



IMPACT ASSESSMENT OF PAYROLL GIVING PROJECT

2023



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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 Payroll Giving Project

The HDFC Bank promoted **giving** for social causes among its employees through a **Payroll Giving project** over a period of 7 years. This project was implemented through an NGO¹ having expertise in promoting giving in the society. A digital platform by Give India was provided to employees to connect with and select NGOs that are working for different causes as per their preference or priorities and choice. Hence, the employees donated voluntarily by choosing their preferred NGO and the cause that they intended to support. Additionally, the amount donated by the employees was matched by the Bank as part of its CSR commitment.

As per data, more than 1,500 employees of the bank have donated through this program to date and over 190 organizations working on issues of various groups such as women, children, elderly, differently abled, environment etc. have benefited from these donations and the matching amount given by the Bank.

1.3 About Give India

Give India (Give Foundation) exists to alleviate poverty by delivering impactful social initiatives in India. Established in 2000, Give India enables individuals and institutions to donate funds to chosen causes and delivers programs with high-impact outcomes across India. With a strong network of partners and a vast geographical presence, Give India brings people and organizations closer to realizing a poverty-free India. Give India provides a digital platform (web link) to the organizations wherein employees can click and identify their preferred NGOs as well as thematic areas of interest to support through their donations.

At the digital platform, Give India offers opportunities to employees to search NGOs as per their priorities or preference considering their thematic areas or social causes. Once the amount is committed by the employee, matching amount is contributed by the HDFC Bank. The total donated amount directly gets credited into the Give India account. The Give India's designated officials access the bank account and sort the contributions given by the employees from different corporate partners. Subsequently, Give India Finance team identifies the NGOs for which the contributions have been received and Give India transfers the money to the respective NGOs. This process of receiving and disbursement of monetary contribution is ongoing at Give India level as they offer these services to non-profits through different channels such as crowd funding, corporate partnerships for Employees Payroll Giving, fundraising through one time donation, etc.

HDFC Bank intended to carry out an impact assessment study and IMPACT PSD was assigned the study to conduct an in-depth study for assessing the impact of the payroll giving project.

¹ <https://www.giveindia.org/aboutus#aboutus>

1.4 Specific Objectives of impact assessment

Following objectives were visualized for the current study:

- To know the extent of giving that was matched by the Bank and the trend over years.
- To capture the experience of recipient NGOs and their perspective on how it impacted the beneficiaries of the NGOs' programs.
- To assess the experience of employees who have donated as part of this project and if it has brought about a change in their giving practices overall and other salutary effects, if any.

The current report presents the study findings of the impact assessment study.

Study Methodology

The current chapter explains the 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.

2.1 Assessment Framework

The standard OECD-DAC criteria² 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.

	Employees	NGOs
Relevance	<ul style="list-style-type: none"> What criteria do employees use to select NGOs for giving 	<ul style="list-style-type: none"> Thematic areas identified for utilizing the resources received through the project.
Coherence	<ul style="list-style-type: none"> The extent to which the matching contribution by the bank motivates employees to contribute 	<ul style="list-style-type: none"> Reporting mechanism adopted by NGOs to report back on the donations it received
Efficiency	<ul style="list-style-type: none"> Proportion of employees that contributed more than once to the same NGO. Proportion of employees that received communication/ update from NGOs 	<ul style="list-style-type: none"> In what ways the money received was utilized by the NGO and for how many beneficiaries
Effectiveness	<ul style="list-style-type: none"> Average annual contribution per employee and its yearly trend Proportion of employees that interacted directly with end beneficiaries 	<ul style="list-style-type: none"> Number of beneficiaries reached and its trend over years

² <https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>

	Employees	NGOs
Impact	<ul style="list-style-type: none"> Proportion of employees who started contributing for social cause. 	<ul style="list-style-type: none"> The extent to which partnership with this project raised the profile of participating NGOs and increased their funding
Sustainability	<ul style="list-style-type: none"> Intention to continue the support to NGOs 	<ul style="list-style-type: none"> Proportion of funds used for existing projects vs new projects created through this fund. Extent of dependence of NGOs on funds generated through this project.

2.2 Research Methodology

A mixed methods approach was followed for the study and a quantitative survey was designed to capture the responses of the bank employees contributed to the payroll giving project. However, qualitative discussions were conducted with NGOs.

2.3 Target Groups

Following were the main target groups for the study:

- HDFC Bank Employees who contributed to the Payroll Giving Project
- Corporate Partnerships Team at Give India Foundation
- Key officials from NGOs who received donation through Payroll Giving Project

2.4 Sample Design

Given the small universe of 1413, it was proposed to reach all the participants (HDFC Bank employees) of the Payroll Giving Project through HDFC Bank internal communication. In the communication, all participants were provided with a web-link to give their responses.

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	137
	Consent Given and Completed	130
	Did not give Consent	7
2	NGO Officials	6
3	Give India Corporate Partnerships Team	3

As per HDFC Bank internal data, there were about 1500 employees who participated in the Project and the assessment anticipated to reach at least 500 employees. Despite best efforts through initial introductory email, several reminders were sent with a request to complete their submissions using a web-link given in the email. After 3 months of continuous follow-up, assessment team could receive 137 responses and of these, 7 did not give consent and exited.

2.6 Study Implementation

Stage 1: Reaching Out to Employees

- A quantitative feedback tool was developed, and an online link was sent to all 1,413 employees who had donated through HDFC Bank's internal communication network. All the project employees were requested to submit their feedback online, using the web-link.

- In order to ensure compliance, all the employees were followed up with multiple rounds of follow-ups through email messages. Multiple reminders were also sent using various internal channels of HDFC Bank network.

Stage 2: In-Depth Discussion with NGOs

- In-depth phone discussions were conducted with 10 NGOs to capture their views, experience, and the impact they could identify due to the support received under Payroll Giving Project.
- To reach to these NGOs, Give India Corporate Partnerships Team was requested to send an introductory email to all the NGOs which were listed on the digital platform for the Payroll Giving Project.
- Additionally, HDFC Bank CSR team arranged an online meeting with Give India Corporate Partnerships Team to share their experience and their association with the NGOs included in the list available on the Project web portal.

2.7 Development of Tools

A feedback tool for the employees was developed to capture their views on experience of their donation on Give India digital platform designed for the Payroll Giving Project. The tool was refined in discussion with HDFC Bank MEL team and finalized for the scripting. The scripted link was duly checked for its smoothness and finalized for the communication to the employees.

For qualitative discussion, discussion guides for the in-depth interview of NGO representatives and Give India team were developed.

2.8 Survey Implementation

- All the employees were sent an email communication requesting them to submit their feedback in a week's time.
- Several reminders were sent repeatedly as there were lesser submissions than the expected number. Ultimately, the survey was closed after 3 months.
- For qualitative discussions, interviews with NGOs and Give India team were conducted and the information on their experiences, processes, challenges, etc.

2.9 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. For qualitative discussions, content analysis was undertaken to draw valid conclusions on different parameters by target groups.

2.10 Challenges Faced

- The survey took more than expected time for the completion and hence had to be terminated after 3 months.
- Attempt was made to reach at least 20 NGOs available at Give India's Payroll Project portal but despite best efforts, 10 NGOs could be reached.

Salient Findings

This chapter presents the salient findings of the study undertaken for the impact assessment of Payroll Giving Project of HDFC Bank. The collected information has been discussed at length to provide an overview on various components of the research indicating the impact of contribution on beneficiaries and perceptions of the employees.

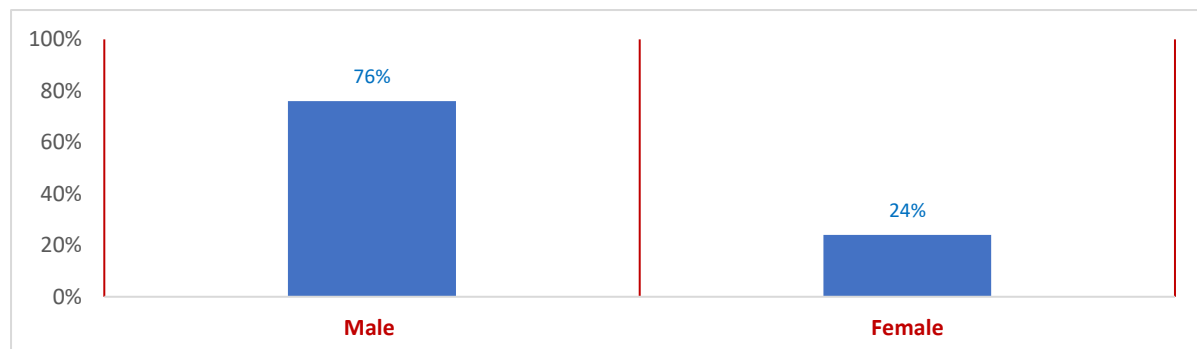
3.1 EMPLOYEES

This section presents the synthesis of information collected from the employees who participated in the Payroll Giving Project.

3.1.1 Coverage

A total of 137 employees participated in the survey and of these, 7 did not give their consent and submitted their response. In all, 130 employees gave their consent and submitted their feedback. Of these 130, 76% were males and 24% were females. The survey did not capture the gender as the query, but the categorization has been attempted on the basis of their first names. Following graph illustrates the distribution of employees by gender.

Graph 1: Distribution of Employees by Gender



3.1.2 Source of Information on Payroll Giving Project

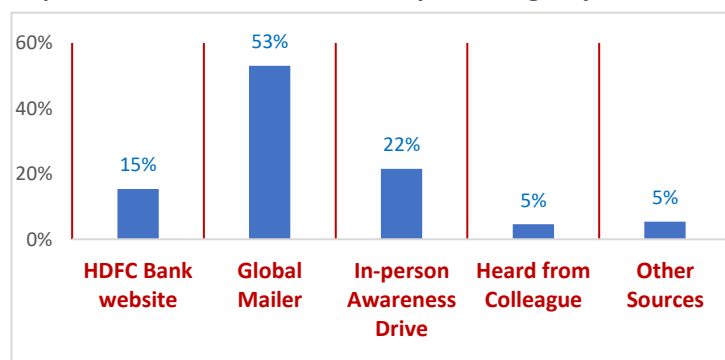
More than half the employees (53%) informed that they received a “global email”, i.e. a email informing all HDFC Bank staff, with details of payroll giving. Another 22% had received the details about the project through in-person awareness drive.

However, one-fifths (20%) got the information through bank’s websites and other colleagues.

Few employees reported that they were informed by HR department at the time of joining.

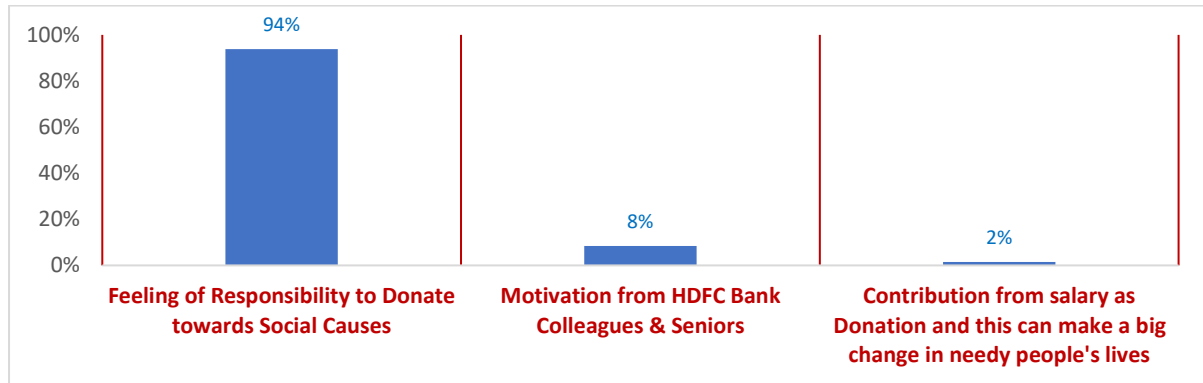
When asked about what motivated them to get involved in the payroll giving project, 94% of the employees mentioned that they had a feeling of responsibility to donate to

Graph 2: Source of Information on Payroll Giving Project



social causes. This indicates that the employees who joined the project had inclination towards contributing to those organizations and/or people who work for needy people and children. These employees had orientation that they must contribute towards social causes, out of what they earn on monthly basis. However, 8% of employees got motivated through HDFC Bank colleagues and seniors when they could see that they contribute to the society for different causes. Following Graph 3 depicts the reasons for the motivation for joining the payroll giving project.

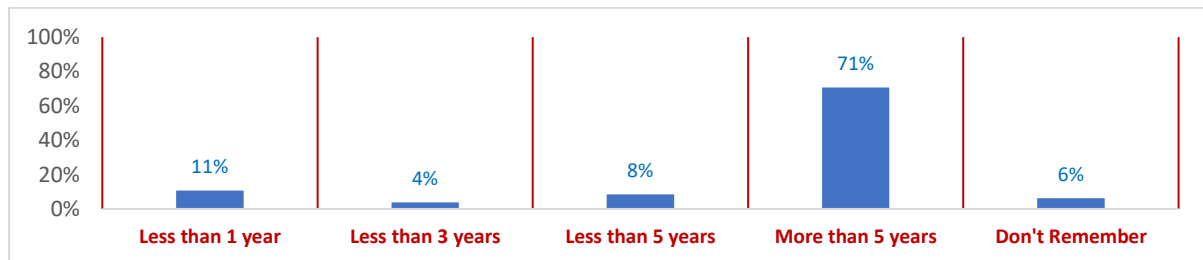
Graph 3: Source of Motivation for Registering into Payroll Giving Project



3.1.3 Duration of Association with Project

Information on time duration to which they are contributing to the project was obtained. Findings show that more than two-thirds of employees (71%) were contributing for the social causes for more than 5 years, which is encouraging. Graph 4 illustrates the time period of association with the project.

Graph 4: Time Duration to which Employees Have Association

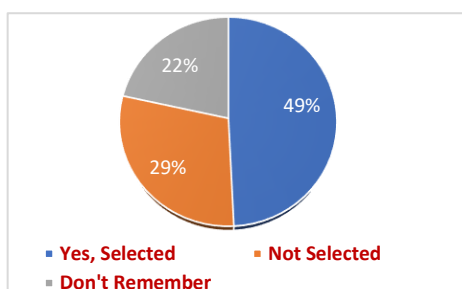


It can be seen that about a quarter (23%) had up to 5 years of involvement in the project wherein 11% were the recent ones who joined within a year. This reflects that the employees who got recruitment during the last one year were also informed through HR or during the induction phase about the project and they willingly opted for the contribution.

3.1.4 Selection of Social Causes

An attempt was made to assess whether employees selected the social causes or programs while selecting the NGOs for the donation. Graph 5 shows the proportion of employees who selected the social causes.

Graph 5: Distribution of Employees who Selected the Social Causes



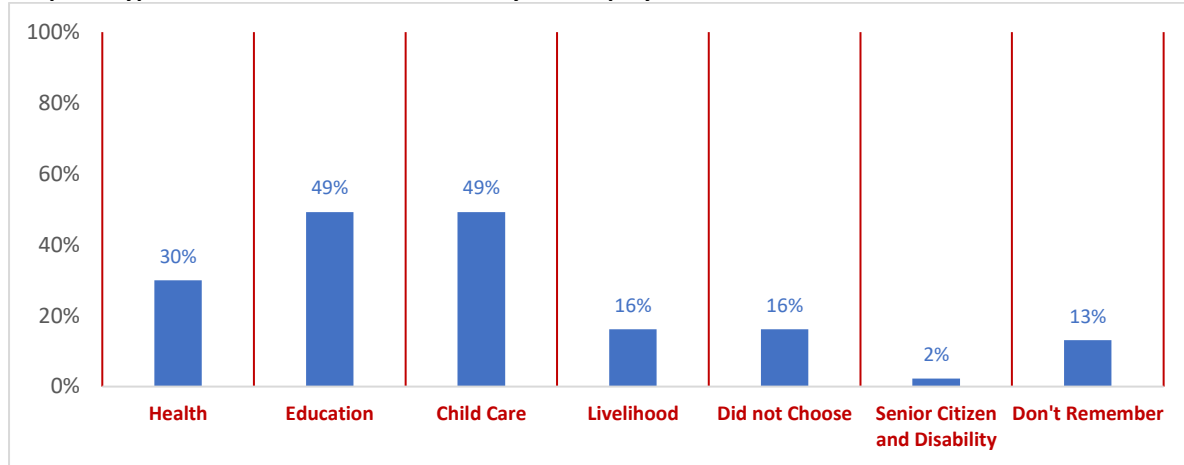
About half of them (49%) responded in affirmation that they selected the cause as per their own wish.

However, 3 out of 10 employees (29%) contributed to the NGOs and not for a specific cause. About 2 out of 5 employees (22%) did not recall on whether they selected any social cause or not.

3.1.5 Prioritization of Thematic Areas

To understand the type of thematic areas preferred or largely opted by the employees for the contribution towards social causes, they were asked to specify what thematic areas you opted while donating on the payroll giving project on digital platform. Majority of employees prioritized three key thematic areas to support: Education of Children, Childcare and Health. Following graph 6 depicts the type of thematic areas chosen by the employees.

Graph 6: Type of Thematic Areas Prioritized by the Employees

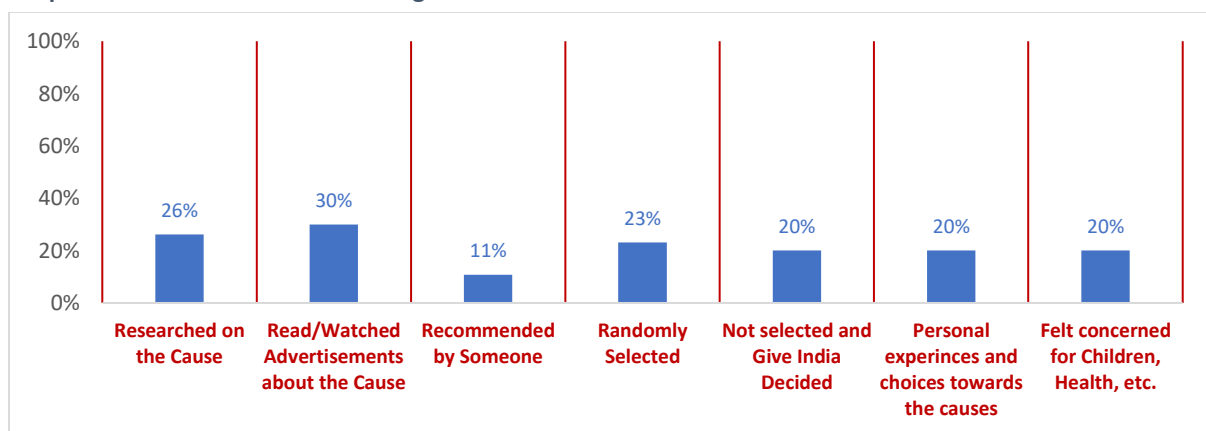


As evident, about half the employees opted for Children’s education and Childcare (49% each). About 3 out of 10 (30%) stressed on health component as they felt that health of people and children should be supported. Lesser mention was seen for other types of thematic areas and 16% of employees randomly donated without considering any thematic area and 13% did not recall on what thematic area they had preferred while contributing their share.

3.1.6 Process Used for Prioritization

On asking further how you prioritized thematic areas; mixed responses were obtained from the employees. Majority of respondents (30%) had read or watched various advertisements seeking financial support for different social causes or issues. These respondents had those social causes in their minds which they thought are prevailing in the communities where people need help. Graph 7 shows the process on how they prioritized thematic areas and considered the NGOs for the contribution.

Graph 7: Method Used for Prioritizing Thematic Areas for the Contribution

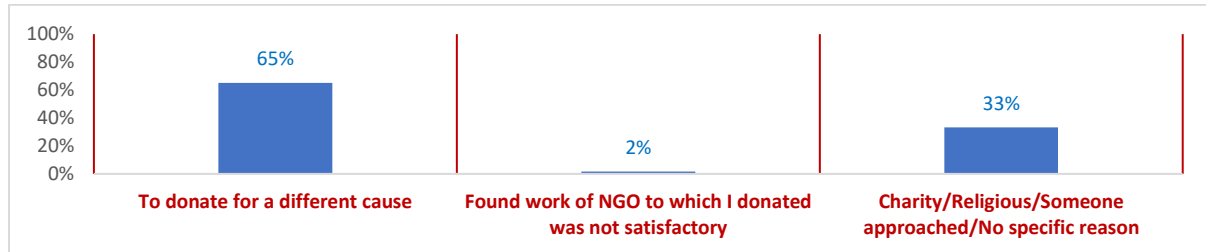


Apart from giving thoughts to prioritize thematic areas, one in five employees (20%) had feelings wish to support children and their health, etc. Thus, it is evident that around one-fourth of the employees are not just donating the money for social causes rather they feel concerned for the society and helping people as much as they can.

3.1.7 Contribution to Other Charities

Further, employees were also asked to check whether they also contribute/donate money for charity other than payroll giving project. Encouragingly, close to half (48%) responded in affirmation that they contribute to other organizations for other issues. This shows their degree of commitment - they are not only contributing to payroll giving project but also consider other organizations and issues for providing their contribution. Graph 8 shows the status on why they donate to other organizations.

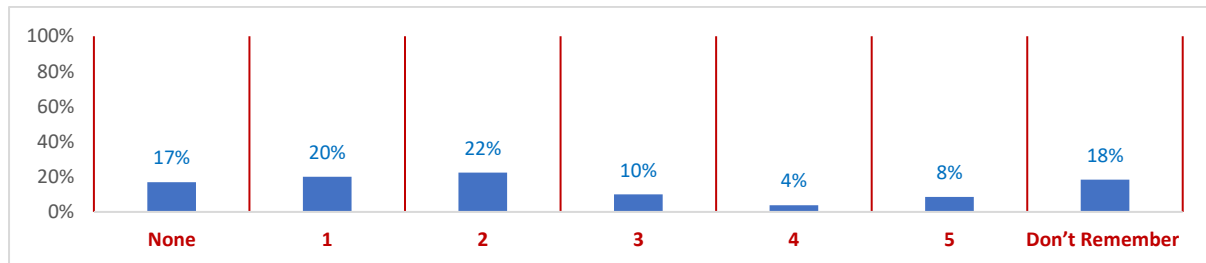
Graph 8: Reasons for Contribution to Other Charity Organizations



As evident from Graph 8 that almost two-thirds of them (65%) mentioned donating for other different causes as per their wish. One in three employees (33%) also shared that at times they have to contribute to other causes and organizations as donation seekers from various religious and charity organizations approach them for donating something for the events or celebrations or commemorating important days of national importance.

On asking how many organizations they support other than payroll giving project, it is encouraging to note that more than two-fifths of employees (44%) mentioned 2 to 5 organizations they support followed by 20% who reported supporting one more organization. Graph 9 shows that distribution of employees supporting other organizations. There were 24 employees (18%) who could not recall the number of organizations they support.

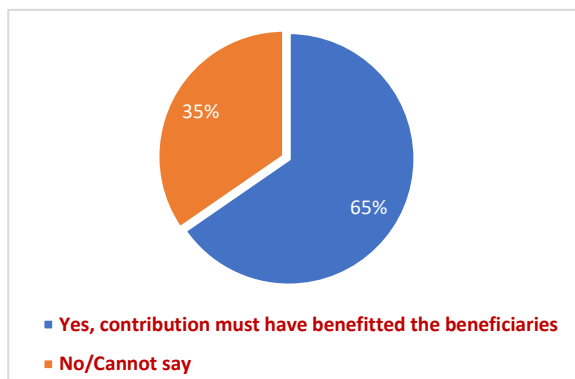
Graph 9: Number of Organizations Supported by Employees Other than Payroll Giving Project



3.1.8 Perception on Changes in Beneficiaries' Lives

An enquiry was made to understand the employees' perception on whether their contribution has made any changes in the lives of beneficiaries they support.

Graph 10: Perception on Contribution has made Changes in Beneficiaries' Lives

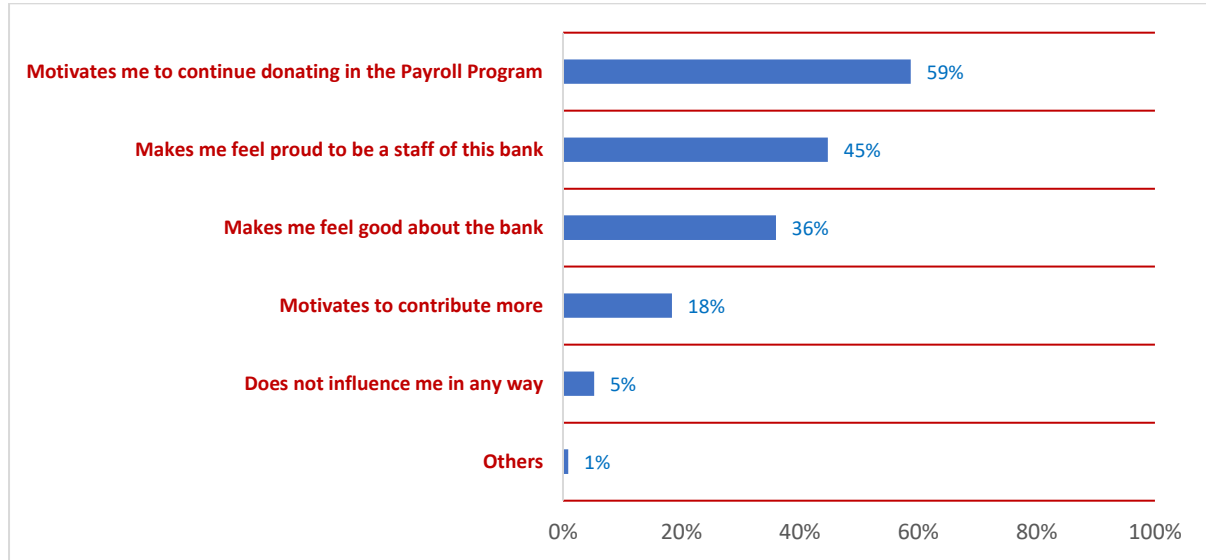


A higher proportion of employees (65%) believed that their contribution to various causes and beneficiaries must have benefitted them in one or the other ways. Graph 10 shows their perception on the query. However, more than a third did not believe that their contribution benefited anyone or were not sure about it.

3.1.9 Awareness on HDFC Bank’s Matching Contribution

More than four out of five Employees (88%) were aware of the fact that HDFC Bank makes a matching contribution to the contribution made by Employees under Payroll Giving Project. On assessing how the knowledge of bank’s matching contribution influenced the employees, almost three in five employees (59%) expressed that the bank’s gesture motivates them to continue donating to the payroll giving project. More than two in five employees (45%) felt proud that they work for HDFC Bank, which demonstrates its responsibility to stand with their employees. Graph 11 shows the type of influence reported by employees.

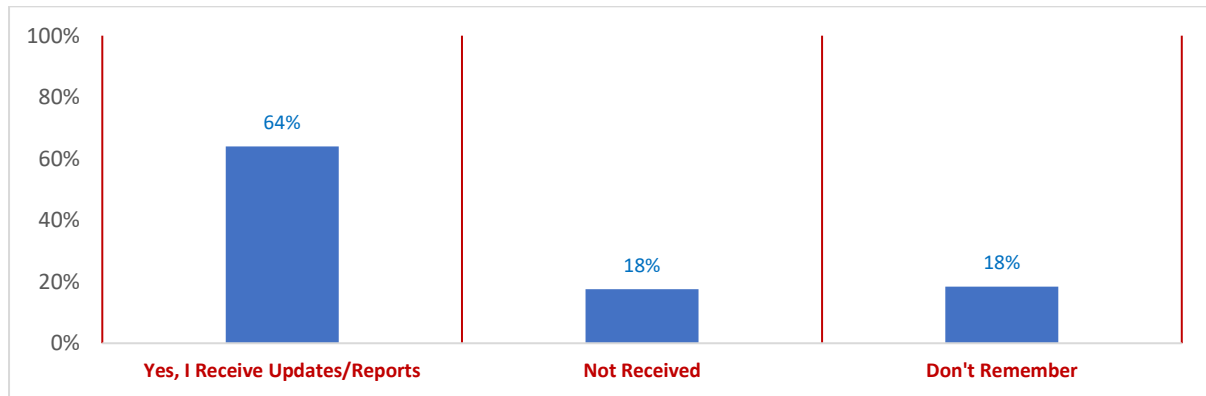
Graph 11: Status of Influence on Employees Due to HDFC Bank’s Matching Contribution



3.1.10 Receipt of Updates on Contribution

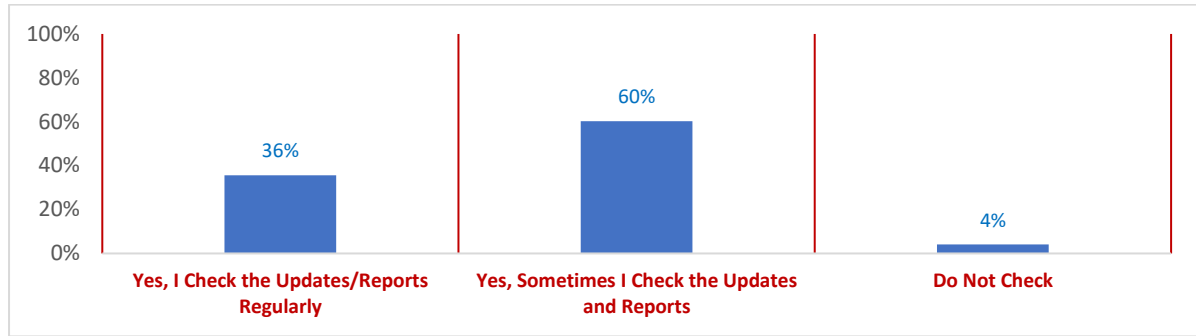
On further exploring, it was found that more than three in five employees (64%) informed that they receive updates from the NGOs for their contribution mainly for acknowledging their support, followed by 18% each reported that they do not receive and don’t remember as shown in following Graph 12.

Graph 12: Receipt of Updates or Reports from NGOs



Among those who were receiving updates, more than one-third (36%) were also checking the updates or reports they receive from the NGOs to see the content and other information. However, majority (three in five; 60%) mentioned that they sometimes see and check the updates but not regularly. This means that a large proportion of employees (96%) do check the updates and reports as per their convenience and time availability. This stresses the fact that employees are also keen to know the updates on their contribution and how well the supported beneficiaries get benefits. Graph 13 illustrates the proportion of employees who check the updates and reports that they receive.

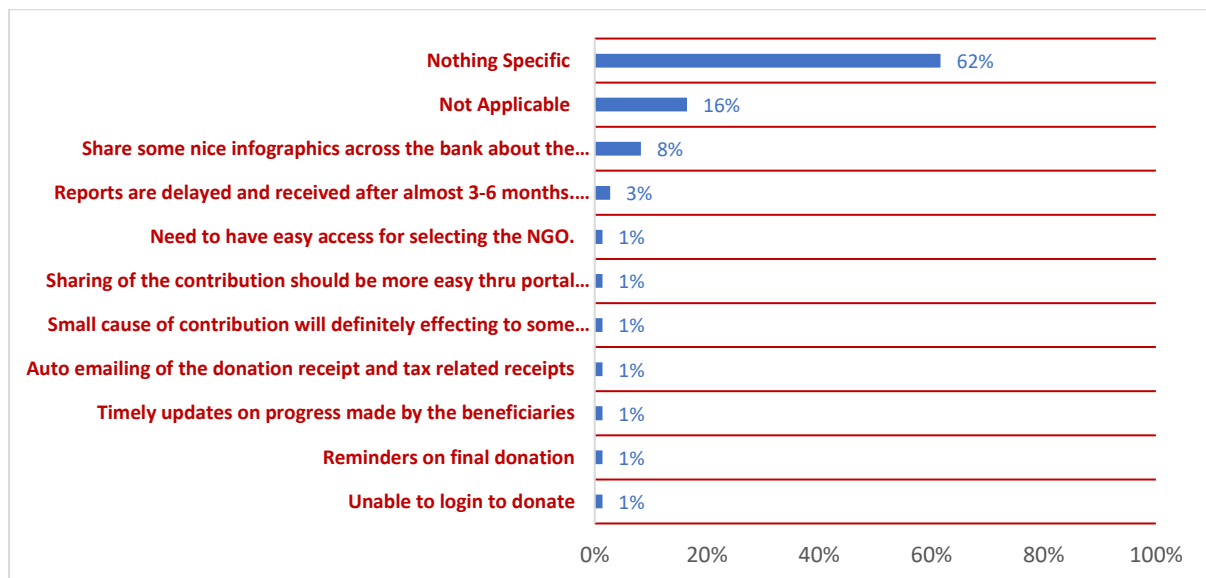
Graph 13: Proportion of Employees who Check the Reports and Updates (N=73)



3.1.11 Requests for Additional Information by Employees

On asking whether they would want any additional information to receive against their contribution, more than three-fourths (78%) outrightly mentioned “nothing specific” or “not required”. Basically, these employees are those who are willing to donate but do not bother for knowing the status or updates (See Graph 14).

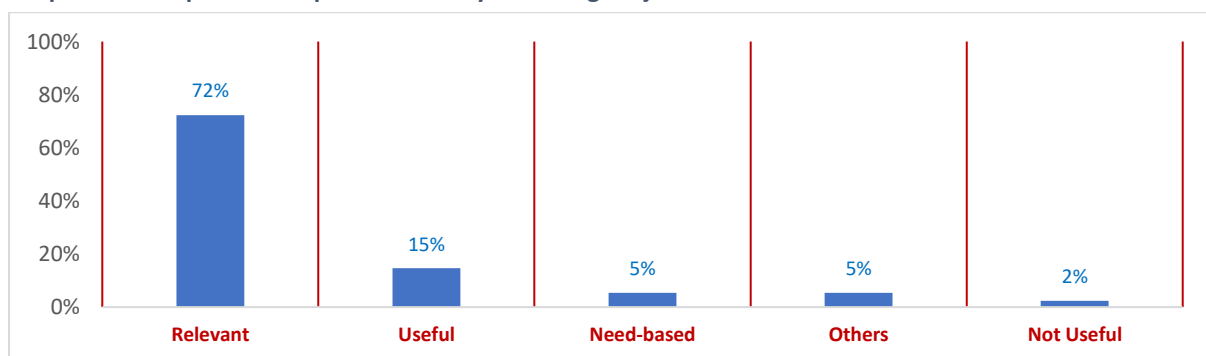
Graph 14: Additional Information Desired by Employees to Know the Updates or Progress



3.1.12 Perception on Payroll Giving Project

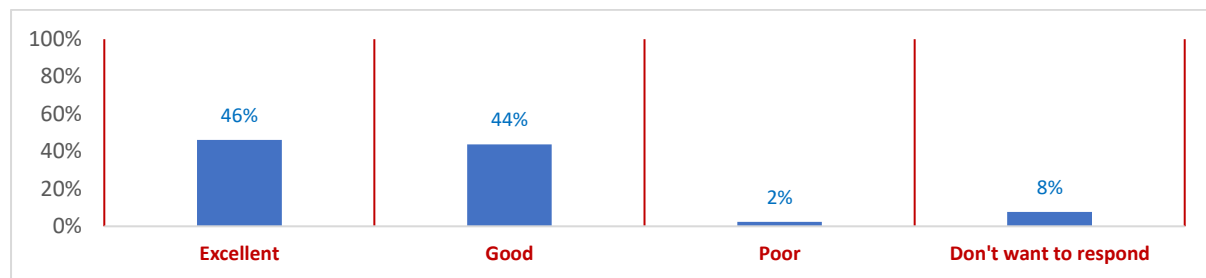
Encouragingly, more than two-thirds of employees (72%) expressed their perception towards the payroll giving project as a “Relevant Initiative”. About 20% opined it to be useful and need based. Following Graph 15 illustrates the perception of the employees.

Graph 15: Perception on Importance of Payroll Giving Project



On obtaining the rating for the payroll giving project, more than two-fifths (46%) outrightly considered it to be “Excellent” followed by almost equal proportion of employees (44%) as “Good”. Following Graph 16 shows the rating given by the employees.

Graph 16: Rating for the Payroll Giving Project

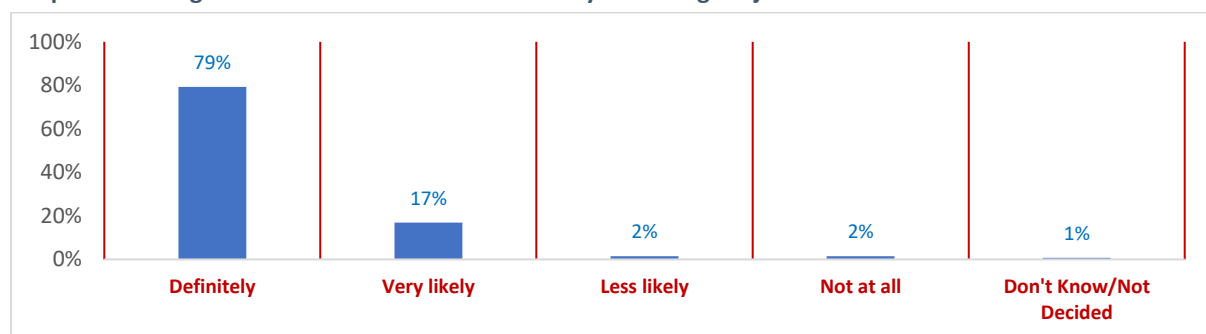


There were about 10 employees (8%) who decided not to comment on the project.

3.1.13 Willingness for Continuation with Payroll Giving Project

Further exploration on the willingness to continue in the Payroll Giving Project indicates that more than three in four employees (79%) expressed their firm decision that they would definitely continue to be in the project. This demonstrates that employees consider this project relevant and focussed on providing support to the beneficiaries. Following Graph 17 shows the willingness of the employees for continuing in the project.

Graph 17: Willingness to Continue to be a Part of Payroll Giving Project



Evidently, more than 95% expressed their desired to continue in the project. Further, more than two-thirds of employees (69%) claimed that they encourage their colleagues to register in the Payroll Giving Project to show their commitment towards to the social causes.

3.1.14 Feedback and Suggestions for the Improvement

Further, the respondent employees were asked to give their suggestions for improving the Payroll Giving Project. Following table presents the type of suggestions provided by the employees.

Table 2: Suggestions for the Improvement of Payroll Giving Project

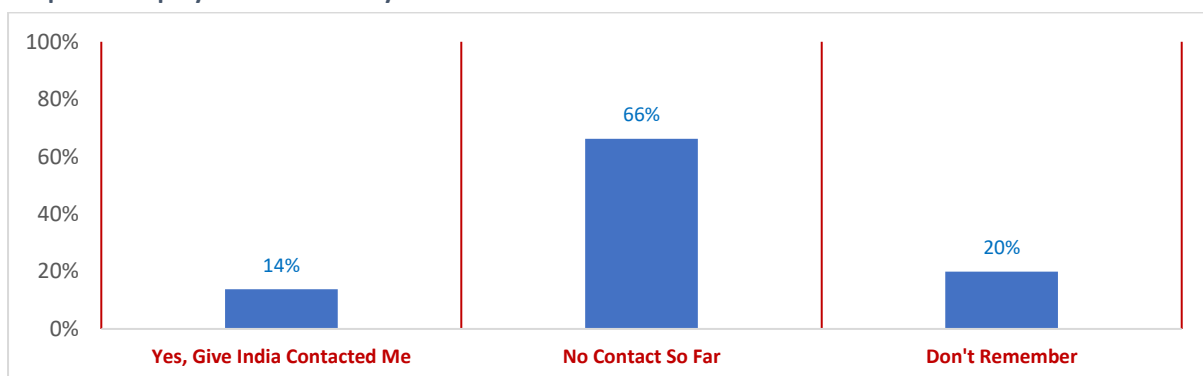
Suggestions and Feedback	N=130	%
No Suggestions given	50	38%
Employees should get updates directly on the contribution made by them	27	21%
Payroll Project is a good initiative	16	12%
Want to donate directly not through Payroll Giving Project	5	4%
Payroll Giving Project should be ongoing	5	4%
Please provide access to employee to increase and decrease the pay-out dynamically as and when required by the employee.	2	2%

Suggestions and Feedback	N=130	%
Run a Campaign on Payroll Giving Project frequently during increment cycle	2	2%
There should be a monthly or annual report and statement in a simple format on how much we (employees) have donated/contributed	2	2%
Share about Payroll Giving Project on Emails to Customers and Employees of HDFC Bank as well as ESG organization	3	2%
It would be better to give dedicated website for direct donation	3	2%
Confirmation link is not accessible	1	1%
Employees should be allowed to raise funds for specific initiatives which might not be part of the current digital platform	1	1%
Instead of giving for the specific cause individually, the amount can be collected and provided for the urgent requirements	1	1%
More Campaigns within the bank are needed and promotion and awareness to be created for new employees to sign the Payroll Giving Project	1	1%
NGOs/Banks should provide the 80G certificate by default on the respective email ids of employees.	1	1%
The online system of donation is not user friendly. For last many years, I am not able to select the donation options as per my choice.	1	1%
Recently NGO list is reduced considerably. Hence, not able to find any good NGO where we can give our funds	1	1%
Involve 'Mother Teresa's Homes' for sick, aged & poor in the digital platform	1	1%
Donation receipts should be delivered on registered mail ID every year	1	1%
Each month or quarter HDFC Bank should create an I Give page to disseminate large impact on a chosen cause	1	1%
Do not ask PAN details on mail, It can be updated through bank's internal utilities	1	1%
Easy handling website; Also allows to increase any additional contribution	1	1%
The choosing options for donating collected amount is not very user friendly	1	1%
This is to be reached to all the staff for more getting contribution	1	1%
Doing good work, but still need to work better	1	1%

3.1.15 Contact with Give India or NGOs Supported

All the employees were asked to share if Give India had even contacted them during the course of the Payroll Giving Project. Following Graph 18 shows the responses of the employees.

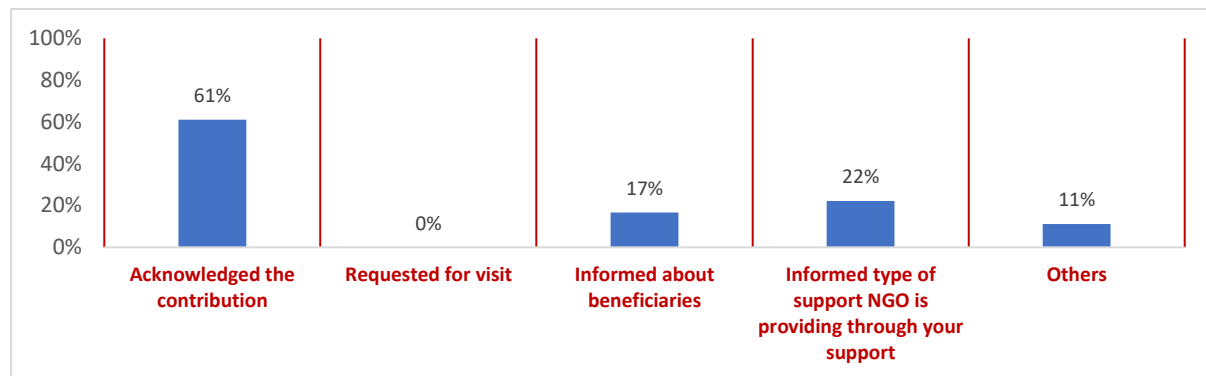
Graph 18: Employees Contacted by Give India



As evident, only 18 employees (14%) reported in affirmation that Give India contacted them but largely, two-thirds (66%) were not contacted by Give India, who manages the digital platform for the project. Among those who were contacted by Give India (N=18), 5 employees were contacted in person, 4 over phone and 9 through emails.

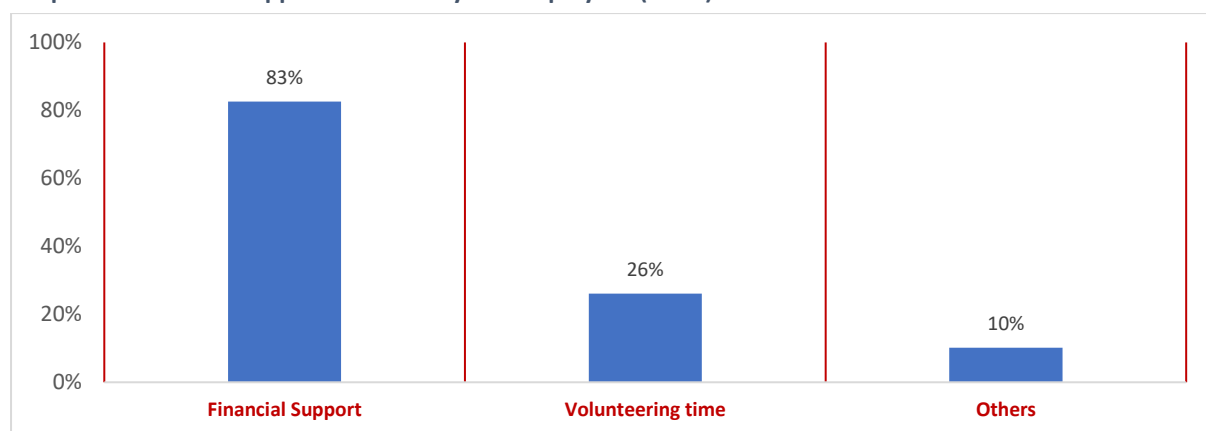
Of those who were contacted (N=18), 11 (61%) were contacted for acknowledging their support whereas 4 (22%) for providing information that how NGOs supported by employees are contributing to the social causes followed by 4 (17%) for providing information on how beneficiaries got benefitted. Following Graph 19 shows the purpose for which they were contacted by Give India.

Graph 19: Purpose of Contact with Employees



An enquiry was made to see whether the employees are supporting other organizations and/or individuals outside the Payroll Giving Project. More than half the employees (53%; N=69) reported supporting other organizations and/or individuals. However, 47% were not found supporting anyone, other than Payroll Project. On asking the type of support they provide, more than four in five employees (83%) claimed providing financial support followed by 26% those undertaking volunteering time for social causes or support in any convenient activities as shown in following Graph 20.

Graph 20: Nature of Support Provided by the Employees (N=69)



3.2 Discussion with NGOs

This section describes the summary of the discussions undertaken with the lead NGO – Give India that provided the digital platform for the employees to contribute as per their choice of social causes or thematic areas vis-à-vis select the NGO they want to contribute.

3.2.1 Give India

Give India (Give Foundation)³ was founded in 2000 mainly to alleviate poverty by delivering impactful social initiatives in India. It enables individuals and institutions to donate funds to their own chosen causes and delivers programs with high-impact outcomes across India. Give India works with a strong network of partners and at a vast geographical presence, that brings people and organizations closer to realizing a poverty-free India.

³ <https://www.giveindia.org/aboutus#aboutus>

Give India and its partners work to bridge the gap between the people who want to make a difference through giving back and those partners who are doing phenomenal work but need more financial support.

Operations Strategy

Give India has played a significant role in enabling 'giving' across all segments of our society - everyday givers, corporates and foundations. Over the last 20 years, it has enabled giving through marathons, gala events, giving pledges, payroll giving, crowdfunding, philanthropy consulting, CSR grant management, collective giving, disaster response etc.

Give India has several teams of experienced people who manage the different portfolios such as (a) Corporate Partnerships, CSR and Employee Giving, (b) Institutional Giving, (c) Give Grants, (d) Non-Profit Partnerships, etc. The teams directly work with their respective clients to bring them on digital platforms for crowd funding, fundraising, seeking support from corporate employees giving program, etc. Give India also has direct engagement with multiple brands who want to be with Give India to demonstrate their client about their brand engagement with charity and social causes (Amazon, Flipkart, Myntra, etc.) as they all want to showcase their image as socially conscious brands.

It is worth mentioning that Give India has all types of provisions for donations/fundraising such as online, offline, one-time or ongoing, multiple, etc.

Give India also has a robust and comprehensive Management Information System (MIS) to monitor and assess the progress and disbursements at different levels by their respective teams as discussed above.

Criteria of Selection of Organisations

Give India has a robust mechanism of strong due diligence of all non-profit partners who want to get associated with them for fundraising or donations. The purpose is to build trust for the social sector and ensure transparency on how donations impact lives on the ground. Currently, Give India has more than 120 organizations available on online platform who are monitored by Give India teams. Give India also has about 1,476 donors currently enrolled with them who keep donating as and when they can.

Association with Payroll Giving Project

Corporate Partnerships, CSR and Employee Giving team from Give India established contact with HDFC Bank and sought support from HDFC Bank for their non-profit sector partners. HDFC Bank CSR extended their support to non-profit sector through payroll giving program, which is very prevalent process of providing direct support to NGOs through Give India digital platforms.

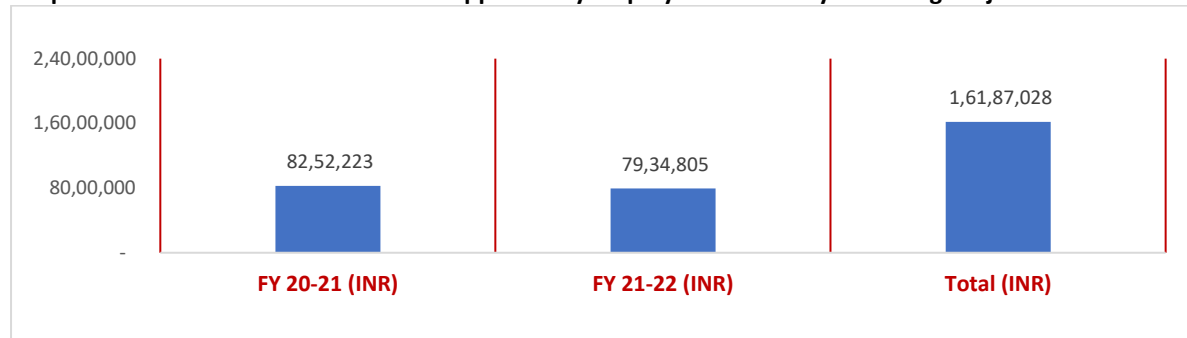
Receipt of Donation by Organisations

Discussion with Give India team revealed that they provide the list of NGOs at their digital platform exclusively customized for the corporates and similar customized digital platform was provided to HDFC Bank Payroll Giving Project. The platform provides the details of social causes and names of NGOs working on those social causes along with their geographical coverage and type of beneficiaries they support.

As a process, all the financial support or donation comes directly to Give India wherein the team filters out the donation by NGOs and disburses the total received donation to respective NGOs on monthly basis. In a nutshell, the contribution from payroll giving project directly reaches to the Give India financial system and then routed to the individual NGOs directly into their bank accounts.

Contribution from Payroll Giving Project

Give India had submitted the details of NGOs supported through HDFC Bank Payroll Giving Project and an attempt has been made to derive the conclusions based on the data received from Give India. Following Graph shows the amount received in two financial years.

Graph 21: Amount Disbursed to NGOs Supported by Employees under Payroll Giving Project

As per data provided by Give India, a total of 122 non-government organisations (NGOs) were supported through Payroll Project in two financial years—FY 2020-21 and FY 2021-22. In FY 2020-21, higher amount was contributed as compared to FY 2021-22, which is INR 3.17 lakhs lesser than FY 2020-21. These figures include both employees' contribution as well as HDFC Bank's matching contribution.

Further analysis revealed that there were 5 organisations received more than INR 10 Lakhs. Only one organization received the highest donation of INR 48,42,670 in FY 2020-21 but did not receive any amount in FY 2021-22. The other 4 organizations received the donation in the range of INR 13.86 to 24.59 across both FYs. There were two more organizations who received INR 8,43,436 and INR 958,861 in the two financial years. These seven organizations were the major beneficiaries who received the larger proportion of funds for their interventions. Following table illustrates the amount disbursed to different NGOs during the two financial years between 2020 to 2022.

Table 3: Contribution Disbursed to NGOs under Payroll Giving Project by Give India

Name of NGO	FY 20-21 (INR)	FY 21-22 (INR)	Total (INR)
Akhand Jyoti Eye Hospital	48,42,670		48,42,670
Toy Bank Charitable Trust	6,58,365	18,00,790	24,59,155
Ramakrishna Math		20,87,699	20,87,699
SOLACE		17,35,011	17,35,011
Amcha Ghar	8,80,481	5,06,002	13,86,483
Vidya & Child (Jayaprakash Narayan Memorial Trust)	9,53,861	5,000	9,58,861
Toybank - Development through Play (Open Tree Foundation)		8,43,436	8,43,436
Yusuf Meherally Centre		2,84,609	2,84,609

Give India also informed that usually NGOs are not informed individually about their inclusion on different Payroll Giving Projects but when donation or contribution is received in their names, Give India maintains the ethical standards and disburses the amount immediately to the NGOs. In due course of time, NGOs also call and check with Give India wherein Give India shares the name of digital platform of the Corporate from where the amount is being usually received.

3.2.2 Interaction with NGOs Receiving Donation under Payroll Giving Project

The data shared with Give India informs that only 8 out of 122 NGOs supported under the Payroll Giving Project were aware that the donation disbursed from Give India received from HDFC Bank CSR Payroll Project. All 8 NGOs were contacted, and information was captured from the key officials who lead the NGOs or their operations/fund management, etc. These organizations were:

1. Akhand Jyoti Eye Hospital
2. Toy Bank Charitable Trust
3. Ramakrishna Math
4. SOLACE
5. Amcha Ghar
6. Jayaprakash Narayan Memorial Trust
7. Toybank - Development through Play
8. Yusuf Meherally Centre

Knowledge about Donation/Contribution

All these organizations were aware of HDFC Bank CSR support being received by them. At the onset, these NGOs outrightly demonstrated their acknowledgement. All these organizations revealed that they do not maintain separate bank accounts for the donations. All the donations come under one single account shared with Give India. Give India also collects information on receipt as well as the utilization details which NGOs submit at regular intervals.

Utilization of Donation for Beneficiaries

As discussed above that all the donation amounts made by Employees of HDFC Bank under Payroll Giving Project was credited into their common bank account of NGOs. Every NGO disburse funds for various heads as per their programming and work plan for the current month by activities and thematic areas. The organizations are working on Eye Care, Shelter home, Education (school), Foundational learning, health of the severely ill people who do not afford the cost of treatment and livelihoods.

The contribution received by 8 lead organizations through HDFC Bank Payroll Giving Project falls between 1% to 8% of their total annual turnover.

How Donations have Changed the Beneficiaries Lives

Outrightly, all the officials claimed that the organizations continue their interventions as per the annual plan and usually, the work they undertake is progressive. This means that these organizations have been implementing their interventions for the social causes like education to poor children and shelter home for orphans and destitute population function regularly for years. Hence, the money received by the organization cannot be exclusively earmarked as HDFC Bank Payroll Giving donations that are used for specific beneficiaries.

When asked about the changes seen due to the HDFC Bank support, following perceived changes and type of support that they can think of:

- (a) Amcha Ghar could provide bicycles to the students who commute to the school from distant locations. They also provided facilities to the orphans staying in their shelter home. Amcha Ghar purchased books for academic studies for the students and other books to generate reading habits among the children.
- (b) Both organizations [The Toy Bank Charitable Trust and Toy Bank – Development through Play] that run 'Toy Banks' shared that they run child centres within the premise of government supported schools and incorporated a dedicated period within the timetable for all the primary classes wherein they provide foundational learning to the children. Under the intervention, the centre coordinator conducts the sessions to orient children on plays, learnings and education through hands-on experience. These organizations could purchase books, toys and managed the monthly salaries of their centre coordinators through HDFC Bank Payroll Giving Project.
- (c) Solace provides financial support to children and adults for their medical treatment for long time illnesses such as cerebral palsy, cancer, juvenile arthritis, etc. It also provides support for medical surgeries to the children and adults who belong to poor families. During COVID-19 pandemic, Solace provided the dry ration packets to the families who have their children treated at Solace facilities.
- (d) Yusuf Meherally Centre runs a Tara Village wherein they provide livelihood related trainings and showcase a model of rural India wherein rural people can run any livelihood as per the local available commodities. It provides support for manufacturing of natural oils, soaps, horticulture, pottery, etc. They also run hostel and school for children.
- (e) Ramakrishna Math also provides support for the education of children.
- (f) Vidya and Child is a subsidiary of Jaiprakash Narayan Memorial Trust that provides support to children for schooling as well as text books, etc.
- (g) Akhand Jyoti Eye Hospital provides support to the elderly population with eye surgeries for correcting their vision, but they also support children and adults for any eye related ailment or impairments.

Suggestions

All the organizations extended their gratitude towards the monetary support received from HDFC Bank and requested continuous support in future on ongoing basis. The NGOs also gratefully acknowledged the fundraising support received from Give India.

Conclusion

On the basis of the salient findings of the study, the valid conclusion has been drawn and recommendations have been made. The details have been described as follows:

4.1 Conclusion

The conclusion derived from the findings have been discussed on the basis of OECD-DAC criteria:



Relevance

Findings have revealed that the Payroll Giving Project of HDFC Bank as the Most Relevant. About 72% of the employees perceived the project as relevant and 20% reported the project as useful and need based. The employees have shown their commitment towards the social causes and target groups and adopted methods to prioritize thematic areas through secondary research on issues, read and watched advertisements and also considering personal experienced prior to make selection of NGOs. This means that employees have inclination for contributing towards the social causes and thematic areas of their choice.

Ninety percent of employees who participated in the Payroll Giving Project have given Excellent & Good rating to the project, which is encouraging.

NGOs also work with a variety of target groups needing their assistance and support to get opportunities to change their current status and achieve the desired milestone. Give India plays a pivotal role in bringing both donor and receiver at one platform by bridging the geographical gap and reducing the efforts in terms of identification of the most deprived ones.

Coherence

Findings have clearly brought out that most employees (88%) were aware that HDFC Bank also contributes the matching amount of their contribution. Of these, majority of them got motivated to continue with Payroll Giving Project till date. About half the employees demonstrated their pride in mentioning that they work with HDFC Bank that is socially engaged with people and contribute towards their development.

The Give India contacts the employees and acknowledge their contribution, but it does not provide information on how the contribution benefitted the target groups supported by the NGOs. This is an area of improvement.

Efficiency

Encouragingly, all the employees shared that they continue to be a part of Payroll Giving Project indicating that they all contributed more than once to the same NGO but changed later as per their own wish. Also, more than 3 in 5 employees (64%) received updates and reports from Give India to acknowledge their support and NGOs got benefitted with their donations. Largely, 96% of all those who received also scanned the updates and reports to get the sense of outcome of their contribution provided in the reports.

Give India had perception that over the time, the number of employees is increasing and 'giving' among the employees has been escalating to the newer heights.

Impact

In terms of Impact, half the employees (50%) claimed that they also contribute or donate to other organizations currently. Among those who are contributing, 65% were contributing to social causes other than those they have selected under Payroll Giving Project. Every 2 in 5 employees (44%) reported donating to more than 2 organizations and 18% were donating but did not recall the number of organizations they support. However, the study could not collect information about the extent of increase in proportion of employees throughout the life of the Payroll Giving Project.

Sustainability

HDFC Bank can certainly feel proud of its employees as 96% of the employees who participated in the study demonstrated their willingness to continue with the Payroll Giving Project.

4.2 Recommendation

Following recommendations have been made based on the feedback from the employees:

- HDFC Bank must continue the Payroll Giving Project as the employees have demonstrated their motivation towards the donation or contribution towards the social causes.
- Employees should be provided with amount range that they can contribute as well as they can increase or decrease as per their situation at the time of making the contribution.
- All the employees must be informed about the status of their contribution and Give India can design a mechanism with those NGOs who are included at the digital platform.
- Employees must be given an opportunity to visit the supported NGOs to see how they have changed the lives of beneficiaries just because of their small contribution.
- Felicitate employees with certificate or inclusion of their names in the annual report by regions that they contribute under the Payroll Giving Project.

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