Deloitte.

Executive summary of FY 2020-2021 and FY 2021-2022 CSR grant impact assessments

BofA Securities India Limited

July 2023

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Overview of the assessment by Deloitte

Objective of the assessment

In compliance with the robust governance protocols that govern the decision making and management of CSR at BofA Securities India Limited (BofA Securities), Deloitte was tasked with conducting impact assessments of projects funded from CSR grants for FY 2020-21 and FY 2021-22.

The assessment was conducted using a mixed research design. The data for the impact assessment was collected using customized data collection tools through document review, and key stakeholder and beneficiary interactions (on a sample basis). The primary data was collected through an optimal mix of field visits and surveys. The data collection was followed by a phase of analysis and documentation of observations and findings.

Approach and methodology

Deloitte conducted the current impact assessment through desk research of project-related documents, and primary interactions (on a sample basis) with key stakeholders and project beneficiaries, including implementation staff in a phased manner. The evaluation exercise assessed the impact of these projects in line with the Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles (2019).

Programmatic review

The programmatic review and impact assessment of the CSR initiatives was executed in a phased manner. The four main phases are outlined below:

Phase	Desk research	Interactions with stakeholders	Documentation	Finalization
Objectives	Document project design and intended outcomes	Data collection	Analyze findings	Final deliverable
Activities	Desk analysis of CSR project documents	Site visit to project locations & infrastructure verification	Consolidate findings based on interactions	Presentation of findings
	Structuring of assessment tools	Interactions with project beneficiaries	Identify gaps /challenges and suggest course corrections	Incorporation of feedback
		Interactions with other stakeholders	Preparation of draft report	

A detailed description of the four projects and findings from the impact assessment by Deloitte is provided in the following sections.

Summary of findings

FY 2020-21 CSR grants

Akanksha Foundation | The School Project

Grant amount	Project period	Project location	Schools supported
INR 3.76 cr.	April 2021 - March 2022	Maharashtra	Shindewadi Public School, Mumbai Navi Mumbai Municipal Corp. School No.93, Navi Mumbai
Project overview	BofA Securities' one year CSR grant to Akanksha Foundation aimed to improve the quality of public education and encourage student participation through attendance and retention in schools in Mumbai. The project focused on providing holistic education to underprivileged children in government schools and aimed to create a scalable school model within the government system that drives systemic reform in education		
SDG alignment			
Impact created	- Reached **1351** children from underprivileged backgrounds during the academic year 21-22. **Majority were children of BMC cleaners or belonged to migrant families.** - In SMPS, as reported by Akanksha Foundation, **43%** of sample students were at early emergent reader level by mid-year, reducing to **41%** by the end-year assessment, showing partial improvement in reading levels for some students. - In NMMC, **77%** of sample students were unable to read grade 1 level text at the mid-term mark, improving by year end with **35%** students being at the early emergent reader level. - On an average, children from SMPS have accomplished around **48%** mastery level in Math, while in NMMC it was **60%**. **67** teachers received technical training on blended learning, digital pedagogy & tools **743** parents were supported with free COVID-19 vaccination. **2093** student parents were reached through well-being calls and check-ups. **2688** community members were connected and supported through meetings, workshops and linking them to various schemes and job opportunities.		
Recommendations	- The school team can initiate a formal feedback mechanism for children to share suggestions - Academic teams at school level should explore innovative tools to help reduce digital exposure and inclination of the children - Standardizing and strengthening existing monitoring mechanism for strong monitoring and tracking of the progress		

Teach for India | Teach for India Fellowship

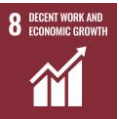| Grant amount	Project period	Project locations
INR 1.5 cr.	April 2021 - March 2022	Ahmedabad, Bangalore, Chennai, Delhi, and Mumbai
Project overview	BofA Securities' one year CSR grant to Teach for India aimed to build a growing movement of leaders to serve as full-time teachers in under-resourced schools and to transform classroom teaching for measurable change to student learning in government and low-income private schools. The project worked towards bridging the educational inequity of the students facing significant socio-economic and educational gaps.	
SDG alignment		

Impact created	• **39** fellows deployed across **31** schools in Ahmedabad, Bangalore, Chennai, Delhi, and Mumbai. • **1365** students from low-income families reached through blended model and provided high quality education. • **78% and 67%** students were regularly attending synchronous and asynchronous classes respectively. • **65%** parents were invested in their children's learning post relaxation of COVID-19 restrictions • **100%** fellows had access to career fair, both internal and external, after completion of fellowship.
Recommendations	• Creation of platforms to enhance parent involvement • Continued use of technology and innovative Teaching-Learning-Methods • Development of quantitative tools to assess fellow pedagogy learning and leadership skills

FY 2021-22 CSR grants

PRADAN | Tackling the 2nd Wave of COVID-19 Pandemic in Rural India

Grant amount	Project period	Project locations
INR 2 cr.	May 2021 - March 2022	West Bengal, Bihar, Chhattisgarh, Madhya Pradesh
Project overview		BofA Securities' one year CSR grant to Professional Assistance for Development Action (PRADAN) aimed to support rural communities during the COVID-19 pandemic through livelihood support to women farmers, awareness generation on COVID-19 appropriate behaviour and on vaccination, household and hospital support, and assistance to the local government.
SDG alignment		
Impact created		• Awareness building exercises in **1,437** villages around the importance of vaccination and COVID-19 appropriate behaviour through **1,805** volunteers • Awareness sessions helped in reducing 'vaccine hesitancy' and enabling vaccinations across **23,573+** households • Ensured food security and health support through the distribution of **2,282 medical kits and 8,074 dry ration kits** to vulnerable households • **Protective gear kits (14229)** and **health and life insurance cover (674)** provided to frontline workers • Supported local government in creating **3 Quarantine Centres** and in surveillance of migrants ensuring safe reverse migration by leveraging community connect • **25 hospitals** provided with medical instruments like oximeter and RAT (Rapid Antigen Test) kits • **68 Health Camps** set up as primary health check-up stations impacting **3500** households • **Livelihood of 4,558 women farmers revived** through provision of capital, farm inputs, and marketing support • **Capacity building** of farmers leading to higher income and yield (average income between INR **20K-70K** per family in one season)
Recommendations		• Continued tracking of impact created by support provided to farmers can help ascertain long term outcomes

American India Foundation | COVID-19 Vaccination of Vulnerable Communities

Grant amount	Project period	Project locations
INR 3.65 cr.	June 2021 - March 2022	Uttarakhand, Haryana, Jharkhand, Nagaland, Karnataka, Telangana, Tamil Nadu, Maharashtra, Madhya Pradesh, Uttar Pradesh, and Delhi

Executive summary of FY 2020-2021 and FY 2021-2022 CSR grant impact assessments

Project overview	BofA Securities' one year CSR grant to American India Foundation (AIF) aimed to tackle COVID-19 vaccine hesitancy and increase vaccination coverage across India with a goal to achieve 2,00,000 vaccination doses with a focus on marginalized communities
SDG alignment	
Impact created	• **Improved COVID-19 awareness across communities-** AIF conceptualized the 'Mission Corona Vijay - har baazu mein taaqat' communication campaign, which aimed to catalyze vaccine acceptance, availability, and delivery through a behavior change campaign • **14,467 awareness campaigns** conducted, where roughly, **5,23,001** PWD and tribal individuals participated. **Vehicles were arranged** to take **84,156** individuals to vaccination centres. • AIF encouraged **2,00,000** vaccination doses and aided the government to widen their vaccine coverage in the country • AIF's effort enabled **25,000 tribal individuals and 201,504 PWDs** to get registered on COWIN and access timely inoculation to improve immunity and reduce the odds of adverse health outcomes • AIF targeted marginalized and at-risk communities such as tribals and persons with disabilities to ensure inclusivity in vaccine coverage. Due to these efforts **15,000 PWDs, 50,000 children and 1,35,000 tribal individuals** received vaccination. • The CSC application developed for the project allowed multiple NGOs to easily capture and update beneficiary data and maintain transparency in the vaccination process.
Recommendations	• Ensure proper documentation and allocation of outputs for vendors and donors

Deloitte.

Akanksha Foundation | The School Project

Impact assessment of the project funded by BofA Securities India Limited. FY 2020-2021 CSR grant

July 2023

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Executive Summary

BofA Securities India Limited (BofA Securities), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

BofA Securities' CSR approach focuses on building strong economies, helping communities thrive, promoting arts and culture and environmental sustainability. Committed to its social obligations in India, BofA Securities implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Bank are guided by its CSR strategy and policy and are aligned to the parent Bank's development agenda.

Objective of the assessment

In compliance with the robust governance protocols that govern the decision making and management of CSR at BofA Securities, Deloitte was tasked with conducting the impact assessment of Akanksha Foundation's School Project funded from CSR grants for the financial year 2020-21.

The assessment was conducted using a mixed research design. The data for the impact assessment was collected using customized data collection tools through document review, and key stakeholder and beneficiary interactions (on a sample basis). The primary data was collected through an optimal mix of field visits and surveys. The data collection was followed by a phase of analysis and documentation of observations and findings.

Summary of findings

The current report presents a detailed documentation of Deloitte's observations and findings of the impact assessment of BofA Securities funded Akanksha Foundation's School Project. A summary of the findings is presented in the table below, while the elaborate documentation is available subsequently in the report.

Project	Strategic area of focus	Grant amount
The School Project	Provide high quality education to children from low-income families	INR 3.76 Cr

Parameters	Key findings
Relevance of the intervention	Indian education system is one of the largest in the world with more than 1.5 million schools, 8.5 million teachers and 250 million children from varied socio-economic backgrounds[1]. The proportion of government schools with less than 60 students enrolled has increased every year over the last decade[2]. Out of 100 children, 29 per cent of girls and boys drop out of school before completing the full cycle of elementary education, and often they are the most marginalised children[3]. Half of primary school-going children – 50 million children – are not achieving grade appropriate learning levels[4]. As per ASER 2022 report, Maharashtra which had a better educational outlook has done poorly in the

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[1] https://www.unicef.org/india/media/2596/file/Catalysing-transformational-change-in-school-education.pdf
[2] https://thewire.in/education/five-charts-on-the-status-of-school-education-in-india
[3] SRI-IMRB Surveys, 2009 and 2014
[4] National Achievement Survey, NCERT 2017

past four years. In Maharashtra, 44.2% of surveyed children showed adequate reading ability in 2018 which has now plummeted to 26.1%.[5]

Usage and uptake[6]:	• 1351 children from underprivileged backgrounds reached • 67 teachers received technical training on blended learning, digital pedagogy & tools • 743 parents supported with free COVID-19 vaccination • 2093 student parents reached through well-being calls and check-ups • 2688 community members connected and supported through meetings, workshops and linking them to various schemes and job opportunities
Impact created	• Reached 1351 children from underprivileged backgrounds during the academic year 2021-2022. Majority were children of BMC cleaners or belonged to migrant families. • In SMPS, as reported by Akanksha Foundation, 43% of sample students were at early emergent reader level by mid-year, reducing to 41% by the end-year assessment, showing partial improvement in reading levels for some students. • In NMMC, 77% of sample students were unable to read grade 1 level text at the mid-term mark, improving by year end with 35% students being at the early emergent reader level. • On an average, children from SMPS have accomplished around 48% mastery level in Math, while in NMMC it was 60%. However, by EOY, Math scores dipped in both SMPS and NMMC schools. • 67 teachers received technical training on blended learning, digital pedagogy & tools • 743 parents were supported with free COVID-19 vaccination. 2093 student parents were reached through well-being calls and check-ups. 2688 community members were connected and supported through meetings, workshops and linking them to various schemes and job opportunities.
Strategic differentiators	• Public-Private Partnership (PPP) with government supporting infrastructure and a portion of teacher salaries and operating expenses supported by private players • Established partnerships with other institutions to create an ecosystem for good quality education • Adopted Blended Learning Model (BLM) for virtual teaching across all schools during COVID-19 • Deep understanding of student backgrounds and strong community connect
Recommendations	• The school team can initiate a formal feedback mechanism for children to share suggestions related to teachers, infrastructure and other elements pertaining to the school • Standardizing and strengthening existing monitoring mechanism for strong monitoring and tracking of the progress
SDG alignment	

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[5] https://thewire.in/education/five-charts-on-the-status-of-school-education-in-india

[6] Project achievement numbers reported by AKF through Quarterly Reporting Template

Chapter 1

Introduction

1.1   About BofA Securities India Ltd.

BofA Securities India Ltd. (BofA Securites), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

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1.2 About the intervention

Project title	The Akanksha Foundation School Proposal - 2021-2022
Implementing partner	Akanksha Foundation
Schools supported	Shindewadi Mumbai Public School (SMPS), Mumbai Navi Mumbai Municipal Corporation School No.93, Navi Mumbai
Project overview	BofA Securities' one year CSR grant to Akanksha Foundation is to improve the quality of public education and encourage student participation through attendance and retention in schools in Mumbai. The project focuses on providing holistic education to underprivileged children in government schools. The specific objectives of the BofA Securities supported project are as follows: • To demonstrate that it is possible for children from low-income communities to achieve at high levels given an excellent education. • To create a scalable school model within the government system that drives wider systemic reform in education.
Project period	April 2021- March 2022
Grant amount	INR 3,76,30,000/-
Project location	Maharashtra
SDG alignment	

1.3 Context and report structure

BofA Securities, as part of their governance requirement around CSR, commissions third party impact assessments of the projects on an annual basis. It was within this context that Deloitte was tasked with the conducting assessment of Akanksha Foundation's School Project funded from CSR grants for the financial year 2020-21.

The high-level objective of the impact assessment awarded to Deloitte was as follows:

- To study project proposals and other relevant documents and to identify the target groups and the impact parameters pertaining to the project
- To design methodology, tools, and parameters of impact after a thorough study of the project proposal and other relevant documents
- To study the direct/indirect impact of the CSR initiatives on the lives of the target communities and beneficiaries, pertaining to the project
- Analysis of the strategic strengths of the CSR initiatives, models of implementation and performance of the projects. This would also include interaction with the implementation agencies and other stakeholders
- Suggesting potential ways forward to fine tune and improve the CSR initiatives carried out in the future

Deloitte used a mixed research design to conduct the assessment, with research questions framed along the Development Assistance Committee (OECD, 1991) principles. The data collection tools sought to collect information from project documents, stakeholders and beneficiaries around key indicators adapted from the UNDP's Results Based Management framework. The assessment involved an analysis of qualitative and quantitative data using primary and secondary data sources. The detailed methodology for the assessment, as well as activities and deliverables are listed in the Approach and Methodology section (Chapter 2)

The detailed findings and observations of the impact assessment, covering mainly programmatic aspects, is presented in Chapter 3 of this report

Chapter 2

Approach and Methodology

Deloitte's tailor-made approach for evaluating the impact of BofA Securities funded CSR projects and identifying potential areas of future intervention was based on substantial experience in conducting evaluations of similar nature and scope of work (SOW). A mixed-method assessment design was deployed for the assessment - this primarily focused on primary data collection through field visits and was supplemented/ triangulated with the help of relevant secondary data and knowledge as available. Data for the assessment was collected to answer the following research questions:

- Are the CSR initiatives relevant to the community's needs/aspirations or aligned with the developmental priorities of the region?
- What were the intended or planned outcomes of the initiatives and are the results in line them?
- Did the evolving pandemic cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- How have the CSR initiatives impacted beneficiaries and other relevant stakeholders? Explore changes in the physical, economic, and socio-cultural environments.
- How do the beneficiaries and other stakeholders perceive the CSR initiatives undertaken?
- Are the activities ensuring long term solutions to the developmental issues of the region? What elements have been built into the project design that will ensure sustainability of results?
- Has there been a disruption in impact due to remote program execution? Are there any potential strategies that could be deployed to combat this disruption?
- Have the projects followed financial management principles to ensure transparency of expenditures and related outputs/outcomes as agreed upon?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

2.1 Programmatic review

The programmatic review and impact assessment of the CSR initiatives was executed in a phased manner. The four main phases are outlined below:

Phase	Desk research	Interactions with stakeholders	Documentation	Finalization
Objectives	Document project design and intended outcomes	Data collection	Analyze findings	Final deliverable
Activities	Desk analysis of CSR project documents	Site visit to project locations & infrastructure verification	Consolidate findings based on interactions	Presentation of findings
	Structuring of assessment tools	Interactions with project beneficiaries	Identify gaps /challenges and suggest course	Incorporation of feedback
		Interactions with other stakeholders	Preparation of draft report	

KPIs along UNDP's Results Based Framework for monitoring were developed as per the project approved by BofA Securities and used as the basis for the programmatic review. Both primary and secondary project related data was reviewed to gain a holistic understanding of the implementation model and outcomes.

Inputs	Processes	Outputs	Outcomes
• Grant Amount • Partnership with Municipal Corporations • Human resources deployed • Teacher training • Curriculum creation • Capacity building of project staff	• Finalizing school for the support • Recruitment of school leader/teachers/other staff • Enrollment of children • Teacher training sessions • Academic sessions across intervention grades • Extra-curricular and student well-being activities • Parent/Community engagements • SMC engagements	• No. of schools covered • No. of teachers recruited • No. of teachers upskilled • No. of children reached • No. of parents/community members engaged • No. of academic sessions conducted • No. of extra-curricular/well-being activities organized • No. of community engagement activities conducted • No. of SMC meetings conducted	**Academic achievements** • No. or percentage of children with increased learning outcomes • Student retention • No. of students passed in Grade 10 State exams (SSC) **Socio-emotional & physical well-being** • Socio-emotional ethical learning practices adopted • Technical skills and life skills developed **Community engagements** • Enhanced parent's ownership in student's education • Awareness created on health, hygiene & govt. welfare schemes • Job opportunity support provided to parents

2.2 Desk review and secondary research

The study team had an introductory call with select members of the NGO partner to understand the nuances of the programme. As a next step, the team studied the preliminary project documents to understand the project overview. Available data sources were identified, utilized, and reviewed to identify specificities which were explored during the primary process of data collection. The documents reviewed included:

- Project proposal document
- Project budget
- Programme monitoring reports
- Programme assessment reports
- Attendance sheet
- Class timetable
- Lesson plan
- Bridge curriculum
- Student progress files

2.3 Stakeholder mapping

Primary and secondary stakeholders for the project were identified and mapped during the assessment. A list of stakeholders mapped are given as below:

Primary Stakeholders
- Students

Secondary Stakeholders
- Teachers and school staff
- Parents and family members of children enrolled in schools
- SMC members
- Project team

Total population and sample size	
No. of direct beneficiaries reached	1351 children and 67 teachers
Sample covered in this study	271 children and 28 teachers

The sample size was covered through various mediums as outlined in the table below:

Stakeholders		Total Population	Sample Covered	Tools Employed
Primary Stakeholders				
1	Children	1351	32	Survey
			200	Class Observations
			39	Focus Group Discussion
2	Teachers	67	28	Focus Group Discussion
3	Parents	-	25	Focus Group Discussion
Total			271 children and 28 teachers	
Secondary Stakeholders				
1	School leaders & Assistant school leaders	5	5	Focus Group Discussion
2	Counselor	2	2	Key Informant Interview
3	Social Workers	3	3	Key Informant Interview
4	School Director and Coach	4	3	Key Informant Interview
Total			13 secondary stakeholders	

Deloitte Team interaction with Akanksha students, teachers, and parents/SMC members
Location: Shindewadi Mumbai Public School (SMPS)l, Mumbai and
*   Navi Mumbai Municipal Corporation School No.93, Navi Mumbai*

Chapter 3

Impact Findings

3.1 Process Mapping

The school support programme of Akanksha Foundation works with various stakeholders within and beyond classrooms to maximize the potential of its children. Akanksha's approach is to develop best practices in the education sector and successfully implement them to create high performing schools.
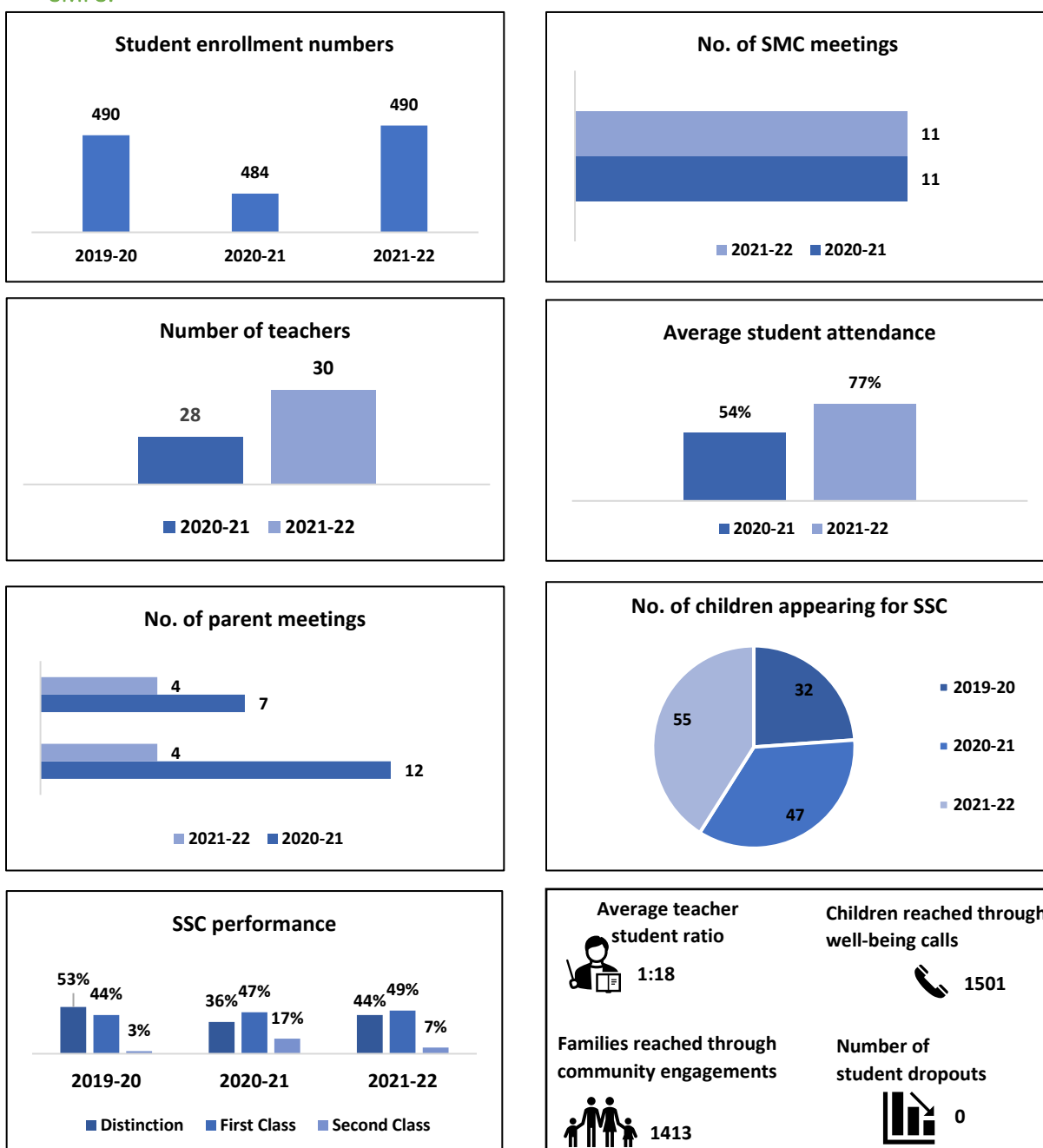
Teacher Recruitment and Training
Teachers recruited as per requirements and go through continuous training.

1:18 teacher-student ratio

Community Engagement
Regular connect with parents and community members through parent-teacher meetings, community visits, etc.

Public-Private Partnerships
Akanksha signs MoU with state government to run and operate the Municipal schools

Academic Achievement
Children enrolled receive high quality education from Akanksha trained teachers

Skill Development
Children are provided with opportunities to develop their socio-economic skills

i. **Public-Private Partnership:** Akanksha signs an MOU with Maharashtra State Government to run and manage public schools under Municipal Corporation. Government supports infrastructure and a portion of teacher salaries while operational cost is supported by private entities. Akanksha raises funds from donors to support the school running cost to ensure children receive quality education and support.

ii. **Teacher Recruitment and Training:** Akanksha undertakes rigorous teacher recruitment process. Post recruitment, teachers undergo extensive training on pedagogy, lesson planning, classroom delivery, assessments, etc. New recruits are also oriented on culture and practices followed in Akanksha schools thereby developing shared values and ethics.

iii. **Academic Achievement:** Akanksha schools strive to provide quality education to all children enrolled through child friendly approach and innovative techniques. Teachers deliver engaging pedagogy to provide grade specific content to all children thereby improving their learning levels. Periodic assessments are conducted in the form of beginning of year (BOY) and end of year (EOY) to capture progress in student's learning across the year, specifically in Literacy and Math.

iv. **Youth Development:** Beyond academic learning, Akanksha also focuses on holistic development of children in Akanksha schools. Extra-curricular programmes in the form of sports, art activities like music, craft, theatre, celebration of special days, annual events, etc. are organized to provide exposure and

opportunities to children beyond academics. This provides a platform to improve the socio-economic skills of children to build a responsible and compassionate future generation.

v. **Community Engagement:** Parents of the children and the community in which children belongs help in building an environment favorable for children's progress and development. Akanksha strives to develop relations with the parents and community members through parent teacher meetings, SMC meetings, community visits, workshops, etc. thereby creating a partnership driving towards providing a conducive learning environment for the child at home post school hours.
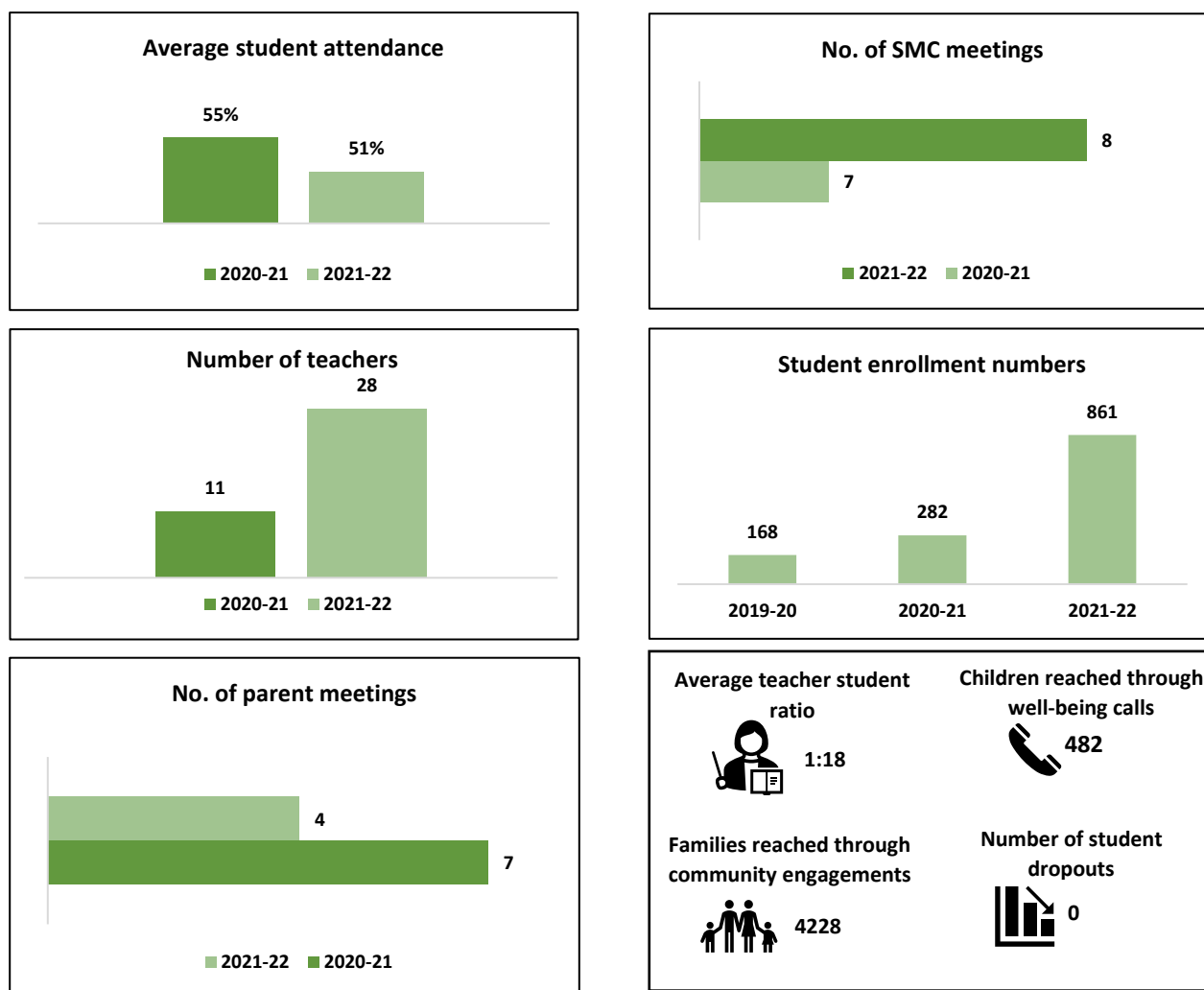
3.2 Outreach and Key Indicators of the Programme

SMPS:

Student enrollment numbers

Year	Value
2019-20	490
2020-21	484
2021-22	490

No. of SMC meetings

Year	Value
2021-22	11
2020-21	11

Number of teachers

Year	Value
2020-21	28
2021-22	30

Average student attendance

Year	Value
2020-21	54%
2021-22	77%

No. of parent meetings

Year	Value
2021-22	4 / 4
2020-21	7 / 12

No. of children appearing for SSC

- 2019-20: 32
- 2020-21: 47
- 2021-22: 55

SSC performance

Year	Distinction	First Class	Second Class
2019-20	53%	44%	3%
2020-21	36%	47%	17%
2021-22	44%	49%	7%

Average teacher student ratio 1:18

Children reached through well-being calls 1501

Families reached through community engagements 1413

Number of student dropouts 0

Source: Reported by Akanksha Foundation through quarterly programmatic reports

NMMC: Akanksha Foundation has adopted Grades 1 - 5

Average student attendance

55% (2020-21)
51% (2021-22)

■ 2020-21 ■ 2021-22

No. of SMC meetings

8 (2021-22)
7 (2020-21)

■ 2021-22 ■ 2020-21

Number of teachers

11 (2020-21)
28 (2021-22)

■ 2020-21 ■ 2021-22

Student enrollment numbers

168 (2019-20)
282 (2020-21)
861 (2021-22)

2019-20   2020-21   2021-22

No. of parent meetings

4 (2021-22)
7 (2020-21)

■ 2021-22 ■ 2020-21

Average teacher student ratio 1:18

Children reached through well-being calls 482

Families reached through community engagements 4228

Number of student dropouts 0

Source: Reported by Akanksha Foundation through quarterly programmatic reports

3.3 Impact Observed

3.3.1   Academic achievements

A. Improved access to quality education

A.1 Access to education during COVID

In beginning of the academic year 2021-22, schools continued to function online since schools were shut due to the pandemic. **100% Akanksha students equipped with tablets & internet connection for online learning. All teachers were provided with technical on blended learning, digital pedagogy, and tools.** Schools created a YouTube channel as a digital repository for students to go back to and revise concepts.

With schools moving from online education to physical classes in schools, the logistics of online and offline classes was worked on by the school teams since only grades 8 and above were given permission to attend school physically in October 2021. From December 2021, all grades were allowed to attend schools.

SMPS classroom conduct with COVID-19 protocols

Online sessions with parents were organized to discuss about the change in mode of teaching from online and offline and also to jointly create a safe plan for children to start coming to schools. Written NOCs collected from parents willing to send children to school on an alternate day basis. **All parents with whom we interacted, confirmed granting NOC to schools.** In the absence of guidelines from the Municipal Corporations on return to schools, Akanksha schools, along with the Central team, created a set of protocols that were required to be followed by the parents and the children**. All children interacted recalled following COVID-19 protocols after returning to school**. Children expressed facing challenges following COVID-19 protocols – difficulty getting up early in the morning, feeling lazy, suffocation using masks and unable to clearly hear the teachers in classroom.


Data Source: Deloitte Survey
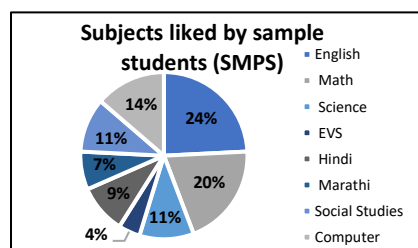
100% children interacted confirmed that they are happy to come back to school. Through our interactions with the students, we were given to understand that the major reasons for coming back to school include (i) engaging & fun activities by the teachers, (ii) attending extra-curricular activities (iii) opportunity to meet with peers.

A.2 Enhanced engagement among children
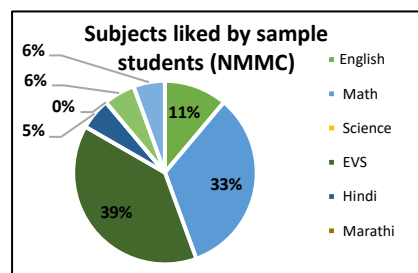
Sample student respondents reported **English and Math as the most liked subjects** in SMPS school followed by Science. In NMMC school, EVS and Math are the most preferred subjects. The major reasons cited by SMPS students were ease of understanding the subjects, engaging instruction methods used by teachers and subjects were more practical in nature and had real life usage for further studies. Learning applications such as A-Z Raaz and Khan Academy, made subjects like English and Math an enjoyable learning experience. **NMMC students reported preferring EVS and Math** due to the subjects being **easy, interesting, taught with fun activities and subject having real life use**. Marathi, Social Studies, and Hindi subjects were least preferred by students in SMPS school.
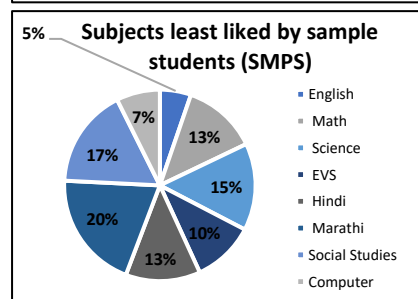
Major reasons reported by **students for not liking the languages and social studies subjects in SMPS are either because they do not understand these subjects easily, or they do not find them interesting. All teachers confirmed leveraging audio-visual tools to keep students engaged & motivated**. For NMMC students, the least preferred subject is Marathi. The only reason there is a reduced interest among children in learning Marathi was the fact that it was neither their mother tongue nor language spoken at home.
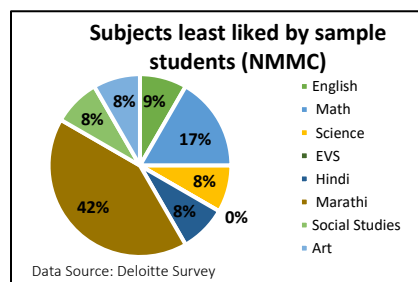
B. Change in learning levels

14

100% sample teachers confirmed receiving training on blended learning, digital pedagogy, and tools. With schools reopening, teachers pivoted from online to in-person teaching. Post coming back to schools, stark learning gaps were visible among children. Most children reported issues such as concentrating in class, experiencing challenges recalling what was taught during online classes, difficulty in writing, etc. Hence, Akanksha schools **adopted individualized teaching for immediate need for remediation.** In progress reports shared by Akanksha schools, **67 teachers received training from both central and school leadership teams on blended learning along with pedagogy & and use of digital tools.**

In SMPS and NMMC schools, both asynchronous & synchronous classes were conducted till the end of the academic year. Separate batches for children with special needs were also organized. **This was confirmed by all parents interacted on a sample basis in both SMPS and NMMC schools**

Akanksha school teams reported conducting Mid-Year Assessment (MYA) in the month of November 2021 and End-Year Assessment (EOY) at the end of academic year. The result highlights for both the schools are as below:
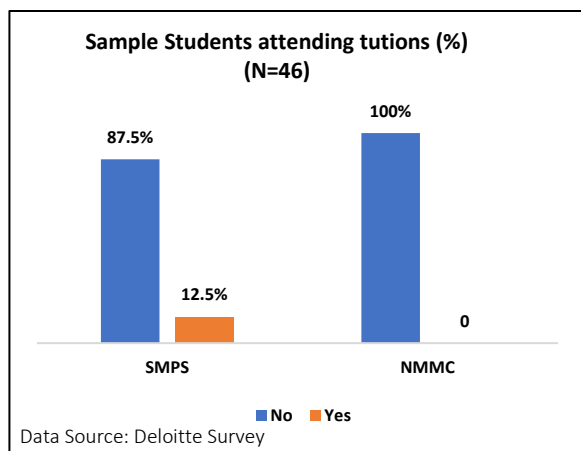
- In SMPS, by MYA, **43%** of sample students were at early emergent level reader while this number reduced to **41%** by EYA assessment showing partial improvement in reading levels for some students
- In NMMC, at the mid-term mark, **77%** of sample students were unable to read grade 1 level text. This number changed by year end with **35%** students being categorized as 'early emergent' readers
- On an average, children from SMPS have accomplished around **48%** of mastery levels in Math, while in NMMC it is **60%.** However, by EOY Math scores have dipped for both SMPS and NMMC schools

Sample Students attending tuition classes (N=46)

Yes — 4
No — 42
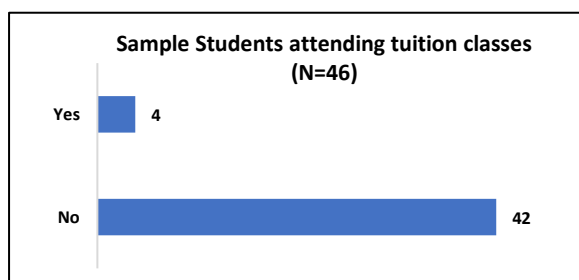
C.   Reduced dependency on tuitions and financial burden

91% students interacted on a sample basis reported not attending tuition classes after school with **87%** students in SMPS & **100%** students in NMMC during interaction reported not attending tuition classes.

9/10 parents who do not send their children for tuition classes also confirmed that both schools provide quality education to their children thereby not requiring any outside teaching support. 9% students who reported attending tuition classes post school expressed reasons such as, being weak in studies and parents' pressure as the major causes. **Students going to tuitions attend all days of the week with an average fee of INR 2500 and above each month. For students who did not attend tuition classes, there is an average annual saving of INR 30,000 per child.**

56% of students, through survey and FGD interaction, reported reasons for not requiring tuitions as being good in studies and understanding concepts taught in school. **42%** expressed that the additional support provided by Akanksha staff along with extra classes

Sample Students attending tutions (%) (N=46)

SMPS: 87.5% (No), 12.5% (Yes)
NMMC: 100% (No), 0 (Yes)

■ No ■ Yes

Data Source: Deloitte Survey

arranged by schools to improve learning is more than sufficient and hence do not feel the need to take tuition classes.

3.3.2 Socio-emotional & physical well-being of children

A. Access to emotional well-being needs

Post reopening of schools, there was a requirement to reach out to students for their emotional needs which were not catered to during online learning. School staff was trained to build a safe and welcoming learning environment in class that will allow the students to settle easily. **All sample teachers confirmed receiving training from counsellors on Socio Emotional and Ethical Learning (SEE) and resources on the same were provided. Teachers adopted SEE practices in classroom which focused on practicing skills of mindful listening, kindness in action, gratitude, etc.**

School Counsellors interacted reported taking up sessions with children on practicing norms such as raising hands, taking turns, asking for permission, sitting straight in classroom, etc. Apart from these trauma sessions specially for older children and personal safety classes were conducted for all students along with parents and teachers post coming back to schools. **100% teachers interacted confirmed receiving such sessions. Along with these, teachers also reported having appreciation station and distress corners in staff rooms dedicated to teachers ensuring continued emotional well-being support to them. Student parents were reached through well-being calls and checkups**
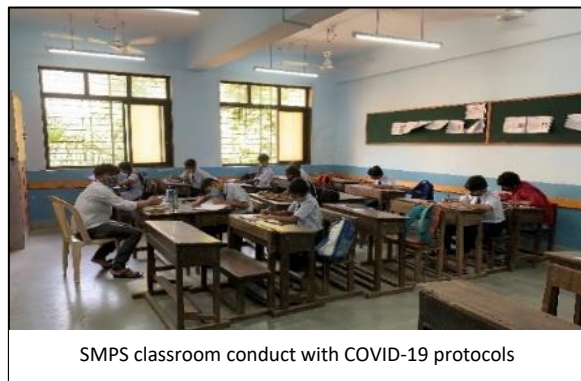
SMPS classroom conduct with COVID-19 protocols

B. Access to extracurricular activities

Akanksha team reported continuous engagement of students through online and offline extra-curricular activities. **100% children in the study sample confirmed participating in extra-curricular activities during online class as well as physically after coming back to schools.** Students expressed that such sessions gave them a break from studies and acted as a source of recreation.

More than 80% students, from both SMPS and NMMC schools, confirmed participating in activities such as Art/craft, dancing/singing/plays, sports and festival celebrations. 10% students also reported participating in scholarships/Olympiads arranged by the schools.

C. Change in aspirations
85% of student respondents reported some form of future aspirations post completion of school. Doctor, Sportsperson, and Businessperson were the most desired aspirations of the students. Other aspirations include artist, IPS, teacher, pilot, etc. **7 out of 10 sample students stated that the school support will help them achieve their aspirations. 15%** students expressed that though they are yet to decide on their career, they will receive assistance from school when they plan to pursue anything they choose

3.3.3. Community engagements

A. Increased parent participation

For the holistic development of the child in the Akanksha School model, parents involved at every stage of their child's progress. This creates a conducive and enabling atmosphere for the child to express and growth. **100% parents shared that they received regular calls from the teachers of their child and shared an update on their progress and status.** Parents confirmed participating in grade specific classes arranged by schools to empower them to teach and support their children at home along with discussing the syllabus and timetable with the parents. Parents were also made aware of new teaching methods, technology training assessment patterns and subject related concepts.

Community well-being and economic support

During online schooling, bi-monthly well-being calls were made to children and parents. **All parents and students confirmed receiving well-being calls from teachers and social workers on a regular basis and check on their health, physical and emotional safety.**

Vaccination drive by Akanksha Foundation
Location: Mumbai and Navi Mumbai

Parents reported that they received help in terms of ration support, linking them with COVID supporting NGO's and providing information on job opportunities, for those who lost their jobs due to COVID. Further, awareness on vaccination and government schemes, vaccination drives, skill development courses available were also provided by the social worker to parents which made them feel cared and looked after. **743 parents were supported with free COVID-19 vaccination and 2688 community members were connected and supported through meetings, workshops and linking them to various schemes and job opportunities.**

3.4. Challenges

Akanksha schools have successfully been able to transition back from online schooling to in-classroom learning following all the COVID-19 protocols. Challenges faced during school functioning by various stakeholders have been listed below:

1. Learning gaps were observed due to the disruption caused by COVID-19 on student's education
2. Newer teaching methodologies had to be developed to bridge the learning gaps created and teachers needed to be trained on the same
3. Teachers were conducting both online and in-school classes as many students were not back in the city and were connected with the school only through the online mode. This led to burnout and stress amongst the teachers and other school staff.
4. Fear and fatigue were felt by parents and students which impacted the holistic development of students
5. Even with 100% retention, attendance and engagement rates of students were lower

Chapter 4

Strategic Differentiators and Recommendations

Akanksha Foundation's approach is to create a hub of high performing schools that can influence the system to reform other public schools and adopt best practices that have been successfully implemented in Akanksha schools. The strategic differentiators have been outlined below:

STRATEGIC DIFFERENTIATORS

	Public-Private Partnership (PPP)	Akanksha Foundation partners with the government through an MOU making them equal partners in a child's growth. The Government supports school infrastructure and a portion of teacher salaries, while the operational cost is supported by private players
	Institutional relationships	Akanksha establishes partnerships with other institutions, NGO's, skilling centres, counselling organizations, etc. such as Ummeed Centre to create an ecosystem for good quality education and holistic development
	Blending learning	All Akanksha schools, during COVID-19, adopted a blended learning model for virtual teaching children who had not returned to the city post opening up of the schools
	Community connect	With a dedicated social work team, each school has been able to have a deep understanding of the student backgrounds and create strong community engagement

RECOMMENDATIONS

	Best practices sharing	Akanksha can share best practices tested and adopted during the pandemic with other players in the education ecosystem such as development of teaching learning materials (TLM), applications used, etc.
	Feedback mechanisms	School team can initiate a formal feedback mechanism to effectively capture children and parents feedback related to teachers/infrastructure and other elements pertaining to the school

Chapter 5

Stories from the Field

Name: Preeti
Position: Teacher, SWMPS School

Preeti Ma'am spoke about how she used to be a 'book' teacher – she would do everything in books – make notes, plan lessons, mark grades etc. She said she did not even use excel. The last time she had used PowerPoint was during her M.Sc. When school started to explore online options, she realized there was no way but to explore, learn, and adopt these tools into her teaching methods. While trying to experiment, she was chosen as the Point of Contact (POC) for learning digital pedagogy from the Central Akanksha team, and teaching and helping other teachers at her own school. She says, "Now, technologically, I have become a pro! I can create PPTs quickly, I make live worksheets and design interactive quizzes. Tech makes things a lot of fun, and very easy, but the only thing I miss are the candid expressions of the children while listening to me, or the curious questions that come out of nowhere from them!"

Name: Abhishek Chavan & Monali Topare
Position: Social Workers, SMPS School

Monali is a Social Worker for the Primary section and Abhishek is the social worker for the Secondary section, i.e., for 6th–10th classes of SMPS School. Monali and Abhishek shared their experience of facilitating vaccination for parents and children of their school community. Their activities in the year 2021 included well-being calls, awareness sessions, sharing vaccination information videos, etc. with the community. School leaders and teachers also supported in creating awareness among the community. Many community members encouraged others who were hesitant to get vaccinated. The community vaccination drives also encouraged parents and the wider community. All parents of the community had received their first dose and only 41 parents were left to receive their second dose at the end of the drive. Parents who did not have the required documents were also supported in receiving vaccines through the SMC's support. With vaccination being opened for children, 99 out of 102 students from 9th and 10th classes were eligible for vaccination. SMC members spoke to parents before the drive for children was started and 87 of these students were helped in receiving their first doses.

> "I am happy to come back to school because I will get to meet my friends. I was not able to learn well online, but in school I can easily understand what didi is teaching."
>
> — Student, NMMC school

> "Teachers were undergoing a lot of stress and pressure specially during the COVID-19 period. Our school leader prioritized the teacher's physical and mental well-being and supported us whenever we needed."
>
> — Teacher, NMMC school

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Teach for India | Teach for India Fellowship

Impact assessment of the project funded by BofA Securities India Limited FY 2020-2021 CSR grant

July 2023

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Table of Contents

Executive Summary

BofA Securities India Ltd. (BofA Securities), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

BofA Securities CSR approach focuses on building strong economies, helping communities thrive, promoting arts and culture and environmental sustainability. Committed to its social obligations in India, BofA Securities implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Bank are guided by its CSR strategy and policy and are aligned to the parent Bank's development agenda.

Objective of the assessment

In compliance with the robust governance protocols that govern the decision making and management of CSR at BofA Securities, Deloitte was tasked with conducting the impact assessment of Teach for India's Fellowship funded from CSR grants for the financial year 2020-21.

The data for the impact assessment was collected using customized data collection tools through document review, and key stakeholder and beneficiary interactions (on a sample basis). In due consideration of the logistical impediments imposed by the pandemic, the primary data was collected through an optimal mix of field visits and remote interactions leveraging technology, during the month of February 2023. The data collection was followed by a phase of analysis and documentation of observations and findings.

Summary of findings

The current report presents a detailed documentation of Deloitte's observations and findings of the impact created by the BofA Securities funded Teach for India Fellowship Programme that was implemented by TFI. A summary of the findings is presented in the table below, while the elaborate documentation is available subsequently in the report.

Project	Strategic area of focus	Grant size (As per MoU)
Teach for India Fellowship	Promoting Equity in Quality Education	INR 1.5 Cr

Parameters	Key Findings
Relevance of the intervention	• As per Ministry of Education report, 9.30 Lakh elementary-level children are not enrolled in schools in India in the year 2022-23, including 5.02 lakh boys and 4.27 lakh girls and 44 were transgender persons. 3,22,488 were identified as out of school at the secondary level[1] • According to a new survey on learning loss and education recovery, less than 50 percent of children are able to catch up with their age-appropriate learning following the COVID-19 pandemic and tend to get distracted more easily[2]

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[1] 9,30,000 out-of-school children in India at elementary level | Highest in UP, Bihar, Gujarat
   www.indiatoday.in
[2] COVID-19's Lasting Impact On Education: Kids Return To School But 50% Not Up To Learning Mark
   www.outlookindia.com

Usage and uptake[3]	• **39 fellows** supporting **1365 students** across 31 schools in Ahmedabad, Bangalore, Chennai, Delhi, and Mumbai • **78% and 67% students** were regularly attending synchronous and asynchronous classes respectively • **65% parents** were invested in their children's learning post relaxation of COVID-19 restrictions
Impact created	• **39 fellows** deployed across **31 schools** in Ahmedabad, Bangalore, Chennai, Delhi, and Mumbai. • **1365 students** from low-income families reached through blended model and provided high quality education. • **78% and 67% students** were regularly attending synchronous and asynchronous classes respectively. • **100%** fellows had access to career fair, both Internal and External, after completion of fellowship.
Strategic differentiators	• Develop Fellows as leaders for Educational Equity • Immediate transition to hybrid learning model in compliance with state laws • Regular check-in calls to parents and children • Focus on non-academic impact with an equal focus on academics • Partnership with external organizations to aid mental health of all stakeholders
Recommendations	Learning outcomes in schools: • Creation of platforms to enhance parent involvement • Continued use of technology and innovative Teaching-Learning-Methods Fellow development: • Development of quantitative tools to assess fellow pedagogy learning and leadership skills
SDG alignment	

Chapter 1

Introduction

1.1 About BofA Securities India Ltd.

BofA Securities India Limited. (BofA Securites), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

BofA Securities' CSR approach focuses on building strong economies, helping communities thrive, promoting arts and culture and environmental sustainability. Committed to its social obligations in India, BofA Securities implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Bank are guided by its CSR strategy and policy and are aligned to the parent Bank's development agenda.

1.2 About the intervention

Project title	Teach for India Fellowship
Implementing partner	Teach for India (TFI)
Project overview	BofA Securities' one year CSR grant to Teach for India is to enable them to build a growing movement of leaders to serve as full-time teachers in under-resourced schools. The aim of the project is to transform classroom teaching for measurable change to student learning in government and low-income private schools. The specific objectives of the BofA Securities supported project are as follows: 1. To support fellows working towards bridging the educational inequity of the students facing significant socio-economic and educational gaps 2. Students develop 21st-century skills, knowledge, and mindsets to inspire and equip themselves to be drivers of their own learning and learning of others
Project period	April 2021 – March 2022
Grant amount	INR 15,000,000/-
Project location	Ahmedabad, Bangalore, Chennai, Delhi, and Mumbai
SDG alignment	

1.3 Context and Report Structure

BofA Securities, as part of their governance requirement around CSR, commissions third party impact assessments of the projects on an annual basis. It was within this context that Deloitte was tasked with the conducting assessment of the TFI fellowship funded from CSR grants for the financial year 2020-21.

The high-level objective of the impact assessment awarded to Deloitte was as follows:

- To study project proposals and other relevant documents and to identify the target groups and the impact parameters pertaining to the project
- To design methodology, tools, and parameters of impact after a thorough study of the project proposals and other relevant documents
- To study the direct/indirect impact of the CSR initiatives on the lives of the target communities and beneficiaries, pertaining to the project
- Analysis of the strategic strengths of the CSR initiatives, models of implementation and performance of the projects. This would also include interaction with the implementation agencies and other stakeholders
- Suggesting potential ways forward to fine tune and improve the CSR initiatives carried out in the future

Deloitte used a mixed research design to conduct the assessment, with research questions framed along the Development Assistance Committee (OECD, 1991) principles. The data collection tools sought to collect information from project documents, stakeholders and beneficiaries around key indicators adapted from the UNDP's Results Based Management framework. The assessment involved an analysis of qualitative and quantitative data using primary and secondary data sources. The detailed methodology for the assessment, as well as activities and deliverables are listed in the Approach and Methodology section (Chapter 2)

The detailed findings and observations of the impact assessment, covering mainly programmatic aspects, is presented in Chapter 3 of this report
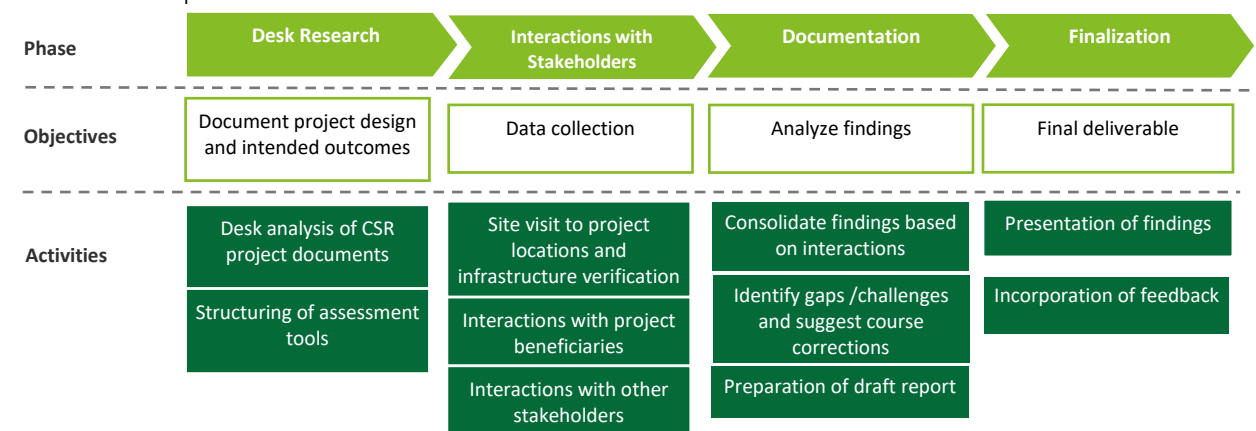
Chapter 2

Approach and Methodology

Deloitte's tailor-made approach for evaluating the impact of BofA Securities funded CSR projects and identifying potential areas of future intervention was based on substantial experience in conducting evaluations of similar nature and scope of work (SOW). A mixed-method assessment design was deployed for the assessment - this primarily focused on primary data collection through field visits and was supplemented/ triangulated with the help of relevant secondary data and knowledge as available.

Data for the assessment was collected to answer the following research questions:

- Are the CSR initiatives relevant to the community's needs/aspirations or aligned with the developmental priorities of the region?
- What were the intended or planned outcomes of the initiatives and are the results in line them?
- Did the evolving pandemic cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- How have the CSR initiatives impacted beneficiaries and other relevant stakeholders? Explore changes in the physical, economic, and socio-cultural environments.
- How do the beneficiaries and other stakeholders perceive the CSR initiatives undertaken?
- Are the activities ensuring long term solutions to the developmental issues of the region? What elements have been built into the project design that will ensure sustainability of results?
- Has there been a disruption in impact due to remote program execution? Are there any potential strategies that could be deployed to combat this disruption?
- Have the projects followed financial management principles to ensure transparency of expenditures and related outputs/outcomes as agreed upon?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

2.1 Programmatic review

The programmatic review and impact assessment of the CSR initiatives was executed in a phased manner. The four main phases are outlined below:

Phase	Desk Research	Interactions with Stakeholders	Documentation	Finalization
Objectives	Document project design and intended outcomes	Data collection	Analyze findings	Final deliverable
Activities	Desk analysis of CSR project documents Structuring of assessment tools	Site visit to project locations and infrastructure verification Interactions with project beneficiaries Interactions with other stakeholders	Consolidate findings based on interactions Identify gaps /challenges and suggest course corrections Preparation of draft report	Presentation of findings Incorporation of feedback

KPIs along UNDP's Results Based Framework for monitoring were developed as per the project approved by BofA Securities and used as the basis for the programmatic review. Both primary and secondary project related data was reviewed to gain a holistic understanding of the implementation model and outcomes.

Inputs	Processes	Outputs	Outcomes
• Grant amount • Project Staff • TFI Fellows • Partnership with government schools	• Selection of Fellows pan-India • Pedagogy training of selected fellows at residential training institute • Placement of Fellows to location (cities) and schools • School Teaching • fellow and student assessments • Career fair for fellows	• Number of fellows supported • Number of cities covered • Number of schools covered • Number of students impacted • Number of asynchronous classes conducted • Number of synchronous classes conducted • Number of 'Be the Change' projects	• Upskilling of TFI Fellows • Developing future leaders • Increased learning outcomes of students

2.2   Desk review and secondary research

The study team had an introductory call with select members of the NGO partner to understand the nuances of the programme. As a next step, the team studied the preliminary project documents to understand the project overview. Available data sources were identified, utilized, and reviewed to identify specificities which were explored during the primary process of data collection. The documents reviewed included:

- Project proposal document
- Project budget
- Project quarterly progress report
- Project monitoring reports

- Documents – Leadership in teaching framework, Curriculum for Bridge Learning, Fellow portfolios and 'Be The Change Projects' (BTCPs), Fellow selection process, Student's growth report, Pictures

2.3   Stakeholder mapping

Primary and secondary stakeholders for the project were identified and mapped during the assessment. A list of stakeholders mapped are given as below:

Primary Stakeholders

- Fellows trained

Secondary Stakeholders

- Students
- Parents of students

2.4   Sampling plan

For the impact assessment, a sample was selected across different types of stakeholders to base the results of this study. This has been outlined below:

Total population and sample size	
No. of direct beneficiaries reached	39 Fellows
Sample covered during the study	13 Fellows

The sample size was covered through various mediums as outlined in the table below:

Stakeholders		Total Population	Sample Covered	Tools Employed
Primary Stakeholders				
1	Fellows	39	9	Focus Group Discussions
			4	Personal Interaction
Total		39	11 Fellows	
Secondary Stakeholders				
1	Students	1365	43	Focus Group Discussion
2	Parents		5	Personal Interaction
3	Program Manager		3	Key Informant Interview
4	Program Manager Coach		1	Key Informant Interview
5	Deal Team Operations		1	Key Informant Interview
6	Project staff		2	Key Informant Interview
Total			55 secondary stakeholders	

Deloitte Team interaction with students and parents
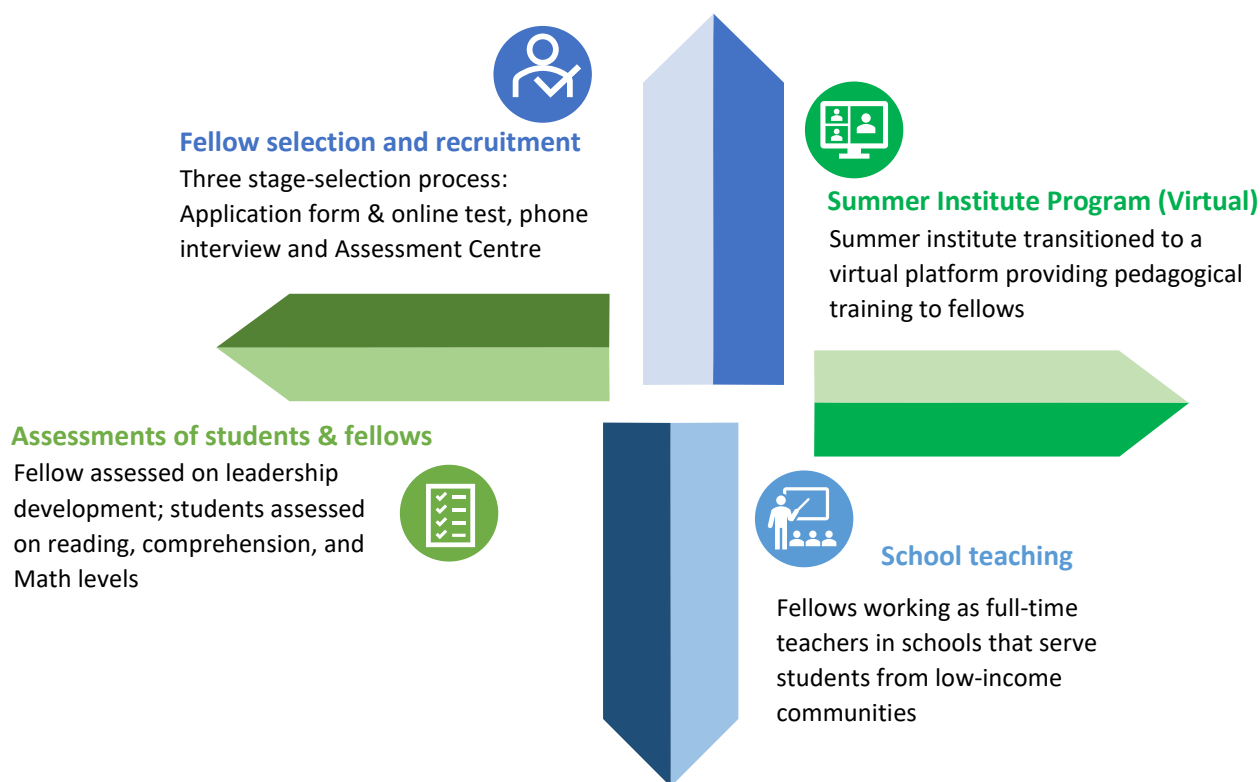*Location: Bangalore*

Deloitte Team interaction with Fellows
Location: Bangalore

Chapter 3

Impact Findings

I. Process Mapping

The Teach for India Fellowship program provides an opportunity for motivated and committed individuals from the best universities and workplaces to serve as full-time teachers in some of the most under resourced schools. The aim of the program is to bridge educational inequity faced by students from weaker socio-economic backgrounds by building a movement of creating and upskilling youth leaders.

Fellow selection and recruitment
Three stage-selection process: Application form & online test, phone interview and Assessment Centre

Summer Institute Program (Virtual)
Summer institute transitioned to a virtual platform providing pedagogical training to fellows

Assessments of students & fellows
Fellow assessed on leadership development; students assessed on reading, comprehension, and Math levels

School teaching
Fellows working as full-time teachers in schools that serve students from low-income communities

i. **Fellow selection and recruitment:** The Fellow selection process has 3 stages:
Stage I: Application form and online test – Interested candidates apply for the fellowship by submitting the application form, available on the website, and which captures their purpose for applying to the program. This is followed by a **25 minute** online English proficiency test.
Stage II: Phone interview: A **30-minute** phone call is organized to clarify information provided in the application form.
Stage III: Assessment Centre: During this stage, the candidates carry out live demonstrative activities such as sample activity, group activity and critical thinking test along with a **45-minute** interview which provides the fellow with an opportunity to demonstrate their competencies.

ii. **Summer Institute Program (Virtual):** Post selection into the fellowship program, the selected fellows are enrolled into the Summer Institute. Summer Institute is a residential training institute where the fellows learn the pedagogical skills and mindsets equipping them to teach in an innovative and creative manner. During COVID-19, Summer Institute transitioned to a virtual platform, providing technical training to fellows to adapt to digital pedagogy.

iii. **School teaching:** Post completion of training, fellows are placed in a city and assigned to a school as a full-time teacher to teach students from low-income communities. Fellows adopts innovative teaching learning materials to provide quality education to low resourced schools along with concentrating on improving student's general knowledge, increasing their participation in extracurricular activities, and enhancing their value systems.

iv. **Assessments of students & fellows:** Students and fellows are assessed over various metrics. Students are evaluated on Mid-Year and End-of-the-Year, Reading Comprehension and Math assessments along with on half yearly and yearly exams of the school. Fellows are assessed on Leadership Development Journey 2.0 model which conducts assessment at three leadership levels –
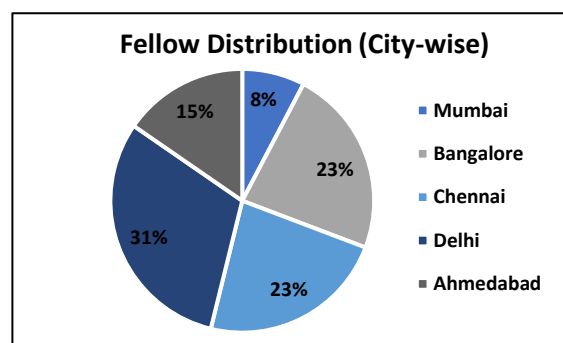
Self-Leadership   Leadership at community

Leadership in country

II. Outreach and Key Indicators of the Programme

Students Impacted (City-wise)

City	Students
Ahmedabad	210
Delhi	420
Chennai	315
Bangalore	315
Mumbai	105

Fellow Distribution (City-wise)

- Mumbai: 8%
- Bangalore: 23%
- Chennai: 23%
- Delhi: 31%
- Ahmedabad: 15%

Ahmedabad
Bangalore
Chennai
Delhi
Mumbai
5 CITIES

CITIES

Government Schools – 26
Private Schools – 7
33 SCHOOLS

SCHOOLS

Fellow gender
distribution:

77% Female

23% Male

Year 1 fellows – 28
Year 2 fellows – 10
TTF – 1
39 FELLOWS

FELLOWS

1365 STUDENTS
impacted across 5 cities

STUDENTS

III.   Impact Observed

1. Fellow Impact

a) Enhanced Pedagogy – Fellows selected for the fellowship are enrolled in the Summer Institute which provides resources, training, and support to the young leaders to learn and implement innovative teaching strategies. During 2021-22, with the COVID-19 pandemic, the five-week onsite summer institute shifted to an eight-week summer institute which was implemented on a virtual platform. **100% sample fellows** confirmed undergoing daily 8-hour online training for a period of two months. Fellows recalled being upskilled and gaining technical training to adapt to digital pedagogy.

Summer Institute Schedule:
Week 1,2- Understanding of India's educational system, policy, and education inequity
Week 3,4- Classroom culture setting, curriculum, lesson planning and execution, content creation, student assessment, etc.
Week 5-8- On-the-job training by conducting online classes for students

100% fellows interacted with recalled facing mild challenges in attending institute schedule while simultaneously conducting online classes. All fellows confirmed having been allotted a Programme manager to support and coach them on their training skills and leadership.

Leadership Development Journey 2.0 assessment rubrics were adopted to assess the growth and progress of fellows on transferable leadership skills and traits. The assessment was conducted at year end which indicated the achievement level of the fellows. The parameters evaluated included leadership skills, class conducting methodology, teaching techniques, community engagement, etc. All fellows during impact assessment confirmed being assessed on the leadership development journey rubrics by their Programme manager.

Fellows recorded receiving regular support in the form of School Team Meetings and Learning Circles- which were platforms formed for fellows in a school as a touchpoint space for peer support and learning. These support forums were undertaken bi-weekly. All fellows recorded connecting with their Programme managers once a week.

b) *Be The Change Project (BTCP)*- BTCP is an essential part of the Fellowship program of 2021-22. The primary purpose of the project is for fellows to build their entrepreneurial skills and expand their understanding of the education system. Every Fellow had access to the support needed in implementing the project. **100% fellows confirmed organizing, working, and submitting their 'Be The Change Project' during their second year of the fellowship.** Awareness of students on discriminations, financial literacy, value-based education, skill training of community members, etc. were some of the BTCPs implemented by the fellows.

c) *Enhanced employment opportunities* – **All fellows interacted confirmed having access to career fair at the end of the fellowship.** Through the career fair, fellows are supported to find a job based on their passion and educational equity. Fellows shared receiving two forms of opportunities –External Career Fair, where different organizations are invited by Teach for India for hiring TFI fellows, and Internal Career Fair, where fellows can apply for roles within Teach for India. **100% fellows confirmed receiving training and guidance from TFI to prepare for interview at both External and Internal Career Fair.**

2. Student Impact

a) *Access to quality education* – Initial classes were conducted online. Teach for India facilitated tablet distribution and in-person support wherever possible for all the students to continue their education. **100%** fellows interacted with on a sample basis confirmed conducting both synchronous and asynchronous classes for students through WhatsApp/SMS/distribution of worksheet and synchronous model via virtual teaching through WhatsApp, Zoom, Google Classroom. As reported by Teach for India, during online classes, on an average, fellows were able to deliver 18 hours per week of learning time. Post reopening of schools, instructional hours increased to 22.5 hours per week. **All parents interacted with recalled their children attending online classes facilitated by the fellows** and confirmed receiving tablets including data package recharge. **Teach for India reported 63% students regularly attended synchronous classes while 53% students regularly attended asynchronous classes.**

With schools moving from online education to physical classes in schools, written NOCs were collected from parents willing to send children to school on an alternate day basis. Post coming
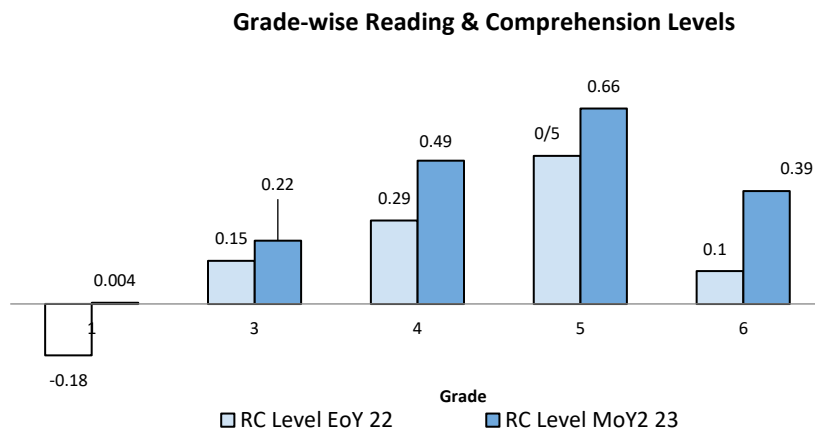
back to schools, stark learning gaps were visible among children. A bridge curriculum was designed as per grade and learning levels of children. Additionally, remedial classes were conducted, and prerecorded classes were uploaded in tablets for students who missed classes.
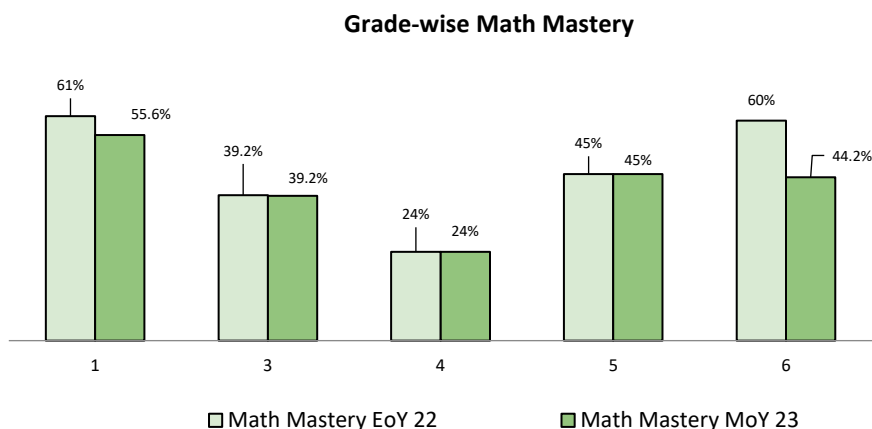
All children allowed for in-person classes were learning in small batches and leveraged virtual engagement in case of requirement i.e., rains, omicron spread, festival period, etc. Students who were not attending classes were in touch with fellows through regular phone calls to parents. Children who were still in villages were connected through online mediums until they returned to their respective cities. **100% parents interacted with during assessment recalled receiving calls from fellows asking them to send their children to attend schools or virtual classes.**

Teach for India reported 78% students accessed learning through blended experiences post reopening of schools. With students coming back to school, 78% and 67% students were regularly attending synchronous and asynchronous classes respectively. Also, 65% parents were invested in their children's learning post relaxation of COVID-19 restrictions.

b) *Volunteer Support*- TFI launched a **Volunteer Engagement Programme** to support remedial learning through Bridge curriculum. Volunteers undertook a 12-week immersive program and worked on bridging gaps in foundational literacy or mathematics and designed holistic educational interventions. **Through this programme, over 2400 volunteers impacted more than 7000 students across 450 plus classrooms in 7 cities. The major impact of the initiative observed was - higher student attendance, 4 additional hours of learning time, and higher classroom engagement.**

c) *Improved Student Learning* – Teach for India conducts mid-year and end-year assessments where students are evaluated at their reading and math level across grades 1-8. End of Year assessment of students conducted in 2021-22 were compared with the Mid of Year assessment of students conducted in 2022-23 to evaluate the student learning growth. Grade 8 results have not been shared as TFI does not assess students after reaching grade 9.

Grade-wise Reading & Comprehension Levels

Legend: □ RC Level EoY 22   ■ RC Level MoY2 23

X-axis: Grade (1, 3, 4, 5, 6)

Data labels: Grade 1: 0.004, -0.18; Grade 3: 0.15, 0.22; Grade 4: 0.29, 0.49; Grade 5: 0/5, 0.66; Grade 6: 0.1, 0.39

Grade-wise Math Mastery

	Math Mastery EoY 22	Math Mastery MoY 23
1	61%	55.6%
3	39.2%	39.2%
4	24%	24%
5	45%	45%
6	60%	44.2%

As per the data provided, significant improvement in reading and comprehension levels have been shown by students across all grades with students in grades 4, 5 and 6 showing an improvement of over 0.20 points. However, with respect to Math, there has been a drop in levels across grades 1 and 6 with no growth observed in grades 3, 4 and 5.

3. **Community Impact**

a) *Community Engagement* – Communities were reached out to through relief measures by the fellows by raising funds to provide ration and carry out vaccination drives. All fellows interacted with on a sample basis confirmed setting up community classrooms where **permissions were granted such as community halls, shops, houses, etc.** During pandemic, fellows reached out to children without adequate digital access and distributed asynchronous materials such as worksheets and workbooks.

100% fellows during interactions recalled giving regular check-in calls to parents and children to maintain contact and continue engagement, thereby encouraging student attendance and providing need-based support beyond education. Fellows during sample interaction confirmed being introduced to socioemotional ethical learning for children at the summer institute. During the pandemic, fellows were able to identify and provide aid to students with learning disabilities and organized weekend extra-curricular activities and sessions with Teach for India alumni.

Chapter 4

Strategic Differentiators and Recommendations

Teach for India fellowship programme aims to build strong leaders in education who will strive towards eliminating educational inequity. The strategic differentiators and recommendations are outlined below:

STRATEGIC DIFFERENTIATORS

	Fellows as leaders	Train and build leadership skills of fellows in order to work towards achieving educational equity
	Hybrid learning model	TFI adopted a blended learning model for virtual teaching children who had not returned to the city post opening up of schools
	Regular check-in calls to parents and children	Fellows made regular check-in calls to parents and children to maintain contact and continue engagement, thereby encouraging student attendance and providing need-based support beyond education
	Focus on non-academic impact	TFI along with student learning also attempted to have a deep understanding of student backgrounds in order to create a strong community enagement
	Partnerships	TFI establishes partnerships with other institutions such as NGO's, counselling organizations, etc. to create an ecosystem for good quality education

RECOMMENDATIONS

Learning outcomes in schools:

	Innovative learning methodologies	TFI can adopt new models of offline learning incorporating effective methodologies identified during online learning
	Parent engagement	TFI can create platforms and forums to increase community engagement and enhance parent involment in their child's learning

Fellow Development:

	Assessment tools	Development of quantitative tools to assess fellow pedagogy learning and leadership skills

Chapter 5

Stories from the Field

"In the process of achieving my classroom goals, I am becoming a more conscious teacher who can make her students self-reliant and build capacities with them.

— Fellow, Mumbai

"TFI distributed devices to students who had not attended a single class in the due to lack of sufficient funds and support. I was able to teach these students because Teach for India extended their relief operations."

— Fellow, Delhi

"Though the pandemic has left the world with uncertainty, the Fellowship has arisen from the ashes with all its innovations and experimentation.

— Fellow, Chennai

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PRADAN | Tackling the 2nd Wave of COVID-19 Pandemic in Rural India

Impact assessment of the project funded by BofA Securities India Limited FY 2021-22 CSR grant

July 2023

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Table of Contents

Executive summary

BofA Securities India Limited (BofA Securities), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

BofA Securities' CSR approach focuses on building strong economies, helping communities thrive, promoting arts and culture and environmental sustainability. Committed to its social obligations in India, BofA Securities implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Bank are guided by its CSR strategy and policy and are aligned to the parent Bank's development agenda.

Objective of the impact assessment

In compliance with the robust governance protocols that govern the decision making and management of CSR portfolio at BofA Securities, DTTILLP was tasked with conducting the Impact assessment of PRADAN: 'Tackling the 2ⁿᵈ Wave of COVID-19 Pandemic in Rural India' funded from CSR grants for the financial year 2021-22.

The data for the impact assessment was collected by using customized data collection tools through document review, and program team, and beneficiary interactions on a sample basis. The data collection was followed by a phase of analysis and documentation of observations and findings.

Summary of findings

The current report presents a detailed documentation of observations and findings of the impact assessment of Professional Assistance for Development Action (PRADAN): 'Tackling the 2ⁿᵈ Wave of COVID-19 Pandemic in Rural India'. A summary of the findings is presented in the table below, while the elaborate documentation is available in Chapter 3 & Chapter 4.

Intervention	Investment and Project Overview	Outreach
Tackling the 2ⁿᵈ Wave of COVID-19 Pandemic in Rural India Locations: Chhattisgarh, Madhya Pradesh, West Bengal, and Bihar	• Project investment of **INR 2 cr.** • The project aimed to support rural communities during the COVID-19 pandemic through awareness, ration and medical kits, community surveillance, and livelihood support.	• **46,423** direct beneficiaries of COVID support (HHs and frontline workers) • **4,558** women farmers supported
Relevance/need for project:	• COVID-19 posed an extra-ordinary challenge for India – in terms of infectious diseases control, ensuring food security and securing livelihoods. As a result of the pandemic and the associated lockdowns, 303 million workers in the informal economy on the brink of food insecurity[1].	

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[1] Roy, Boss, & Pradhan (2020), 'How India's food based safety net is responding to the COVID-19 lockdown', International Food Policy Research Institute.

	• A survey by NABARD[2] reported a 47% decline of the agricultural and allied sector's production in sample districts. The decline was attributed to unavailability of labour and machines and social distancing. • The CSR project aimed to create awareness and provide relief support to rural communities during the COVID-19 pandemic through awareness generation, supporting local hospitals, front-line workers, households, and the government in their quarantining and surveillance efforts. Further, PRADAN aimed to revive the livelihood of women farmers.
Uptake and usage[3]:	• **20,346** households fully vaccinated • **1,805** volunteers trained on creating awareness about COVID-19 appropriate behaviours • **3500** households attended health camps • Provided **2,282** medical kits, **8,074** dry ration kits, **14,229** protective gears, and **674** frontline workers with health and life insurance cover • **4,558** women farmers supported- average income between **INR 20,000-70,000/-** per family in one season
Impact created:	• Awareness building exercises in **1,437** villages around the importance of vaccination and COVID-19 appropriate behaviour • Awareness sessions helped in reducing 'vaccine hesitancy' and enabling vaccinations across **23,573+** households • Ensured food security and health support through the distribution of **2,282 medical kits and 8,074 dry ration kits** to vulnerable households • **Protective gear kits (14,229)** and **health and life insurance cover (674)** provided to frontline workers • Supported local government in creating **3 Quarantine Centres** and in surveillance of migrants ensuring safe reverse migration by leveraging community connect • **25 hospitals** provided with medical instruments like oximeter and RAT (Rapid Antigen Test) kits • **68 health camps** set up as primary health check-up stations • **Livelihood of 4,558 women farmers revived** through provision of capital, farm inputs, and marketing support • **Capacity building** of farmers leading to higher income and yield (average income between INR **20K-70K** per family in one season)
Strategic differentiators	• Customised support provided to women farmers based on need through consultation with local FPOs • In-depth training, marketing, and input linkage support to farmers • Strong community connect with SHGs and farmers • Support to local government's COVID-strategy formulation
Recommendations	• Continued tracking of impact created by support provided to farmers can help ascertain long term outcomes
SDG alignment	

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[2] Impact Assessment of COVID-19 on Indian Agriculture and Rural Economy, NABARD 2020
[3] Project achievement numbers reported by PRADAN through quarterly programmatic reports

Chapter 1

Introduction

1.1 About BofA Securities India Ltd.

BofA Securities India Limited (BofA Securities), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

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1.2 About Professional Assistance for Development Action (PRADAN)

Professional Assistance for Development Action (PRADAN) was founded in 1983, bringing well educated professionals to rural India with the aim of solving poverty and improving lives. PRADAN enables vulnerable communities by developing their skills, organizing collectives, and building livelihoods.

PRADAN works in the following areas of impact:

Women Livelihood: PRADAN works with over 1 million women by organising them into Self-Help Groups (SHGs) and also assists them in getting linked with banks through their microfinance movement.

Food Security: Through their assistance with crop selection and access to modern markets, PRADAN has helped enhance farm productivity and ensure year-round food security to numerous rural families.

Water: PRADAN has worked with rural families to assure irrigation and improve soil-moisture availability. They also support families in adopting water conservation models, which have proved to increase household incomes by 75-100%

Managing Natural Resources: Helping build resilience to climate change, PRADAN supports small-holding farmers with natural resource management techniques like using weather prediction tolls, eco-friendly technologies, etc.
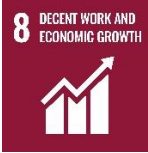
Income: PRADAN enables the poor to access the resources available to them and build their assets and capabilities to support themselves. An example is the support provided to the National Smallholder Poultry Development Trust that supports women poultry producers.

Grassroots Governance: By empowering and training isolated and excluded women to access their rights and entitlements, PRADAN has enabled 41 of India's poorest districts to hold their village councils accountable and ensure relevant public investment and delivery of public services.

1.3 About project 'Tackling the 2nd Wave of COVID-19 Pandemic in Rural India'

Project title	Tackling the 2nd Wave of COVID-19 Pandemic in Rural India
Project overview	Supporting rural communities during the COVID pandemic through livelihood support, COVID awareness, household and hospital support, and assistance to the government
Project period	**May 2021- March 2022**
Grant amount	**INR 2,00,00,000** *1.5 Crore: Tackling the 2nd Wave of COVID-19 Pandemic in Rural India* *0.5 Crore: Women Livelihood Support*
Project location	West Bengal, Bihar, Chhattisgarh, Madhya Pradesh
SDG alignment	

1.4 Context and Report Structure

BofA Securities India Ltd., as part of their governance requirement around CSR, commissions third party impact assessments of the projects on an annual basis. It was within this context that Deloitte was tasked with the conducting assessment of the project 'Tackling the 2nd Wave of COVID-19 Pandemic in Rural India' funded from CSR grants for the financial year 2021-22.

The high-level objective of the impact assessment awarded to Deloitte was as follows:

- To study project proposals and other relevant documents and to identify the target groups and the impact parameters pertaining to the project
- To design methodology, tools, and parameters of impact after a thorough study of the project proposals and other relevant documents
- To study the direct/indirect impact of the CSR initiatives on the lives of the target communities and beneficiaries, pertaining to the project
- Analysis of the strategic strengths of the CSR initiatives, models of implementation and performance of the projects. This would also include interaction with the implementation agencies and other stakeholders
- Suggesting potential ways forward to fine tune and improve the CSR initiatives carried out in the future

Deloitte used a mixed research design to conduct the assessment, with research questions framed along the Development Assistance Committee (OECD, 1991) principles. The data collection tools sought to collect information from project documents, stakeholders and beneficiaries around key indicators adapted from the UNDP's Results Based Management framework. The assessment involved an analysis of qualitative and quantitative data using primary and secondary data sources. The detailed methodology for the assessment, as well as activities and deliverables are listed in the Approach and Methodology section (Chapter 2).

The detailed findings and observations of the impact assessment, covering mainly programmatic aspects, is presented in Chapter 3 of this report.
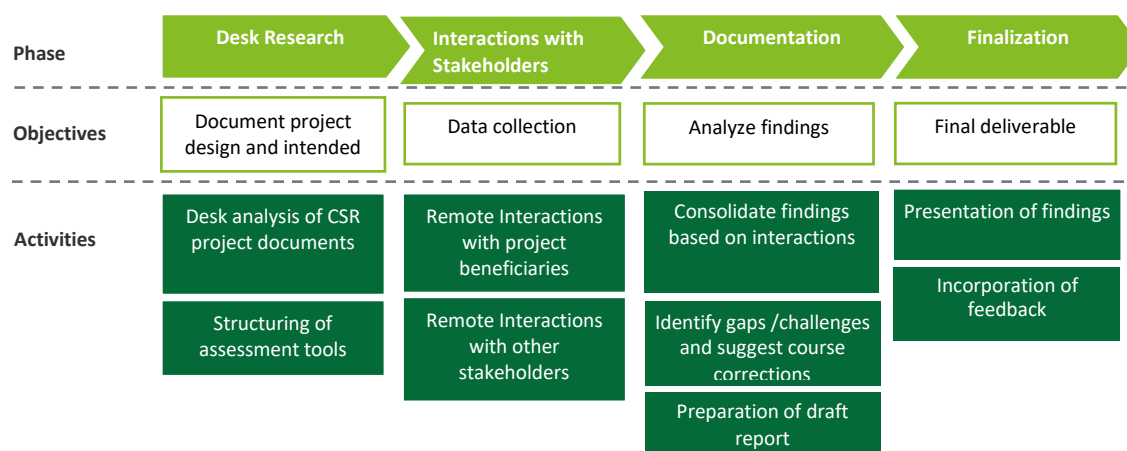
Chapter 2

Approach and methodology

Deloitte's tailor-made approach for evaluating the impact of BofA Securities funded CSR projects and identifying potential areas of future intervention was based on substantial experience in conducting evaluations of similar nature and scope of work (SOW). A mixed-method assessment design was deployed for the assessment – this primarily focused on primary data collection through field visits or through online interactions and was supplemented/ triangulated with the help of relevant secondary data and knowledge as available.

Data for the assessment was collected to answer the following research questions:

- Are the CSR initiatives either relevant to the community's needs/aspirations or aligned with the developmental priorities of the region?
- What were the intended or planned outcomes of the initiatives? Are the program's results in line with the anticipated outcomes?
- Did the evolving pandemic cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- How have the CSR initiatives impacted beneficiaries and other relevant stakeholders? Explore changes in the physical, economic, and socio-cultural environments.
- How do the beneficiaries and other stakeholders perceive the CSR initiatives undertaken?
- Are the activities ensuring long term solutions to the developmental issues of the region? What elements have been built into the project design that will ensure sustainability of results.
- Has there been a disruption in impact due to remote program execution? Are there any potential strategies that could be deployed to combat this disruption?
- Have the projects followed financial management principles to ensure transparency of expenditures and related outputs/outcomes as agreed upon?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

Programmatic review

Phase	Desk Research	Interactions with Stakeholders	Documentation	Finalization
Objectives	Document project design and intended	Data collection	Analyze findings	Final deliverable
Activities	Desk analysis of CSR project documents	Remote Interactions with project beneficiaries	Consolidate findings based on interactions	Presentation of findings
	Structuring of assessment tools	Remote Interactions with other stakeholders	Identify gaps /challenges and suggest course corrections	Incorporation of feedback
			Preparation of draft report	

KPIs along UNDP's Results Based Framework for monitoring were developed as per the project approved by BofA Securities and used as the basis for the programmatic review. Both primary and secondary project related data was reviewed to gain a holistic understanding of the implementation model and outcomes.

INPUTS	PROCESSES	OUTPUTS	OUTCOMES
• Grant utilized • Project staff deployed • Capacity building and training to staff and volunteers • Partnership with government stakeholders and FPO's	• Awareness generation • Mobilization and identification of the beneficiaries • Interaction with the local stakeholders • Procurement and preparation of various support kits • Setting up of Quarantine Centers with local government • Monitoring of reverse migration	• No. of households reached • No. of households and frontline workers supported with kits • No. of hospitals and health centers supported • No. of women farmers supported • No. of quarantine centers supported	• Improved community awareness • Food and health security to the vulnerable • Strengthened capacity of health centers • Women farmers empowered • Improved block-level institutional quarantine and surveillance

Common Results Framework for PRADAN: Tackling the 2nd Wave of COVID-19 Pandemic in Rural India

Desk review

Thorough background research was undertaken for a situational analysis of the region. Desk analysis of project documents (milestones achieved vs. set targets) was also undertaken. The documents reviewed included:

- Project proposal document
- Project budget
- Project monitoring report
- Finance documents:
  - Utilization statement
  - Ledger account
  - Expense approvals
  - Invoices
  - Payment proofs
- Acknowledgement letters
- Pictures of kit handovers

Stakeholder mapping

Primary and secondary stakeholders for the project were identified and mapped during the assessment.

A list of stakeholders is given below:

Primary stakeholders

- Beneficiaries of COVID support
- Women farmers

Secondary stakeholders

- Project implementing staff

Sampling details

A snapshot of the sample covered is given as below:

Project location	Sample covered	Type of sampling	Timeline
West Bengal, Bihar, Chhattisgarh, Madhya Pradesh	• 4 State SPOCs and Project coordinator from Program team • 22 women farmer beneficiaries from Nawada, Kishanganj, Araria, and Katihar districts of Bihar • 3,211 documents verified	• Purposive • Purposive • Random	• Remote interaction with implementation partner in February 2023 • Remote interaction with beneficiaries in February 2023 • Document verification in February 2022

Stakeholder type	Sample covered	Type of sampling
Implementing staff	5	Purposive
Beneficiaries	22 3,211	Purposive (FGD) Random (Document Verification)

Study Tools

A range of participatory tools were customized to meet the objectives of the assessment. The table below presents a snapshot of the tools used during various stakeholder interactions during the assessment.

Stakeholder	Key points covered	Study tools employed
Direct beneficiaries	Nature of COVID support provided Nature of livelihood support provided Feedback on the project Perceived impact (improved COVID awareness, food, and health security, etc.)	FGD, Case study, Document Verification
Project management/field team	Program implementation Program monitoring Program outputs and outcomes	KII, FGD

Chapter 3

Impact findings

The intervention by PRADAN had five distinct parts:

Community Awareness	Household Support	Frontline Worker Support

Health Camps, Quarantine Centers, and Surveillance	Women Farmer Livelihood Support

Below is the overall implementation model adopted by PRADAN for supporting communities across West Bengal, Chhattisgarh, Bihar, and Madhya Pradesh during the COVID-19 pandemic.

1. Community Awareness

PRADAN leveraged its existing Community Resource Personnel (CRPs) and conducted trainings for them through video sessions and telephonic sessions. They were equipped to spread awareness on the importance of vaccination and busting the myths around it, and on how to practice COVID appropriate behaviour. They were given targets of how many messages were to be disseminated every 3-4 days and mapped out the areas to be covered. **23,573** households were supported with 1st dose of vaccination and **20,346** households were vaccinated with both doses.

The various methods of spreading awareness included:

1. Playing pre-recorded messages via loudspeakers connected to vehicles
2. LED screen messages paraded on vans
3. Pamphlets distributed
4. Posters put up where MGNERGA workers set up
5. Wall paintings
6. Setting up vaccination selfie stands

The topics covered through these channels included:

- Application of masks
- Maintaining physical distance
- Hand wash/Hand sanitization
- How to operate at public places
- Symptoms of contracting COVID-19
- Who are most vulnerable?
- Protocol and support systems for returnee migrants

- How to boost your immunity?
- Toll free numbers and support centres contact information
- Importance of vaccination
- General appeals of keeping calm and solidarity

2. Household Support

Many households could not procure essential items from shops due to restrictions and a shortage of supply, during the pandemic-imposed lockdowns. While the government ration kits reached most people, some households faced issues in availing the PDS (Public Distribution System) provision. CRPs in collaboration with local SHGs created lists of such households and cross verified it with the PDS list with the help of the Panchayat administration. The most vulnerable were prioritised (widowed, senior citizens, etc.) and a household shortlist was created for provision of dry ration.

The **dry ration kits** consisted of essentials (which were customised for each district) like cereals, oil, salt, etc. The materials were procured locally after ensuring price competitiveness and distributed to the selected households.

District-wise ration kit content and price:

State	District	List of items in ration kits	Price of ration kit
Bihar	Begusarai	Rice (5Kg), Bengal gram pulse (500 gm), Mustard oil (0.5 Ltr), Turmeric powder (100 gm), Salt (1 Kg), Soyabean chunks (250 gm), Body soap (1 Pc.)	INR 400/kit
Bihar	Araria	Rice (10Kg), Mustard Oil (0.5 Ltr), Turmeric powder (100 gm), Soybean chunks (200 gm), Body soap (1 Pc.)	INR 390.63/kit
Bihar	Kishanganj	Puffed rice (5 Kg), Bengal Gram (3Kg) (Ready to eat packets)	INR 380.7/kit
Madhya Pradesh	Singrauli (1)	Rice (5Kg), Red lentil pulse (1Kg), Detergent powder (1Kg), Salt (1Kg), Vegetable spices (100gm), Ground nut (500 Gm), Biscuit (1 Pkt), Jaggery (1Kg), Body soap (1Pc)	INR 392/Kit
Madhya Pradesh	Singrauli (2)	Pigeon pea pulse (2Kg), Black gram (2Kg), Soya chunks (200 gm), White Chickpea (2Kg)	INR 615.8/kit
Madhya Pradesh	Shahdol	Rice (10Kg), Pulse (1.5 Kg), Potato (5kg), Salt (1Kg), Mustard oil (0.5 Ltr), Turmeric powder (100gm), coriander powder (100 gm), chilli powder (100gm)	INR 700/kit
Madhya Pradesh	Dindori	Rice (5Kg), Wheat flour (1Kg), Pulse (500gm), Detergent powder (100 gm), Salt (1Kg), Mustard oil (500 ml), Soyaben chunks (500 gm), Sugar (500 gm), Turmeric powder (100gm), coriander powder (100 gm), chilli powder (100gm)	INR 400/kit
Madhya Pradesh	Mandla (1)	Wheat flour (5Kg), Rice (2kg), Mix pulse (1Kg), Salt (1Kg), Sugar (500gm), Biscuit (1 packet), Turmeric powder (100gm), coriander powder (100 gm), chilli powder (100gm)	INR 401.5/kit
Madhya Pradesh	Mandla (2)	Pigeon pea pulse (1Kg), Salt (1Kg), Sugar (1Kg), Mustard oil (1Ltr), Tea (140 gm), Turmeric powder (100gm), coriander powder (100 gm), chilli powder (100gm)	INR 387/kit
Chhattisgarh	Kanker	Potato (2Kg), Onion (2Kg), pigeon pea pulse (1kg), Black gram split (500gm), Mustard oil (1Ltr), Turmeric powder (2 packet), coriander powder (2packet), chilli powder (2 packet), spices (2 packet), Soyabean chunk (250 gm), Detergent bar (2 pc), Body soap (2 pc)	INR 478/kit

PRADAN also provided medical kits with oximeters, thermometers, masks, etc. to COVID affected households and assisted them in getting COVID tests done.

3. Frontline Worker Support

PRADAN provided support to frontline workers shortlisted basis their age, health status, family details, income level, etc. These included ASHA workers, Schoolteachers, Anganwadi workers, and others including PRADAN's CRPs. They were provided with **health insurance, life insurance, protective gear (like PPE kits) and medical kits** that included masks, sanitisers, gloves, etc. **25 Health Centres were supported** through this initiative. Additionally, they were also given online training sessions on how to stay safe during the pandemic.

4. Quarantine Centre and Surveillance

PRADAN set up **68 health camps** as a preliminary health check-up point, and escalated cases to hospitals if needed. At every health camp, there was a PRADAN volunteer, a nurse, and ASHA workers.

As an integral part of the local government's COVID strategy team, PRADAN also **supported the government in setting up and running 3 quarantine centres**. These were used for a 14-day-quarantine for people that were migrating into the village. Information was received on incoming migrants through the State COVID in-charge and was validated through information available with SHGs within the PRADAN network. The migrants went through a basic COVID symptom check and were quarantined separately based on the severity of symptoms.

PRADAN provided beds and other materials such as buckets, brooms, sanitizers, etc. PRADAN also organized existing SHG's to provide meals to the quarantine centers. An oxygen bed was also provided.

5. Women Farmer Livelihood Support

PRADAN conducted a survey after the second wave of the pandemic among the covered villages and found that while the overall health situation had improved, most families had exhausted their savings and were in a poor economic condition. PRADAN found that most loans taken during the time were consumption loans for subsistence and that families lacked capital to invest into farming.

With the help of FPOs (Farmer Producer Organisations), PRADAN assessed the needs of farmers and identified the most vulnerable. **4,558** women farmers were supplied with inputs and equipment (seeds, fertilisers, water drums etc.), training, and marketing support.

Under training, they were taught effective cultivation techniques, modern technology, and usage of organic fertilisers. Some were also trained on how to create and run a nursery structure.

"Previously, we would grow 300 kg of makhana on 1 bigha (1 bigha= 0.62 acres). After PRADAN's training, we are able to grow 550kg per bigha."   - Farmers of Katihar, Bihar

Training by PRADAN to women farmers in Bihar

Given below is the process followed:

Selection of beneficiaries
- Selection of beneficiaries was carried out with the help of Farmer-Producer Organizations (FPOs) and their ground level arm called Producer groups (PGs) that are present in all project locations

- The model for selection was based on the villages most affected by COVID-19, reverse migration, and health challenges
- Further, the most economically weak or affected families were chosen as beneficiaries

Selection of commodities for provision
- Selection of commodities for provision was carried out in consultation with FPOs and PGs.
- As the support was provided in January 2022, it was targeted towards summer crops like pulses, oilseeds, and fruits like watermelon.
- Some groups were helped with arrangements for water pumps, organic fertilizers etc.

Procurement of equipment
- A strict procurement policy was followed by floating out a Request for Proposal (RFP) and inviting quotations from at least 3 vendors.
- A comparative analysis sheet was created, and the purchase committee took a joint decision to choose the vendor. Past experiences of delays or sub-par delivery were accounted for to blacklist those vendors.
- In case the above process is not followed, a signed note was created with an explanation for the deviation.

Distribution and acknowledgement
- The equipment was distributed, and recipients were required to sign a document of acceptance/acknowledgement for confirmation.
- FPOs also assisted in the process of Aadhar card linkages, technical crop consulting, or credit access options to support the venture.

PRADAN supporting women farmers in Araria, Bihar
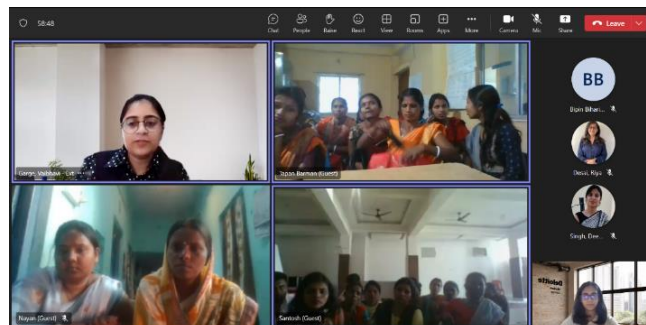
Deloitte interactions with farmers

Impact created and coverage
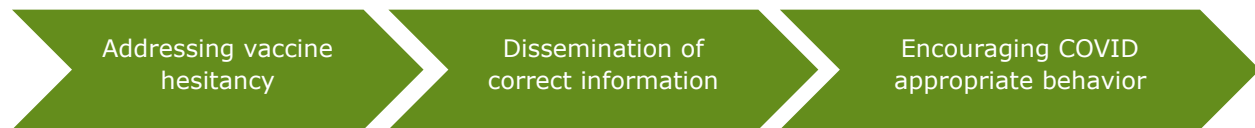
Reached **1,567 villages** across **4 states**

4,558 Women farmers supported

46,423 direct beneficiaries (HHs and frontline workers)

Deloitte team has interacted with the program team and women farmer beneficiaries across all four states covered under the intervention. **2,802** COVID-19 support acknowledgment letters and **409** documents of farmer support were validated. Given below is an analysis of the impact:
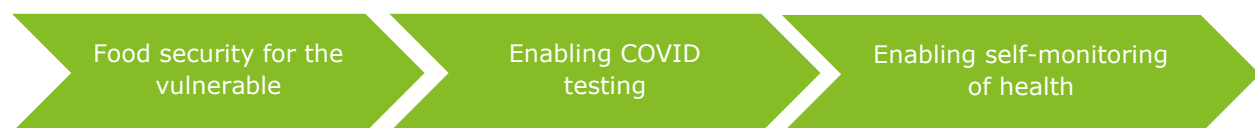
Community Awareness

| Addressing vaccine hesitancy | Dissemination of correct information | Encouraging COVID appropriate behavior |

The pandemic was a first experience for all, and it came with various myths around the virus and the vaccine. PRADAN ensured that correct information was disseminated on COVID symptoms, methods to prevent contracting the virus, and what to do in case you do. Many refused to take the vaccine due to myths around it but after PRADAN's intervention, beneficiaries were at ease and convinced of the safety and importance of the vaccine according to the program team.

- **1,805** volunteers trained
- **1,437** villages reached
- **1,76,434** households covered
- **15,761** SHGs covered
- **23,573** households with 1st dose of vaccination
- **20,346** households vaccinated with both dose

Household Support

| Food security for the vulnerable | Enabling COVID testing | Enabling self-monitoring of health |

The intervention enabled vulnerable households that were left out of government PDS support to attain food security through ration kits. They were also supported in getting COVID tests done and empowered to track their own health and symptoms through the medical kits provided.

- **223** COVID patients identified and supported with kits and guidance to hospitals if required
- **3,612** households supported through COVID tests
- **802** pulse oximeters provided to villages
- **1,495** RAT kits distributed
- **2,282** medical kits provided to households
- **8,074** dry ration kits provided to households

Frontline Worker Support

| Protection for frontline workers | COVID preventative measures | Supporting healthcare systems |

PRADAN ensured support to front-line workers through medical kits and insurance policies. It protected many such workers from the effects of the virus and helped essential services continue.

- **14,229** protective gears provided
- **2,387** medical kits provided
- **321** workers covered through health insurance
- **353** workers covered through life insurance

Health Camps, Quarantine Centres, and Surveillance

| Enabling safe primary health checks | Supporting local government | Prevention of spread of COVID |

The health camps set up by PRADAN ensured that people could access safe primary health check-ups. PRADAN also played an integral role in supporting the government with their COVID tackling strategies and helped the local administration set up quarantine centres and run it smoothly. By leveraging their community connect with local SHGs, PRADAN helped effectively track migration and prevent the spread of COVID.

- **68** health camps organized
- **3** Quarantine Centers supported
- **1** oxygen bed installed

Women Farmer Livelihood Support (4,558 women farmers)

Revival of Livelihood Activities

The provision of seeds and fertilisers helped women farmers revive their farming activities after it closed down during the pandemic. The kits were customised for each location according to the farmer needs and thus its impact was targeted and efficient. The whole process was done through consultations with local FPOs. Marketing support provided enabled farmers to ensure sale of produce and create security.

Capacity Building and Training and Increase in Yield and Income

Farmers were able to enhance their knowledge and skill through the monthly trainings provided on cultivation techniques and technology. Our interactions with the farmers revealed that post trainings with PRADAN, they were able to increase their crop yeild.

> *"Previously we grew 2 quintals of potatoes per katta. After using the new techniques we learned from PRADAN, we are able to cultivate 3 quintals of potatoes per katta"*
>
> - *Farmers of Araria district, Bihar*

This increase in yeild along with FPO support in attaining higher rates for their crops has led the farmers to an increased income. For example, in Kishanganj and Araria districts, the farmers were supported with cultivation of Maize, Groundnut and vegetables. The varieties introduced were Pioneer 3555 in Maize, DH86 and R20 in Groundnut for higher yields. As reported by PRADAN, families were able to earn between Rs.20,000-70,000 in that season.

Chapter 4

Stories from the field

We used to grow the makhana crop in the traditional way by growing it on the surface of lakes and then transferring it to land for further cultivation. Through PRADAN's intervention, we were introduced to a hybrid variety of makhana which was developed in PUSA University.

This shift quickly increased our production numbers! Previously, we would grow 300 kg of makhana on 1 bigha (1 bigha= 0.62 acres) and now it has become 550kg per bigha.

We also got better prices for our harvest through the FPO which would buy 100kg of makhana for Rs.7,000, while the rate in the local market was only Rs.5,000.

Now, there are approximately 300 of us in Katihar that are connected to FPOs and fully into makhana cultivation.

- The women farmers of Katihar district, Bihar
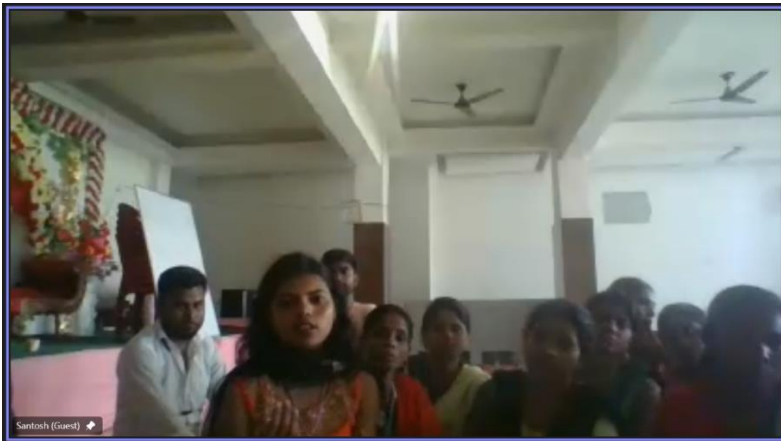
The pandemic was unprecedented but with our existing community connect we were able to scale our outreach and assist the government in their COVID-19 strategy. Our strong connect with FPOs and SHG members helped us identify the most vulnerable households, migrating families, those left out of PDS schemes, those who contracted COVID- it helped us accurately target our support and customize our approach according to local needs.

- Project Coordinator, PRADAN

Strategic differentiators and recommendations

Strategic differentiators:

The intervention by PRADAN stands out because of its prompt and innovative approach to supporting rural communities during the COVID-19 pandemic. The strategic differentiators have been outlined below:

- Customised support provided to women farmers based on need through consultation with local FPOs
- Provision of in-depth training, marketing support, and input linkage support to farmers
- Strong community connect with SHGs, and farmers enabling effective COVID response
- PRADAN's intervention extended to support to the local government's COVID-strategy formulation

Recommendations:

- Continued tracking of impact created by support provided to farmers can help ascertain long term outcomes

Deloitte.

American India Foundation | COVID-19 Vaccination of Vulnerable Communities

Impact assessment of the project funded by BofA Securites India Limited FY 2021-2022 CSR grant

July 2023

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Table of Contents

Executive summary

BofA Securites India Limited. (BofA Securities), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

BofA Securites' CSR approach focuses on building strong economies, helping communities thrive, promoting arts and culture and environmental sustainability. Committed to its social obligations in India, BofA Securites implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Bank are guided by its CSR strategy and policy and are aligned to the parent Bank's development agenda.

Objective of the impact assessment:

In compliance with the robust governance protocols that govern the decision making and management of CSR portfolio at BofA Securites, DTTILLP was tasked with conducting the impact assessment of American India Foundation's COVID-19 Vaccination of Vulnerable Communities project funded from CSR grants for the financial year 2021-22.

The data for the impact assessment was collected by using customized data collection tools through document review, and program team & beneficiary interactions on a sample basis. The data collection was followed by a phase of analysis and documentation of observations and findings.

Summary of findings:

The current report presents a detailed documentation of observations and findings of the impact assessment of America India Foundation's (AIF) COVID-19 Vaccination of Vulnerable Communities Project. A summary of the findings is presented in the table below, while the elaborate documentation is available in Chapter 3 & Chapter 4.

Project	Investment and project overview	Outreach
COVID-19 vaccination of vulnerable communities Locations: **Pan-India**	• Project investment of **INR 3.65 Cr.** • The project targeted to address vaccine hesitancy and increase vaccination coverage across India	• **11 states:** Uttarakhand, Haryana, Jharkhand, Nagaland, Madhya Pradesh, Uttar Pradesh, Karnataka, Telangana, Tamil Nadu, Maharashtra, and Delhi (UT) • **2,00,000 vaccination doses** facilitated
Relevance/need for project	• With a preventative public health approach, there was a need to demystify COVID-19 vaccines and reduce hesitancy in rural population, especially marginalized groups such as persons with disabilities and tribal groups • Despite a resolution to make vaccines accessible to all residents over the age of 18 and the country having vaccines available by January 2021, many people did not have access to them until July or August of that year[1]. Additionally, while walk-in vaccination at Government run centres had been initiated, they usually catered to a limited number of beneficiaries in a day. Despite longer wait times, the access wasn't guaranteed, which caused exclusion of daily wage earners from the vaccine. Most private vaccination centres (with larger capacity) still required	

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[1] https://pib.gov.in/PressReleasePage.aspx?PRID=1749129

	digital literacy and access to internet to reserve a vaccine slot. This might have led to exclusion of several groups of people, otherwise at higher risk due to job profile or socio-economic condition, from accessing vaccinations. • The project aimed to address vaccine hesitance and improve vaccination coverage in the country
Uptake and usage[2]	• Over **2,00,000 vaccination doses** facilitated • **11 states in India covered –** Uttarakhand, Haryana, Jharkhand, Nagaland, Karnataka, Telangana, Tamil Nadu, Maharashtra, Madhya Pradesh, Uttar Pradesh, and Delhi (UT) • **25,000 tribal individuals and 201,504 PWDs registered on Co-WIN portal** • **50,000 children, 15,000 PWDs and 1,35,000 Tribal individuals** received vaccination • **14,467 awareness campaigns** conducted, where roughly, **5,23,001** PWDs and tribal individuals participated • AIF also **arranged vehicles to facilitate transportation to vaccine centres for** 84,156 individuals
Impact created	• **Improved COVID-19 awareness across communities-** AIF conceptualized the 'Mission Corona Vijay - har baazu mein taaqat' communication campaign, which aimed to catalyse vaccine acceptance, availability, and delivery through a behaviour change campaign • **Facilitating access to vaccination:** AIF's effort enabled 2 lakh people to get registered on Co-WIN and access timely inoculation to improve immunity and reduce the odds of adverse health outcomes • **Ensured inclusivity:** AIF targeted marginalized and at-risk communities such as tribals and persons with disabilities to ensure inclusivity in vaccine coverage. Due to these efforts **15,000 PWDs and 1,35,000 tribal individuals** received vaccination. • **Improved vaccine coverage:** Through a comprehensive and multi-pronged strategy AIF encouraged **2,00,000** vaccination doses and aided the government to widen their vaccine coverage in the country, and thus helped to prevent the spread of COVID-19 in India in the future. • **Technology development:** The CSC application developed for the project allowed multiple NGOs to easily capture and update beneficiary data and maintain transparency in the vaccination process.
Strategic differentiators	• **Strong partnerships** with state governments, NGOs, corporates, and area-experts allowed AIF to achieve pan-India reach for vaccination coverage. • AIF along with **Common Service Centre (CSC) developed an app** that allowed NGO partners to track beneficiary data even in areas of poor network connectivity. This data could directly be uploaded to the **Co-WIN portal** and helped capture vaccine coverage.
Recommendations	• Ensure proper documentation and allocation of outputs for sub-implementing partners and donors
SDG alignment	

Chapter 1

Introduction

1.1 About BofA Securites India Ltd.

BofA Securites India Limited. (BofA Securities), a subsidiary of Bank of America Corporation, is a licensed broker dealer entity in India. As one of India's leading investment banking and broking firms, BofA Securities provides capital raising solutions, M&A advisory, securities research, and sales and trading capabilities.

BofA Securities' CSR approach focuses on building strong economies, helping communities thrive, promoting arts and culture and environmental sustainability. Committed to its social obligations in India, BofA Securities implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Bank are guided by its CSR strategy and policy and are aligned to the parent Bank's development agenda.

1.2 About American India Foundation (AIF)

The American India Foundation Trust is committed to catalyzing social and economic change in India and building a lasting bridge between the United States and India through high-impact interventions in education, livelihoods, public health, and leadership development. Working closely with local communities, AIF partners with NGOs to develop and test innovative solutions and with governments to create and scale sustainable impact. Founded in 2003 at the initiative of President Bill Clinton following a suggestion from the then Indian Prime Minister Vajpayee, AIF has impacted the lives of 6.7 million of India's poor.

Since the first outbreak, the American India Foundation has mounted one of the largest relief responses in its history, to help close to 4 million people fight the health, economic, and social impact of COVID-19. AIFs' efforts focus on critical areas of saving lives, fighting systemic shortfalls, bourgeoning poverty, and inequality for the poor and vulnerable, supporting job creation, and rebuilding in better ways. From April 2021 through March 2022, AIF raised over $44 Million through 19,217 donors and leveraged more than $9.5 million worth of Government assets and resources, to reach 560 districts across 31 States and Union Territories of India with COVID-19 relief efforts.

AIF works through high impact interventions across three sectors.

EDUCATION: To ensure the most marginalized groups have access to high-quality educational opportunities and gain critical life skills alongside 21st century knowledge.

LIVELIHOOD: To work with public and private sector to create inclusive and sustainable opportunities with long term goal of equalizing opportunities in formal and informal sector.

PUBLIC HEALTH: To improve maternal and child health through an integrated approach involving capacity building, improved service delivery especially in remote areas etc.

1.3 About COVID-19 Vaccination Project

Project title	COVID-19 Vaccination of Vulnerable Communities
Project overview	To tackle COVID-19 vaccine hesitancy and increase vaccination coverage across India with a goal to achieve 2,00,000 vaccination doses with a focus on marginalized communities
Project period	June 2021- March 2022
Client grant	INR 3,65,00,000
Project location	11 States across India- Uttarakhand, Haryana, Jharkhand, Nagaland, Karnataka, Telangana, Tamil Nadu, Maharashtra, Madhya Pradesh, Uttar Pradesh and Delhi (UT)
SDG alignment:	

1.4 Context and report structure

BofA Securites, as part of their governance requirement around CSR, commissions third party impact assessments of the projects on an annual basis. It was within this context that was tasked with the conducting assessment of the Project COVID-19 Vaccination of Vulnerable Communities funded from CSR grants for the financial year 2021-22.

The high-level objective of the impact assessment awarded to Deloitte was as follows:

- To study project proposals and other relevant documents and to identify the target groups and the impact parameters pertaining to the project
- To design methodology, tools, and parameters of impact after a thorough study of the project proposals and other relevant documents
- To study the direct/indirect impact of the CSR initiatives on the lives of the target communities and beneficiaries, pertaining to the project
- Analysis of the strategic strengths of the CSR initiatives, models of implementation and performance of the projects. This would also include interaction with the implementation agencies and other stakeholders
- Suggesting potential ways forward to fine tune and improve the CSR initiatives carried out in the future

Deloitte used a mixed research design to conduct the assessment, with research questions framed along the Development Assistance Committee (OECD, 1991) principles. The data collection tools sought to collect information from project documents, stakeholders and beneficiaries around key indicators adapted from the UNDP's Results Based Management framework. The assessment involved an analysis of qualitative and quantitative data using primary and secondary data sources. The detailed methodology for the assessment, as well as activities and deliverables are listed in the Approach and Methodology section (Chapter 2).

The detailed findings and observations of the impact assessment, covering mainly programmatic aspects, is presented in Chapter 3 of this report.
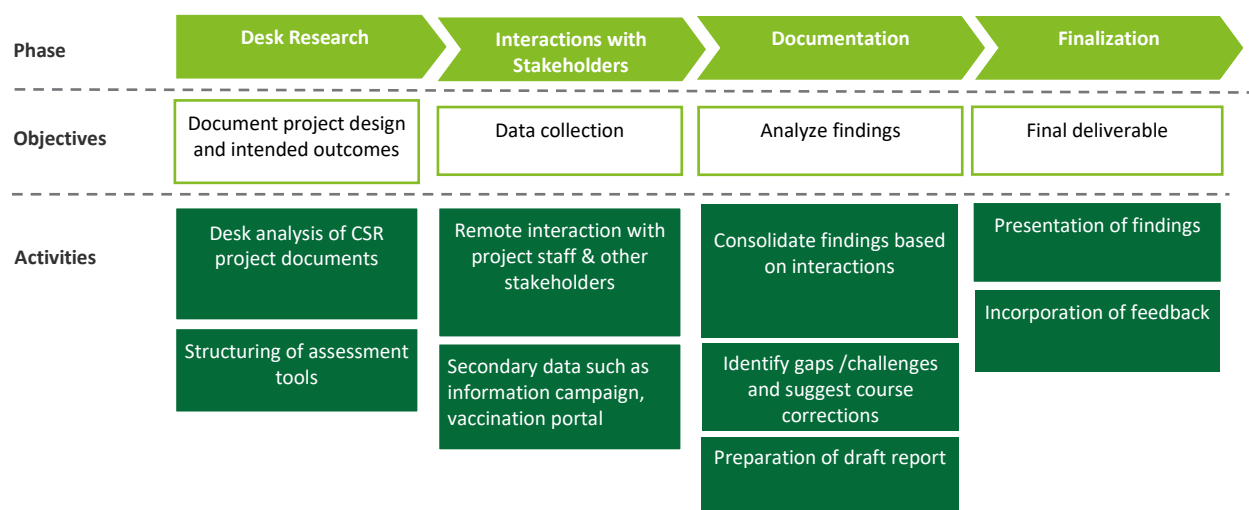
Chapter 2

Approach and Methodology

Deloitte's tailor-made approach for evaluating the impact of BofA Securites funded CSR projects and identifying potential areas of future intervention was based on substantial experience in conducting evaluations of similar nature and scope of work (SOW). A mixed-method assessment design was deployed for the assessment – this primarily focused on primary data collection through field visits or through online (video) interactions and was supplemented/ triangulated with the help of relevant secondary data and knowledge as available.
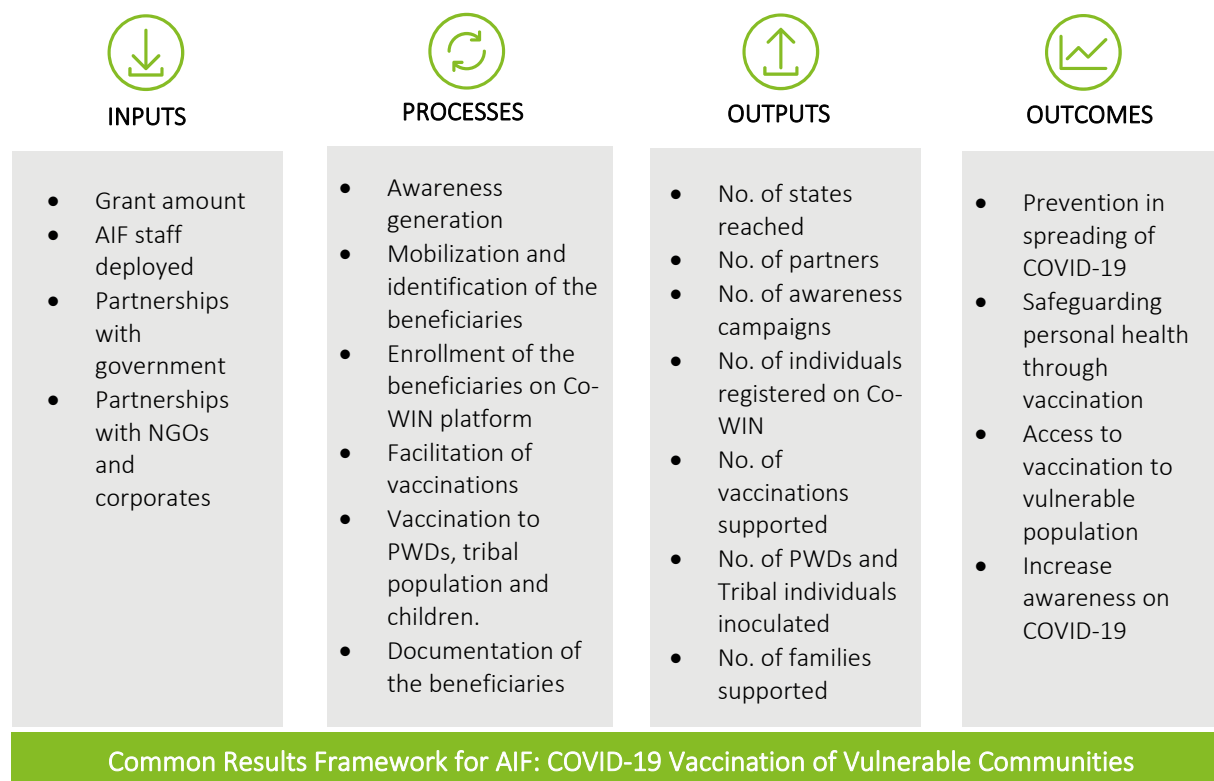
Data for the assessment was collected to answer the following research questions:

- Are the CSR initiatives either relevant to the community's needs/aspirations or aligned with the developmental priorities of the region?
- What were the intended or planned outcomes of the initiatives? Are the program's results in line with the anticipated outcomes?
- Did the evolving pandemic cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- How have the CSR initiatives impacted beneficiaries and other relevant stakeholders? Explore changes in the physical, economic, and socio-cultural environments.
- How do the beneficiaries and other stakeholders perceive the CSR initiatives undertaken?
- Are the activities ensuring long term solutions to the developmental issues of the region? What elements have been built into the project design that will ensure sustainability of results.
- Has there been a disruption in impact due to remote program execution? Are there any potential strategies that could be deployed to combat this disruption?
- Have the projects followed financial management principles to ensure transparency of expenditures and related outputs/outcomes as agreed upon?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

2.1 Programmatic review

Phase	Desk Research	Interactions with Stakeholders	Documentation	Finalization
Objectives	Document project design and intended outcomes	Data collection	Analyze findings	Final deliverable
Activities	Desk analysis of CSR project documents	Remote interaction with project staff & other stakeholders	Consolidate findings based on interactions	Presentation of findings
	Structuring of assessment tools	Secondary data such as information campaign, vaccination portal	Identify gaps /challenges and suggest course corrections	Incorporation of feedback
			Preparation of draft report	

KPIs along UNDP's Results Based Framework for monitoring were developed as per the project approved by BofA Securites and used as the basis for the programmatic review. Both primary and secondary project-related data were reviewed to gain a holistic understanding of the implementation model and outcomes.

INPUTS	PROCESSES	OUTPUTS	OUTCOMES
• Grant amount • AIF staff deployed • Partnerships with government • Partnerships with NGOs and corporates	• Awareness generation • Mobilization and identification of the beneficiaries • Enrollment of the beneficiaries on Co-WIN platform • Facilitation of vaccinations • Vaccination to PWDs, tribal population and children. • Documentation of the beneficiaries	• No. of states reached • No. of partners • No. of awareness campaigns • No. of individuals registered on Co-WIN • No. of vaccinations supported • No. of PWDs and Tribal individuals inoculated • No. of families supported	• Prevention in spreading of COVID-19 • Safeguarding personal health through vaccination • Access to vaccination to vulnerable population • Increase awareness on COVID-19

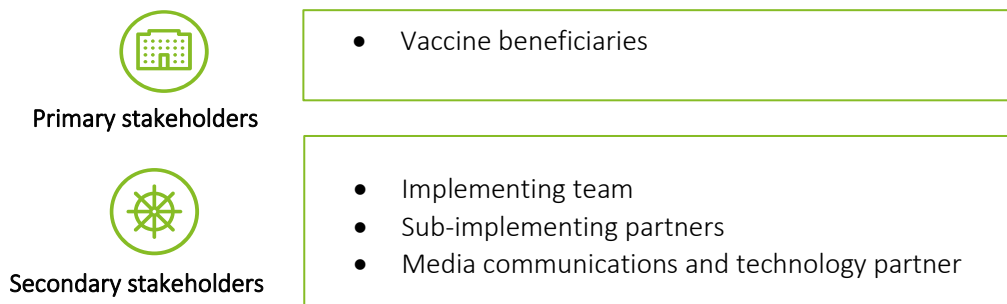**Common Results Framework for AIF: COVID-19 Vaccination of Vulnerable Communities**

2.2 Desk review

Thorough background research and desk analysis of project documents (milestones achieved vs. set targets) was undertaken. The documents reviewed included:

- Project M&E mechanism and tracker
- Project budget
- AIF vaccination project report
- Ledger accounts for financial review
- Project programmatic report
- Quarterly progress report
- Procurement policy

2.3 Stakeholder mapping

Primary and secondary stakeholders for the project were identified and mapped during the assessment. A list of stakeholders mapped are given as below:

Primary stakeholders

- Vaccine beneficiaries

Secondary stakeholders

- Implementing team
- Sub-implementing partners
- Media communications and technology partner

2.4 Sampling Details

A snapshot of the sample covered is given as below:

Project location	Sample Coverage	Sample covered	Type of sampling
• Pan-India	• Implementation team • E&Y team	• 3 Project team members • 2 E&Y Project co-ordinators	• Purposive

2.5 Study Tools

A range of participatory tools were customised to meet the objectives of the assessment. The table below presents a snapshot of the tools used during various stakeholder interactions during the assessment.

Stakeholder	Key points covered	Study tools employed
Implementation team	No. of beneficiaries supported Type of vaccines administered Feedback on the project Aid through this intervention – Nudge for vaccination Perceived impact (health, support, safety, awareness) No. of partnerships Program implementation Program monitoring	KII, FGD
AIF's monitoring partner (E&Y)	Program implementation Program monitoring Program outputs and outcomes	FGD

Impact Findings

3.1 Process mapping

AIF ran 'The First Million' campaign - to provide priority vaccination for a million most vulnerable and marginalized Indians. Under the BoFA Securities project, the aim was to enhance vaccination through end-to-end support for 2 lakh vaccination doses for marginalized and vulnerable communities in India.

The project implementation had four main pillars, defined in the following sections.

Communication campaign	Partner with NGO's and community-based organizations	End to end facilitation	Advocacy with the state Govt.

3.1.1 Communication campaign

Communication campaign developed with Wunderman Thompson

Vaccine hesitancy was a major constraint for the government of India as it embarked on its plans to make the COVID-19 vaccine available to all eligible people. Despite the eager wait for the vaccines by a section of the population, there were still many people in both urban and rural India who were either fearful, unaware, or unsure about taking the vaccine.[3] AIF in partnership with Wunderman Thompson launched a broad-based communication campaign. Mass media including TV, print, radio, and social media were utilized to build awareness amongst the target communities. These campaigns addressed vaccination hesitancy and encouraged inoculation.

3.1.2. Partnership with sub-implementing partners and community-based organizations

To reach the marginalized and isolated communities, AIF chose sub-implementing partners that had direct access to the program's vulnerable groups. Such a direct access allowed for overcoming trust-issues relating to vaccination, a key challenge that the program was looking to tackle. Secondly, AIF also sought out sub-implementing partners that were targeting vulnerable groups in hard-to-reach terrains, where connectivity and health infrastructure was low. This consideration was especially apt for persons with disabilities (PwDs) and tribal communities. AIF partnered with **6 NGOs** of which **2** were aligned to the BofASI vaccination project. AIF worked with Anaxee Digital Runners and Association for Social Reform and Action (ASRA) to extend outreach to **11 states**. NGO partners targeted beneficiaries through a door-to-door campaigns and

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[3] https://pubmed.ncbi.nlm.nih.gov/35632495/
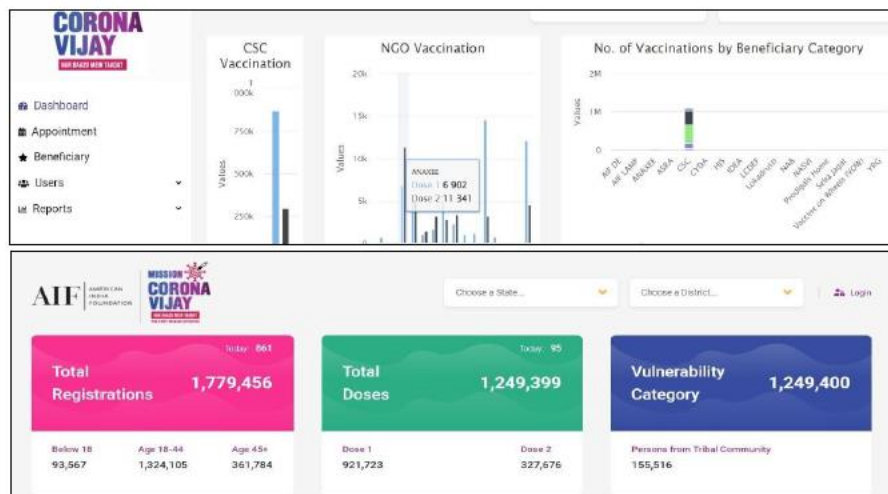
followed up with individuals to encourage vaccination. NGO Partners' teams also assisted individuals to register on Co-WIN platform.

Along with acting as an implementation partner, **Common Service Center (CSC)** was also the technology partner of the program. They were responsible for **designing the AIF-CSC mobile application**, which all NGO partners used to register beneficiaries. Such a platform allowed for extensive data storage and management. Additionally, CSC also facilitated the development of a public dashboard, which communicated various statistics related to registration and vaccination. These included statistics across states, months, vulnerable categories, and implementation partners.

Ernst & Young (EY) LLP, India was enlisted by AIF for undertaking the concurrent monitoring of the program. As the partner for concurrent monitoring, EY relayed updates and challenges to AIF on a weekly basis and coordinated with the partners to ensure smooth functioning of the program. Monitoring covered three main domains: program monitoring, technology monitoring and data monitoring.

3.1.3. End to end facilitation

End-to-end facilitation involved registration on **CSC application** which was connected to the **Co-WIN portal**. Thus, allowing the field team to register individuals on the national portal and monitor their vaccination status. AIF created the SOPs to guide NGO partners in mobilization, facilitation, and data collection. The vaccinations were procured by the government and hospitals. The NGO partners facilitated **transportation** for **84,156** individuals to government vaccination centres across 11 states. This enabled dependent individuals and those who could not afford to travel or lived in remote areas to access vaccination. Target group for vaccination was adjusted to include children and improve coverage.

3.1.4. Advocacy with the state government

AIF also **partnered with 5 state governments** i.e., Haryana, Madhya Pradesh Maharashtra, Nagaland, and Uttarakhand. These partnerships were crucial to ensure inclusion and discrimination in favor the targeted beneficiaries in their planning and policies.

3.2 Project coverage and impact

The COVID-19 vaccination project was a nation-wide effort to control the spread of COVID-19. This was undertaken through program planning and implementation, careful policy formulation around prioritisation, regulations, and monitoring. Significant effort was put into vaccine hesitancy and Behaviour

Change Communication (BCC) campaigns. AIF part took in this large-scale project by providing end-to-end vaccination support for 2,00,000 doses to tribals, children and PWDs.

Overall project coverage snapshot

Reached **28 districts** across **11 states**

Partnered with 5 state governments, 2 NGOS, 1 Technology Partner and 1 Communications partner

15,000 PWDs, 50,000 children and **1,35,000 Tribal** individuals received vaccination

Impact observations

Improved COVID-19 awareness across communities	AIF conceptualized the 'Mission Corona Vijay – har baazu mein taaqat' **communication campaign**, which aimed to catalyze vaccine acceptance, availability, and delivery through a behavior change campaign. **14,467** awareness campaigns were conducted with a participation of **5,23,001** tribal and PwD attendees.
Facilitating access to vaccination	AIF's effort enabled **2 lakh** people to get registered on Co-WIN and access timely inoculation to improve immunity and reduce the odds of adverse health outcomes. This included registering **25,000 tribals and 2,01,504 PwDs.**
Ensured inclusivity	AIF targeted marginalized and at-risk communities such as tribals and Persons with Disabilities (PwDs) to ensure inclusivity in vaccine coverage. End-to-end services also helped dependents and financially challenged individuals to access vaccination. Due to these efforts **15,000 PWDs**, **50,000 children** and **1,50,000 Tribal individuals** received vaccination.
Improved vaccine coverage	Through a comprehensive and multi-pronged strategy, AIF encouraged **2,00,000 vaccination doses** and aided the government to widen their vaccine coverage in the country, and thus helped prevent the spread of COVID-19 in **11 states**.
Use of technology for service provision and monitoring	AIF along with Common Service Centre (CSC) developed an app that allowed NGO partners to track beneficiary data even in areas of poor network connectivity. This data could directly be uploaded to the Co-WIN portal and helped capture vaccine coverage. It also eased the process of receiving vaccinations for people without phones or internet connectivity.

Location: Delhi
Source: AIF
Nilay is 22 years old and came with his mother, Soma, to the vaccination center run by NAB for his first dose. They reside in Kalkaji, Delhi.

Soma was on the lookout for vaccination options for her son. "I volunteer with many NGOs that work with especially abled persons and I knew that there must be some organisation out there that is taking into consideration the vaccination needs of specially abled persons. Through some digging, I found out about NAB's drive and I immediately reached out to them. From the very beginning, they were supportive and explained everything very well from the information on free transport to providing guidance at every step at the center. And it was a pleasant surprise when I learnt that I could also get vaccinated along with Nilay!" said Soma.

Before coming to the center, she had already registered herself and her son on Co-WIN. She said it took her and Nilay hardly 10 minutes to get vaccinated post arrival at the center. Though they faced some trouble with organizing an Uber for their ride back home, members of NAB were constantly with them to book the cab. She elaborated, "I am very grateful for this initiative that is cognizant of the difficulties that specially abled persons are facing for vaccinations and is providing the necessary assistance. Both NAB and AIF are doing a great job!"

Chapter 4

Strategic Differentiators and recommendations

The project addressing vaccine hesitancy and increasing vaccine coverage implemented by AIF provided support to the government authorities to ramp up the uptake of vaccination through end-to-end facilitation. It stood out due to the following differentiators:

Strong partnerships with state governments, NGOs, corporates, and area-experts allowed AIF to achieve pan-India reach for vaccination coverage.

An application was developed by CSC for the sub-implementing partners to collect beneficiary data which would integrate to Co-WIN portal. This enabled multiple partners to easily capture and update beneficiary data, even in areas with limited network, and maintain transparency in the vaccination process.

Recommendations:

- **Proper documentation and tagging**:
  AIF should ensure proper documentation with accurate and consistent information regarding the implementation partners and geographies covered under the program

Deloitte.