

# Impact assessment of disaster relief and humanitarian support for COVID-19

J.P. Morgan Chase Bank  
(JPMCB)

March 2024



1

# Background and introduction



# Need of the intervention

- COVID-19 exacerbated the pre-existing food insecurity in developing countries. The pandemic severely impacted people who worked in the informal sector specifically street vendors, daily wage earners, and migrant workers.
- According to a survey conducted by Azim Premji University in collaboration with Civil Society Organizations, “forty percent of the households reported eating less than they were before the pandemic, even as late as October 2021.” \*
- Additionally, it also revealed that COVID-19 related unemployment was long-term in Bengaluru. One and a half years into the pandemic, 10% men and 15% women did not have jobs.



***JPMCB partnered with Anudip Foundation for Social Welfare to address food accessibility concerns in Bengaluru. Under this initiative, COVID-19 care kits were provided to underprivileged families***

\* Note: The Impact of COVID-19 on Bengaluru's Urban Poor, <https://azimpremjiuniversity.edu.in/bengaluru-covid-impact-survey/the-impact-of-covid-19-on-bengalurus-urban-poor>

# About the intervention

- Established in 2007, Anudip Foundation focuses on using technology and skill development to generate economic opportunities for marginalized communities.
- Disaster Relief and Humanitarian Support for COVID-19 (Bengaluru)** was an important initiative by J P Morgan Chase Bank and Anudip Foundation. It aimed to provide support during the second wave of the global pandemic.
- The project identified **low-income families with children and elderly** across Bengaluru. The focus was to support families where the primary earning member was impacted by the pandemic either physically or financially.
- The kits consisted of both consumables and medical items. **Food items included** mustard oil, sugar, rice, tea, pulses, wheat flour, spices, salt, among others. **Medical items included** face masks, oxymeter, thermometer, steam inhaler, sanitizers, and other essentials.

***JPMCB engaged Grant Thornton Bharat to conduct an impact assessment of the support provided in Bengaluru.***

\* Pictures received from Anudip Foundation



*Kits delivered during COVID-19\**

# Kit distribution process

01

## Survey

- The team identified localities which were hit the most by the pandemic
- This was accomplished by conducting a survey to ascertain the impact of COVID-19 in low-income households

02

## Mapping

- Based on the data gathered from the survey, COVID-19 care kits were curated
- The kits consisted of dry ration and essential medical amenities to safeguard beneficiaries from the virus

03

## Administration

- A task force was appointed consisting of employees from Anudip Foundation and selected vendors to carry out the procurement/ distribution of the kits
- The team also validated details of each beneficiary through documents such as Aadhar cards and Below Poverty Line (BPL) cards

04

## Deployment

- Teams were assigned to provide help to all selected households for aid while adhering to social distancing guidelines
- Awareness sessions were conducted during the distribution

# 2

## About the study



# Study methodology

**Three stage methodology** was followed for the study, including:

- ❖ **Documentation review and tool preparation:** All available secondary documents were reviewed such as agreements, reports, photographs etc. Additionally, detailed discussions were held with the implementation partner. This helped build the required beneficiary wise tools for interactions.
- ❖ **Field visits in program locations:** Interactions were conducted with relevant stakeholders of the program to ensure a 360-degree view of the process.
- ❖ **Documentation:** Key findings of the study presented in a detailed report for the client.

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**The key focus areas of the study:**



Understand the need /  
relevance of the  
support



Improvement in the  
accessibility to quality  
resources



Understand the impact  
created through the  
support

# Work undertaken

- **Qualitative interactions** were conducted with the stakeholders of the program. As part of the study, GT team visited **two of the program locations**.
- **Focused group discussions (FGDs)** were conducted with the beneficiaries and **in-depth interviews (IDIs)** with members of the program team.

Stakeholder	Details	Areas of enquiry
Beneficiaries	15 community members	<ul style="list-style-type: none"><li>• Challenges faced during the pandemic</li><li>• Feedback on the ration kits provided</li></ul>
Program team	03 team members	<ul style="list-style-type: none"><li>• Details about the program and process followed</li><li>• Key challenges faced</li></ul>







3

## Key findings

## Relevance

## Accessibility

## Impact

*The extent to which the program objectives and design respond to beneficiaries' needs and address the key challenges*

### **Objectives of the program**

Supported by the donor JP Morgan Chase Bank, Anudip Foundation focused on reaching out to families in need, such as those facing financial issues, loss of jobs etc. The program provided free COVID-19 first aid kits and dry ration.

### **Key action/ activities of the intervention**

A survey was conducted to establish the need and identify localities that were worst hit by the pandemic. Anudip Foundation reached out to disadvantaged communities and leveraged its team / resources to identify communities that would benefit from this initiative.

### **Effective delivery of the program objectives**

Anudip Foundation appointed a team to ensure administrative and logistical processes were in check. Quotations from vendors were acquired and the most feasible with optimum quality was selected to provide the kits. Utmost precautions were taken while carrying out the distribution.



## ***Interaction with beneficiaries***

Relevance

Accessibility

Impact

*The extent to which the support helped improve accessibility to key resources for communities in need*

### **Crisis faced during the lockdown**

Beneficiaries stated that they were devoid of any source of sustenance, and job loss was a typical occurrence. The ration provisions available before the program, were insufficient for the families and limited in distribution. Nutrition intake was also significantly impacted, particularly for children and elderly.

### **The program extended much needed relief through:**

**Improved reach and availability:** The program was able to reach out to households in need and provide basic consumables of wheat, rice and salt along with sanitation items required. Door-to-door distribution was also conducted for beneficiaries with an ailing member in the household whilst following all the lockdown guidelines and social distancing norms.

**Adequate orientation on health and hygiene:** The team conducted awareness sessions during the distribution camps wherein community members were guided on the usage of medical amenities provided in the kit. The sessions also aimed at enhancing knowledge on general health and hygiene to promote well being of the communities.



## VENKATALAKSHMAMMA



## PAVITHRA M



*Kits distribution process\**

\* Pictures received from Anudip Foundation

## Relevance

## Accessibility

## Impact

*The extent to which the support was able to reach and impact the everyday life of the key beneficiaries to ensure a quality life*

### Impacted the day-to-day lives

- Interaction with beneficiaries highlighted that items provided in the ration kits lasted for about **three weeks to a month** in a family of four to eight members.
- Additionally, beneficiaries revealed that they continue to use the medical tools such as oxymeter and steam inhalers. Interactions revealed that beneficiaries understand the importance of frequent handwashing, wearing masks and **maintaining basic hygiene in their daily lives**.
- The support provided ensured **immediate relief**. The efficient distribution process ensured quick and easy access for the beneficiaries.

Anudip Foundation's Task Force served over **3000 low-income families** in and around Bengaluru. The program was able to reach out to **approximately 12,000 people** in all the affected families.

# Beneficiary feedback



*We have four members in our household with only one earning member- my husband, who is an auto driver. Our income plunged during the COVID-19 lockdown, and we faced severe shortage of food and essential medicines. The government ration shop only provided rice and operated for limited hours during the day. Our ordeal was addressed by the support provided. This meant a lot during the trying times of the pandemic. The groceries that we received in the kit were of superior quality and lasted for about a month. We are grateful to this initiative.*

- Bharti, Beneficiary, Weaver's Colony



# Caveats

- This report has been prepared exclusively for J.P. Morgan Chase Bank (JPMCB) as part of the Impact assessment for its disaster relief and humanitarian support for COVID-19 in Bengaluru. It has been solely prepared based on the scope of work agreed with JPMCB and GT owes no duty of care to any other party.
- The information collected for this study is through field visits, interactions with the project team, facilitated by JPMCB and implementing partner. We have relied on the information shared by these sources. The scope of work here does not constitute an audit or due-diligence of the information shared, hence information received from the various sources was believed to be accurate.
- This report should not be considered as an expression of opinion on any form of assurance on the financial statements of or on its financials or other information.
- Field visits were conducted in cognizance with JPMCB with prior acceptance on approach, methodology, coverage plan, tools and indicators.
- Owing to communication gap and the inherent human instinct to report everything as above-expectations and glitch-free, it was challenging to make interviewees understand the purpose of the survey and ensure that correct data was accordingly gathered.
- Grant Thornton Bharat LLP holds no responsibility on accuracy or sanctity, or authenticity of information provided by company or implementing partner or stakeholders covered or any other party involved, and results / references drawn basis the same.



