

## IMPACT ASSESSMENT REPORT

# SPONSOR DIALYSIS SESSIONS FOR INDIGENT PATIENTS

Implementing Partner:

Sri Shanmukhananda Fine Arts and Sangeetha Sabha's  
Medical Center in Mumbai, Maharashtra

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## 01. ABBREVIATIONS

<b>NGO</b>	Non-Governmental Organisation
<b>CSR</b>	Corporate Social Responsibility
<b>SDG</b>	Sustainable Development Goals

## 02. EXECUTIVE SUMMARY

### Background of the Program

The Dialysis Treatment for Indigent Patients Program, supported by HDB Financial Services, has significantly improved patient well-being and accessibility to essential dialysis treatment. The program served a diverse demographic and offered uninterrupted dialysis with a well-structured 14-hour daily operational setup in two shifts. Patient satisfaction was high, which emphasized the positive impact on health outcomes and family satisfaction. Key success factors included quality services, guaranteed dialysis appointments and mitigation of financial barriers. Despite income loss challenges, the program's overall impact was commendable as it fostered hope, improved health outcomes and enhanced healthcare accessibility.

### Project Activities



Managed 100% capacity across both wards with 22 dialysis machines in each ward.



Ensured minimal patient waiting lists due to HDB Financial Services' support.



Ran three batches of dialysis, each lasting 2-3 hours.



Provided dialysis treatment from Rs. 50/- to a maximum of Rs. 1500/-.



Conducted regular health check-ups by nephrologists undergoing dialysis  
Provided pathology tests at regular intervals to monitor patient health status.



Offered dialysis appointments immediately within a week or within 15 days.



Facilitated discussions with patients to mitigate the impact of dialysis schedules on work hours or daily wages.



### Implementation Year

FY 2020-2022



### Assessment Year

FY 2023 - 2024



### Beneficiaries

22,000



### Locations

Sion, Mumbai, Maharashtra



### Budget

3,00,00,000/-



### Implementing Partner

Shanmukhananda Fine Arts &  
Sangeetha Sabha



### SDC Goals



# Key Output



Enhanced access to nephrologist check-ups for 90% of the beneficiaries.



Enhanced access to pathology check-ups for 83.2% of the beneficiaries.



Improved smooth operations at the center and ensured patient satisfaction by 99.6%.



Strengthened support during the procedure for 99.6% of the patients.



Reduction in waiting time from a week to 15 days for 92% of the patients.

# Key Impact



Reduced financial stress led to improved patient experiences during treatment.



Boosted patient confidence in ongoing treatment, lowering anxiety levels.



Contributed to improving healthcare equity and reducing financial barriers.



Encouragement and motivation for staff to provide dedicated services to patients.

## 02. OECD FRAMEWORK



### Relevance

The Dialysis Treatment for Indigent Patients Program, supported by HDB Financial Services, provided essential healthcare support to economically challenged individuals through affordable or free dialysis services and consistent medical monitoring. This program aligned with global health equity goals by reducing chronic health conditions' economic burden and improving health outcomes and socio-economic conditions for vulnerable populations in need of continuous dialysis treatment.



### Coherence

The program aligns with the following Sustainable Development Goals (SDGs):

SDG 3 - Good Health and Well-being

SDG 8 - Decent Work and Economic Growth

SDG 10 - Reduced Inequality

SDG 17 - Partnerships for the Goals



### Effectiveness

The program significantly improved the lives of economically disadvantaged individuals by providing access to essential dialysis services. The program's success is attributed to its seamless operation, multiple shifts, and uninterrupted services. By addressing financial barriers and enhancing healthcare accessibility, it has significantly improved the lives of indigent patients reliant on continuous dialysis treatment.



### Efficiency

The program operated with impressive efficiency. It optimized resources by running at full capacity with 22 machines in each ward and reduced patient wait times. The program's structured shifts ensured smooth operations, provided various medical services like consultations and pathology tests conveniently in one place.





### Impact

This initiative has significantly improved the lives of economically disadvantaged patients by ensuring access to crucial dialysis treatment. The program's holistic approach has not only addressed medical needs but also alleviated financial burdens, and contributed profoundly to enhancing the overall well-being and quality of life for the patients it serves.



### Sustainability

The program has established a stable financial structure, and ensured continued support for operational expenses and patient assistance. Additionally, the program's emphasis on patient satisfaction, health monitoring and addressing economic challenges ensured its relevance and continual engagement with the community.



## CHAPTER 3

### INTRODUCTION



*1st Floor Dialysis Ward*

#### Project Background

The Dialysis Treatment for Indigent Patients Program emerged from the critical need to provide essential healthcare services, specifically dialysis, to economically disadvantaged individuals in Mumbai. Recognizing the acute shortage of affordable dialysis facilities and the financial burden it posed on patients with chronic kidney diseases, the initiative was conceived to address these challenges. The program was supported by HDB Financial Services, which extended crucial financial assistance in 2021, allowing the center to manage operational costs effectively. Since its inception, the program has significantly expanded dialysis access, operating at full capacity with 22 machines in each of its wards. It ensured timely and cost-effective treatment, prioritized patient welfare and offered a range of medical services and support. The program's success hinges on its ability to sustain operations, alleviate financial barriers and continuously serve the community's healthcare needs.

#### About HDBFS

HDB Financial Services is dedicated to supporting projects that promote community development, especially for underprivileged communities, and reduce adverse environmental effects. The CSR objective of the company is to encourage social and economic growth by integrating actions that benefit economically, physically, and socially disadvantaged populations. The CSR intervention of the company aims to include community development, social responsibility, and environmental responsibility in our operations across all business units, promoting inclusive growth, development, and empowerment.

#### About NGO Partner

Sri. Shanmukhananda Fine Arts & Sangeetha Sabha started the dialysis department in 2003 and from then have been providing the procedures to poor and needy patients mostly free of charge or in some cases at a very highly subsidized rate depending on the financial status of the patients.



## CHAPTER 4

# RESEARCH METHODOLOGY



Research can be stated as a logical and systematic search for new and useful information on a particular subject matter. Social science research refers to the systematic activity of gaining new understanding by following scientific principles and methods to minimize bias and subjectivity. It is contrary to writing something based on assumptions or speculations. Though information on certain facts can also be gained through common sense and based on general observation and hearsay, those facts will not be considered valid until they have been obtained in a methodical manner, which can stand the test of time. The defining characteristics of scientific research are objectivity, ethical neutrality, reliability, testability and transparency. The identification of the research problem provides the starting point of research, which is then defined and redefined through a proper review of the literature on the problem or deliberations with research experts and knowledgeable others in the subject matter of interest.

Each research problem has a multitude of perspectives and dimensions, and research cannot cover all of those in a single study. Thus, we need to delimit the research problem into a 'measurable problem and formulate objectives, make decisions on the research design, sample design, type of research instruments for collecting the data, and how these data can be edited, coded, classified, tabulated, and interpreted so that findings and conclusions can be reached'. Every research needs to have a proper methodology to foresee the problems that could arise in the process and steer through it in a proper direction without losing focus.

## Use of Mixed Methodology for Maximum Insights

The research problem pertained to assessing the impact of the BASF initiative on local communities. The project's success lies in recognizing the pressing need for integrated solutions that holistically enhance the well-being of the community members, particularly girls and women who are disproportionately affected by inadequate access to education, proper sanitation facilities and hygiene resources.

## Application of Quantitative Techniques

A quantitative study is needed when the focus is on presenting the study problem in terms of numbers, frequencies, percentages, etc. In quantitative research, standardized instruments such as questionnaires and interview schedules are employed to collect data. Though the information that is obtained is easily amenable to various statistical measures and tests, quantitative information has its own limitations. It can uncover only the surface phenomena. It is unable to penetrate beneath the surface and identify what is hidden. In this study, to assess the impact, structured tools like the interview schedule administered were used. This helped in obtaining quantifiable information.

## Application of Qualitative Techniques

Qualitative research can only unravel enriched and hidden information that may not be evident on the face of it. The qualitative approach is distinguished by deeper probing and flexibility, and it can yield massive amounts of data that were not anticipated when the research was initiated. For better accuracy, to ensure anonymity and at the same time, to cover a larger sample population, quantitative techniques were used. Qualitative techniques of interviews with key stakeholders and interviews with community people were adopted for a better understanding of the problem alongside quantitative research.

## Project Evaluation Framework

After the collection of relevant information and perceptions through interviews, the OECD framework would be followed/applied that has six evaluation criteria - relevance, coherence, effectiveness, efficiency, impact, and sustainability for each of the indicators.



## Ensuring Triangulation

Triangulation was needed to increase the credibility and validity of the research findings. It was also a measure taken to ensure the trustworthiness of the research process. The findings of the quantitative research have been verified with the insights from qualitative research, and the report has also been structured to reflect this point.

## Key Stakeholders



Medical & para-medical  
staff of the dialysis center



Management  
of the center



Families of  
the patients



CSR project  
team

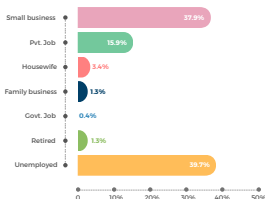
## CHAPTER 5

# DIALYSIS TREATMENT FOR INDIGENT PATIENTS PROGRAM

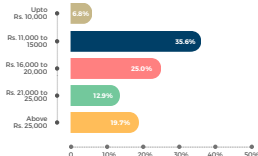
The Dialysis Treatment for Indigent Patients Program, supported by HDB Financial Services, significantly alleviated financial burdens and ensured access to affordable and timely dialysis for economically disadvantaged patients. The Impact Assessment Study analyses the impacts that have been created in the lives of the beneficiaries.

### SOCIO-ECONOMIC PROFILE

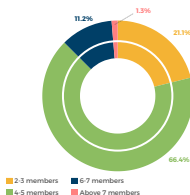
**CHART 1: OCCUPATION OF THE RESPONDENT**



**CHART 2: APPROX. MONTHLY INCOME OF THE PATIENT**



**CHART 3: NUMBER OF FAMILY MEMBERS IN THE HOUSEHOLDS**

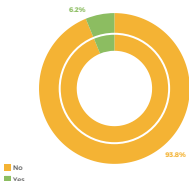


- The occupation distribution illustrated a substantial percentage of respondents without employment (39.7%) and a significant presence of small business owners (37.9%), which indicated the varied economic activities within the surveyed group.
- The distribution of monthly income revealed varied income brackets, with the largest percentage within the income range of Rs. 11,000 - 15,000 (35.6%) followed by Rs. 16,000 - 20,000 (25%).
- The analysis of the number of family members in households reflected a prevalence (66.4%) of medium-sized family structures (4-5 members).

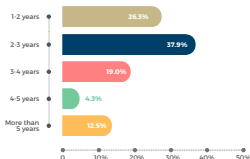


## DIALYSIS SCHEDULE AND WORK SCHEDULE

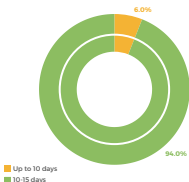
**CHART 4: CHANGE OF JOB POST  
DIALYSIS TREATMENT**



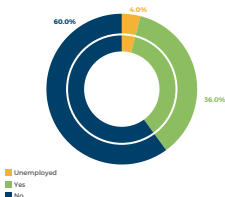
**CHART 5: DURATION OF DIALYSIS**



**CHART 6: MONTHLY VISITS DURATION  
OF THE RESPONDENTS**



**CHART 7 INCOME LOSS INCURRED DUE  
TO THE SCHEDULE OF THE DIALYSIS  
TREATMENT**



- In analyzing the respondents' job changes, this data suggested that while the majority remained unchanged in their employment status (93.8%), a minority faced job adjustments following the onset of dialysis.
- The study showed that more than half of the respondents (60%) faced income loss due to the treatment. However, all the respondents mentioned that the center management has facilitated discussions with patients to mitigate the impact of dialysis schedules on their or their caregivers' work hours or daily wages.
- This highlights the impact of health-related treatments on occupational scenarios. Additionally, this survey demonstrated a diverse range of durations for dialysis treatment among the surveyed population, with a significant portion (37.9%) having experienced treatment for 2 to 3 years.
- The frequency of patients visiting the clinic in a month reflected a dominant pattern where the majority (94%) attended the clinic for 10 to 15 days per month. This indicates a consistent and regular treatment schedule for the majority of patients.

The qualitative study highlighted the pivotal role of financial support received to sustain the dialysis center's operations. The center served many patients daily and remained a crucial facility, especially for economically disadvantaged patients. In 2021, HDB Financial Services stepped forward, provided essential financial assistance and allowed the center to continue operations smoothly.

The financial assistance significantly supported the center in managing its costs, allowing it to function at full capacity. Both wards operate at 100% capacity with 22 machines in each ward.

“

"The support rendered by HDB Financial Services has been invaluable for our dialysis center. Their financial assistance enabled us to manage costs and run our facility efficiently. We've reached 100% capacity in both wards and ensured minimal patient waiting lists for dialysis. We extend our heartfelt gratitude to HDB Financial Services for their significant support and hope to continue our collaboration in advancing patient care."

-Dr. Mahavir Degaonkar, Chief  
Administrative Officer

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## HDB SUPPORTED PROGRAM INTERVENTION



Quality of  
services

CHART 8: FREQUENCY OF VISITING CLINIC FOR DIALYSIS

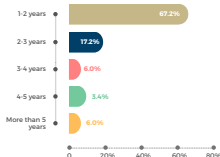


CHART 9: SERVICES RECEIVED

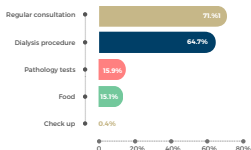


CHART 10: MINIMUM WAITING TIME

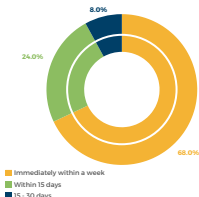
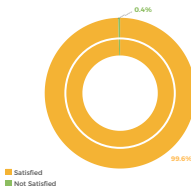


CHART 11: RECEIVING PROPER SUPPORT DURING PROCEDURE



- The distribution showed that a substantial portion of patients (67.2%) attended the clinic for a period ranging from 1 to 2 years.

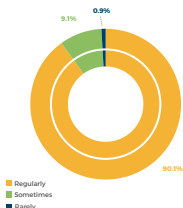
- The breakdown of services received by the respondents demonstrated a varied utilization of healthcare facilities. The most commonly received services included regular consultation (71.1%), closely followed by the dialysis procedure (64.7%) and pathology tests (15.9%). This data showcased the diverse range of medical services accessed by the respondents.
- Subsequently, the study indicated that a significant majority was able to secure dialysis appointments swiftly, either immediately within a week (68%) or within a relatively short time frame of 15 days (24%).
- Finally, an overwhelming majority (99.6%) received proper support during the dialysis procedure. This overwhelmingly positive response underscored a high level of satisfaction and perceived adequacy of support provided to patients during the dialysis procedure.

The field-level interviews and discussions revealed insights into the current operational status and patient satisfaction levels at the facility. Two shifts run regularly in the ward for 4 hours each. This operational setup has been successful so far. The dialysis machines have been functioning effectively without any reported issues. Patients appeared to feel secure and relieved from the burden of high expenses associated with dialysis treatments. They benefit from the support provided by the center, as they no longer have to worry about the substantial expenses related to their dialysis treatments.

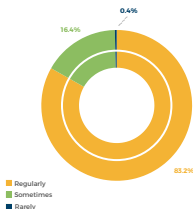


## Patients health outcomes

**CHART 12: REGULAR HEALTH CHECK UP BY NEPHROLOGIST**



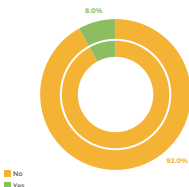
**CHART 13: REGULAR PATHOLOGY TESTS AT INTERVALS**



"At our dialysis center, we've structured operations into two shifts of 4 hours each, ensuring smooth functionality without any operational challenges with the machines. Patients are expressing a sense of security, relieved from the financial burden usually associated with dialysis treatments. The support provided by the center is significantly impacting their well-being positively."

- Ms. Rajkumari Vivek Kori, Senior Technician



**CHART 14: HEALTH STATUS AFTER  
RECEIVING DIALYSIS TREATMENT**

- The data reflected a strong inclination toward regular health check-ups from the nephrologist for the patients, undergoing dialysis. A significant majority (90.1%) underwent regular health check-ups, which suggests a conscientious effort to manage and track health status.
- Additionally, the majority of the respondents (83.2%) underwent the required pathology tests at regular intervals from the center. This emphasizes the importance of consistent medical monitoring and compliance with the prescribed diagnostic procedures within this surveyed population.
- To add, most of the respondents did not face any problems post-treatment at this specific center. According to the group discussion, few patients felt dizzy after dialysis.

The interview with the stakeholders highlighted the critical issue of bed scarcity in Mumbai's dialysis centers which led to complications for patients requiring lifelong treatment. The support received from HDB Financial Services addressed this issue by ensuring guaranteed bed availability for patients. This assurance has positively influenced the patients' mindset and instilled faith and confidence in the treatment process. With the guaranteed availability of beds, patients have developed a more positive outlook towards their ongoing treatment with a reduction in anxiety and uncertainty related to securing dialysis facilities.

“

"Over my 32 years of practice, I've witnessed the challenges faced by patients in securing dialysis beds in Mumbai. The lack of availability often led to complications for those in need of continuous treatment. Thanks to the support received from HDB Financial Services, we can now guarantee beds for patients. This assurance has significantly improved the patients' mindset and created confidence and positivity towards their ongoing treatment."

- Dr. Usha, Nephrologist & Chief Medical Officer

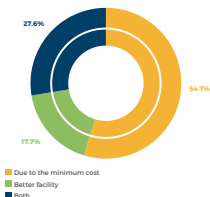
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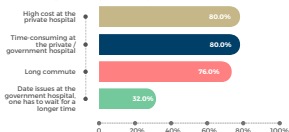


## Affordability & Accessibility

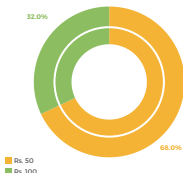
**CHART 15: REASONS BEHIND PREFERENCE OF THIS CENTER**



**CHART 16: CHALLENGES FACED IN OTHER CENTERS**



**CHART 17: COST EFFECTIVENESS OF DIALYSIS TREATMENT IN THIS CENTER**



- In assessing the reasons behind choosing the particular dialysis center, this analysis highlighted a substantial preference for cost-effectiveness as a determining factor for more than half of the respondents (54.7%), followed by a significant interest in better facilities (17.7%), with a considerable overlap of respondents considering both aspects (27.6%).
- Additionally, the data also indicated that cost (80%), time constraints (80%), commuting difficulties (76%) and waiting times (32%) were significant challenges faced by patients in various healthcare settings outside the specified center.
- Based on the data provided from the respondents regarding the amount paid for dialysis at Shanmukhananda Center, the majority paid Rs. 50 (68%) and a smaller portion paid Rs. 100 (32%) for the procedure.

The field study provided insights into the range of dialysis treatment costs and the assistance provided to patients through HDB Financial Services. With assistance from HDB Financial Services, the center provided free dialysis to patients monthly. The support received motivated the staff and encouraged them to deliver their services with dedication and commitment.

“

"At our dialysis center, we offer subsidized treatments to the patients from underprivileged sections of the society. Thanks to the patient assistance funds from HDB Financial Services, we provide free dialysis to a lot of patients monthly. This support motivates our team, encouraging us to provide dedicated and committed service to our patients."

- Mrs. Priya Nikam, Dialysis Attendant

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## OTHER SERVICES

Patients undergoing dialysis for 12-24 months due to renal failure found refuge in the program after initially receiving diagnoses and treatments elsewhere. Challenges faced in private hospitals such as high costs, time-consuming procedures, and complications during dialysis prompted the shift to the current center.

Patients directly benefitted from this support, which enabled the center to provide uninterrupted services and cover essential resources required during dialysis. The individual interviews with the stakeholders highlighted the comprehensive support received for the operational costs, which ensured the smooth functioning of the dialysis center and benefitted the patients directly.



### Factors Influencing Choice

The center's appeal to beneficiaries was attributed to a combination of reasons, notably its cost-effectiveness and superior facilities. Patients benefited from various medical services, including regular consultations, pathology tests, and dialysis procedures, ensuring comprehensive care



### Supportive Amenities

In addition to medical care, the center offered supportive services like providing food and other facilities, addressing holistic needs beyond medical treatment.



### Operational Schedule and Resource Utilization

The dialysis center ran three batches, each lasting 2-3 hours, totaling 14 operational hours. Following this, a cooling period of 45 minutes. This entire process, including operational hours and cooling periods, involved the utilization of resources such as tubes, medicines, and bandages. The procurement and operational expenses were covered by HDB Financial Services.



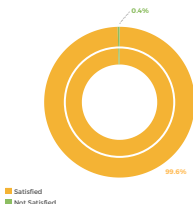
**DIALYSIS ENTRY WARD**

## PERCEPTION ABOUT THE PROGRAM



### Patient and family satisfaction

CHART 18: SATISFACTION WITH OVERALL SERVICES



- Nearly all the respondents (99.6%) expressed satisfaction with the overall services provided, which highlights a positive perception of the care, facilities, and support received during their dialysis treatment.

The qualitative study focused on the positive feedback from parents and primary caretakers which indicated satisfaction with the services and highlighted minimal appointment waiting times and management-initiated discussions to alleviate the impact of dialysis schedules on work hours or daily wages. This comprehensive approach positively impacted patients' health, reduced symptoms and boosted energy levels.



“

"I'm extremely satisfied with the dialysis services provided by this center. The costs here are minimal, within our budget and the facilities are wonderful. My family member's health has notably improved since we started treatment here. We appreciate the efforts taken by the management to ensure a convenient schedule and minimize the impact on our work hours. The supportive services like food and additional facilities for patients make a significant difference. Overall, I highly recommend this center for dialysis treatment."

- Faiz Ahmad Siddiqui, Family member of patient, Chembur

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# STAKEHOLDERS ENGAGEMENT AND PERCEPTION



## Administrative support

The stakeholders highlighted the significance of external support for the dialysis center. They emphasized its critical role to cater to the patients from economically disadvantaged backgrounds. The financial aid received assisted to manage operational costs and ensured minimal patient waiting lists.



## Operational insights

Staff involved in the day-to-day operations expressed satisfaction with the program's impact. They observed smooth operations which contributed to patients feeling secure due to reduced financial concerns regarding dialysis expenses.



## Medical Aid

The stakeholders acknowledged the historical scarcity of beds in Mumbai's dialysis centers, which led to complications for patients who required long-term treatment. The current support ensured guaranteed bed availability, built confidence and positivity in patients undergoing treatment



## Operational Impact

The financial support covered essential operational costs, that facilitated a consistent operational schedule with necessary cooling periods. This financial support motivated the staff to deliver dedicated service and ensured uninterrupted operations.



We are deeply indebted to HDB Financial Services for their support and encouragement. Our patients are from needy families with very little access to medical support. The support related to the operational costs received from HDB Financial Services ensured smooth access to dialysis and benefitted the patients in dire need of care and support. Thank you HDB Financial Services for everything you have done."

- Mr. Akram Khan, Attendant



## CHAPTER 6

# RECOMMENDATIONS



### Diet Counselling by Nutritionists

The program could be enhanced by integrating comprehensive diet counselling sessions conducted by nutritionists. These sessions could focus on tailored dietary plans for patients undergoing dialysis, to promote better health outcomes and improved treatment effectiveness. Additionally, sharing informational materials or pamphlets outlining dietary guidelines for patients' convenience could also be considered.



### Psychological Counselling and Support Group Formation

Psychological counselling services could be introduced to provide emotional support and boost morale among patients. Establishing a support group within the program could create a conducive environment for sharing experiences, emotional support and learning coping mechanisms. Encouraging participation in these groups could positively impact patients' mental health and their ability to navigate challenges of undergoing dialysis.



### Health and Hygiene Education for Patients and Caregivers

Educational workshops or sessions targeting patients and caregivers could be implemented to enhance health and hygiene practices. These sessions could cover proper sanitation practices, infection prevention measures and overall health awareness to reduce the risk of complications.

## CHAPTER 7

# CONCLUSION

The Dialysis Treatment for Indigent Patients Program supported by HDB Financial Services has greatly enhanced the availability of vital healthcare services, particularly for persons facing economic hardships. The program has alleviated the financial strain for patients with cost-effective and free dialysis sessions. The effectiveness of this initiative is clearly demonstrated by the high level of patient satisfaction, the enhanced quality of healthcare and the effective resolution of pressing concerns such as the shortage of hospital beds. It is advisable to provide customized financial assistance to individuals experiencing a decrease in income as a result of treatment programs, especially those who are unemployed. In summary, this initiative demonstrated the powerful combination of cooperative endeavours that resulted in increased accessibility and affordability of healthcare services for disadvantaged areas.