
Impact Assessment of COVID Support Project
[Project ID – C002-22]

A Report



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Abbreviations

ANM	Auxiliary Nurse Midwives
ASHA	Accredited Social Health Activist
AWW	Anganwadi Worker
CAPI	Computer Assisted Personal Interview
CHC	Community Health Centre
CSR	Corporate Social Responsibility
GRD	Gram <i>Rakshak</i> Dal
NGO	Non-Government Organization
NHK	Nutrition and Hygiene Kit

Chapter 1 – Introduction

1.1 HDFC Bank CSR – Parivartan Program

HDFC Bank helps in transforming lives of millions of Indians through various social initiatives. HDFC Bank has a comprehensive program named as 'Parivartan' aiming to contribute towards the economic and social development by sustainably empowering its communities. The Parivartan program has been a catalyst in making a difference in the lives of people through its interventions in the areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy. Under Parivartan, the social initiatives are delivered through various types of support provided by the bank, such as financial support provided for projects conducted by non-profit organizations across the country, funding educational and similar institutions through scholarships, grants, and promoting giving by employees by matching their contribution to social causes.

1.2 COVID Support Project

During the COVID-19 phase, HDFC Bank initiated its Covid Relief Programme (*Corona Sewa Yagna*) to support and help Government institutes, hospitals, and communities to strengthen the larger efforts to fight the pandemic. Bank looked at the frontline workers' untiring efforts in providing their full support to the community during the pandemic, where their lives were at risk. The HDFC Bank supported an NGO named YUVA Unstoppable (YUVA) to distribute **Nutrition and Hygiene Kits (NHKS)** to frontline health workers (including nurses, ward boys, lab technicians, sanitation workers, ambulance drivers). The project coverage was 20,000 health workers from 9 districts of Gujarat in collaboration with the Gujarat COVID Task Force. The NGO – YUVA coordinated with Gujarat State COVID Taskforce in association with Department of Health and Department of Women and Child Development to identify the frontline workers whom they want to support with NHKS.

HDFC Bank earmarked Rs 2 crore for the procurement and distribution of 20,000 nutrition and hygiene kits (NHKS). The cost for each kit was Rs 1,000 consisting of the following essentials:

- a. Amul Pro (Protein malt) – 500 grams – Rs 121/-
- b. Cooking oil – 2 litres – Rs 326/-
- c. Wheat flour – 5 kg – Rs 156/-
- d. Disposable masks – 10 units – Rs 26/-
- e. Rice – 5 kg – Rs 165/-
- f. Dal – 2 kg – Rs 140/- + Transportation & packaging – Rs 65/-

For this contribution, HDFC Bank received a *Prashnsa Patra* (Appreciation Letter) from Hon. Union Home Minister and Governor of the State.

1.3 Study Objectives

HDFC Bank intended to conduct the impact assessment with following objectives:

- To evaluate how the frontline workers benefited from the ration kits (NHKS)
- To know the effect, it had on them and their families' lives during the difficult times of COVID

IMPACT PSD Private Limited was entrusted the task of conducting impact evaluation of COVID Support Project. The ensuing chapters describe the study methodology and salient findings.

Chapter 2 – Study Methodology

This chapter describes the detailed study methodology adopted for the impact assessment study including research methods used, sample size, sampling procedure, survey implementation for the data collection, data management, etc. The details on assessment framework, sample and survey implementation, etc. have been discussed in the forthcoming sections.

1. Assessment Framework

The standard OECD-DAC criteria¹ which is considered as one of the gold standards in evaluation has been used. This framework recommends adapting this framework, wherever feasible and applicable:



Using this framework, following questions/indicators were adopted to assess each program, using the six parameters stated above in the picture. These questions were finalized in discussion with the HDFC team after pre-testing the questionnaire.

	Indicators/Questions
Relevance	<ul style="list-style-type: none"> What criteria were adopted for identification of most deserving recipients of the grant
Coherence	<ul style="list-style-type: none"> Recipient feedback on timeliness and appropriateness of the support received Criteria used by the NGO (YUVA) to decide on the content of the kits
Efficiency	<ul style="list-style-type: none"> The extent to which the support contributed to the immediate needs of the recipients
Effectiveness	<ul style="list-style-type: none"> The extent to which recipients were able to benefit financially by saving on the costs to be incurred on essential items included in the kits
Impact	<ul style="list-style-type: none"> Impact of this support from HDFC Bank on the daily lives of recipients of the support
Sustainability	<ul style="list-style-type: none"> Not Applicable (as it was a one-time grant)

¹<https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>

2.1 Research Methodology

A mixed methods approach was followed wherein largely the quantitative survey has been undertaken with the beneficiaries of the *Corona Sewa Yagna*. The entire data collection was conducted telephonic survey due to varied geographical coverage.

2.2 Geographical Coverage

Following districts were covered under the study:

- Ahmedabad
- Anand
- Tapi

2.3 Target Groups

Following target groups were included in the study:

- AWWs
- ASHAs
- Nurse
- Home Guard
- NGO Representative

2.4 Sample Design

For selecting the beneficiaries, lists of beneficiaries by districts were obtained from YUVA and a database was developed where the mobile numbers were available. The beneficiaries were selected proportionately using systematic sampling. It is worth-mentioning that the obtained lists have many names and signatures of beneficiaries but contact details were not provided. Thus, the contacts were established with those having mobile numbers. All possible efforts were made to choose beneficiaries from the lists from different districts to complete the survey.

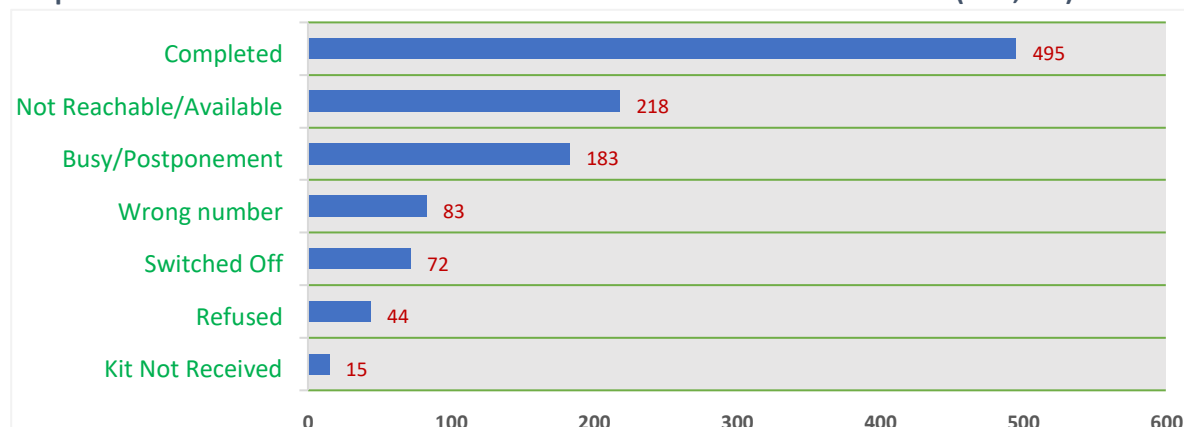
2.5 Sample Coverage

Following sample has been covered under the study:

Table 1: Sample Size by Target Groups

S. No.	Target Group	Sample Covered
1	Beneficiaries	495
2	NGO Officials (YUVA)	2

The total number of beneficiaries contacted telephonically were 1,110 over a period of 18 days . A total of 495 respondents were covered against the target of 480. Following graph illustrates the total respondents contacted telephonically and the result of the call.

Graph 1: Distribution of Beneficiaries Contacted and the Result of Phone Calls (N=1,110)

The response rate was found to be 45% against the expected rate of 50%.

2.6 Sample Selection

Stage 1: Reaching out to Frontline Workers

A comprehensive list of beneficiaries was made available by YUVA and the beneficiaries were selected from the list using probability proportional to size (PPS).

Stage 2: In-Depth Discussion

With the help of HDFC Bank CSR, representatives of YUVA Unstoppable were interviewed to gather information on the implementation of project as well as identification of beneficiaries and departments coordinated with the NGO.

2.7 Development of Tools

A separate tool was developed for collecting the information from beneficiaries of COVID support project, which was quantitative in nature with close-ended responses with a few open-ended questions for expressing their views. IMPACT has in-house capacity of developing scripted application in Kobo Collect tool and a data collection form was designed for the data collection

For qualitative discussion, a discussion guide for the in-depth interview of NGO representatives was developed.

Both the tools were duly tested for its smoothness and ease of data collection and finalized in association with HDFC Bank team.

2.8 Team Deployment

A team of 2-4 investigators along with a Supervisor was deployed to cover the desired number of interviews. All the team members were postgraduates carrying experience of more than 5 years in the social sector surveys using face to face interviews as well as telephonic interviews. Senior management conducted the qualitative interview with the NGO representatives.

2.9 Training of Data Collection Teams

All 4 interviewers were provided with a comprehensive training for one day loaded with project details, survey requirements, informed consent, etc. and senior management facilitated the training.

Initially, a few calls were made during the practice session to provide the hands-on experience to the teams.

2.10 Survey Implementation

- Post selection of beneficiaries across all the districts, the teams were allocated the list of beneficiaries to call.
- Interviewers attempted about 50-60 calls per day and collected information from the beneficiaries.
- All the interviews were conducted after obtaining the informed consent.
- All the data collected during the interviews were directly entered into Kobo Collect App
- The status of data collection was regularly shared with the HDFC Bank CSR

2.11 Data Management

All the downloaded data was processed for the scrutiny procedures and consistency checks were run to check the errors, if any. The data files in MS Excel were prepared and transported to SPSS Ver 21 for running the frequencies and crosstabs. A Factsheet was developed for the study indicators to see the values at a glance. For qualitative discussions, content analysis was undertaken to draw valid conclusions on different parameters by target groups.

2.12 Challenges Faced

- The study attempted to contact the beneficiaries after a long gap and it was difficult for the beneficiaries to recall the phase and respond.
- Many beneficiaries regularly responded that they are busy and call after 3-4 days to 1 week.
- Very few beneficiaries also reported not receiving any kit and could not recall the name of YUVA or HDFC Bank. This is mainly due to their recall lapse as well as they might have received similar support from other local charity based organizations at different levels.
- There were many beneficiaries who did not provide their contact numbers at the time of NHK distribution or they did not have any mobile phone.
- There were beneficiaries where either their numbers were not reachable or available or wrong numbers.

Chapter 3 – Salient Findings

This chapter presents the salient findings of the quantitative survey undertaken with beneficiaries of COVID support project, along with the results obtained from qualitative discussion with the NGO representatives. Following discussion elaborates the components of the study under various components as follows.

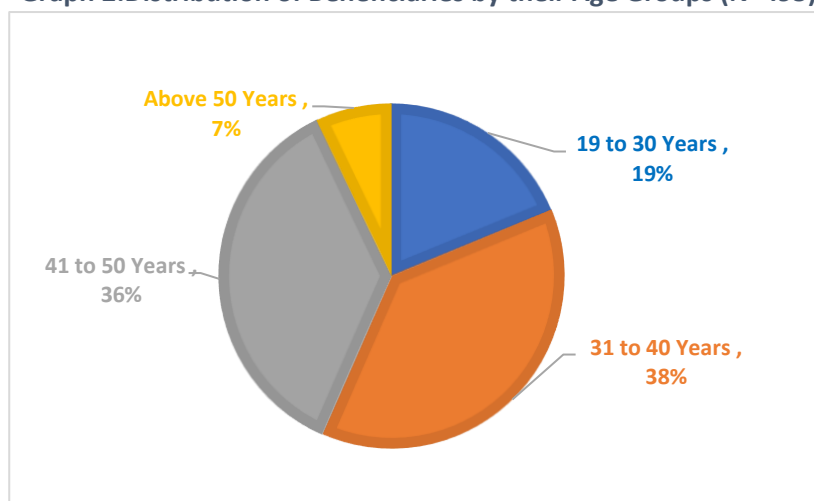
4.1 Socio Demographic Profile

In all, 1,110 beneficiaries were contacted under the study and data from only 495 beneficiaries were collected under the study. Of these 495 respondents, more than two-thirds (69%) were from Tapi district followed by more than a quarter (28%) in Ahmedabad. Only 13 respondents (3%) were covered from Anand district.

More than three-fifths (62%) were women beneficiaries as compared to men (38%). Probably, women beneficiaries are more in the sample because the distribution of NHKs was undertaken by YUVA through government offices such as Community Health Centres/Arogya Centres wherein a large number of AWWs and ASHAs were reached out.

Of 495 respondents, three out of four respondents (74%) were in the age range of 31 to 50 years. Specifically, more than one-third of respondents were in each age group of 31-40 years and 41-50 years respectively. Almost one out of five respondents (19%) were in 19-30 years age range. Following graph illustrates the age distribution of respondents.

Graph 2: Distribution of Beneficiaries by their Age Groups (N=495)

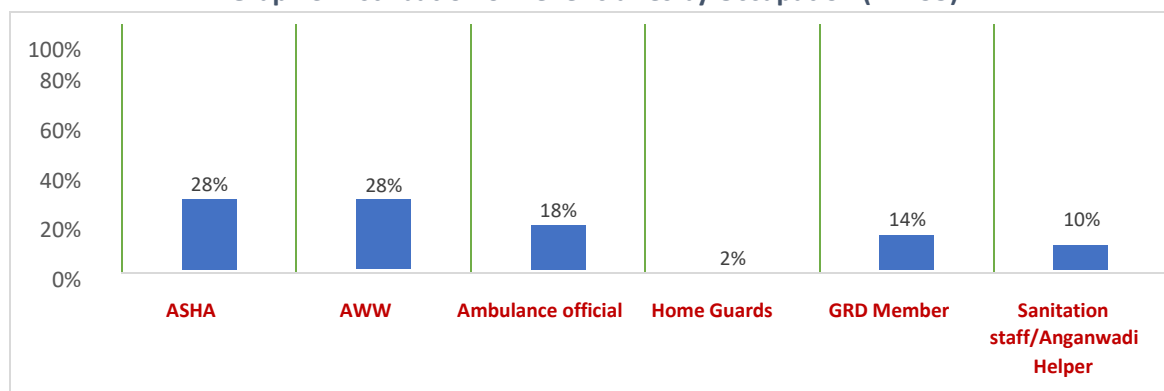


The average and median age both were computed to be the same as 40 years.

4.2 Occupation

On asking about the occupation, almost equal number of respondents (28% each) were found working as ASHAs and AWWs respectively. One out of five respondents (18%) were ambulance drivers, 14% were members of Gram Rakshak Dal (GRD) and 10% were sanitation staff (sweepers) and Anganwadi Sahayika (Helper). Following graph depicts the occupation of the respondent beneficiaries.

Graph 3: Distribution of Beneficiaries by Occupation (N=495)



During COVID-19 pandemic, these cadres played a vital role in providing their untiring services to community and spent long working hours to help people.

It can be seen that YUVA Unstoppable had successfully reached out to the type of needy cadres who were fully involved in their duties for long duration. YUVA successfully had reached to these cadres through their respective departments and invited them to collect the NHKs in a special event where these cadres were praised by the officials for their efforts they were putting in.

“Discussion with YUVA representative highlighted that YUVA Unstoppable initiated the Corona Sewa Yagna inspired by Hon. Governor of Gujarat State Shri Acharya Devvrat ji.

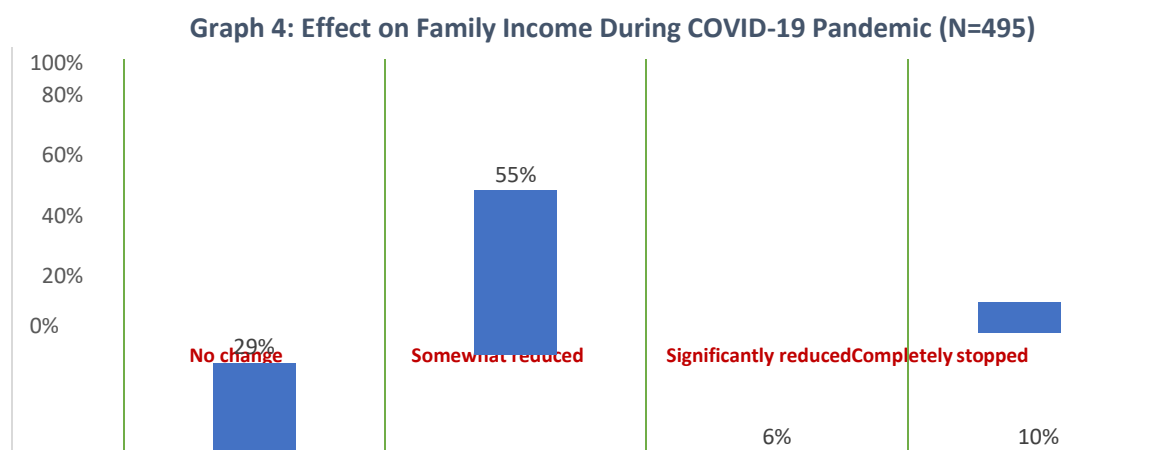
Further Hon. Governor proposed to use Government department officials in providing support to Level IV employees and frontline workers who are currently providing their assistance in the public health systems and police department for long hours.

YUVA then got connected with the Community Health Centres (Arogya Kendras), Judiciary courts and Tehsil level officials and sought help in identifying the frontline warriors from their departments so that YUVA in association with HDFC Bank CSR could provide Nutrition and Hygiene Kits.”

Under the study, the information was also collected on the number of family members from the respondents. Two out of five respondents each were having up to 4 members (41%) and 5-6 members (42%). Only 17% of respondents claimed having 7-12 members in their families. This shows that positive approach from the department to invite almost three-fifths (59%) of those respondents having 5 or more number of family members. Probably, the need was felt for those having higher family size, which is appreciative.

4.3 Effect on Family Income

When asked about the effect of their family income during COVID-19 pandemic, more than half instantly responded in affirmation that everyone faced the challenge in earning their income, so we did face but to a somewhat extent. The status of effect on family income of the respondents has been shown in the following graph.

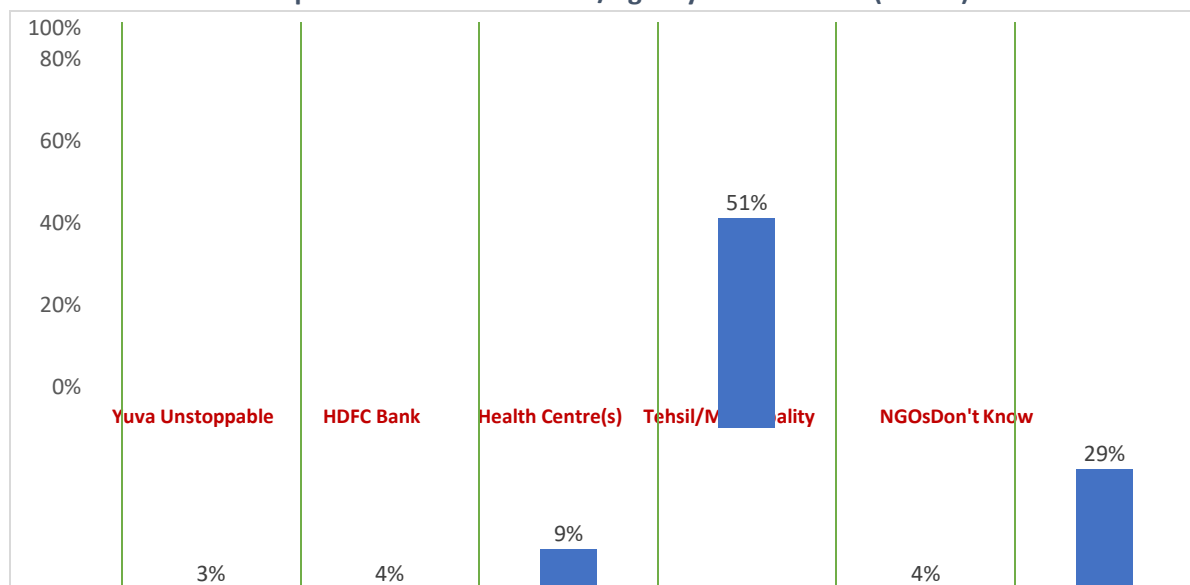


It can be seen that there were about 16% of the respondents who shared that either their family income got significantly reduced or completely stopped. These are those respondents, where largely their family members got stuck in the lockdown and did not get into the earning work such as daily wage work, vendors, petty business, etc. However, there were about more than a quarter (29%) did not see any change in their family income and probably, these were those who were sole earning members in their families.

Findings revealed that close to three-fourths of the respondents (74%) specified that they were having sufficient money at their family level to buy the supplies and ration. The key reasons for not visiting market to buy ration included lack of time due to their long duty hours as well as they cautiously avoided visiting market as there was a risk of spread of virus at market places. Largely, these beneficiaries selected by the departments were government employees who were on-duty for the extended hours. However, 13% of the respondents has money for 2-3 weeks and 12% for 1-2 months. There were only 5 respondents who did not have money for buying any supplies and ration.

Furthermore, awareness on name of the NGO supported them with kits was found to be very low. This is probably due to the recall lapse as these kits were distributed to the beneficiaries for more than a year back. The status of awareness on the name of NGO has been shown in the following graph.

Graph 5: Awareness on NGO/Agency Provided Kits (N=495)



As we know that YUVA had distributed the NHK through government departments in association with HDFC bank teams in various sessions at CHCs, Municipality and Tehsil levels, it is understood that more than two-thirds of them (67%) could recall about their department, tehsil, HDFC and YUVA. The beneficiaries received the ration kits at the small events at various departments with banners displaying logos of Govt. of Gujarat, HDFC Bank and YUVA as shown in the pictures. Since these beneficiaries were junior level workers they only focussed on collecting the ration kits and did not pay attention on who all are supporting them. Due to this fact, they could not recall the names of organization supporting them and that too after a long time gap of one year.



However, a few of these beneficiaries also received support from other sources also and a few respondents could share the name of NGOs as Swami Narayan Sanstha and Manav Sadhna NGO. It is possible that YUVA had also collaborated with other charitable societies as mentioned above for the distribution of similar sort of NHKs. YUVA was also received support from celebrities and influential people hailing from Gujarat and Maharashtra, such as Irfan Pathan, Tusshar Kapoor, etc. who very kindly extended support not only for ration kits, hygiene/protection kits but also for online classes for children.

Respondents were also asked on how they got selected for the distribution of kits to ascertain their awareness on their selection as beneficiaries. More than two-fifths (41%) did not have any idea on how they got selected for the kits. More than half the respondents (57%) had some idea who reported

that the list of beneficiaries was obtained from their respective departments for the distribution. They received a call from their departments to come on a specified date for the collection of their kits.

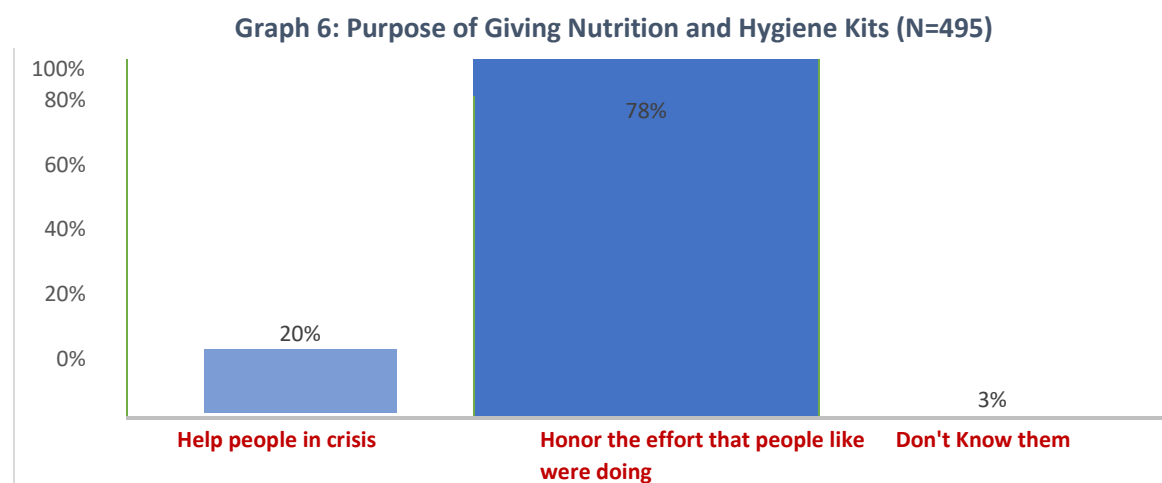
“YUVA sought help from the officials from the Government departments to prepare a list of beneficiaries so that they can organize an event ‘Corona Sewa Yagna’ at their department or within the premise.

All the invited beneficiaries were provided with Nutrition and Health Kits in a small event specially organized to honour them and Government officials and HDFC bank employees available locally also participated in the event to acknowledge their inexorable efforts.”

Moreover, these respondents were further asked about the process of receiving the kits and all of them clarified that they were asked to come and collect the kits available at the tehsil or CHC or department.

4.4 Purpose of Distribution of Kits

More than three-fourths of the respondents (78%) informed that they were given the kits as an honour to their efforts that they were helping people through their respective jobs as shown in the following graph.

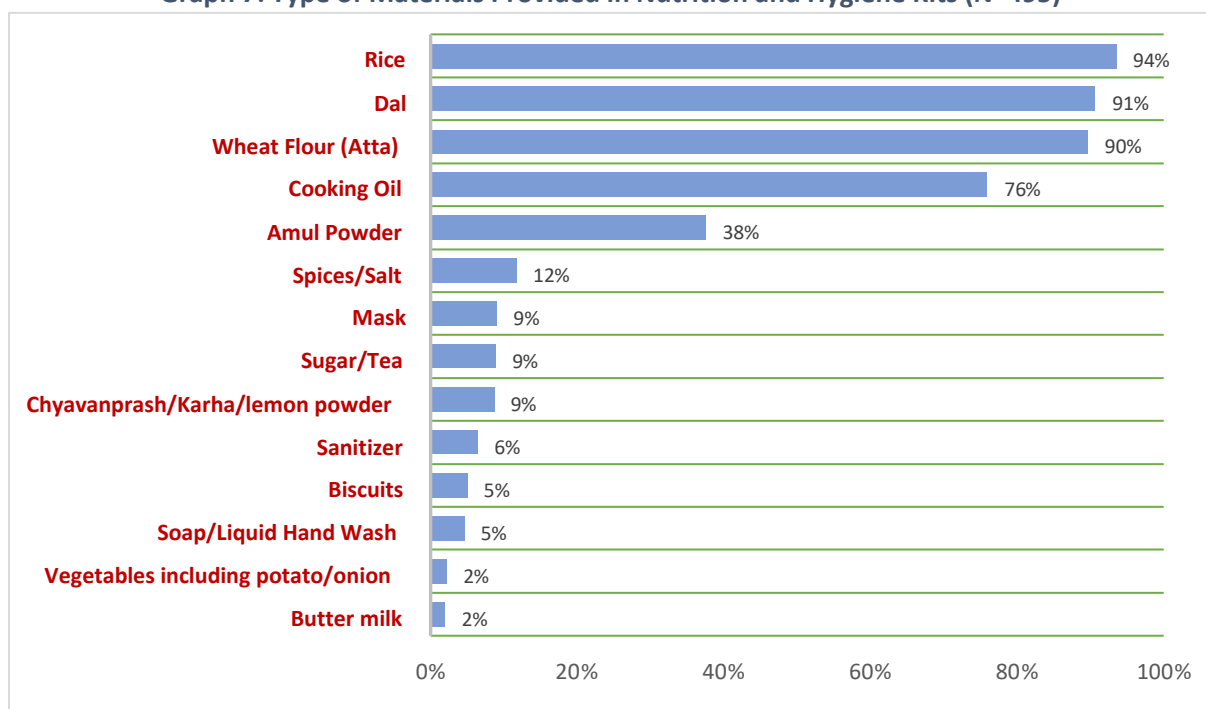


It is worth-mentioning that YUVA officials shared that largely these beneficiaries were from the junior level job categories such ambulance drivers, AWWs, ASHAs and home guards, hospital staff, etc. These beneficiaries were performing their duties for the long and extended hours to support communities and patients that they could not spare time for their own families. This was the primary reason for their selection to support them and their families.

4.5 Type of Materials Included in Kits

On asking the materials provided in the nutrition and hygiene kits, respondents shared variety of inclusions as shown in the following graph.

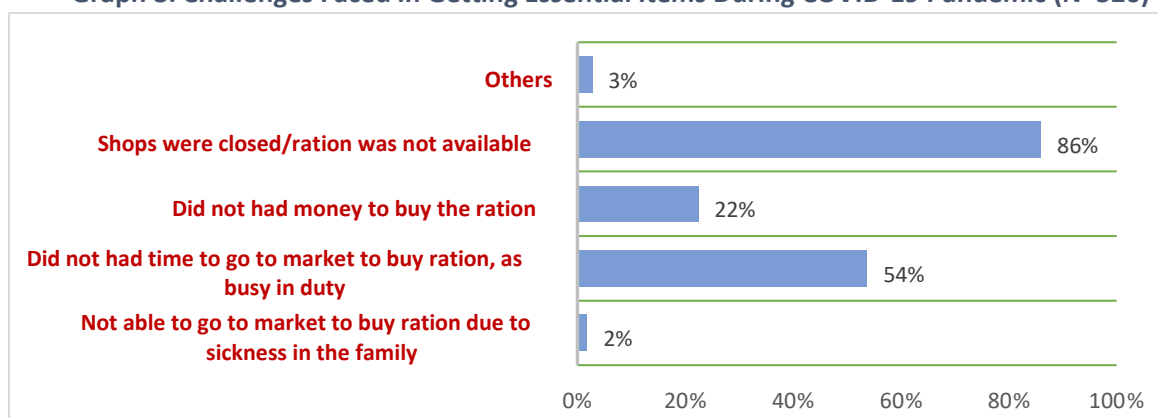
Graph 7: Type of Materials Provided in Nutrition and Hygiene Kits (N=495)



Largely, three food items got the higher mention (rice, wheat flour and dal) (90% or more). Substantial proportion of respondents (76%) also mentioned cooking oil followed by Amul powder (protein) (38%). However, a large proportion of respondents could not recall the items that were included in the NHK. As mentioned earlier in the discussion, the recall lapse was observed among the respondents in recalling the items because of time duration between the receipt and survey. Moreover, respondents usually tends to recall those items primarily that have more relevance such as food items or edible items whereas hygiene products provided to them got a low mention.

However, only 40 (8%) respondents could recall the name of Bank as HDFC who supported for this distribution. More than two-thirds of respondents (66%) faced challenges in getting ration and other essential items. Following graph portrays the type of challenges faced by the beneficiaries.

Graph 8: Challenges Faced in Getting Essential Items During COVID-19 Pandemic (N=326)

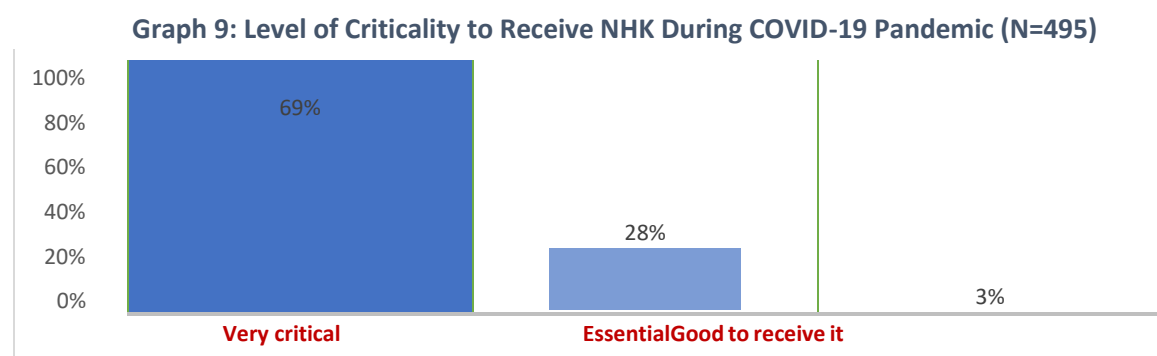


Main reasons that got higher mention were shops were closed and ration was not available for the purchase and beneficiaries did not have time to visit market for buying materials as they were on the job to help other people.

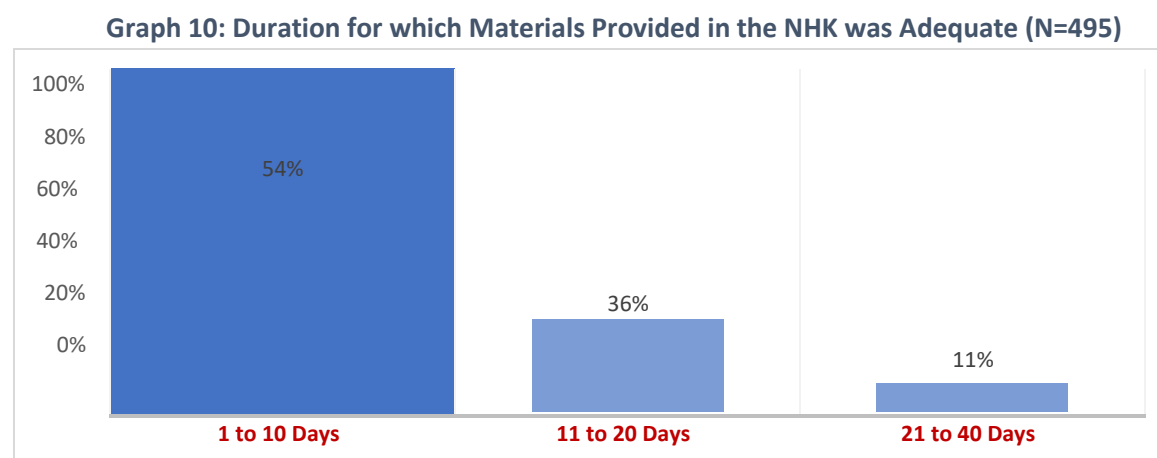
All the respondents outrightly claimed that they were eligible for the receipt of the NHKs what they received.

The reasons were also ascertained on what do they think about their eligibility for receiving the kits. More than two-thirds of them (66%) had opinion that this was an award for their hard work that they were putting. About a quarter (23%) had perceived that they were poor and unable to buy ration from the market from the market. However, there one out of ten respondents (9%) mentioned both reasons that they were poor, unable to buy ration and they got kits as an award.

Information from beneficiaries revealed that more than two-thirds of respondents (69%) thought that it was very critical to get the kit as they were into their work performing their duties. However, more than a quarter (28%) had opinion that it was essential for them to get this support. The graph showing the criticality levels has been presented as follows:



On further enquiry about the duration for which the materials in the NHK was adequate for the family disclosed that more than half the respondents (54%) reported that the materials received were adequate for about 10 days. The details on duration for which the support was adequate is presented as follows.



There were only 1 out of 10 respondents (11%, n=54) who perceived that the material for the longer duration (21 to 40 days) that helped them in a bigger way. Out of these 54 beneficiaries, 36 (67%) had

smaller families (up to 4 members in a family including children) and 18 (33%) had 5-8 members including children.

Among those who received the kits, four out of five respondents (86%) received for one time only and remaining (14%) for 2-3 times during the COVID-19 phase. Probably, these beneficiaries who reported 2-3 times receipt of kits were those who also received from other sources such as local organizations a. YUVA and HDFC Bank supported for one time only. Almost all (95%) of the respondents gracefully consented that the support they received in the form of kits at the right and appropriate time when they were actually in need of such support.

Following table presents the perception on timely receipt and how the kits helped the beneficiaries and their families.

Table 2: Perception on Nutrition and Hygiene Kits (N=495)

Perception	%
Nutrition and hygiene kits fulfilled the immediate requirement	98%
Saved money for not buying the materials received in the kits	98%
Benefits of receiving kits	
Timely receipt so focused on performing duties	67%
Support was received when family was in need	32%

As evident, almost all beneficiaries (98%) outshined in saying that kits actually helped them in fulfilling the immediate requirement at the time of utmost need as well as they could save money in lieu of the materials they received as support.

4.6 Feedback from the Beneficiaries

More than two-thirds of beneficiaries (70%) provided their positive feedback that overall the type of materials provided in the kits were relevant to the families. Few beneficiaries (n=21) also mentioned that the quality of materials/items was very good in terms of brands. However, 6 beneficiaries opined that it should have been given multiple times during that period and monetary help was also required. About a quarter of beneficiaries (24%) did not show any interest in providing feedback and mentioned no feedback.

“YUVA shared that they received support from HDFC Bank CSR at the right time which provided the needy support to the beneficiaries. The support from HDFC Bank CSR also paved a pathway to seek similar support from other organizations and NGOs/Charities.”

HDFC BANK FAMILY RECEIVING TOKEN OF APPRECIATION



HDFC Bank Family receiving “Prashansa Patra” (Appreciation Letter) from Hon. Union Home Minister Shri Amit Shah for their contribution to the Corona Sewa Yagna inspired by Hon. Governor of Gujarat Shri Acharya Devvrat ji.

Few pictures illustrating the Distribution of the Nutrition and Hygiene Kits





Chapter 4 – Conclusion & Recommendation

This chapter presents the key conclusions based on the survey and recommendations for the future programs to be undertaken by HDFC Bank.

4.1 Major Conclusions

- Majority of the respondents were from the age groups 31 to 40 years and 41- to 50 years which appropriately reflects that the beneficiaries selected for the distribution were having their households to which they were not able to support at the time of second wave of COVID in 2021. This demonstrate that the selection of beneficiaries was appropriate and needful.
- With respect to occupation also, a large proportion of beneficiaries were directly providing their services at the community level while they did not have time to look after their own households. This proves that HDFC Bank support was meaningful. ○ Almost three-fifths of the beneficiaries (59%) had 5 to 12 members in their families which truly reflect that the ration support was extremely supportive.
- More than 70% of beneficiaries claimed that there was an impact on their total monthly family income during the second wave of COVID in 2021. Again, this response outshined the fact that HDFC Bank support has assisted these families in saving money that they would have spent on ration.
- Beneficiaries acknowledged the support received in terms of ration kits but had more awareness on support from their department as HDFC Bank and YUVA organized these events at the department level with their banners and visibility. The awareness of HDFC Bank and YUVA was found substantial.
- More than three-fourths of beneficiaries (78%) had perception that the support was provided to them as an honour that they were performing their duties during the COVID times in 2021. ○ More than half the beneficiaries (54%) stated that they did not have time to visit markets for buying commodities for their families as they were on the job during the critical times.
- Almost all the beneficiaries (97%) had opinion that the ration support was very critical and essential at the time it was handed over to them. Also, they could save money because they received the support (98%).

4.2 Evaluation Results

Relevance

Under the project, the criteria adopted for the selection of beneficiaries as the most deserving recipients was appropriate. The partner YUVA Unstoppable made efforts to involve Gujarat State COVID Taskforce in association with Department of Health and Department of Women and Child Development. YUVA requested the departments to identify the participants who are consistently working at various levels and are not able to replenish their home-based needs such as ration, food items, etc. Largely, these recipients were frontline health workers (including nurses, ward boys, lab technicians, sanitation workers, ambulance drivers who played the pivotal role in managing the COVID related emergencies along the with officials.

This was the best option available with them to bring those recipients at the common location which is their own department wherein YUVA organized a small event for distributing the kits as well as the recipients were acknowledged for the support.

Coherence

Recipients' Feedback on Timeliness and Appropriateness of the Support

More than two-thirds of recipient beneficiaries (67%) demonstrated their satisfaction with respect to the time when they could get the kits for their families. This support could help them in fulfilling their immediate needs as they were unable to spend time on visiting markets for buying important commodities for their families as their priorities were to support patients and communities during the second wave of COVID which was challenging.

Criteria Used to Decide on the Content of the Kits

To decide the content of kits, YUVA contacted the COVID taskforce, employees of the departments and the suppliers to assess various components starting from which are the important commodities required at home of these beneficiaries, availability of the commodities in bulk and of course, the costing/prices. Based on the search and calculations, YUVA prepared a plan and sought the assistance from the HDFC Bank CSR which was whole-heartedly accepted by HDFC Bank.

The kits included not only the family level requirements but also the individual level needs like masks and sanitizers. Thus, the kits provided to the recipient beneficiaries had the need-based contents for the beneficiaries so that they could protect themselves as well as replenish the basic commodities for their families.

Efficiency

The support provided by HDFC Bank through YUVA actually contributed to the immediate needs of more than 20,000 recipients which was achieved during the hard time in 2021, while second wave hit the country. Despite challenges, the YUVA could reach to these many beneficiaries in collaboration with HDFC Bank who also participated in the government department level activity called 'Corona Seva Yagna' for the timely distribution.

Effectiveness

Almost all the beneficiaries (98%) showed their acknowledgement that the kits were distributed to them at the time which was very critical (69%) and 28% shared that it was essential to get such a support when they actually received the kits. Moreover, these beneficiaries accepted that they could save money in lieu of such a valuable and needed support provided by the HDFC Bank through their departments.

It can be inferred that the support provided by HDFC Bank was utmost required and was considered as very effective by all the beneficiaries.

Impact

It was difficult to assess the type of impact on the lives of beneficiaries as it was a one-time support.

4.3 RECOMMENDATION

- All NGO grantees of HDFC Bank support must provide their process of identification of the beneficiaries they intend to support through their grants.

- For all the emergency grant support, the NGO grantees must be informed about the requirements for the reporting in terms of sufficiency and completeness (what needs to be reported and its components) and other robust processes that need to be followed
- If physical items or kits or materials are to be provided to beneficiaries must include the HDFC Bank logo so that the name could register in their minds that HDFC Bank has supported them (even if NGO grantee is distributing)
- HDFC Bank must continue their financial support to the community when there is any emergent situation like COVID-19 pandemic.

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