# Impact Evaluation Summary

## Aditya Birla Finance Limited (ABFL) CSR Programs

ABFL Corporate Social Responsibility (CSR) policy focuses on reaching out to undeserved communities, for making a meaningful difference in their quality of life. The CSR team ensures identification and selection of projects through community consultation and needs assessment to prioritize areas with higher impact potential for change. On basis of this, it has chosen key focus areas of education, healthcare, sustainable livelihood, and women development. The community-based projects are undertaken through the Section 8 companies/NGO/Trusts for CSR activities.

CRISIL has evaluated 6 projects implemented through company's CSR budget. These programs fall within the education, healthcare, sustainable livelihood, and women development.

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| # | Partners name | Program Name | Program Brief |
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| 1 | Aga Khan Rural Support Program | Improving Quality of Preschool and Primary School Education and Infrastructure | The program focused on improving Anganwadi centers and schools through infrastructure development, prioritizing hygiene, sanitation, and BaLa Model wall paintings. It also included capacity building for workers and teachers to enhance their skills in areas such as early childhood education, nutrition, and health. |
| 2 | Action Aid | Nai Pahal Program | The program focuses on re-enrollment and better attendance through awareness campaigns, sensitization, and school infrastructure development. |
| 3 | Maharishi Ved Vyas Pratishthan (MVVP) | Vedshree Tapovan School Infrastructure | The organization works for promotion and preservation of Vedic Science, along with development of Infrastructure. |
| 4 | WISH Foundation | strengthening quality of service delivery in PHCs | The program improves maternal care in PHCs by addressing infrastructure gaps, enhancing staff skills through capacity building and mentoring. |
| 5 | Don Bosco Tech Society | DB Tech Skill Development Training Institutes | DB Tech provides market-based skill training to school dropout youth in the age group of 18-35 years to find formal employment and income sources. |
| 6 | Indian Army | Army Central Welfare fund | The fund provides financial grant-based support to martyred soldier families for education, marriage/remarriage, and mobility. |

## Evaluation Methodology

**The impact analysis has been conducted using both quantitative and qualitative methods based on program structures.**

- **Quantitative tools- Survey based semi structured interviews**
- **Qualitative tools- Key Informant Interviews (KIIs) and Focused Group Discussions (FGDs).**

**These tools were used to interact with key program stakeholders to identify the key program indicators along with key review of program documents.**

**The framework for impact analysis has been developed under the guidance of Organization for Economic Cooperation and Development Assistance Committee (OECD DAC) as follows:**

- **Relevance**
- **Coherence**
- **Effectiveness**
- **Efficiency**
- **Impact**
- **Sustainability**

The indicators used to assess relevance, coherence, efficiency, and sustainability within our matrix are similar for all programs. However, the parameters of effectiveness and impact are specific to each individual program or project.

The below section will provide a summary on key evaluation indicators for each program.

### A. Aga Khan Rural Support Program- Improving Quality of Preschool and Primary Education and Infrastructure

The program involved infrastructure development in primary schools and ICDS centers, including construction or renovation of water stations and toilets, as well as various wall paintings and library setups. ICDS centers also received e-learning devices, including an LED TV, tablet, and cast device, with solar panels and other necessary equipment. Additionally, the program provided training for Anganwadi workers on Nayi Pahal Modules and e-learning tools.

**Partnership year:** 2019-20

**Location spread:** Sakra Block, Muzaffarpur block, Bihar covering 62 schools with around 27706 students and 111 ICDS centres covering 3886 students.

**Sampled school:** Out of 62 schools, 12 schools were sampled to interview 96 students, and out of 111 ICDS centres, 15 were sampled to interview teachers and parents.

| Extremely satisfactory | Satisfactory | Not Satisfactory |
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| **Key Indicators** | **Findings** | |
| **Relevance and Coherence**<br><br>• **High program relevance**<br>• **Adequate alignment with CSR, Govt., and SDGs** | ✓ Program relevance was high since it catered students from government school, wherein, infrastructure gaps existed in school. It also focused on ICDS centres which were in dire need of infrastructure development.<br>✓ It aligns strongly with the domain of education and infrastructure development of ABFL CSR policy. The program fulfilled all requirements from the MoU<br>✓ The program is in line with several government schemes on education such as NEP 2020, RTE 2009, SSA and RMSA. In case of Anganwadi development, it is in lines with ICDS, BaLA, NIPCCD training program, Bal Swachhta Mission, and Samagra Shiksha Abhiyan. | |

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| | ✓ The program worked towards quality education (SDG 4), industry, innovation and infrastructure (SDG 9), gender equality (SDG 5), clean water and sanitation (SDG 6), Reduce inequalities (SDG 10). |
| 👍 **Efficiency**<br><br>• **Well-developed program processes and KPIs**<br>• **High quality program staff**<br>• **High program efficiency given the need assessment approach prior to execution** | ✓ The program had documentation for all program aspects such as program vision and objectives, strict reporting timelines and execution of annual and quarterly reports.<br>✓ The program ensures need assessment of school and ICDS centres infrastructure requirements prior to execution improving the efficiency of the initiative through a well-developed scoring tool.<br>✓ The program had well developed key performance indicators<br>✓ The discussion with program staff revealed high awareness and involvement. In addition, around 95% students found teachers to have adopted new teaching techniques.<br>✓ The program covered several stakeholders from students, teachers, and panchayat members. However, there remains scope of inclusion of parents. |
| 👍 **Effectiveness**<br><br>• **Complete Beneficiary awareness**<br>• **Widespread coverage of marginalized groups**<br>• **Improvement in core classroom infrastructure of water, toilets, walls etc.**<br>• **Improvement in ICDS infrastructure**<br>• **Change in Anganwadi workers teaching style due to training** | ✓ 100% students were aware about infrastructure changes in school, and 100% of Anganwadi workers stated that the changes were essential for the ICDS centres.<br>✓ The program covered the students from government which has students from low-income groups and ICDS centres, which primarily function in remote and rural areas. Further, the demographic profile of our sample showed that around 88% of students belong to some marginalized groups such as SC, OBC or minority groups.<br>✓ The program covered 62 schools and 111 ICDS centres across Sakra block. It has been consistently growing its focus in the same block, making it an area of well-developed model schools and ICDS centres.<br>✓ The other program effective areas in school on improvement in drinking water facilities (97%), improvement in toilet facilities (100%), improvement and recall of school paintings (100%), and improvement in libraries was well acknowledged by the beneficiaries.<br>✓ In terms of ICDS centres, the improvement in drinking water facility (100%) and toilet facility (100%) was prevalent widely. There was also change observed in Anganwadi workers teaching style. |
| 👍 **Impact**<br><br>• **Positive outlook among students of the program outcome**<br>• **Positive outlook among Anganwadi workers on children's attendance and learning**<br>• **Improvement in teaching techniques of Anganwadi workers**<br>• **Scope to improve digital usage** | The program level impact is as per the students and teachers' perception on,<br><br>✓ Increased in admission of students, which was clearly positive<br>✓ Improvement in students' attendance, which was clearly positive<br>✓ Increase in inclination to go to school, which was clearly positive due to improvement in school ambience<br>✓ Improvement in students' performance in school was somewhat positive<br>✓ Similar positive effects were also observed in ICDS centres—with usage of pedagogy techniques to early learning being clearly positive.<br>✓ Usage of digital setup for early education was low among Anganwadi workers. |
| 👍 **Sustainability**<br><br>• **Scope to collect feedback from key beneficiaries**<br>• **Need more refresher training sessions for usage of digital tools** | ✓ There remains scope for the intervention to include some feedback systems with the key program stakeholders such as Anganwadi workers. The schools can have school management committees for maintenance of infrastructure.<br>✓ There is a need to add elements of more refresher trainings for usage of smart TVs and tablets for learning.<br>✓ The program has undertaken impact assessments. |

## B. Action Aid India- Nai Pahal Program

Action Aid's Nai Pahal program identified and mainstreamed out of school children back to school with focus on re-enrollment and better attendance through awareness campaigns and sensitization. Another program component was to improve school infrastructure by constructing functional toilets, drinking water sources, and digital setups for students. In addition, the program also facilitated learning through Mohalla classes during Covid-19 pandemic induced lockdown and restrictions.

**Partnership year:** 2019 -20

**Location spread:** 8 districts in UP covering 106 schools

**Sampled school:** Out of 106 schools, 12 schools were sampled to interview 96 students

| Extremely satisfactory | Satisfactory | Not Satisfactory |
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| **Key Indicators** | **Findings** | |
| 👍 **Relevance and Coherence**<br><br>• **High program relevance**<br>• **Adequate alignment with CSR, Govt., and SDGs** | ✓ Program relevance was high since it catered to government school, wherein infrastructure gaps existed. It also was in locations where dropouts were high.<br>✓ It aligns strongly with the domain of education and infrastructure development of ABFL CSR policy. The program fulfilled all requirements from the MoU<br>✓ The program is in line with several government schemes on education such as NEP 2020, RTE 2009, SSA and RMSA. It was also in lines with governments School Har Din Aayen (SHARDA) initiative.<br>✓ The program worked towards quality education (SDG 4), reduced inequality (SDG 10) and infrastructure (SDG 9) and gender equality (SDG 5) | |
| 👍 **Efficiency**<br><br>• **Decent documentation of activities**<br>• **Well-developed KPIs**<br>• **Solid engagement of stakeholders** | ✓ The program had documentation for most program aspects such as program vision and objectives, and execution of annual and quarterly reports.<br>✓ The program had well-developed KPIs, especially in terms of bringing dropout students back to school.<br>✓ The several activities conducted by the students led to deep engagement of stakeholders with the program goals. Further, the inclusion of family and community was efficient in building a system for achievement of program goals. | |
| 👍 **Effectiveness**<br><br>• **Led to re-enrollment of students**<br>• **Ensured continued education through monitoring and mohalla classes**<br>• **Improvement in toilet facilities**<br>• **Usage of smart classes to some extent** | ✓ Around 15% students had re-enrolled in school due Action Aids efforts.<br>✓ Among all re-enrolled students, the prominent reasons to join were encouragement to students to get back to school (74%) and awareness to parents and community members on education (64%).<br>✓ The re-enrolled students reported high monitoring (71%) by Action aid to ensure continued learning of dropout students.<br>✓ Around 33% of students engaged in Mohalla classes during covid-19—and appreciated the continuation of education during testing times.<br>✓ Infrastructure development was prominent in terms of toilets and digital classrooms. | |
| 👍 **Impact**<br><br>• **Improvement in key impact indicators** | The program level impact is as per the students and teachers' perception on,<br><br>✓ Increased in admission of students, which was clearly positive<br>✓ Improvement in students' attendance, which was clearly positive<br>✓ Improvement in inclination to go to school, which was clearly positive<br>✓ Decline in dropouts, which was clearly positive<br>✓ Improvement in student performance or understanding of concept, which was somewhat positive | |
| 👍 **Sustainability** | ✓ The program can develop feedback systems for from beneficiaries. | |

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| • **Decent engagement of parents and community for spreading awareness around education**<br>• **Can create systems to ensure maintenance of assets** | ✓ The program's engagement with parents and the community, along with regular monitoring, is an effective and sustainable approach to building awareness around education. This approach has the potential to create a long-lasting impact and bring about positive change among community members. It only ensures active stakeholder participation and promotes ownership and responsibility towards the community children.<br>✓ In terms of infrastructure maintenance, the program can create active committees in school and collect maintenance funds to ensure sustainability. |

## C. Maharishi Ved Vyas Pratishthan- Vedshree Tapovan School Infrastructure Development

The CSR program contributed to building the Vedshree Tapovan School by MVVP. The school is a social institute dedicated to the research and propagation of vedic knowledge. The school's mission is to preserve national heritage through education and vocational skills training for students.

**Partnership year:** 2019

**Location spread:** Moshi, Pune

**Sampling:** 30 students and 3 teachers at school

| Extremely satisfactory | Satisfactory | Not Satisfactory |
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| **Key Indicators** | **Findings** | |
| 👍 **Relevance and Coherence**<br><br>• **Clear objective of promoting vedic sciences**<br>• **Aligns with CSR policy, govt. and SDG to some extent** | ✓ The school has a clear objective of promoting and preserving the Vedic literature of India.<br>✓ It aligns strongly with the domain of education and infrastructure development of ABFL CSR policy.<br>✓ The program is in line Ministry of culture to preserve ancient learnings.<br>✓ The program worked towards quality education (SDG 4) | |
| 👍 **Efficiency**<br><br>• **Decent process of documentation**<br>• **High knowledge and interest of staff**<br>• **Efficient usage of funds on infrastructure with low admin expense** | ✓ The program had documentation for certain program aspects such as program vision and objectives.<br>✓ The program did not need any KPIs to be tracked.<br>✓ The program does not have any data collection requirements except student education tracking.<br>✓ The discussion with program staff revealed high knowledge and interest in Vedic sciences.<br>✓ The program covers all stakeholders possible.<br>✓ The school efficiency is also mapped by its fund's distribution. Around 90% of the school's funds are used to benefit students, such as an improved library, kitchen service, hostel etc. Only 10% are used for administrative purposes | |
| 👍 **Effectiveness**<br><br>• **Effective usage of school spaces by students for learning vedic science** | ✓ The school infrastructure is highly appreciated by the beneficiaries.<br>✓ The classroom infrastructure, stay, dining hall, meditation centre, and other key spaces are used by the students effectively.<br>✓ The school is known to be the best in India for vedic education in terms of both learning and infrastructure. It has dedicated spaces to ensure learning similar to the past. | |
| 👍 **Impact**<br><br>• **High satisfaction of students by infrastructure** | The program level impact is measured by the satisfaction of students with the school infrastructure—which was very high. The students stated that all spaces are used for the dedicated tasks. | |

| Sustainability | The school has been constructed with an intention of long-term prevalence and sustenance. In this case, the sustainability of the school will be successful with a larger intake of students and regular maintenance of the school building. |
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| • **School premise is sustainable in nature and aims for perseverance of culture** | |

## D. WISH Foundation- Strengthening quality of service delivery in PHCs

WISH Foundation undertook the initiative of strengthening labour room infrastructure of 30 PHCs of Rajasthan, along with staff training and mentoring support. The intention of the program was to improve the labour room services, and provide quality antenatal, birth, and postnatal care to the young mothers while ensuring safety of new-born infants.

**Partnership year:** 2016-17

**Location spread:** 30 PHCs in 3 districts (17 PHCs in Banswara, 11 in Rajsamand, 2 in Baran) in Rajasthan.

**Sampling:** Out of the 30 PHCs, 10 PHCs were sampled to survey 56 patients (pregnant mothers and new mothers)

| Extremely satisfactory | Satisfactory | Not Satisfactory |
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| **Key Indicators** | **Findings** | |
| **Relevance and Coherence**<br><br>• **Extremely high relevance**<br>• **Solid alignment with CSR, Government and SDGs** | ✓ The program aims to enhance PHC labor rooms, utilized by marginalized and lower-income groups for ante-natal care and delivery. It provides equipment and training to address service delivery gaps, resulting in high program relevance.<br>✓ It aligns with the healthcare domain of ABFL CSR Policy.<br>✓ It aligns with several programs of government of India for materal health such as PMSMA, JSSK, NHM, LaQshya, etc.<br>✓ The program aligns with good health and well-being (SDG 3), gender equality (SDG 5), reduced inequalities (SDG 10), partnership for the goals (SDG 17) | |
| **Efficiency**<br><br>• **Program ensures smooth and efficient process for selection of PHCs**<br>• **Use of equipment's improve the efficiency of service delivery at the PHC level**<br>• **High engagement of program staff**<br>• **Scope to include additional stakeholders** | ✓ The program had documentation for all program aspects such as program vision and objectives, strict reporting timelines and execution of annual and quarterly reports.<br>✓ The selection of PHCs for strengthening was based on detailed needs assessment, which involved using checklists and identifying gaps. This led to the selection of those PHCs that were in dire need of labor room and corresponding equipment.<br>✓ The program provided several pieces of equipment, which make check-ups, diagnostic testing, and other procedures smoother and more efficient for pregnant mothers.<br>✓ The discussion with program staff revealed high involvement and satisfaction from program.<br>✓ The program covered several stakeholders from PHCs doctors and staffs to government officials. However, there remains scope of improvement by inclusion of grassroot level ASHA workers. | |
| **Effectiveness**<br><br>• **High beneficiary awareness on labor room changes**<br>• **High program effectiveness in improving labor room services** | ✓ Beneficiary awareness regarding the program was low in terms of awareness about NGOs/ABFL, but high in terms of awareness about changes in labor rooms, such as the availability of more equipment (90%), additional tests for pregnant mothers (80%), and improved knowledge of nurses/doctors (80%). | |

| 👍 **Impact** | The program level impact is as per the parent's and other stakeholders' indications on, |
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| • **High impact of program increasing enrollment and other critical areas of maternal health.** | ✓ Recognition of labor room change among repeat mothers, which was completely positive<br>✓ Increased enrollment for ANC, which was completely positive<br>✓ Increased enrollment for childbirth, which was completely positive<br>✓ Better recognition of high risk and complicated cases, which was completely positive<br>✓ Low maternal and infant mortality, which was somewhat positive |
| 👍 **Sustainability**<br><br>• **Program has the scope to utilize ASHA workers as a program stakeholder for feedback mechanism**<br>• **Program has focused on mentoring and guidance of PHCs** | ✓ The program has the scope to develop a formal feedback system for beneficiaries. An element of ASHA worker within the program design can be useful for this purpose.<br>✓ The program has an undertaken internal impact assessment<br>✓ The program has provided mentoring and guidance session to the PHCs, to ensure sustenance of practices. |

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| | ✓ The program effectiveness is further visible by high satisfaction by both pregnant mothers and mothers who have recently given birth on hospital services. Around 98% pregnant mother intended to give birth in the same PHC.<br>✓ The program effectiveness was also visible in discussions with government officials who stated that the equipment's provided such as labor table, room heaters, suction apparatus, and surgical instruments were extremely useful and relevant/<br>✓ The program staff expressed a high level of satisfaction with mentoring visits, as they provided an opportunity for refreshing certain protocols related to hygiene.<br>✓ Certain equipment's such as Tablets with Prasav App require more trainings to be used. |

## E. DB Tech Skill Development Training Institutes

DB Tech Skill Development training institute provides quality training programs to equip dropout youth with market relevant skills and knowledge to find jobs and income sources. The key areas for training are Beauty & Wellness, Electrical General, Electronics & IT Hardware, Information Technology Enabled Services, IT-ITES, Office Management, Textile and Clothing Industry and Tourism and Hospitality

**Partnership year:** 2016-17

**Location spread:** Bhopal, Indore, Ashta Sehore, Ratlam and Trombay

**Sampling:** 70 trainees were surveyed across all centres

| Extremely satisfactory | Satisfactory | Not Satisfactory |
|---|---|---|
| **Key Indicators** | **Findings** | |
| 👍 **Relevance and Coherence**<br><br>• **Extremely high relevance**<br>• **Solid alignment with CSR, Government and SDGs** | ✓ The program's focus on imparting appropriate skills and training is highly relevant to the current needs of marginalized and lower-income youth in India who face challenges in accessing quality employment opportunities. By doing so, it aims to reduce the skills gap and improve employment prospects for these groups, making it an essential intervention in promoting inclusive growth and development. | |

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| | ✓ It aligns with the skill development domain of the CSR policy<br>✓ It aligns with several government schemes around skilling such as PMKVY, NSDC, Skill India Mission, DDU-GKY, NAPs etc. Additionally, the government is actively looking for such partnerships between NGOs, CSRs and skill development centres.<br>✓ The program aligns with quality education (SDG 4), decent work and economic growth (SDG 8), Industry, innovation, and infrastructure (SDG 9), reduced inequalities (SDG 10), and partnership for goals (SDG 17). |
| 👍 **Efficiency**<br><br>• **Effective mobilization process**<br>• **Motivated and quality program staff**<br>• **Extensive stakeholder coverage** | ✓ The program had documentation for all program aspects such as program vision and objectives, and execution of annual and quarterly reports.<br>✓ The program utilized an effective mobilization strategy, with program staff visiting villages and slums to raise awareness about the skilling program and its benefits. They also provided counseling services, assessed student interest and commitment before admissions, resulting in better efficiency and reduced dropouts.<br>✓ 100% of trainee's had positive feedback on the program staff/trainers. Additionally, discussions with trainers also revealed high motivation and satisfaction from the work.<br>✓ The program covers several stakeholders from students, parents, to industry connections for placements. |
| 👍 **Effectiveness**<br><br>• **High beneficiary satisfaction from the program outcome** | ✓ All beneficiaries had positive feedback about the course content, with 84% indicating that it was well-aligned with market needs and 82% stating that it provided practical exposure.<br>✓ All beneficiaries experienced improvement in soft skills, with 90.6% indicating confidence boost in speaking and 88% indicating confidence boost for interviews.<br>✓ All beneficiaries who received placements did not have any source of income prior to the intervention. Now, 65% are earning between INR 5000-8000 and the rest 35%, earning between INR 8001-15000.<br>✓ All beneficiaries found the program to be beneficial for their careers and will be recommended to others. |
| 👍 **Impact**<br><br>• **High impact of program in reducing anxiety of illness**<br>• **High impact of program in making cancer care affordable** | The program level impact is as per the trainee's and other stakeholders' indications on,<br><br>✓ Learnt relevant job market skills, which was completely positive<br>✓ Improvement in income, which was completely true for those who got placed<br>✓ Improvement in standard of living, which was true to some extent<br>✓ Development of future aspirations, which was completely true<br>✓ Satisfaction with career, which was completely true |
| 👍 **Sustainability**<br><br>• **Decent systems for sustainability**<br>• **Scope to develop alumni groups** | ✓ The program had a feedback system for beneficiaries<br>✓ The program did conduct internal impact assessments<br>✓ The program has the scope to develop alumni/peer groups for smooth tracking after completion of training and placements. |

## F. Indian Army Central Welfare Fund

The fund provides financial grant-based support to martyred soldier families for education, marriage/remarriage, and mobility.

**Partnership year:** 2016-17

**Sampling:** 53 family members were surveyed across India

| Extremely satisfactory | Satisfactory | Not Satisfactory |
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| **Key Indicators** | **Findings** | |

| Key Indicators | Findings |
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| 👍 **Relevance and Coherence**<br><br>• **Relevant in terms of providing solidarity and support**<br>• **Alignment with Government and SDG** | ✓ The program focused on providing grants to martyred soldiers' family for education, marriage/remarriage, and mobility. The relevant of the program is through its capacity to provide solidarity, and support.<br>✓ It aligns with several government schemes such as AGIF, AWFBC, CWF.<br>✓ The program aligns with Peace, justice, and strong institutions (SDG 16). |
| 👍 **Efficiency**<br><br>• **Decent documentation**<br>• **Potential to increase the pace of grant disbursal**<br>• **Decent stakeholder engagement** | ✓ The program had documentation of key program components such as veterans list and applications.<br>✓ The program can consider increase in pace of grant process—as the gap between application and disbursement is high to some extent.<br>✓ The stakeholder engagement is decent. |
| 👍 **Effectiveness**<br><br>• **High beneficiary satisfaction from the program outcome** | ✓ The outreach to beneficiary group was high<br>✓ The process of receiving grant was smooth to some extent<br>✓ The education grant was extensively used for the purpose<br>✓ The marriage grant was used for the purpose, however, the beneficiaries were relatively lower<br>✓ The computer grant facilitated some portion of funds to purchase computers |
| 👍 **Impact**<br><br>• **High sense of solidarity among beneficiaries** | The program level impact is as per the beneficiaries and other stakeholders' indications on,<br><br>✓ Reduction in financial burden, which was true to some extent<br>✓ Received a sense of solidarity, which to was completely true<br>✓ Support to improve computer skills, was experienced by those who received the grant<br>✓ Led to support for education to those who received education grant. |
| **Sustainability** | ✓ The grant-based program in its design does not seem to have sustainability as a criterion. |