

**Mahindra and Mahindra Financial Services
Limited**

**COVID-19 Response - Distribution of Ration
Project**

Impact Assessment Report

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Report by

Social Lens Consulting

Introduction

Mahindra and Mahindra Financial Services Limited (Mahindra Finance) designed a COVID-19 response program to address some of the issues faced by the driver community during the pandemic by supporting them with their nutrition and hygiene needs, as part of their Corporate Social Responsibility (CSR) initiatives. The organisation worked with a non-profit implementation partner, Habitat for Humanity India, to distribute family ration kits with essential items to the most vulnerable families among the small commercial vehicle drivers, auto and taxi drivers, and school bus drivers across various states in the country. The project locations included Bihar, Gujarat, Haryana, Uttar Pradesh, Maharashtra, and Delhi-NCR. The project was implemented from December 2020 to March 2021 and had an outreach of 5,000 beneficiaries.

The items in the kit were carefully designed keeping in mind the needs of the targeted beneficiaries during the pandemic. They included food provisions such as rice, wheat flour, pulses, salt, and sugar as well as other essentials including bath soaps and detergent. In addition, reusable cloth masks were also included to ensure the safety of the people when they ventured outside for work. The kits were designed to last for 45-60 days for a typical family size of four. A competitive tendering process was undertaken by the implementation partner to choose the vendor for the kits.

To ensure the focus of the program remains on the most vulnerable among the driver community, the implementation partner carried out extensive verifications of driving licences and other income and employment proofs to select beneficiaries according to the designed eligibility criteria. Distribution camps were organised for a period of 7 days in centrally located areas in each of the targeted cities. Special care was also taken to support the women members of the community who were either drivers themselves or spouses/relatives of eligible drivers coming to collect the kits on their behalf.

Rationale

The onset of the COVID-19 pandemic in December 2019 left the majority of the world to combat its direct and indirect repercussions on health, livelihood, and the overall quality of life. India, like many other countries, imposed nationwide lockdowns to curb the spread of the infectious coronavirus disease. While successful in achieving their intended objective, the lockdowns had multiple unfavourable consequences. A country-wide shutdown meant a loss of livelihood for a majority of the

daily wage earners, who had to exhaust their savings and take loans to fulfil their basic food and hygiene needs. The driver community in India also grappled with such challenges but many remained unsupported to a large extent by the government schemes launched to address the above mentioned problems.

To address the specific needs of commercial drivers, particularly in the states of Uttar Pradesh, Bihar, Maharashtra, Delhi, NCR, and Gujarat, Mahindra Finance devised a COVID-19 response intervention aimed at distributing ration kits to them. The overall objective of the project was to ensure survival and resilience during the pandemic through proper nutrition for the most vulnerable families in the selected target areas by providing them with food materials and other essential items. The project focused on those families from the driver community that depended solely on the income from driving.

Impact Assessment Scope and Methodology

Mahindra Finance mandated Social Lens Consulting to conduct an impact assessment of the COVID-19 response project. This assessment aimed to analyse the impact of the program on the lives of the beneficiaries as a result of the support received from ration kits. The study was conducted with the following objectives:

- To determine the contextual background of the project and the extent to which the objectives of the relief program were consistent with the beneficiaries' needs, accounting for the socio-economic challenges faced by the target beneficiaries
- To examine the role of project structure, nature of delivery, etc. in the achievement of the programme goals, outputs and outcomes
- To understand the impact delivered through direct beneficiaries (drivers) as well as other stakeholders (drivers' families, program managers, field team members, etc.)

A random sample of 407 study participants was selected for this assessment from a population of 5,000 beneficiaries through the multi-stage cluster sampling approach¹. The study participants were

¹ In the multi-stage cluster sampling approach, the population is divided into groups or 'clusters' and individual units are then randomly selected from within the cluster to be used under the sample.

selected from a sample of the states in which the program was executed. The beneficiaries were surveyed through on-field and telephonic interviews. A majority of the beneficiaries were approached through phone calls for the interviews to accommodate their unstructured work timings and the mobile nature of work. On-field data collection was conducted in Pune (Maharashtra) and telephonic interviews were conducted with a sample of beneficiaries from 3 states - Uttar Pradesh, Bihar, and Delhi NCR.

A descriptive analysis was conducted across primary and secondary data and correlation analysis between identified variables was carried out as appropriate. An inductive approach was used to analyse qualitative data by looking for relationships between the variables across individuals' characteristics.

Key Findings

Demographic profile of respondents

The sample surveyed for the study included male drivers from the age of 18-80 from 4 states (Uttar Pradesh, Bihar, Maharashtra and Delhi NCR), out of which 78 % were under the age of 40. Around 98% of the drivers had 4 or more members in their household. A majority of drivers earned in the income bracket of ₹10,000 - ₹20,000 a month. Of the interviewed beneficiaries, around 74% stated they were the sole earning members in their households.

Effect of COVID-19 Lockdown

The study showed that a large majority of the study respondents faced a loss of livelihood and struggled to meet their nutrition needs during the pandemic. Nearly 75% of the drivers reported a loss in income/loss in business on account of the lockdown. Among those who lost their jobs, around 55% were unable to find work for a period of 1 to 3 months and 26% reported they were unemployed for more than 3 months.

The loss of income meant that for households with sole income earners, food security was the immediate challenge. A majority of the respondents confirmed having to resort to savings and informal loans from family, friends, and neighbours to meet their essential needs. The uncertainty of the pandemic forced people to prioritise spending only on essentials with around 93% of the drivers reporting to have spent majorly on food items during the lockdown.

Impact of the Family Essential Kit

The ration kits distributed as part of the program were reported to be pivotal in ensuring their families' sustenance. The items included in the kit were also identified as ones that were most needed by the respondents during the pandemic. When asked to list the items they could recollect receiving in the kit, the majority of the respondents recalled items such as rice, wheat, edible oil, soap, and detergent. The distributed kits were designed to support a family of 4 for a period of 45-60 days (6-8 weeks). Around 78% of the drivers noted that the kit received was only able to help them for 1-3 weeks. This could be attributed to household sizes being larger than 4 for a majority (81%) of respondents. Around 94% of the respondents were overall satisfied with the type and quality of the contents of the kit.

Conclusions & Recommendations

The special and dedicated focus that Mahindra Finance placed on the driver community through this project during the pandemic-induced uncertainty not only provided economic relief from immediate essential expenses facing the drivers, but also reduced their mental stress which contributed towards building their resilience to cope with the pandemic. The appreciation towards the project shown by the respondents a year after the intervention, goes to show the impact it had on their lives.

It is evident that for any disaster of a similar scale and magnitude, there is a need for prompt and contextualised relief efforts to limit the extent of human, economic, or environmental loss. This warrants a need for bringing process efficiency in the design and implementation of any disaster relief intervention. Design of standard operating procedures to be adopted at each step of a possible relief intervention - from identification of beneficiaries to determination of type and extent of intervention components to finalisation of mobilisation plans - can lead to enhanced preparedness for disaster relief efforts. Moreover, identification of local, national, public, and private level organisations and institutions with whom collaborations could be leveraged to concentrate relief efforts to expand outreach, improve efficiency, and limit duplication of similar efforts in future.

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