading basic facilities in local healthcare institutions has contributed to better service delivery, ensuring that communities have access to quality healthcare in their vicinity.

In the area of **mental health**, Implementation partners have organized programs aimed at raising awareness and providing resources for mental well-being. The support provided during the World Autism Awareness Day celebrations in Thrissur stands as a prime example, where the implementation

partners facilitated events that promoted understanding and inclusion of differently abled children, while also focusing on their mental and emotional health needs.

ESAF Hospital and Research Center, Thachampara, Kerala

ESAF Hospital and Research Center in Thachampara, managed by one of the implementation partners, underwent significant renovation four years ago as part of a CSR intervention. Initially founded by Dr. George in the mid-1980s, the hospital had outdated infrastructure that needed modernization to serve the growing needs of the community. With an average daily footfall of 400–500 patients and 60 beds, the phased renovation approach ensured minimal disruption, modernizing one section at a time. The hospital now offers modern facilities and improved healthcare services to the rural population at nominal fees.

Additionally, the hospital hosts the Deenabandhu School of Nursing, which provides residential nursing education to disadvantaged women, with a focus on SC/ST and minority communities. This initiative not only improves healthcare infrastructure but also empowers marginalized women through education. The CSR intervention has helped preserve the hospital's legacy while ensuring it continues to meet the evolving healthcare needs of the district.

Rural education

The Rural Education Project has significantly improved the learning environment in rural schools by addressing infrastructure challenges and enhancing teacher capacity. Key impacts include the completion of the admin block and higher secondary block at a school in Kerala, and the construction of new classrooms at another school in Jharkhand, providing students with safer, more conducive learning spaces.

In addition to infrastructure improvements, the project has also focused on teacher training programs, equipping educators with innovative teaching

techniques to improve learning outcomes. These combined efforts have enhanced the overall education experience for students in under-resourced rural communities, contributing to their long-term educational prospects.

Caselet: Lahanti Community School, Majuli, Assam

M2i's assessment team met the parents and students of Lahanti Community School in Majuli, Assam. This is one of the schools established under the CSR project of ESAF SFB. The school has made a significant impact on the educational development of children in the area. Located in a remote area where access to quality education was previously limited, the school has provided children with crucial academic support and opportunities for personal growth.

Over the past few years, Lahanti Community School has helped bridge educational gaps, particularly in mathematics and English, where students have traditionally struggled. Through a structured and supportive learning environment, students have significantly improved their academic performance. The school's approach also emphasizes discipline and good study habits, ensuring that students not only excel in their studies but also develop essential life skills.

Parents, the assessment team of M2i interacted with have expressed immense satisfaction with the school's contribution, noting improvements in their children's confidence, participation in school activities, and performance in exams. The school's role in offering accessible, quality education has also alleviated the financial burden on families, eliminating the need for costly private tutoring.

In addition to academics, the Lahanti Community School presents a sense of community involvement by encouraging parents and local volunteers to take an active role in the educational process. This holistic approach has not only improved educational outcomes but also strengthened the social fabric of the community.

2.3 Efficiency

This impact assessment exercise which evaluated Implementation partners' activities from April 2022 to March 2023 indicate that the interventions produced noteworthy results, which are discussed in the Effectiveness section. These accomplishments indicate that the project interventions were efficiently executed, both in terms of time and expenses.

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

- Budget utilization status
- Intervention cost per beneficiary

Budget utilization 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 utilization targets.

Budget Vs Utilization			
Theme	Budget (Rs)	Utilization (Rs)	Utilization Percent
Holistic development of children and youth	12,000,000	12,000,000	100%
Social entrepreneurship and mentoring	17,900,000	17,900,000	100%
Entrepreneurship collectives	16,000,000	16,000,000	100%
Rural health	8,000,000	8,000,000	100%
Rural education	11,200,000	11,200,000	100%
Emergency Relief and community intervention	7,500,000	7,500,000	100%
Community interventions through ESAF SFB branch network	10,000,000	10,000,000	100%
Total	82,600,000	82,600,000	100%

2.4 Effectiveness

Intervention cost per beneficiary

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

Intervention cost per beneficiary			
Theme	Expenditure (Rs)	Beneficiaries	Cost per beneficiary (Rs)
Holistic development of children and youth	12,000,000	9,442	1,271
Social entrepreneurship and mentoring	17,900,000	14,790	1,210
Entrepreneurship collectives	16,000,000	42,600	376
Rural health	8,000,000	19,961	401
Rural education	11,200,000	3,000	3,733
Emergency Relief and community intervention	7,500,000	18,888	397
Community interventions through ESAF SFB branch network	10,000,000	20,000	500
Total	82,600,000	128,681	642

It can be observed that the intervention cost per beneficiary ranges between Rs 376 (for entrepreneurship collectives) to Rs 3,733 (for rural education project). This is on account of the nature of interventions. While the interventions on entrepreneurship collectives as well as emergency relief and community intervention have a limited intensity of the intervention, the interventions related to rural education (which involves providing infrastructure support to the schools) is likely to result in benefits extending to a period of time in the future.

2.5 Sustainability

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

Holistic development of children and youth

The sustainability of the ESAF Balajyothi clubs depends largely on the community's commitment to continuing their activities without ongoing support from the implementation agency. While some clubs have shown remarkable initiative in managing their operations independently, indicating their potential to become sustainable institutions, the majority will struggle to maintain their activities without external assistance. This is reflected in the varying levels of performance across the clubs.

Similarly, the study centres require the ongoing involvement of qualified teachers to effectively support the children. However, given the recurring expenses, these centres may face difficulties in sustaining themselves if the support from the implementation agency is withdrawn. Despite this, both the study centres and ESAF Balajyothi clubs are highly valued by parents and children, with most surveyed parents expressing satisfaction with the support provided.

While football coaching initiatives are unlikely to continue without grant funding, the infrastructure support provided for the rejuvenation of clubs appears more sustainable, as club managers have expressed their willingness to maintain the facilities provided.

Social Entrepreneurship and Mentoring

ESAF Entrepreneurship Acceleration Program and ESAF Village Level Entrepreneurship Development Programs training project involves local trainers and entrepreneurs, with all training costs fully covered by grants. Beneficiaries are expected to apply these learnings to their businesses, resulting in long-term advantages. This approach ensures the project's sustainability.

Entrepreneurs supported under the **ESAF Urjabandhu**, **ESAF Pashumitra**, and **ESAF Krushakmitra** programs already operate within a revenue-generating model. Successful entrepreneurs will be able to continue their activities independently, without the need for further external support.

Entrepreneurship collectives

The project's support for agriculture and related activities operates within the ecosystem of Farmer Producer Organisations (FPOs). Its primary aim is to strengthen business linkages for these institutions and enhance the leadership capabilities of managers and Board members, thereby ensuring their long-term sustainability. By offering support to the members of these organisations, increased involvement and engagement are anticipated over time. These agriculture and allied initiatives have been evaluated as highly sustainable, given their emphasis on fostering strong linkages and active participation from the Board members of these institutions.

Emergency Relief and community intervention

The flood relief activities involved providing assistance to those affected through essential items and food, as well as the development of infrastructure like boats. While the grants given to individuals were used immediately, the infrastructure created will be maintained by the relevant stakeholders, who have committed to its upkeep.

Rural Health

The sustainability of Implementation partners' Health Initiatives is highly promising due to its dual focus on infrastructure development and mental health awareness. By investing in the renovation and improvement of local healthcare facilities, the Foundation has enhanced access to quality healthcare services, ensuring that these communities can continue to benefit from improved patient care over the long term. The infrastructure upgrades provide a lasting impact, as healthcare institutions can better serve their patients with modernized facilities.

In the area of mental health, initiatives like the World Autism Awareness Day celebrations foster long-term community engagement and awareness, addressing mental health needs holistically. These programs help create a sustained cultural shift toward inclusivity and emotional well-being, ensuring continued focus on mental health in underserved communities. Together, these efforts lay the groundwork for enduring improvements in both healthcare delivery and mental well-being.

Rural education

The schools receiving infrastructure support will implement a revenue model to cover their costs through various means. The improved infrastructure is expected to boost their capacity to enroll more students, providing long-term benefits. Additionally, the schools have committed to maintaining the infrastructure built with the grant funds. As a result, the infrastructure support projects are regarded as highly sustainable.

2.6 Equity

ESAF Small Finance Bank's CSR initiatives make a significant contribution to promoting equity by addressing the needs of underserved populations, including marginalized communities, rural populations, women, and tribal groups. By focusing on holistic development, social entrepreneurship, rural health, and education, these projects work to reduce inequalities and provide opportunities for underprivileged individuals in geographically and economically disadvantaged regions.

Holistic Development of Children and Youth

The ESAF Balajyothi Project, *which* focuses on the holistic development of children, serves many underprivileged children from rural and semi-rural areas. These regions often have limited access to quality education and personal development opportunities. By specifically targeting states like Assam, Jharkhand, and Chhattisgarh—areas with lower per capita incomes—the project directly addresses education and opportunities related inequity. Furthermore, the project's outreach to tribal populations in Jharkhand and Chhattisgarh ensures that children who are often left behind due to social and economic barriers can access opportunities for leadership, academic improvement, and personal growth

Social Entrepreneurship and Mentoring

The Social Entrepreneurship and Mentoring initiative focuses on improving the incomes and livelihoods of micro-entrepreneurs, many of whom are women and youth from poorer socio-economic strata. These entrepreneurs often lack access to training, resources, and markets. Through targeted interventions, the project equips them with skills that enable them to become self-reliant, increasing their income potential.

Entrepreneurship Collectives

ESAF SFB's Entrepreneurship Collectives *project* serves farmers from underprivileged regions, including Chhattisgarh, Odisha, Bihar, Jharkhand, and

Madhya Pradesh—states that often face higher levels of poverty and lower access to economic opportunities. By offering branding, packaging, and market linkage training, this project empowers farmers to increase their agricultural productivity and profitability. This contributes to economic equity by allowing small-scale farmers from these marginalized regions to compete in larger markets and secure better incomes.

Emergency Relief and Community Interventions

ESAF emergency relief programs provide critical support to individuals and communities affected by natural disasters, which disproportionately impact low-income and marginalized populations. By focusing on income restoration, these interventions help vulnerable communities recover faster and rebuild their livelihoods. *The* ESAF Garshom Project, in particular, focuses on the welfare of migrant laborers from low-income states like Odisha. Migrant laborers are often excluded from social safety nets and face precarious living conditions. By addressing their welfare and providing essential support, ESAF SFB promotes social equity and helps integrate these laborers into the broader economic framework.

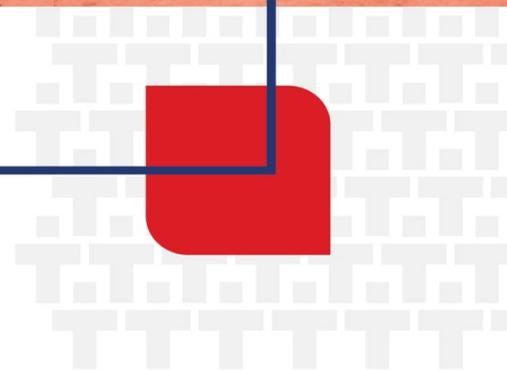
Rural Health

ESAF SFB's *Rural Health project* aims to improve healthcare infrastructure in hospitals serving rural populations. Access to quality healthcare is a key determinant of overall well-being and economic productivity. By providing better hospital facilities, especially in remote areas, this project reduces healthcare inequities between urban and rural populations. Improved health outcomes lead to increased livelihood security, as healthier individuals are better able to contribute to the workforce and pursue income-generating activities.

Rural Education

ESAF SFB's Rural Education focused initiatives serves populations in remote rural regions such as Assam and tribal areas in Jharkhand, which are often underserved in terms of educational infrastructure. By improving school

facilities and teacher capacity in these areas, the project directly addresses the inequities in education access and quality.



Section 3: Longer-term assessment of certain projects

3.1 ESAF Balajyothi clubs and Study Centers

The implementation partners have made significant strides in the development and operation of ESAF Balajyothi Clubs and study centers, which are designed to contribute to the academic and extracurricular growth of children from low-income households. These clubs play a crucial role in building confidence, encouraging participation, and integrating students into mainstream educational activities. As the initiative has expanded beyond its origins in Kerala to other states like Tamil Nadu, Maharashtra, Jharkhand, and Assam, a long-term vision is essential to ensure sustained impact and effectiveness. This has been addressed below.

Formation and Expansion of Clubs

- ESAF SFB has successfully developed a robust methodology for the formation of ESAF Balajyothi Clubs, ensuring that these clubs meet the specific needs of students with low academic performance, low household income, and low participation or confidence in class activities.
- Originally started in Kerala, the clubs have expanded to several other states, reflecting the scalability and adaptability of the initiative across diverse geographical and socio-economic contexts.

Standardization of Activities

- The activities within the clubs have been standardized across all locations, with a fixed set of activities scheduled for each month. This standardization ensures consistency in the program's delivery and helps maintain a uniform experience for all students involved.

Community and Stakeholder Perception

- Interactions with students, parents, and community members indicate a high level of perceived benefit from the clubs. Many parents express high

level of satisfaction with the services provided, signifying the value they attribute to the clubs' offerings, both in terms of extracurricular activities and academic support.

Functionality and Reporting

- Current reporting mechanisms focus primarily on activities conducted within the current financial year, with little emphasis on the functionality and outcomes of older clubs. Additionally, there has been some attempt to assess the clubs' functionality, but this assessment has not been formalized or consistently applied, nor has it been integrated into regular reporting.

Importance of Long-Term Functionality

- The decline in the functionality of older clubs highlights the need for ongoing monitoring and support to ensure the clubs remain active and effective over time. This underscores the importance of not only establishing clubs but also maintaining their operations through consistent engagement and resource allocation.

Challenges in Volunteer Capacity

- Discussions with parents and teachers reveal that volunteer teachers are more comfortable teaching children in primary and middle school grades but feel less equipped to handle higher-grade students. This points to a gap in the clubs' ability to cater to older students, which could impact their educational progression and retention within the program.

Recommendations

Enhanced Monitoring and Reporting:

- To address the issue of declining club functionality, the implementation partners should implement a comprehensive online Management Information System (MIS). This MIS would track activities, the number of students, and the functionality status or grading of each club. Such a system would enable regular assessment and help identify clubs that require additional support or intervention.

Baseline and Endline Surveys

- Annual baseline and endline surveys should be conducted with a representative sample of ESAF Balajyothi Clubs in each state. The survey should include at least 300 students per state and collect data on academic achievements, perceived benefits, attendance, and feedback on club activities. This data will be crucial for measuring the impact of the clubs over time and informing future program improvements.

Addressing Volunteer Challenges

- To ensure that students in higher grades receive adequate support, the implementation partners should consider appointing more qualified teachers in locations where such students are present. This may involve recruiting teachers with specific subject expertise or providing additional training for existing volunteers to enhance their capacity to teach older students.

Tracking and Alumni Engagement

- Implementation partners should develop a mechanism to track ESAF Balajyothi Club members as they progress through their educational journey, particularly focusing on students who complete school and move on to further studies. Tracking dropouts and providing guidance for further studies, at least until class 10th, would help maintain the continuity of support for these students.

- Establishing an alumni network for ESAF Balajyothi Club members post-class 12th could serve multiple purposes. It could help identify potential volunteers for the clubs, offer a platform for peer support and networking, and provide a pool of motivated individuals who could contribute to the clubs' sustainability. Additionally, the implementation partners could consider offering a nominal honorarium to volunteers to incentivize active participation and sustained engagement.

3.2 Village Level Entrepreneurship Development (VLEDP)

The program has successfully developed 238 entrepreneurs across different sectors. These entrepreneurs, identified as ESAF Pashumitras, ESAF Krushakmitras, and ESAF Urjabandhus , have not only started their own enterprises but have also contributed to the economic development of their villages.

All entrepreneurs interviewed by the assessment team confirmed that the program enabled them to establish a new source of income, significantly improving their livelihoods. This reflects the program's effectiveness in fostering entrepreneurial spirit and creating sustainable income opportunities.

Capacity Building and Skill Development:

- The program has identified the specific capacity building needs and execution capabilities required for successful enterprise development. Entrepreneurs reported substantial improvements in their skill levels, which has been crucial to their success.
- Implementation partners played a critical role in this process by developing strategic linkages with government training institutions, departments, and enterprise collectives. These partnerships facilitated access to relevant training and resources, enhancing the entrepreneurs' ability to manage and grow their enterprises.

Market and Financial Linkages:

- The program's implementation partners have been instrumental in establishing market linkages, which are essential for the operationalization of the entrepreneurs' projects. These linkages ensured that the products and services offered by the entrepreneurs reached a wider market, thereby increasing their profitability and sustainability.
- Entrepreneurs also benefited from financial linkages that helped them secure the necessary capital for their ventures. This access to finance has been a critical factor in the success of the enterprises, allowing entrepreneurs to invest in resources, expand their operations, and improve their financial stability.

Community Impact and Perception:

- The positive impact of the program on the entrepreneurs is evident from the overwhelming support and appreciation they have expressed for the implementation partners. Almost all the entrepreneurs stated that they would recommend the program to others in their communities, indicating a high level of satisfaction and trust in the program.
- The program has also contributed to the overall development of rural communities by creating employment opportunities and fostering economic growth. The entrepreneurs have become role models in their villages, inspiring others to explore similar ventures.

Importance of Strategic Partnerships:

- The success of the Village Level Entrepreneurship Development Program can be largely attributed to the strategic partnerships formed with training institutions, government departments, and enterprise collectives. These partnerships have provided the necessary support and resources for entrepreneurs to succeed, highlighting the importance of collaboration in rural development initiatives.

Skill Development as a Cornerstone:

- The program's focus on skill development has been a key driver of its success. By identifying and addressing the specific training needs of entrepreneurs, the program has equipped them with the skills necessary

to manage and grow their businesses. This approach underscores the importance of tailored capacity building in promoting sustainable entrepreneurship.

Need for Continuous Support:

- While the program has successfully launched numerous entrepreneurs, the need for ongoing support and follow-up is evident. Continuous engagement with the entrepreneurs, through training, mentorship, and access to resources, will be essential in ensuring the long-term sustainability of their enterprises.

Recommendations

Establishing a Comprehensive Monitoring and Evaluation System:

- For a long-term impact assessment, it is recommended that baseline and endline data be systematically collected for all entrepreneurs. This data should include information on income levels, training received, number of customers, and financial linkages.
- An online database and Management Information System (MIS) should be developed specifically for this project. This system will facilitate the collection, storage, and analysis of data, enabling real-time monitoring of the program's impact and helping to identify areas for improvement.

Enhancing Market and Financial Linkages:

- While the program has successfully established initial market and financial linkages, there is room for further strengthening these connections. Continuous efforts should be made to explore new markets and financial opportunities for the entrepreneurs. This could involve forming additional partnerships with private sector entities and financial institutions.

Expanding Capacity Building Efforts:

- To ensure that entrepreneurs continue to thrive, the program should expand its capacity building efforts to include advanced training

modules. These modules could cover areas such as digital marketing, financial management, and sustainable business practices, providing entrepreneurs with the knowledge and skills needed to adapt to changing market conditions and scale their businesses.

Fostering Peer Learning and Networking:

- Networks for the purpose of cross learnings have already been created for ESAF Urjabandhus. Creating platforms for peer learning and networking among other VLEDP components as well could further enhance the impact of the program. Regular workshops, forums, and networking events should be organized to facilitate the exchange of ideas, experiences, and best practices among the entrepreneurs. This would not only build a sense of community but also encourage collaboration and innovation.

3.3 School Infrastructure Development Projects

Under the school infrastructure development project, significant investments were made in two key educational institutions: Channi Aiyer Higher Secondary School (CAHSS) in Ayakkad, Kerala, and Lahanti Public School in Dumka, Jharkhand. These projects aimed to enhance the physical infrastructure of these schools, thereby improving the quality of education and the overall learning environment for students.

Chami Aiyer Higher Secondary School (CAHSS)

- **Historical Significance and Need for Renovation:**
 - CAHSS, a government-aided school established in 1942, faced declining student enrollment due to its aging infrastructure and the rising competition from private schools. Recognizing the need for modernization, the Implementation partners, through Prachodhan Development Services (PDS), initiated a CSR project approximately four years ago to renovate and upgrade the school's facilities.
 - The school offers a comprehensive education with streams in Arts, Science, and Commerce, but lacked the necessary funds for

renovation as government aid primarily covered staff salaries, not infrastructure development.

- **CSR Intervention and Infrastructure Development:**

- The CSR intervention led to the renovation of existing buildings and the addition of new facilities, including an admin block, classrooms, an auditorium, and recreational amenities like a badminton and basketball court. The infrastructure upgrade also incorporated modern conveniences such as solar power and water purifiers.
- The project was executed in phases over 3-4 years, following a process of tendering and bidding approved by the local village panchayat. The new building, which appears modern and impressive, is expected to be operational within the next few months.

- **Stakeholder Feedback and Future Prospects:**

- Feedback from school staff and students has been overwhelmingly positive, indicating strong support for the improvements made under the CSR intervention. Moreover, there is potential to expand this intervention by integrating other CSR activities, such as the ESAF Balajyothi initiative, on a larger scale in the future.
- The school has already made significant improvement in the school ranking at the district level, moving from low ranking to one of the top schools in the district. Discussions with the stakeholders indicate that the ranking of the school is further expected to increase in the future.

Lahanti Public School:

- **Holistic Education and Cultural Preservation:**

- Lahanti Public School emphasizes a balanced approach to education, integrating academic excellence with moral and ethical teachings. This holistic approach helps in fostering well-rounded development in students.
- The school also plays a vital role in preserving and promoting the cultural heritage of the tribal communities it serves. By

incorporating traditional values, languages, and practices into the curriculum, the school strengthens students' cultural identity.

- **Community Engagement and Economic Upliftment:**
 - The school actively involves the local community in its operations, fostering a sense of ownership and pride among the tribal population. This community engagement has led to increased support and involvement in the school's activities.
 - By providing quality education, Lahanti Public School contributes to the long-term economic upliftment of the tribal community. Educated individuals are more likely to secure better employment opportunities, thus improving their standard of living.

Importance of Infrastructure in Rural Schools:

- The success of CAHSS in retaining and attracting students post-renovation underscores the critical role that infrastructure plays in rural schools. Upgraded facilities not only enhance the learning environment but also boost the school's competitiveness against private institutions.

Cultural Relevance in Education:

- Lahanti Public School's focus on cultural preservation highlights the importance of integrating local traditions and practices into the educational framework. This approach not only enriches the learning experience but also ensures a deeper connection between students and their cultural roots.

Community Involvement as a Key to Success:

- Both projects demonstrate that active community involvement is crucial for the success of educational interventions. Engaging local stakeholders in the process not only ensures that the projects meet the community's needs but also promotes sustainability and long-term impact.

Recommendations

These recommendations mainly relate to the Lahanti Public School, Jharkhand

- **Infrastructure Development**

Continued investment in the school's infrastructure is crucial. Enhancements such as expanding classroom facilities, upgrading the library, and improving access to technology will create a better learning environment and accommodate a growing number of students.

- **Teacher Training and Curriculum Enrichment**

- Continuous professional development for teachers should be prioritized. Regular training sessions will enable teachers to adopt modern pedagogical methods and address the diverse needs of students more effectively.
- The curriculum could be further enriched by incorporating more hands-on activities and local knowledge, which would deepen students' engagement and enhance their learning experience.

- **Sustainable Funding and Alumni Network:**

- Establishing a sustainable funding model is essential for the school's growth and continuity. Exploring partnerships with NGOs, government grants, and local businesses could provide the necessary financial support.
- Creating an alumni network would help track the progress of former students, offer mentorship opportunities, and build a support system that could contribute back to the school and community.

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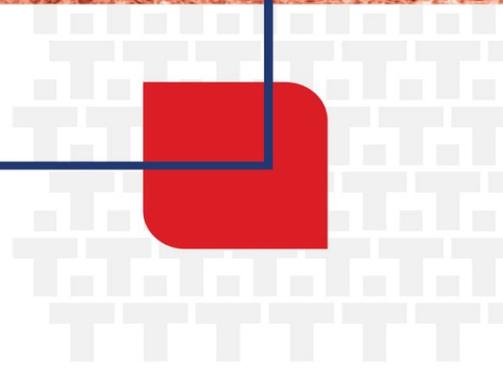
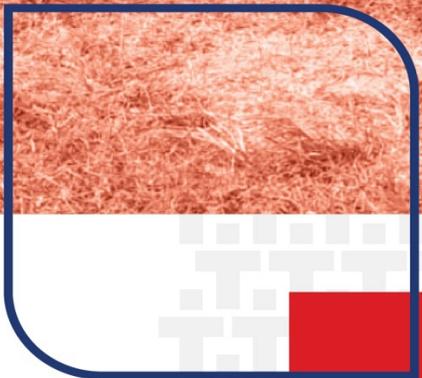
Implementing Agency

 A CSR Initiative of 
ESAF SMALL FINANCE BANK

**Capacity Building Training Programme
for BODs and CEOs of FPCs**

Date : 18/11/2023

Venue : KVK, Raigarh



Section 4: Mapping of Project Activities with Sustainable Development Goals

The Sustainable Development Goals (SDGs), adopted in 2015, consist of 17 objectives aimed at creating a better world by 2030, focusing on ending poverty, reducing inequality, and addressing the urgent challenge of climate change. These goals were established by the United Nations General Assembly, with governments, civil society organizations, stakeholders, and the general public working together to achieve them.

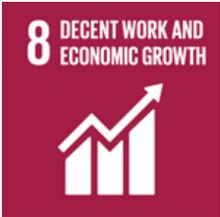
ESAF SFB’s CSR projects contribute to various Sustainable Development Goals (SDGs) in meaningful ways. Each initiative addresses specific aspects of these goals, fostering positive social, economic, and environmental impacts. The following outlines the key contributions made by these projects, demonstrating the organization's commitment to sustainability and community development.

Holistic development of children and youth

<p>SDG 4: quality education</p> 	<p>The ESAF Balajyothi study centres focus on supporting children who need help with their academic performance, offering assistance with their regular studies. Additionally, sports and other co-curricular activities play a crucial role in enhancing the school's overall profile and contribute to the holistic development of the students. These initiatives are essential in promoting quality education.</p>
<p>SDG 16: Peace, justice and strong institutions</p> 	<p>The ESAF Balajyothi clubs are structured as democratic institutions. Each club appoints office bearers and follows formal meeting protocols, including welcome and closing addresses by the office bearers, reading the minutes from previous meetings, evaluating quorum, reviewing agendas, and documenting the minutes of meetings. Additionally, ESAF Balajyothi Advisory Committees (BJAC) have been established in</p>

	<p>each Panchayat to oversee and coordinate the clubs' activities as part of the project design.</p>
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Social entrepreneurship and Mentoring

<p>SDG 1: No poverty</p> 	<p>The training program for microentrepreneurs aims to enhance the skills and income levels of the target population. Beneficiaries from vulnerable groups have received training in employable skills and are supported in securing employment. Their earnings contribute significantly to their household incomes, helping to reduce poverty.</p>
<p>SDG 8: Decent work and economic growth</p> 	<p>The skills acquired by beneficiaries through the training programs enable them to secure employment. Most of the youth trained under the project are employed in formal sectors that offer them a positive working environment and opportunities for growth</p>
<p>SDG 7: Affordable and clean energy</p> 	<p>The ESAF Urjabandhu project aims to build the capacity of a cadre of professionals skilled in installing solar systems in households. Through this initiative, people are empowered to replace grid electricity with solar power in their homes</p>

SDG 13: Climate Action



The ESAF Urjabandhu project contributes to the climate action goals of the SDGs by replacing non-renewable energy sources with renewable ones.

Entrepreneurship collectives

SDG 8: Decent work and economic growth



One of the primary objectives of agriculture-focused projects and those supporting farmer collectives is to improve the incomes of their members. This is achieved by enhancing market linkages and building the capacity of farmers. As a result, the project contributes to promoting decent work and fostering economic growth.

SDG 12: Responsible consumption and production



Several of the farmer producer collectives supported by the project are engaged in organic and sustainable farming practices, which promote responsible and environmentally friendly production methods.

Emergency relief and community intervention

<p>SDG 3: Good Health and well-being</p> 	<p>Some of the initiatives such as ESAF’s healthcare contributions to a pediatric ward and contributions to world autism day contribute to Good Health and Well-being.</p>
<p>SDG 2: Zero hunger</p> 	<p>Natural disasters, such as floods, left many families without jobs and affected their food security. In response, the implementation agencies distributed food kits to vulnerable households, helping them navigate the crisis. As a result, the project played a key role in reducing food insecurity for these households.</p>

Rural health

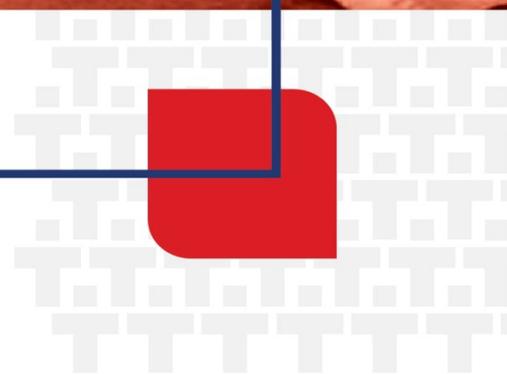
<p>SDG 3: Good health and well being</p> 	<p>Providing infrastructure support to hospitals enhances their ability to serve patients more effectively. The Santhwana project focuses on addressing mental health issues through counseling services.</p>
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Rural Education

<p>SDG 4: Quality education</p>	<p>The infrastructure support provided to school has the potential to enhance quality of education and learning outcomes for the existing and the new students.</p>
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Section 5: 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 under the CSR funding of ESAF Small Finance Bank.

Holistic development of children and youth

Projects under Holistic development of children and youth 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.

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

Social Entrepreneurship and Mentoring

Projects for social entrepreneurship and mentoring have been mapped to one CSR activity defined in Schedule VII

CSR activity defined in Schedule VII*rural development projects*

The skill training project supported training on varied employment generation skills for artisans and youth in underserved areas 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.

Entrepreneurship collectives

Projects related to supporting Farmer 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 farmers are being supported to improve agricultural practices, marketing linkages and incomes of the farmers.

Emergency Relief and community intervention

Emergency Relief and community intervention 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.*

Under emergency relief and community intervention, essential materials and volunteering support have been provided. Such interventions have led to immediate benefit to the communities impacted by the disasters.

Rural education

Projects related to Rural Education 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, Kerala and Assam have the potential to enhance quality of education and learning outcomes for the existing and the new students.

Rural Health

Projects for health 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.

Infrastructure support has been provided to several hospitals for improving their capacity to serve vulnerable segments. Additionally, mental health has been accorded importance under the Rural Health initiatives.

Community interventions through ESAF SFB branches

Community interventions through branches have been mapped to three CSR activities defined in Schedule VII

CSR activity defined in Schedule VII

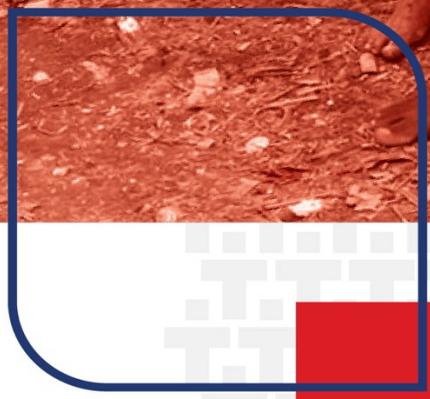
Eradicating hunger, poverty and malnutrition, 'promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.

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

Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water

Following are some of the main activities under the Community interventions through ESAF SFB branches.

- A. Installation of solar power plants, water purifiers and sanitation facilities in the schools
- B. Provision of diagnostic and other equipment to hospitals and health centres and elder care homes
- C. Support for conducting medical camps



Section 6: Learnings and Recommendations

In this section, we discuss learnings and recommendations emerging from this impact assessment exercise.

Learnings

The implementation partners have developed considerable expertise in several thematic areas

The implementation partners have built considerable expertise through their involvement in key initiatives such as the ESAF Balajyothi Clubs and entrepreneurship development programs. Their expertise has been demonstrated in the successful establishment of clubs across several states, where extracurricular activities foster leadership, social awareness, and personal growth among participants.

The ESAF Balajyothi Clubs have not only succeeded in providing valuable learning experiences but have also pioneered innovative approaches that have been effectively replicated across different states, enhancing their impact.

In parallel, the implementation partners have developed specialized expertise in delivering entrepreneurship development training across multiple trades and industries. They have created a replicable model for service-focused entrepreneurs, such as ESAF Urjabandhu, Kruskak Mithra, and ESAF Pashumitra. This model includes standardized training mechanisms, market linkages, and institutional connections to ensure the long-term sustainability of these entrepreneurs.

The implementation partners have significantly enhanced their effectiveness by leveraging the expertise of established agencies in their respective fields

For various projects, the implementation partners have cultivated strong institutional linkages with technical agencies, including NDDDB, KVKs, government-established training institutes, farmer producer organizations, and freelance trainers. These connections enable the partners to tap into external expertise, ensuring high-quality project implementation. By drawing on the specialized knowledge of these agencies, the implementation partners are able to augment their capabilities rather than relying solely on internal resources.

The implementation partners have developed substantial expertise in delivering interventions across various geographical areas.

The implementation partners have been active in key states such as Kerala, Tamil Nadu, Assam, Jharkhand, and Maharashtra for several years, establishing strong linkages with both local communities and institutions. Additionally, they have built a network of local staff and volunteers, enabling them to tailor interventions to the specific needs of each community. This capability to customize their approach ensures that the interventions are aligned with the unique requirements of the populations they serve.

Overall tracking and monitoring of program activities has considerably improved over the past few years

The overall tracking and monitoring of program activities have significantly improved over the past few years. Implementation partners have developed detailed activity lists for each project, which are tracked on a month-to-month basis. The system of regular monthly meetings and reviews has proven highly effective, with formal presentations on project activities being a key feature of these meetings.

Additionally, outcome indicators have been prepared and documented for each project. These indicators are invaluable in providing a clear sense of the projects' direction and progress, helping to ensure that objectives are being met and adjustments can be made where necessary.

Network of farmer collectives and branches of the financial institutions are being used to magnify outreach

The implementation partners have strengthened their outreach by building strong relationships with a network of farmer collectives and branches of financial institutions, including their business correspondents. These partnerships allow for a wider and faster reach of interventions, enabling quick identification of beneficiaries and rapid roll-out of initiatives. Additionally, these networks help reduce the cost of interventions, making the process more efficient. In emergency relief situations, these established relationships prove particularly valuable for reaching beneficiaries and distributing relief materials swiftly.

Recommendations

Outcome indicators need to be tracked and reported as part of the reporting framework

At present, most of the tracking is done for the inputs and activities for various project components. Although outcome indicators have been established and are documented, the tracking for these outcome indicators is not done. This limits the effectiveness of these indicators in tracking the outcomes.

System of performance grading of ESAF Balajyothi Clubs need to be established

The ESAF Balajyothi Clubs are among the most significant interventions funded under ESAF's CSR projects, with numerous clubs having been established over the years. While functionality assessments have been conducted for some of the clubs, the reporting on these assessments has been inconsistent.

To improve this, a standardized grading framework should be established. All clubs should be evaluated and reported based on predefined parameters to ensure consistency and better tracking of their performance.

Monthly reviews need to enhance focus on quality of implementation and outcome indicators

As discussed earlier, the monthly reporting and review meetings have been quite effective in tracking the overall progress of the projects. However, one key observation is that these meetings tend to focus primarily on budgets and activities, with little to no attention given to the quality aspects of the outcome indicators. For example

- in case of ESAF Balajyothi clubs no data is presented on the quality of clubs which are functioning
- in case of VELDP projects, no data is presented on the percentage increase in incomes of the entrepreneurs or feedback on the trainings provided
- in case of EAP projects, no data is presented on the enhancement in knowledge subsequent to the trainings
- in case of school infrastructure projects, no data is presented on the feedback from the parents or increase in number of enrolments

The system of tracking of activities and inputs need to done through a software

At present the tracking of the indicators are done through excel sheet which is not efficient. A software for this purpose is desired. A software will allow workflow based customisation of data entry forms. This will also help in maintaining entries in a secure environment and ensure systematic and useful analysis. Useful dashboards can also be created.

Protocol of collecting feedback from stakeholders needs to be established

To enhance outcome monitoring, the implementation partners can implement a feedback system from stakeholders. Depending on the project, feedback can be gathered at different stages. For instance, after completing entrepreneurship training, immediate feedback can be collected. In contrast, feedback for hospital infrastructure can be obtained 2-3 months after the installation process is finished. By obtaining feedback from stakeholders, the implementation partners can better understand the immediate view of the stakeholders on their projects and make improvements as necessary.

For most projects, protocols for collecting baseline and endline data needs to be established

For most projects, establishing a protocol for collecting baseline and endline data, aligned with the outcome indicators, would significantly improve the assessment of project impacts. This approach will provide a clearer and more coherent understanding of the effectiveness of the interventions over time. Some of the examples of the indicators which can be tracked between baseline and endline could be as follows.

