Web Report
Impact Assessment

Parikrma Humanity Foundation | Ensuring quality education to children from slum communities in Bangalore, Karnataka

A project funded by SBI Life Insurance Company Ltd (FY 2023-24 Grant)
June 2026

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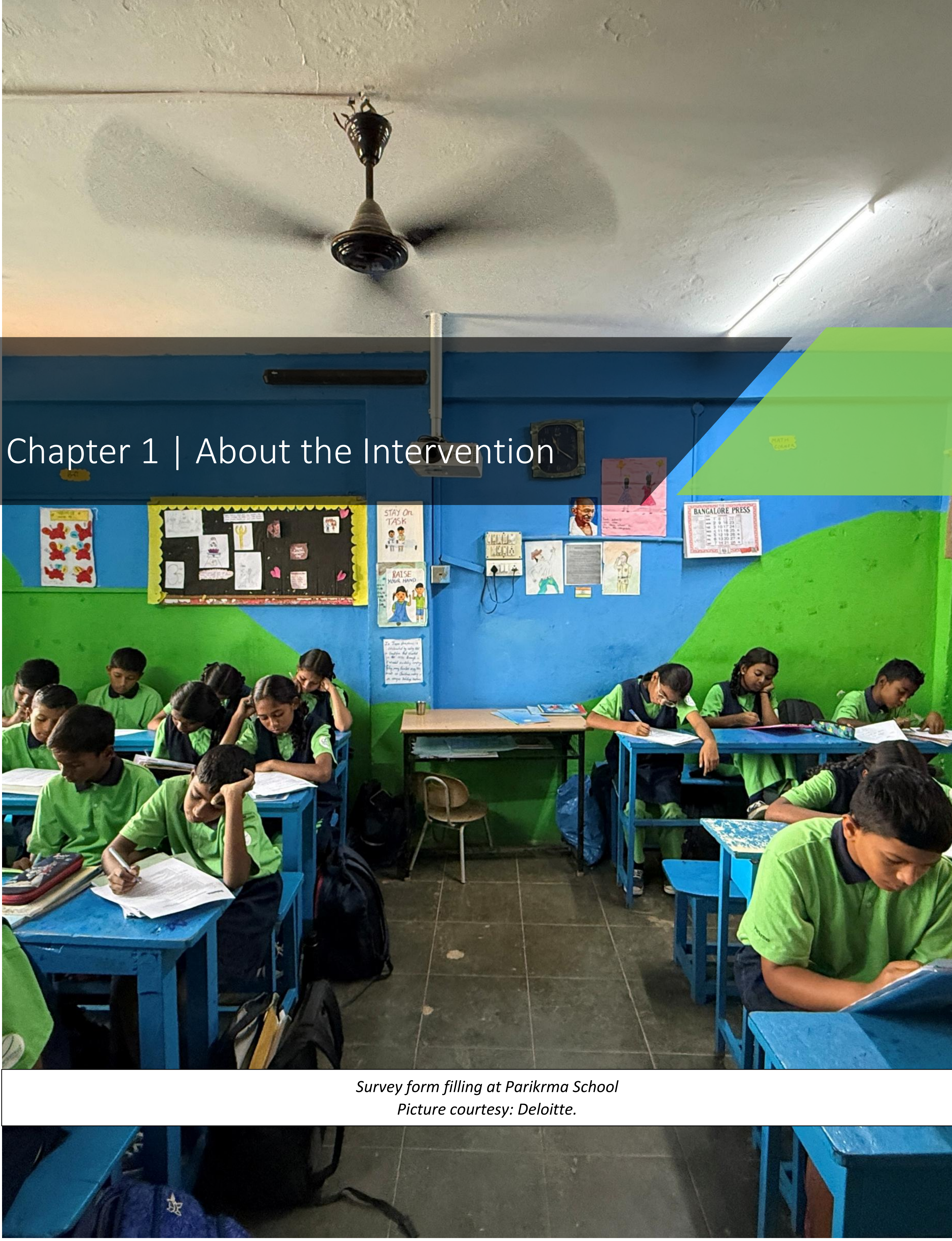
Chapter 1 | About the Intervention



Survey form filling at Parikrma School
Picture courtesy: Deloitte.

Chapter 1

About the Intervention

1.1 About SBI Life Insurance Company Limited

SBI Life Insurance Company Limited ('SBI Life')[1], was incorporated in October 2000 and registered with the Insurance Regulatory and Development Authority of India (IRDAI) in March 2001. In FY 2023-24, SBI Life has made overall CSR contributions of INR 20.54 Cr, largely towards areas of child education, healthcare, and environmental projects. Through these investments, the Company touched over 105k+ direct beneficiaries through various CSR interventions.[2]

1.2 About SBI Life's CSR Portfolio

SBI Life's CSR approach focuses on key programs related to Education, healthcare, and the environment. The education programs of SBI Life are focused on empowering individuals from weaker sections of the community through holistic education and nurturing their potential- along with a specific focus on life skills, employability, and equal opportunity. The healthcare approach is geared towards improving the affordability and accessibility of healthcare services- with a specific focus on the health of newborns and pregnant women. In addition, SBI life also focuses on the conservation of the environment through initiatives like plantations, and maintenance of green belts in urban areas.

Committed to its social obligations in India, SBI Life implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Company are guided by its CSR strategy and policy and are aligned to the board's development agenda.

1.3 About the intervention

Project title	Ensuring quality education to children from slum communities in Bangalore, Karnataka
Implementing partner	Parikrma Humanity Foundation
Project overview	SBI Life's grant to Parikrma Humanity Foundation is directed towards covering the operational expenses of the institution run School and Junior College in Bangalore, Karnataka. Parikrma follows an end-to-end approach, a comprehensive and innovative model that ensures continuous support for students from kindergarten through job placement. By addressing all aspects of a child's development and extending support to their families and communities, Parikrma effectively breaks the cycle of poverty and creates sustainable, long-term impacts.

[1] **Source:** Web page excerpt- https://www.sbilife.co.in/en/about-us (accessed 1st June 2026)
[2] SBIL Annual Report 23-24 https://www.sbilife.co.in/documents/20118/433634/integrated-annual-report.pdf/7a2546d9-cdc9-a536-9636-56efa62c5eba?version=1.0&t=1775711641802 accessed on 2nd June 2026

	This holistic approach integrates education, nutrition, physical and mental health, and family support, providing 360-degree assistance to needy students. All children who join in kindergarten undergo a 13-year journey, after which they can choose to pursue higher studies, with some receiving scholarships from Parikrma for their college education. Through these integrated efforts, the project aims to break the cycle of poverty and empower children to realize their full potential, contributing positively to their lives and communities.
Relevance to the initiative	Seemingly insurmountable learning-related challenges have long plagued India- 42% of Indian rural kids aged 14-18 years cannot read English sentences and 57% cannot solve simple division problems. 79% of students in India do not make it to grade 10, while less than 0.7% of India's rural youth are enrolled in college.[3] The grant outlaid by SBI Life is targeted towards addressing the learning gap amongst children and young adults from poor and marginalized backgrounds.
Project period	April 2023 to March 2024
Grant amount	INR 2,91,24,101/-
Project location	Bengaluru, Karnataka
SDG alignment	

[3] ASER 2023, Main findings (https://asercentre.org/wp-content/uploads/2022/12/ASER-2023_Main-findings-1.pdf, accessed 1st May 2026)

Chapter 2 | Approach and Methodology

Wall Poster at Parikrma School
Picture courtesy: Deloitte.

Chapter 2

The Approach and Methodology

2.1 The Approach

Deloitte's tailor-made approach for evaluating the impact of SBI Life 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?
- 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.
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

2.2 The Methodology

The impact assessment was conducted to study the impact created by SBI Life Insurance Company Ltd.'s CSR intervention that supported the organization Parikrma Humanity foundation. Indicators that we evaluated through the project include the following:

Inputs	• Community outreach for identification and enrollment of beneficiaries • Institutional mechanisms to cater to specific educational needs • Awareness development initiatives for health, nutrition, sports & social behavior • Institutional collaborations for holistic development of beneficiaries
Processes	• Child-friendly teaching learning methods • Experiential learning aligned to child friendly principles of assessment • Supportive learning environment at school • Strengthening of school-management committees • Awareness building activities for promotive and preventive health behaviors

	• Support towards remedial learning and friendly teaching environment to promote learning
Outputs	• # Teachers trained in child-friendly teaching learning methods. • % Improvement in academic year passing percentage • % Reduction in dropout rates • # Children showing age-appropriate understanding of concepts • # Community awareness about the program • # Sessions on health and hygiene conducted in schools • # Extracurricular programs and activities initiated • # Improved accessibility of learning materials
Outcomes	• Access to quality education • Improved learning outcomes among children • Positive change in the community's outlook toward quality education • Improved physical & mental well-being of children. • Strengthening the personality of children

2.3 Study Design

The design of the impact assessment includes 4 key stages of designing the study, stakeholder interactions for data collection, documentation of insights and analysis through data (quantitative and qualitative), and consolidation of the findings in the assessment report.

Design: Design of the survey includes mapping relevant stakeholders, adapting research tools to the specific context and stakeholder groups and collation of relevant contextual information and documentation.

Stakeholder Consultation: The study includes primary research, which involves conducting a field visit to garner responses from the target beneficiaries. It also involves understanding the processes, outcomes, and experiences of the project implementation team and other stakeholders of the project.

Documentation and Analysis: This stage involves a rigorous process of analysis of data, validation and triangulation of information from the stakeholders and the documentation. This process delves through multiple rounds of interactions and iterations to confirm the results of the study with the implementing partner.

Consolidation: The observations from the assessment are then consolidated into a report with findings, observations, and recommendations.

Design	Stakeholder Consultation	Documentation and Analysis	Final Stage: Consolidation
Objectives	**Objectives**	**Objectives**	**Objectives**
Develop study tools.	Data Collection	Analysis of Findings	Final Report and Recommendations
Key Activities	**Key Activities**	**Key Activities**	**Key Activities**
Identifying sample beneficiaries	Primary site visit to PHF, Bangalore	Data collation	Consolidate final report
Designing study tools	Conduct stakeholder interaction	Data refining	Document success stories
Document collation	Data collection and validation	Data analysis	Recommendations

2.4 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 program. 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 that were explored during the primary process of data collection. The documents reviewed included:

- Project proposal document[4]
- Project budget[5]
- Periodic Project reports furnished by the IP to SBI Life
- Project MIS reports tracking project outcomes over project period

[4] Submitted by the IP as a part of grant process to SBI Life- provides insight into agreed upon project design.
[5] Project budgets provide relevant information about the approved activities within the project.

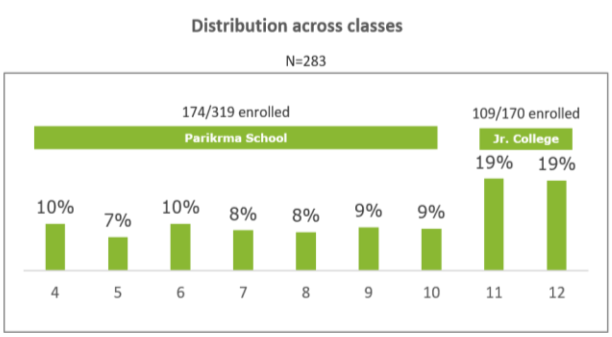
2.5 Sampling Plan and Stakeholder Mapping

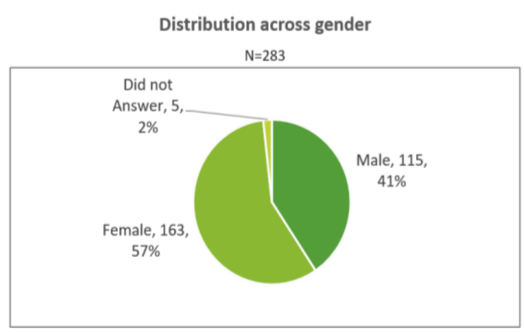
For the impact assessment, a statistically significant sample size interval for basing the results of the study was calculated and it was mutually agreed to extend further to cover approx. 50% beneficiary population.

Total Population Size	Statistically Significant Sample[6]	Actual Sample Size
489	216	283

The AY 2023-24 sample size was covered through various mediums as outlined in the table below:

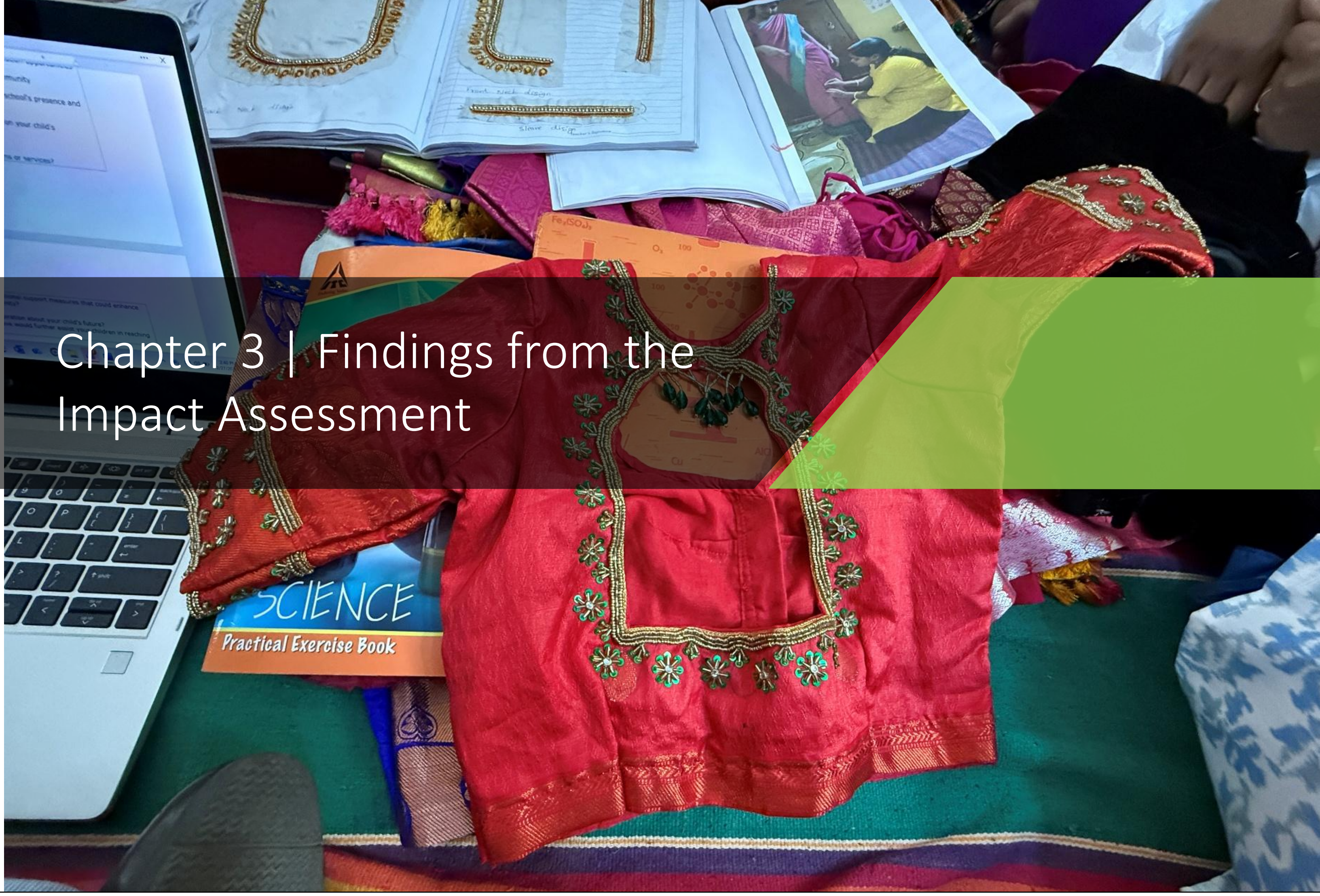
Stakeholders		Total Population	Sample Covered	Tools Employed
	Primary Stakeholders			
1	Students	489	283	Survey, Focus Group Discussion (FGD) & Key Informant Interview (KII)
	Total		283 students (primary stakeholders)	
	Secondary Stakeholders			
1	Teachers + HM	-	8+1	FGD &KII
2	Parents	-	25	FGD &KII
3	Community development services team (CDS)	-	2	KII
4	Implementation team	-	2	KII
	Total		38 secondary stakeholders	





[6] Calculated using the standard statistical significance formula at a 95% confidence level.

Chapter 3 | Findings from the Impact Assessment



Sample Aari Embroidery work by the Parents who underwent Vocational Training
Picture courtesy: Deloitte.

Chapter 3

Findings from the Impact Assessment

The current report presents detailed documentation of Deloitte's observations and findings of the impact assessment of SBI Life- Ensuring quality education to children from slum communities in Bangalore, Karnataka implemented by Parikrma Humanity Foundation. The study also draws comparatives with indicators tracked in previous years 2022-23 and 2021-22. The reported data from 2021-22 must be interpreted with the consideration that it was a COVID affected year that has further impacted the outcomes of the project. A summary of the findings is presented in the table below:

Parameters	Key Findings
Relevance of the intervention	• The Parikrma Humanity Foundation is leading an initiative aimed at ensuring that even the poorest children living in slums have access to the finest opportunities, paving the way for futures brimming with possibilities • Sahakar Nagar School and Junior College had dropout rates below 1% compared to the National and State average of 7.06% and 8.83% respectively in 2023-24 according to the UDISE+ data • ~74% students come from families where parents are daily wage workers, struggling to afford basic educational expenses. 18% of mothers were housewives while 43% were reported to work as housemaids, and the rest were employed in various other informal or semi-formal employment activities. 25% of the fathers were commercial and/or customer vehicle drivers, while another 31% were employed as construction labour, coolies, security personnel, plumbers, painters and the rest were in various other low-income occupations. Majority parents lacked the education and resources to actively support their children's academic journey, often prioritizing immediate economic survival over long-term educational goals.
Usage and Uptake	• The project has been implemented at Parikrma Sahakar Nagar School, which serves 319 students, and Parikrma Junior College, which serves 170 students. The catchment area of the school is ~15 slums near Sahakar Nagar and Yelahanka. • Female students make up 54% of the beneficiaries in AY 2023-24 which was 53% in AY 2021-22. • ~18% of the students are orphans or children living with a single parent/relatives. This economic instability of low-income households and vulnerabilities related to orphan status often results in high dropout rates as children are compelled to work to support their families.
Impact created	• **Education:** o Dropout rates had remained below 1% and pass percentages had improved to 98.43% for the school and 100% for the Jr. college compared to 96.6% and 77.5% respectively in 2021-22.

  - Students continuing higher education in Parikrma ecosystem after 10th increased from 84% in 2021-22 to 100% in 2023-24. Students pursuing further formal education after Parikrma Jr. College increased from 70% in 2021-22 to 95% in 2023-24.
  - Access and usage of digital tools was reported by 78.49% compared to 43% in 2021-22. Further 91% students reported being satisfied with this improved access.
  - Students receiving one-on-one academic assistance increased from 50% in 2021-22 to 77.46% in 2023-24. 91% of these students reported it to be effective in improving their academic scores
  - More than 85% students reported being confident in conversing in English compared to 75% in 2021-22. Further, 91.5% students reported interacting with teachers to be easy compared to 77% in 2021-22.
  - Stakeholder interactions with students highlighted that career counseling sessions were offered during the 10th and 12th grades. These sessions helped students identify and select their preferred streams for college applications and outlined the pathways to achieve their career goals.
- Nutrition
  - Students received 3+ nutritional meals from the school, contrasting with counterparts in other government schools receiving it once per day.
  - Satisfaction with mid-day meals were reported by 96% in 2023-24 and 87% in 2021-22 (Slightly lower satisfaction in 2021-22 was attributed to the limited access due to COVID related lockdowns).
  - In AY 2023-24, % underweight dropped from 79% to 77% and % with normal BMI went up from 18% to 21%. % overweight came down from 3% to 2%.
- Healthcare
  - Students report access to physical and mental health care that contributes to positive health-seeking behaviors.
  - 99.9% reported having accessed some form of mental health support without fear of stigma or bullying from classmates compared to 76% in 2021-22
  - 81.4% mentioned that the facilities provide safe drinking water compared to 69.76% in 2021-22[7].
  - These interventions have helped create a conducive learning environment and allowed the child to develop in academic areas as well.
- Community Development Initiatives:
  - Forty parents received vocational training, with twenty starting small businesses post-training[8]. For the families that were able to establish

[7] This increase in perception of safety of water is attributable to COVID-related situation in 2021-22

[8] The uptake of the vocational training by parents has declined slightly after the return to normalcy post COVID closures. The interventions proved extremely helpful for families during the COVID closures as a continuing income source to fulfil usual needs.

	entrepreneurial ventures, the training programs have significantly improved household income (INR 5-10k per month) and financial independence. However, most families reported engaging in the entrepreneurial activity only as a secondary occupation owing to lack of sustained income from the same. o Community support and self-help group creation have also allowed for improved incoming business and income. o Parents reported to be highly involved in the education, with average attendance of 97.5% across minimum two parent-teacher meetings conducted in the academic year across grades. Parents reported saving funds to be used for investing in their child's higher education. • **Extracurricular Activities:** o 98.21% students reported participation in more than one activity regularly compared to 46% in 2021-22. o Parikrma Champions League, a football tournament, provided a platform for students to utilize their talents and gain confidence, with over 85% of participants reporting improved self-esteem and better performance in other life aspects.
Strategic Differentiators	• Holistic approach to child development through provision of academic support, nutrition, healthcare, extra-curricular development and family support. • End-to-end support from kindergarten through job placement, addressing all aspects of a child's development and extending support to their families and communities is offered. This comprehensive model creates sustainable, long-term impact, effectively breaking the cycle of poverty. • The overall satisfaction levels of students from Parikrma was 100%.
Recommendations	• Alumni Involvement: Continue to engage alumni as mentors to provide guidance and support, leveraging their experiences to help current students navigate their academic and career paths.

Pictures from the Field

Parikrma Junior College
Picture courtesy: Deloitte.

Pictures from the field

Pictures from the visit to the school


Sahakar Nagar school


Children being served lunch


Computer lab at school

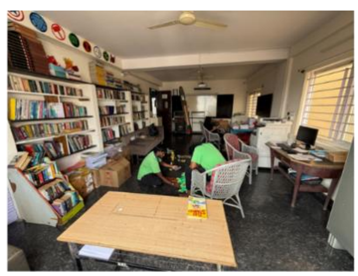

Aari work embroidery samples crafted by a parent who underwent the training


A blouse crafted by a parent undergoing stitching and tailoring training


10th-grade students celebrating their school farewell

Pictures from the visit to the Jr. College

Sahakar Nagar Jr. College


Students working in the library on a cultural program poster

Mention of SBI on wall near main stairwell


Chemistry lab


Survey and FGD with 11th and 12th grade students