

# Impact Assessment Report

Funding Year: FY 2020-21

**Oracle Financial Services Software Limited (OFSS)**

Powering the World of Good



# 1 Executive Summary

Under the Corporate Social Responsibility (CSR), Oracle Financial Services Software Limited (OFSS) supports nonprofit and nongovernmental organizations working to advance education, protect the environment, and strengthen communities in India. The Covid-19 pandemic impacted several lives early 2020 and there was an acute need for help to various classes of the society. In FY 2020-21, OFSS spent more than ₹25.9 Crores to organizations working towards these objectives and a contribution of ₹12.5 Crore to the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund to support the fight against COVID-19 pandemic.

This report presents a summary of impact assessment conducted for the FY 2020-21 programs implemented by 8 grantees funded by OFSS in accordance with provisions of Section 135 of the Companies Act, 2013 and Rule 8 of Companies (Corporate Social Responsibility) Rules, 2014.

These programs focused on providing immediate, pandemic-related relief to the Covid-19 affected population ranging from the migrant workers, youth, women, and children. The support was provided through multiple interventions including provision of personal protective equipment (PPE) kits to health workers; livelihood generation for those who had lost sources of income; ensuring food security by distributing food kits; supporting WASH (water, sanitation and hygiene) related needs through provision of necessary kits. Other key programs focused on imparting vocational skills to build livelihood streams for the targeted audience/ beneficiaries, connecting the skilled youth to job market, providing e-learning for children, and building WASH infrastructures in schools.

The programs aligned with the below activities mentioned in Schedule VII to the Section 135 of the Companies Act, 2013:

Activity (i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health and sanitation and making available safe drinking water

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

Activity (x) Rural development projects

Activity (xii) Disaster management, including relief, rehabilitation and reconstruction activities.

These programs created an impact footprint in 14 states and 1 union territory across India. Through the programs, OFSS impacted more than 3.5 lakh beneficiaries with CSR spend of around ₹25.9 Crores.

Sr. No.	Grantees	Program Supported	Beneficiaries Impacted
1	Narayana Hrudayalaya Charitable Trust	<ul style="list-style-type: none"> <li>PPE kit distribution for frontline health workers</li> </ul>	14,000
2	Sambhav Foundation	<ul style="list-style-type: none"> <li>Food and hygiene kit distribution</li> <li>Livelihood support</li> </ul>	64,108
3	Sewa International	<ul style="list-style-type: none"> <li>Health camps</li> <li>Livelihood support</li> </ul>	24,451
4	Samarthanam Trust for the Disabled	<ul style="list-style-type: none"> <li>PPE and hygiene kit distribution</li> </ul>	36,000
5	Goonj	<ul style="list-style-type: none"> <li>Food and hygiene kit distribution</li> <li>Small scale enterprise starter kit distribution</li> </ul>	94,500
6	Save the Children	<ul style="list-style-type: none"> <li>Food and hygiene kit distribution</li> <li>WASH infrastructure and awareness in schools</li> </ul>	81,473
7	Magic Bus	<ul style="list-style-type: none"> <li>Food kit distribution</li> <li>Youth skilling and employment</li> </ul>	38,308
8	Swades Foundation	<ul style="list-style-type: none"> <li>Sustainable rural livelihoods</li> </ul>	1,639

Due to continuing Covid-19 pandemic related restrictions, the impact assessments for these projects were conducted virtually. All grantees supported the data collection process by sharing the beneficiary contact details and facilitating virtual interactions with key informants of their respective programs.

Below observations from the impact assessment cover three key aspects of the programs namely, design of the programs, on-ground delivery of the support and the impact created along with the sustainability of the impact.

### Program Design

- Findings from the study underlined the need-based nature of the programs. All the programs were designed to address the relevant needs of the target beneficiaries pertaining to livelihood support, access to basic hygiene and sanitation supplies during the pandemic. The beneficiaries appreciated the prompt nature of support provided through these programs. PPE kits required by each hospital were estimated considering the number of frontline health workers, their shifts, spare kits and patient footfall
- 4 out of 8 programs had complementary interventions in the form of food/ hygiene kit distribution, awareness about WASH best practices and skill training in order to holistically address the needs of the target beneficiaries

### Program Delivery

- All programs were implemented as per the design and completed within the set timelines with 100% fund utilization
- All stakeholders of the programs unanimously agreed that the food and hygiene kits supplied were of good quality. Some beneficiaries, considering the prolonged adverse effects of the Covid-19 pandemic on their economic opportunities, expressed a need for such support over a longer period
- Beneficiaries appreciated the quality of the trainers and the content of the trainings received during the programs. Frontline health workers were trained in proper usage and safe disposal of PPE kits, students were imparted training on best practices in WASH, and women were trained to stitch masks to generate livelihood

### Impact Created and Its Sustainability

- Interventions focusing on hygiene and provision of employment enhancing skills were found to have potential of long-term and deeper impact by creating community-based changemakers for continued impact. Such programs received higher traction among the beneficiaries as well
- Other programs also supported the relevant needs at the relevant time and were well-received by the recipients
- Narrowing the beneficiary pool over a period of time can be used as a mechanism to address the neediest beneficiaries while continuing the program in a cost-effective manner

All the programs achieved their respective targets within a given timeline and were successful in providing quality support to the targeted audience/ beneficiaries including migrant workers, women, youth and children. Prompt support provided by OFSS through the grantees was appreciated by the beneficiaries. These activities proved pertinent in managing pandemic related distress and facilitated income generation and livelihood opportunities.

## **2** Program Wise Summaries

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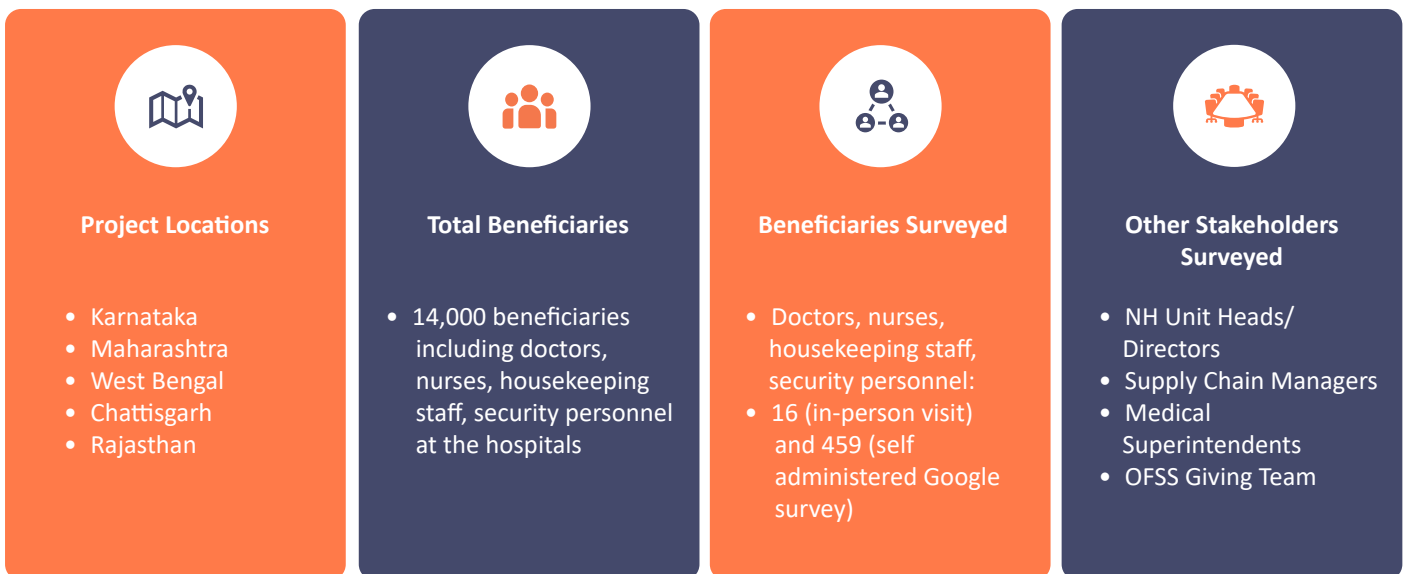
## 2.1 Equip frontline healthcare workers with PPE kits at designated COVID-19 Hospitals

Sch. VII Sec. 135, Companies Act, 2013: Activity (i), Activity (xii)

Implementing Partner:  
**Narayana Hrudayalaya Charitable Trust**

Grant Amount:  
**₹17.32 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- The program aimed to address PPE shortage during the peak of the Covid-19 Pandemic. Highest need was noted primarily in Raipur, Jaipur and Bengaluru units
- PPE kits required by each hospital were estimated considering the number of frontline health workers, their shifts, spare kits and patient footfall

#### Program Delivery

- 82% of beneficiaries mentioned that they received PPE kits with masks, coverall gowns, gloves and face shields – all items included
- 74% of beneficiaries agreed that adequate items were provided as per the requirements and the kits they received were sufficient
- 85% of beneficiaries mentioned that the quality of PPE kits they received was good
- 97% of beneficiaries mentioned that a thorough training regarding proper usage and safe disposal of PPE kits was provided

#### Impact Created and Its Sustainability

- PPE kits provided sufficed 5% of the total requirements of the hospitals over 2-3 weeks
- 100% of PPE kits were utilized without any wastage
- 83% beneficiaries gave a score of 3 or more (on a scale of 1-5) for significance of this intervention and the average score was 3.5





## 2.2 Empower migrant workers, women, and children through access to Mobile Health Units, nutrition, and employment opportunities

Sch. VII Sec. 135, Companies Act: Activity (i), Activity (ii), Activity (xii)

Implementing Partner:  
**Sewa International**

Grant Amount:  
**₹26 Million**

### Key Elements of the Assessment

 <p><b>Project Location</b></p> <ul style="list-style-type: none"> <li>• Karnataka</li> <li>• Maharashtra</li> <li>• Uttarakhand</li> <li>• Arunachal Pradesh</li> <li>• Tripura</li> </ul>	 <p><b>Total Beneficiaries</b></p> <ul style="list-style-type: none"> <li>• 24,451 individuals including patients, farmers, youth and students</li> </ul>	 <p><b>Beneficiaries Surveyed</b></p> <ul style="list-style-type: none"> <li>• 229</li> </ul>	 <p><b>Other Stakeholders Surveyed</b></p> <ul style="list-style-type: none"> <li>• School principals</li> <li>• SEWA program team</li> <li>• OFSS Giving Team</li> </ul>
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### Key Findings

#### Program Design

- The programs were designed based on the key needs at each location

#### Program Delivery

- The programmatic interventions at Uttarakhand have been rated a 4 on a scale of 1-5 by the respective stakeholders
- Microenterprise development emerged as a programmatic having significant beneficiary traction and satisfaction
- The handwashing stations, WASH awareness, skilling of women and computer and spoken English programmatic interventions in Karnataka were rated exceptionally well by the beneficiaries, a 5 on a scale of 1-5

#### Impact Created and Its Sustainability

- 100% of farmers in Uttarakhand received better prices for their produce as a result of organic farm produce and supply chain
- 94% of farmers in Uttarakhand received significant benefits from farming equipment provided under Sewa Krishi Sansadhan Kendra. 86% of farmers in Uttarakhand accessed better quality seeds through the seed bank development program
- In Maharashtra, 80% of beneficiaries of micro-enterprise development program stated increase in their income
- In Karnataka, 60% school principals stated that WASH and hygiene programs reduced student absenteeism
- In Tripura, 100% of beneficiaries agreed that fish farming training improved their skills and 87% mentioned receiving higher incomes

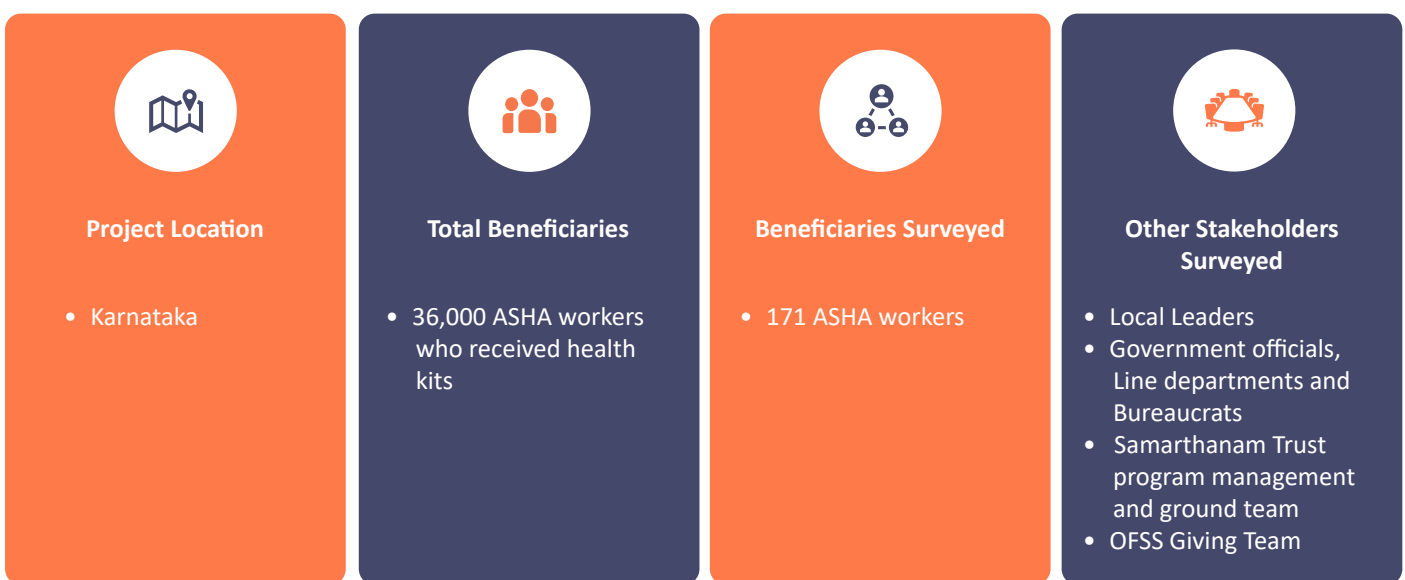
## 2.3 Provide hygiene kits and PPE to female primary healthcare workers and caregivers, who are serving not only the disabled, but also the community at large during the COVID-19 crisis

Sch. VII Sec. 135, Companies Act: Activity (i), Activity (xii)

Implementing Partner:  
**Samarthanam Trust for the Disabled**

Grant Amount:  
**₹36 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- 82% of families had a monthly income of < ₹10,000 and COVID-19 resulted in job loss for about 47% of beneficiaries - making this a highly relevant intervention
- Over 98% of Accredited Social Health Activist (ASHA) workers surveyed were aware that the project was run by Samarthanam Trust and the program was supported by the state health department of Karnataka

#### Program Delivery

- 100% of beneficiaries surveyed, confirmed receiving the kits as a part of the program
- 82% respondents confirmed that the quantity of material provided in the kits sufficed their families for 1 month
- More than 89% of workers were satisfied with items provided within the hygiene kit

#### Impact Created and Its Sustainability

- 89% of ASHA workers surveyed found the intervention timely and highly useful during the Covid-19 pandemic

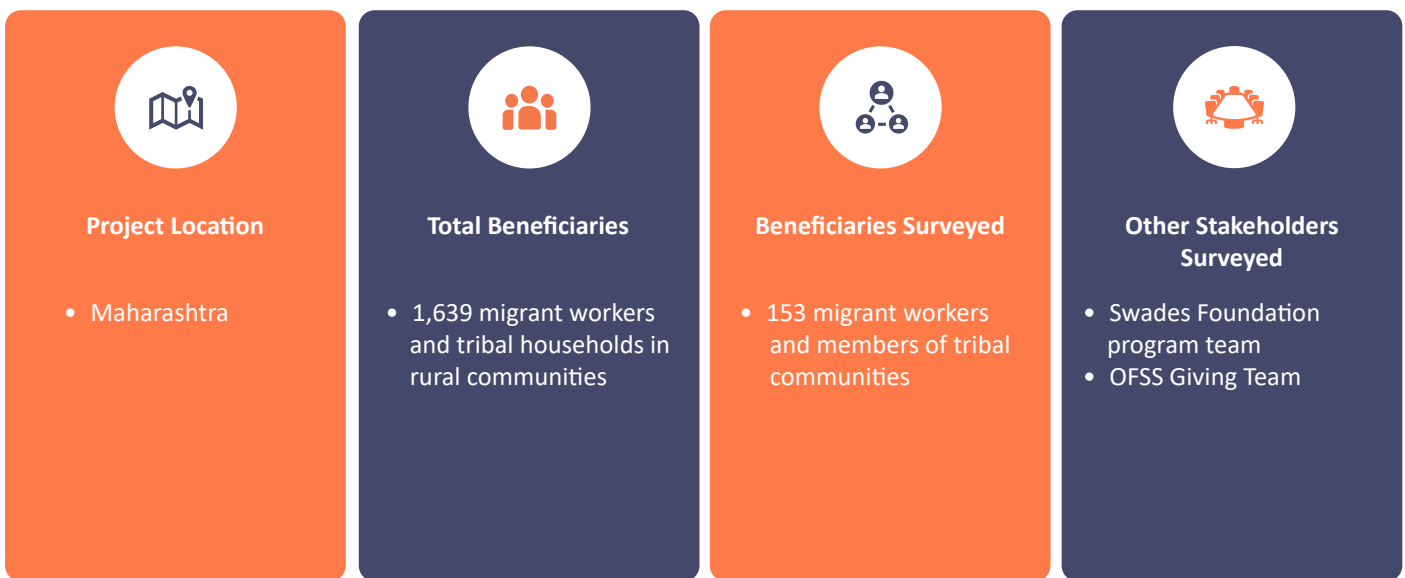
## 2.4 Support migrant workers in rural communities by connecting them with skill building and income generating opportunities and reviving livelihoods

Sch. VII Sec. 135, Companies Act: Activity (ii), Activity (x)

Implementing Partner:  
**Swades Foundation**

Grant Amount:  
**₹38 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- 75% of the drip irrigation beneficiaries cultivated fruits, while 100% cultivated vegetables

#### Program Delivery

- 50% of beneficiaries of the drip irrigation program received support for 2 acres of the farm
- 92% of beneficiaries of Goatery program received training on the basics of goat rearing, feeding, nutrition and vaccination
- Quality of the birds received under poultry program was rated at 4 on a scale of 1-5 by the beneficiaries
- 96.5% of fishermen acknowledged that the fishing net they received was of better quality than the ones they had previously
- Cashew cluster beneficiaries received training on grading, drying, peeling and cutting

#### Impact Created and Its Sustainability

- Drip irrigation support led to the increase in the farmers' income by ₹30,000 to ₹60,000 in three months
- 62% of beneficiaries of Goatery program mentioned that the size of the herd increased and 36% experience increase in their income
- 73% of beneficiaries of Poultry program had their income raise by 20-25%
- 96% of beneficiaries of fishing net program mentioned that their income increased within the range of ₹2,000 – ₹40,000
- More than 60% of beneficiaries of cashew cluster program mentioned that their income rose as a result of the program



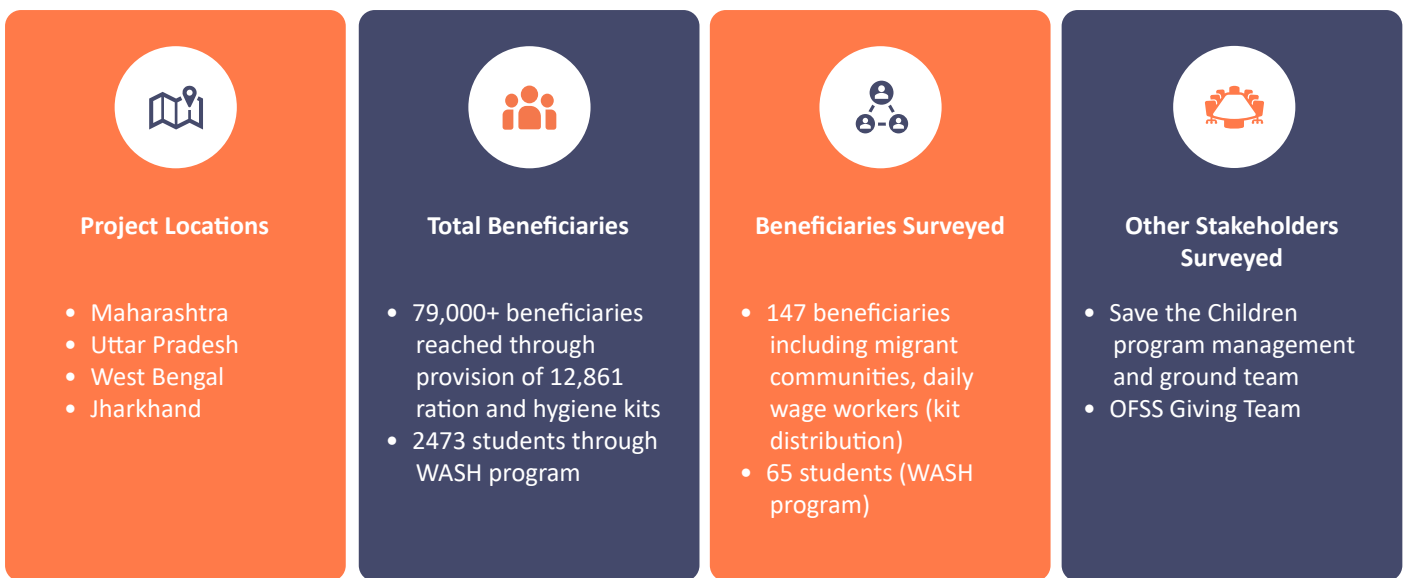
## 2.5 Aid migrant workers, women, and children by providing dry rations, vitamin and mineral supplements, hygiene kits, and handwashing stations

Sch. VII Sec. 135, Companies Act: Activity (i), Activity (ii)

Implementing Partner:  
**Save the Children India**

Grant Amount:  
**₹39 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- Distribution of Food Kit and Hygiene Kit
  - The program targeted beneficiaries like migrant/ daily-wage workers/ commercial sex workers earning monthly < ₹10,000
  - 63% of beneficiaries were single earning members in their families and due to Covid-19 pandemic 54% experienced loss of pay/ job
- WASH Program
  - 98% students were studying in grades younger than 10th standard making them ideal candidates for inculcating WASH best practices

#### Program Delivery

- Distribution of Food Kit and Hygiene Kit
  - Almost 90% beneficiaries confirmed that the program team of Save the Children strictly adhered to all Covid-19 norms during the distribution activity
- WASH Program
  - 98% of students mentioned that their schools have fully functional foot-pedalled water stations installed through the program
  - 90% students confirmed having undergone a thorough training on general hand hygiene under the program

#### Impact Created and Its Sustainability

- Distribution of Food Kit and Hygiene Kit
  - 97% beneficiaries ascertained that the contents of the kits were sufficient for their family for a minimum of one month
- WASH Program
  - 100% of students mentioned that due to the program they are fully aware of the proper handwashing methods
  - 93% of students confirmed that they discussed their learning from the WASH sessions with their families

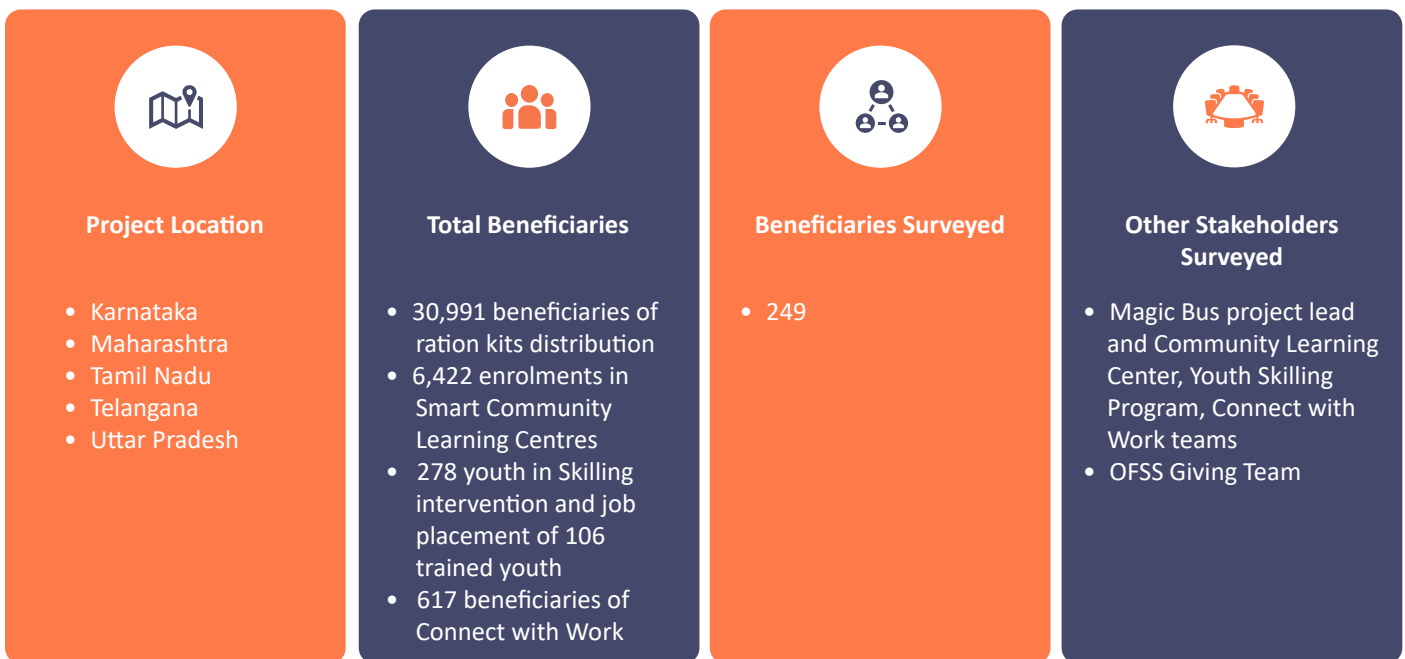
## 2.6 Support migrant workers, women and children through food assistance and dry ration kits, as well as access to employment and apprenticeship opportunities, entrepreneurship training, and remedial education

Sch. VII Sec. 135, Companies Act: Activity (i), Activity (xii)

Implementing Partner:  
**Magic Bus**

Grant Amount:  
**₹39 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- Distribution of Food Kits
  - › 59% of beneficiaries were dependent on a single earner and 93% families had experienced loss of income during the pandemic
- Youth Skilling Program
  - › 72% of beneficiaries mentioned that the training components were well aligned with the current needs of the job market improving their chances of securing a job
- Connect with Work
  - › 81% of beneficiaries were enrolled in the training program to obtain an employment to support their families

#### Program Delivery

- Distribution of Food Kits
  - › 99% of beneficiaries mentioned that the composition of the ration kit was appropriate and sufficed their needs
- Youth Skilling Program
  - › The trainees rated the quality of trainers at 4.6 on a scale of 1-5
  - › 89% of beneficiaries mentioned that the skills gained through the program have enhanced their confidence to secure jobs
- Connect with Work
  - › Employment enhancing training was provided on topics such as employer interviews, effectively participating group discussions and preparation of resume

#### Impact Created and Its Sustainability

- Distribution of Food Kits
  - › 30,991 beneficiaries were provided Food kits against intended 27875 beneficiaries (higher than the target by 11.1%)
- Youth Skilling Program
  - › 82% of trainees confirmed that the skills they learnt in the program helped them secure jobs
  - › 55% of trainees who were placed, mentioned to have stayed in the job for minimum 6 months
- Connect with Work
  - › 59% of trainees have obtained jobs of their preference

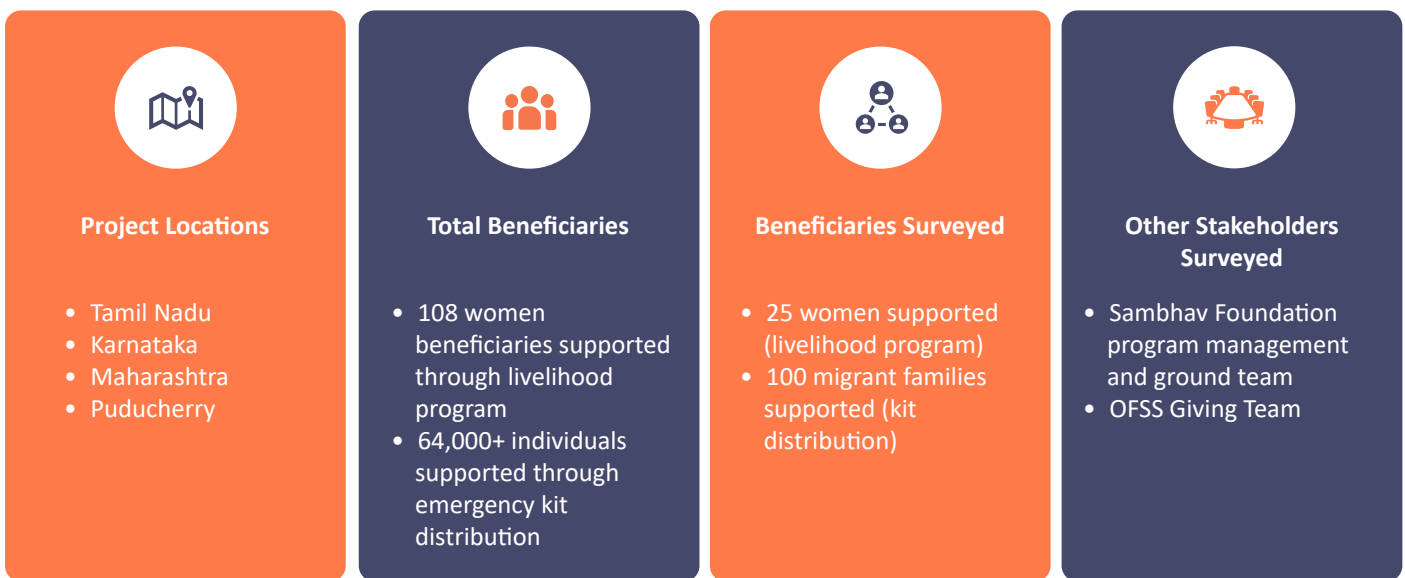
## 2.7 Support migrant workers, women and children impacted by COVID-19 with dry ration and emergency supplies and hire underemployed women to produce reusable cloth masks

Sch. VII Sec. 135, Companies Act: Activity (i), Activity (ii), Activity (xii)

Implementing Partner:  
**Sambhav Foundation**

Grant Amount:  
**₹26 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- Livelihood Program - Employing women beneficiaries through mask production
  - › 75% of families were earning < ₹10,000 monthly with 5 members to support, making this a highly relevant intervention
- Distribution of ration and emergency kits
  - › 63% of families supported had more than 5 members and were dependent on a single earning member
  - › 76% of beneficiaries' families suffered from livelihood loss either due to employment or salary cut

#### Program Delivery

- Livelihood Program
  - › Trained vendor selection and quality checks were undertaken to keep the rejection rate of masks under 2-3% owing to quality issues
- Distribution of ration and emergency kits
  - › 96% of beneficiaries reported that the items provided in the kit were sufficient for their basic needs

#### Impact Created and Its Sustainability

- Livelihood Program
  - › 52% of beneficiaries secured livelihood for a minimum of 2 months
  - › Almost 30% of beneficiaries continued stitching masks post intervention
- Distribution of ration kit and emergency kit
  - › 16,000+ kits donated, supporting 64,000+ beneficiaries from migrant families with a monthly income of < ₹10,000
  - › 91% of beneficiaries mentioned that in the absence of these kits, meeting their ration and hygiene needs would have been challenging

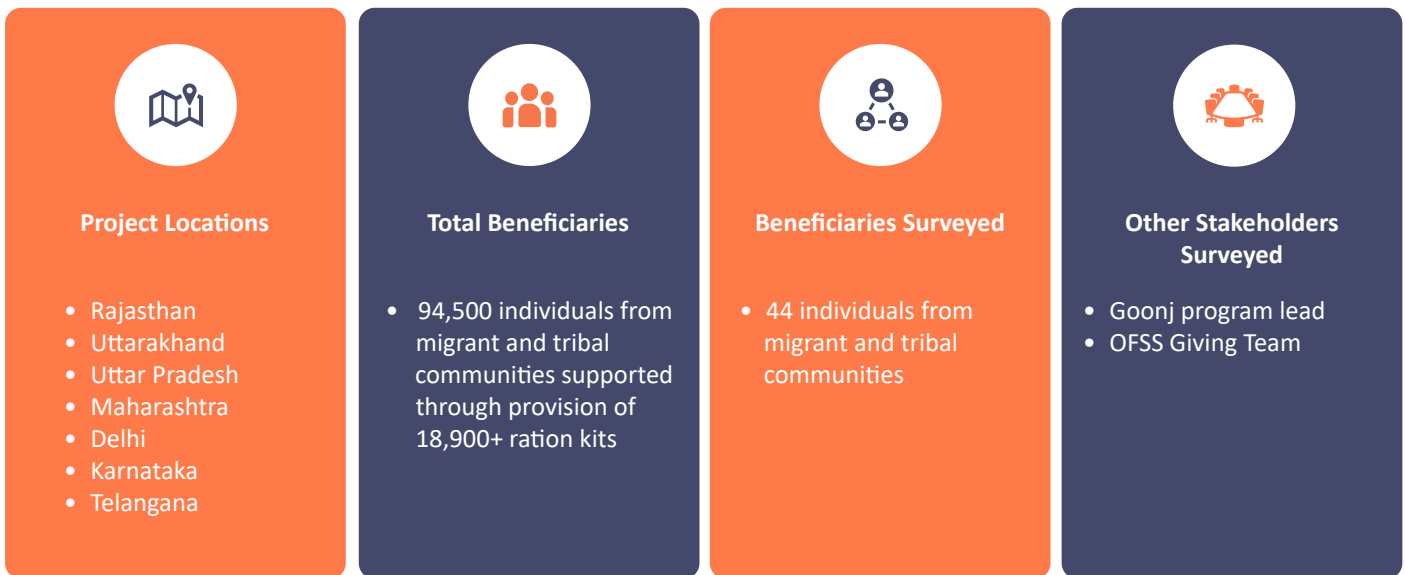
## 2.8 Support migrant workers, women and children by providing dry rations and training to rebuild broken supply chains and revitalize local economies

Sch. VII Sec. 135, Companies Act: Activity (i), Activity (ii)

Implementing Partner:  
**Goonj**

Grant Amount:  
**₹38.14 Million**

### Key Elements of the Assessment



### Key Findings

#### Program Design

- This program was focused on beneficiary communities like migrant workers, tribal communities, transgenders, sex workers, and rural communities
- Monthly earnings of these beneficiary families were extremely low, ranging between ₹3000 – ₹8000

#### Program Delivery

- The kits were provided in two intervals, first – hygiene kit (sanitary pads, soaps, cloths, blankets), followed by food kit comprising of dry ration items (dal, rice, wheat, turmeric, oil, biscuits) to suffice for 15 to 30 days
- Beneficiaries were satisfied with the quality of the items they received and reported that the Goonj team followed strict Covid-19 norms during the distribution
- The program encouraged migrant workers to explore self-employment opportunities in their villages by providing self-employment starter kits such as electrician kit, barber kit for retaining them in the villages

#### Impact Created and Its Sustainability

- Goonj supported 94,500+ beneficiaries through the food kit distribution against intended 63,500 (48.8% over and above the target)
- Beneficiaries found the intervention timely and most useful during the pandemic when they had little to no means of earnings
- Rural development work was undertaken through Dignity not Charity which included initiatives around water resource management, community infrastructure, hygiene, environment and agriculture

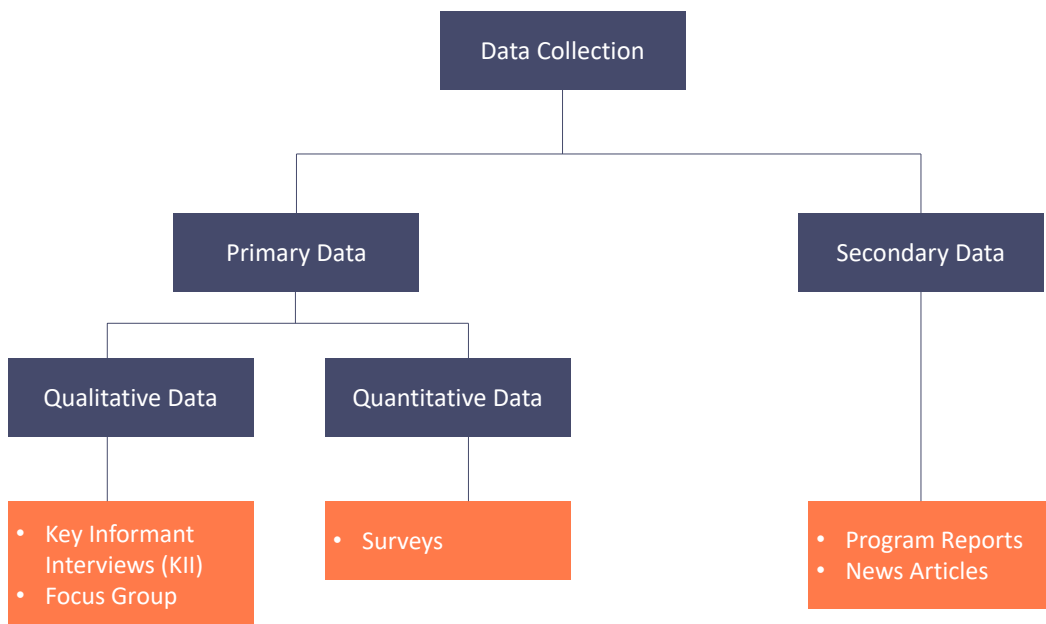
## 3 Annexure - Research Methodology

### 3.1 Mixed Method Approach

Goodera deploys a ‘Mixed – Method Approach’ to the impact assessment study, ensuring that factors such as processes, outputs, and outcomes are captured in the study along with the impact. The mixed-method approach will include both qualitative and quantitative data capture and analysis.

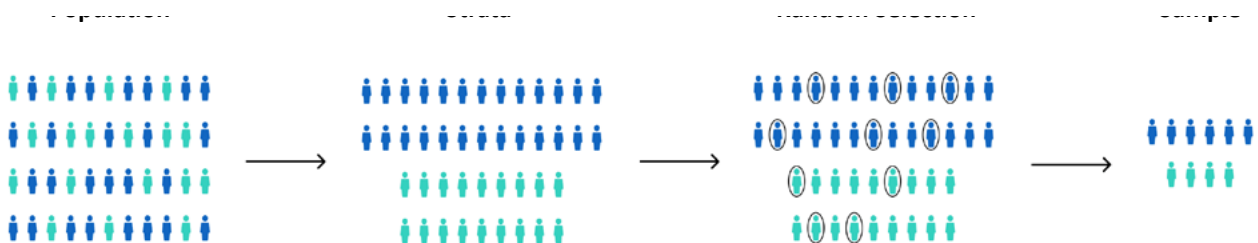
- Quantitative tools: They provide values to critical indicators related to access, awareness, perception, outputs vs targets, outcomes perceived by beneficiary stakeholders and the overall impact the intervention created.
- Qualitative tools: They are used to capture a better understanding and help build a storyline for the achievements and gaps in the program from the lens of immediate stakeholders involved in the program implementation. A qualitative study gives substantiated evidence for a better understanding of the processes involved in the program implementation.

The mixed approach thus helps in developing a framework for gap identification, enhancing inclusion, and providing recommendations instead of mere calculation of outcome and impact parameters.



### 3.1 Sampling Technique

- Goodera determines a stratified sample through a Confidence level, Confidence Interval and population size broken down by relevant geographies
- We determine sample size for sample population with a Confidence level of 95% and a margin of error of 5%



### 3.3 Theory of Change (ToC) and Logical Framework Analysis Model (LFA)



The Theory of Change (ToC) is a method<sup>1</sup> that explains how a given intervention, is expected to lead to a specific development change, drawing on a causal analysis based on available evidence.

A Logical Framework Analysis Model (LFA) is created against the identified ToC to reflect the identifiable indicators, means of verification and assumptions. It is a table that lists program activities, their outputs over a short term, outcomes over a medium term and impact over the long period of time, helping to achieve the original objectives and goals set in a logical flow.

### 3.4 Goodera’s Three-point Assessment Framework

Basis the ToC and the LFA created, Goodera examines the relevance of activities, the preparedness for program activities, efficiency, and effectiveness of delivery of services as well as any innovations that may have been implemented on the ground.



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- Program Design - We study Program Design through program strategies, inputs and resources, assumptions, outreach mechanisms, and much more. We also consider if the program design attends to specific needs of the stakeholders, program locations, social categories, site and situation, among other development needs. Goodera’s Impact Assessment approach for program design is based on Assessment criteria like Relevance and Preparedness using methodologies such as assessment of baseline survey.
- Program Delivery - Goodera assesses the Program Delivery to understand the success of the program delivery mechanism in attaining the overall objectives such as cost effectiveness, resource efficiency, equity in service delivery, best practices and challenges, perception about the services among the relevant stakeholders, among other factors.
- Impact - We study a program’s impact potential to assess if the change or the desired outcome can be attributed to the program intervention. Goodera uses criteria such as scale of Impact and impact sustainability to understand the impact potential of the projects.

<sup>1</sup><https://unsdg.un.org/sites/default/files/UNDG-UNDAF-Companion-Pieces-7-Theory-of-Change.pdf>