



Web Report

Impact Assessment

Reaching the Unreached | Education and holistic development of underprivileged children in Tamil Nadu

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

June 2026

Disclaimer

Deloitte refers to one or more of Deloitte Touche Tohmatsu India LLP, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see www.deloitte.com/about for a detailed description of the legal structure of Deloitte Touché Tohmatsu Limited and its member firms.

This material and the information contained herein prepared by Deloitte Touche Tohmatsu India LLP (DTTILLP) is intended to provide general information on a particular subject or subjects and is not an exhaustive treatment of such subject(s) and accordingly is not intended to constitute professional advice or services. The information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser.

For purposes of the exercise, Deloitte Touche Tohmatsu India LLP has used information obtained from various enquiries, primary interactions, and secondary information sources, which we believe to be reliable, and our assessment is dependent on such information being complete and accurate in all material respects. We do not accept any responsibility or liability for any losses occasioned to any party because of our reliance on such information.

Deloitte Touche Tohmatsu India LLP makes no representation or warranty as to the accuracy or completeness of the information used within this assessment, including any estimates, and shall have no liability for any representations (expressed or implied) contained in, or for any omission from, this assessment.

This report is for information purposes only. While due care has been taken during the compilation of this report to ensure that the information is accurate to the best of Deloitte's knowledge and belief, the content of this report is not to be construed in any manner whatsoever as a substitute for professional advice. Deloitte neither recommend nor endorse any specific products or services that may have been mentioned in this report and nor do they assume any liability or responsibility for the outcome of decisions taken because of any reliance placed in this report.

Notice to the reader

This report has been prepared by Deloitte Touche Tohmatsu India LLP (“DTTILLP” or “Deloitte” or “us” or “we” or “our”) solely in connection with our appointment by SBI Life Insurance company Ltd (hereinafter referred as “SBI Life” or the “Client” or the “Funder” or the “Company”) for the purpose of this engagement in accordance with the Engagement Letter.

This report is solely for the purpose of providing selected information to the Client. While personnel or officials of the Client may have access to this Report, any such access shall only be in their capacity as officials or personnel of the Client and not in their personal capacity. Accordingly, such personnel or officials of the Client shall not access or use any part of the Report for any purpose other than as expressly stated in the Engagement Letter. DTTILLP owes no duty of care to any such officials or personnel in their personal capacity. This Report is limited to the scope set out in our Engagement Letter.

This Report has been compiled based on a point-in-time review conducted during 3 months for the funds outlaid in the period 01 April 2023 – 31 March 2024 and accordingly our findings and observations may change based on additional information and clarifications provided subsequently to us. Observations or work procedures that require further evaluation, information, or third-party confirmations as at the date of this Report have been specifically identified in the ensuing sections of the report.

DTTILLP has placed reliance on the accuracy and completeness of the information provided by the implementing partner and assumed that the verbal/ written explanations/ information provided were accurate and honest representations of the details available with the Client and relevant to the engagement. DTTILLP has not independently validated any such information, explanations, or statements.

DTTILLP’s views are not binding on any person, entity, authority, or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein will not be asserted by any person, entity, authority and/or sustained by an appellate authority or a court of law.

DTTILLP’s observations should be used for guidance purposes only. The observations will be prepared solely for the purpose agreed herein. It should not be copied, referred to or quoted to any other party, or be used for any other purpose.

DTTILLP’s report and comments are confidential in nature and are not intended for general circulation or publication, nor are they to be quoted or referred to in whole or part, without our prior consent in each specific instance except in circumstances in which it is in accordance with any requirement of law or statute or if called for by any statutory or regulatory authority. DTTILLP disclaims all responsibility or liability for any costs, damages, losses, liabilities, expenses incurred by anyone because of circulation, publication, reproduction or use of its report contrary to the provisions of this paragraph. Should additional information or documentation become available, which impacts upon conclusions reached in its report, DTTILLP reserves the right to amend its findings and reporting, accordingly. Further, comments in DTTILLP’s report are not intended, nor should they be interpreted to be, legal advice or opinion.

In accordance with its policy, DTTILLP advises that neither it nor any partner, director or employee undertakes responsibility arising in any way whatsoever, to any person/entity whether in personal/ official capacity or otherwise, other than the Company in respect of the matters dealt with in this report, including any errors or omissions therein, arising through negligence, tort, contract or otherwise, however caused. The liability of Deloitte and its staff shall be limited at any time to the amount of our fees paid by the Company for the portion of DTTILLP’s services giving rise to the liability.

The results of the work performed by DTTILLP with respect to review of information provided should be considered only as a guide. The report and comments issued by DTTILLP should not be considered a definitive pronouncement on the individual or the Client.

Chapter 1 | About the Intervention



*Students explaining murals on the school walls which they created at Nirmala Middle 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. 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 with the board's development agenda.

1.3 About the intervention

Project title	Education and holistic development of underprivileged children in Tamil Nadu
Implementing partner	Reaching the Unreached, Theni, Tamil Nadu
Project overview	SBI Life's grant to Reaching the Unreached is targeted towards the operational expenses of the Reaching the Unreached (RTU) school at Theni, Tamil Nadu. RTU school has been functional since 1983 to provide well-rounded, secondary and higher education to 1247 students from poor rural backgrounds in the catchment area. The delivery by RTU is a school-based environment which allows the beneficiary to thrive academically, emotionally, physically, and mentally. The school focusses on holistic value-based education through admission to most deserving (school highlights orphan, semi-orphan, prisoner's children, Children of PLHIV and wards of

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

	physically challenged individuals as prioritized groups ³). All children admitted over age of 5 years undergo an intensive basic literacy programme and math programme as per the expected education level of the beneficiaries. Digital literacy programme is organized for all students in 6-8 th standards. In addition, focus is placed on co-curricular activities and health and nutrition to the beneficiaries. School also aligns to the curriculum of Tamil Nadu state government and implements an experiential learning approach in math and science and access to technology. School provides access to labs, audio visual materials and libraries to ensure self-learning behaviors amongst students.
Relevance of 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. ⁴ 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 – March 2024
Grant amount	INR 2,50,48,204/-
Project location	Theni, Tamil Nadu
SDG alignment	   

³ <2% students report additional vulnerabilities such as HIV affected parents, crime-related challenges in the household etc. Deloitte has relied on self-reported data by the students and teachers for this data-point. There may be challenges of under-reporting due to self-stigma or fear of breach of privacy.

⁴ ASER 2023, Main findings (https://asercentre.org/wp-content/uploads/2022/12/ASER-2023_Main-findings-1.pdf, accessed 1st June 2026)



Chapter 2 | Approach and Methodology

St. Peters Primary School
Picture courtesy: Deloitte.

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 involved 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 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

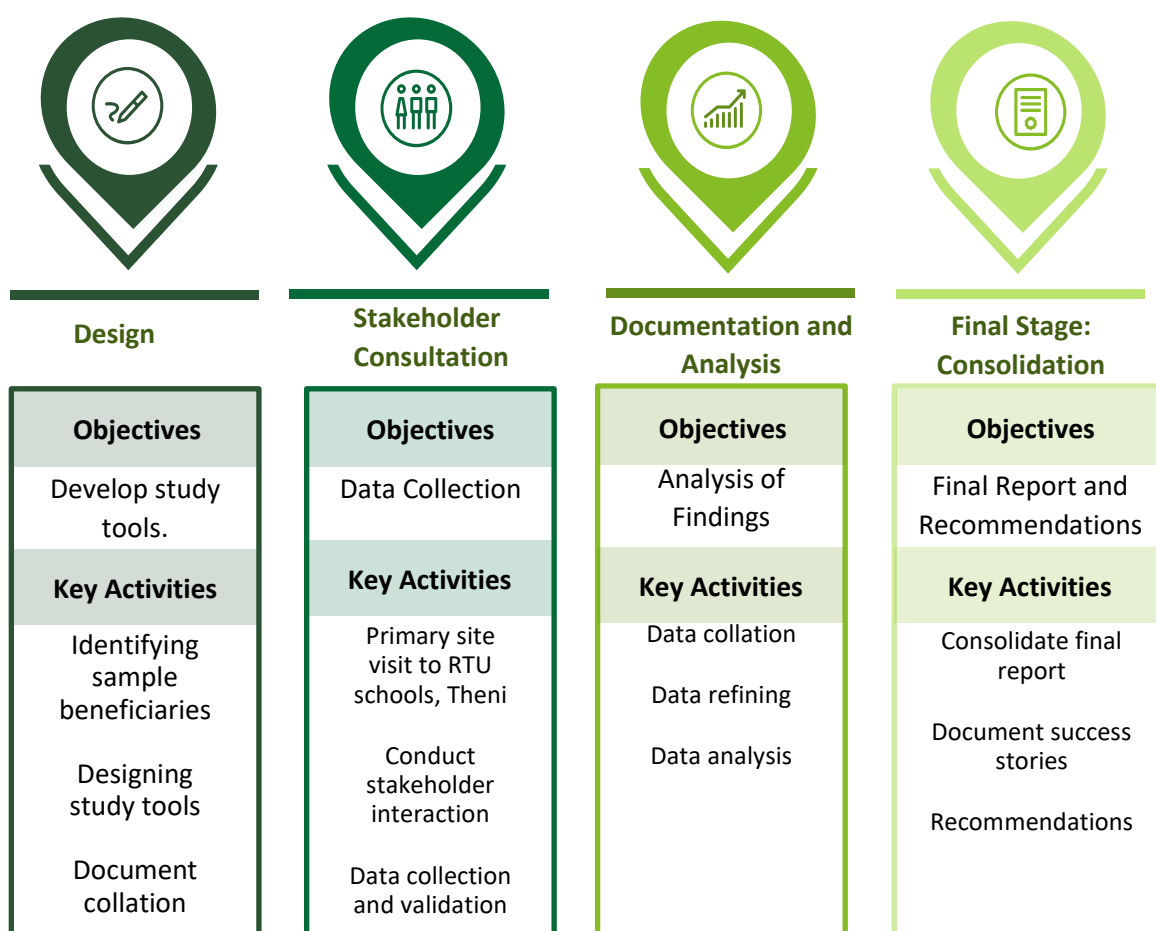
The impact assessment was conducted to study the impact created by SBI Life Insurance Company Ltd.'s CSR intervention that supported the organization Reaching the Unreached. Indicators that we evaluated through the project include the following:

Inputs	• Community outreach for identification and enrollment of beneficiaries • Institutional mechanisms to cater to specific educational needs • Essential support like ration provision kits, learning kits etc. • Awareness development initiatives for health, nutrition, sports & social behavior • Institutional collaborations for holistic development of beneficiaries
Processes	• Child friendly pedagogy • Experiential learning methodologies and child-friendly performance assessment • Creation of learning ecosystem in school • Strengthening of school-management committees • Awareness building activities for promotive and preventive health behaviors
Outputs	• # Teachers trained. • % Improvement in academic year passing percentage • % Reduction in dropout rates • # Children performing academically better

	• # Community members informed about the program • # Awareness generation sessions in the community • # 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.

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
- Project budget
- Project Impact report
- Project MIS reports

2.5 Sampling Plan and Stakeholder Mapping

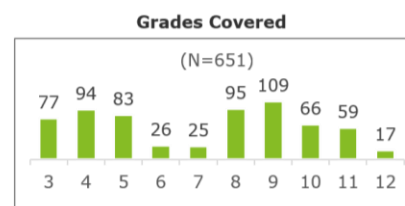
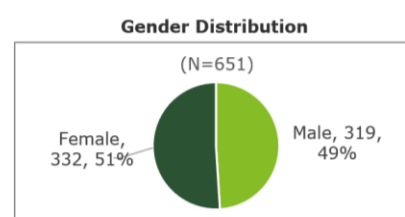
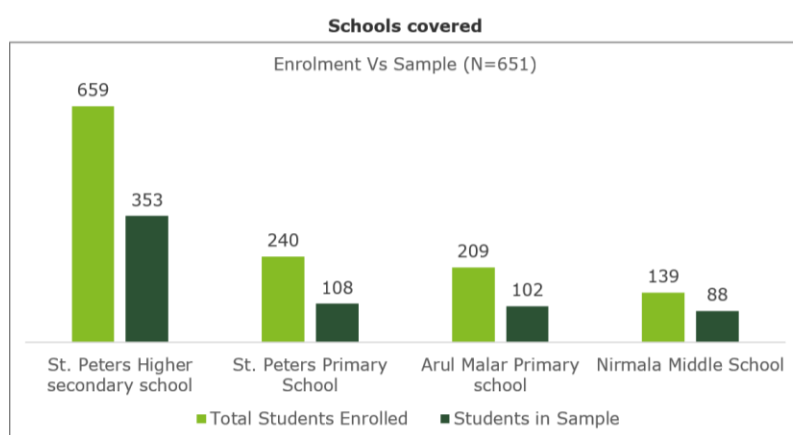
For the impact assessment, a statistically significant sample size interval for basing the results of the study was calculated and it was mutually agreed to extend further to cover approx. 50% beneficiary population.

Total Population Size	Statistically Significant Sample ⁵	Actual Sample Size
1247	294	651

⁵ Calculated using the standard statistical significance formula at a 95% confidence level.

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

Stakeholders		Total Population	Sample Covered	Tools Employed
Primary Stakeholders				
1	Students	1247	651	Survey (651 respondents), Focus Group Discussions (90 Students)
Total			651 students	
Secondary Stakeholders				
1	Teachers	-	19	Focus Group Discussion
2	Parents	-	21	Key Informant Interviews
3	Institution heads	-	4	Key Informant Interviews
4	Implementation team	-	8	Key Informant Interviews
Total			52 secondary stakeholders	



Chapter 3 | Findings from the Impact Assessment



*Students engaged in the survey conducted by Deloitte
Picture courtesy: Deloitte.*

Findings from the Impact Assessment

Parameters	Key Findings
Relevance of the intervention	- The Periyakulam block has a population of ~42,000, of which 15% belong to the SC community. And ~50% belong to the non-working groups. RTU was established in G.Kallupatti and based on primary & secondary research conducted by the RTU institution, it was identified that there is a higher percentage of children who are orphans/semi-orphans in the community. - The intervention and the school cater to students who belong to the SC/ST community, resource-constrained low-income families, and children who are affected by inter family and social vulnerabilities such as children of divorced or single parents or children of parents living with HIV, etc.
Usage and Uptake	- The demographics of the catchment area reveal that total population is 7,219 & 1,863 HHs. The literacy rate in the village is only ~67%⁶. - The intervention has taken place in four schools, St Peters Higher Secondary School (659 students), St Peters Primary School (240 students), Arul Malar School (209 students) & Nirmala Middle School (139 students) - Under the representative sample of a total of 493 students across schools, 52% are female students. There are ~15% of children in the RTU schools who are semi-orphaned. <4% students report additional vulnerabilities such as child of HIV affected parents, divorced parents, and children who are adopted/children in foster care, etc⁷. - Most children in rural government schools, including those in Theni, do not receive quality education due to a lack of facilities, motivated teachers, and positive coaching. These deficiencies contribute to high dropout rates, pushing children towards unskilled labour. - As most rural children are first-generation learners, they often struggle to cope with school learning. Insufficient coaching and a lack of guided teaching led to consistently low grades, causing children to gradually lose interest in their studies.
Impact created	Academic development of the students: - RTU has deployed innovative teaching-learning mechanisms, provided access to experiential learning facilities, and established supportive pedagogy to improve students' academic engagement. Reported passing percentages were 98.86% (10th) and 100 % (12th) in 2023-24 as compared to 97.24% (10th) and 97.80% (12th) in 2022-23.

⁶ Based on block-wise demographic data published under the Census 2011 analytical reports.

⁷ Deloitte has relied on self-reported data by the students and teachers for this data-point. There may be challenges of under-reporting due to self-stigma or fear of breach of privacy.

- As reported by teachers, 100% students of lower primary and primary school reported age-appropriate understanding of math concepts (counting, simple addition/subtraction) and language skills. (By comparison, according to the 2023 State of Foundational Literacy and Numeracy in India report, Tamil Nadu's average score is 52.83)⁸
- The records showed improved students' academic performance between academic years 2022-23 and 2023-24. The lowest average marks recorded in 10th grade improved from 33.6% in 2022-23 to 36.4% in 2023-24. Further, number of students scoring above 80% marks improved from 19.2% in 2022-23 to 30% in 2023-24.
- 49.18% of students have enrolled in special learning/remedial classes of which 100% have approved of this being effective for them. This was >77% and 98% respectively in 2022-23.
- **Participation in extracurricular activities:**
 - RTU has created mechanisms for students' engagement in multiple extra-curricular activities in performing arts, sports, writing, etc. About 80% of students from a sample of 493 students in 1st, 5th, 8th, 10th and 12th grade took part in cultural events and 86% students were part of different clubs.
 - Participation has reported to have led to numerous medals and close-wins at block and district level and the interactions reported improvements in teamwork, concentration, memory, and academic effort among students (>75%)⁹.
- **Focus on health:**
 - 100% access to midday meals and daily snacks.
 - Mechanisms such as regular health checks (Pushparani clinic and health camps), BMI and anemia checks, and need-based care help in the holistic development of students. Hemoglobin tests were organized for all children, and 100 children were provided with vitamin supplements. Healthy BMI was recorded for 82.5% students
 - 100% of students report having accessed at least one form of healthcare service from the Pushprani clinic at the St. Peters Higher Secondary School. Most students reported being comfortable visiting the clinic during times of need, with access to supportive healthcare staff at defined times notified by institution. Health camps are also organized on a regular basis to further aid health seeking behavior.
- **Psychological support and redressal of post-trauma mental health issues:** Structured psychological support provided by RTU to all incoming students support integration at school and redressal of psychological trauma amongst students. 98% of children have reported regular check-ins with the therapists at school compared to more than 75% in AY2022-23.

⁸ Economic Advisory Council to the Prime Minister (EAC-PM) report on State of Foundational Literacy and Numeracy (FLN) in India 2023 https://competitiveness.in/wp-content/uploads/2025/10/Report_4th-edition-FLN_18th-Oct.pdf

⁹ Improvements in teamwork, concentration and working memory are self-reported indicators in Deloitte's assessment design. Triangulation based on incident/case-study based reporting was carried out for analysis.

Strategic Differentiators	• Hands-on and personal remedial coaching offered to students from vulnerable family backgrounds. • Active participation of the community members in mobilizing children. • Effort towards good healthcare & nutrition provision to children. • Mentorship in extracurricular activities especially in sports. • Assigned counsellor in school & counselling support offered to all children,
Recommendations¹⁰	• RTU needs to maintain involvement and mentorship by the alumni, to enable real-world understanding and to improve career-related focus of the students. • While food is not a component funded by SBI Life, it does have a strong correlation with attendance, health & nutrition and academic performance of students. Hence, it may be prudent to create a feedback mechanism with RTU to maintain quality of the food.

¹⁰ Recommendations are related to overall impact of the project and related to improving the extent of impact/sustainability. Any advice related to grant utilization, improved functioning of the school and capacity development of staff etc. is beyond the scope of assessment.

Pictures from the Field



*Teachers at Nirmala Middle school
Picture courtesy: Deloitte.*

Pictures from the field



Survey Form filling at St. Peters Higher Secondary School (SPHSS) assembly hall



Student FGD at Nirmala Middle School (NMS)



Classroom observations at NMS



Survey Form filling at Arul Malar Primary School (AMPS) assembly hall



Interaction and Survey with Control group students



Teacher Interaction at SPHSS



[Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see www.deloitte.com/about for a more detailed description of DTTL and its member firms. This material is prepared by Deloitte Touche Tohmatsu India LLP (DTTILLP).

This material (including any information contained in it) is intended to provide general information on a particular subject(s) and is not an exhaustive treatment of such subject(s) or a substitute to obtaining professional services or advice. This material may contain information sourced from publicly available information or other third-party sources. DTTILLP does not independently verify any such sources and is not responsible for any loss whatsoever caused due to reliance placed on information sourced from such sources. None of DTTILLP, Deloitte Touche Tohmatsu Limited, its member firms, or their related entities (collectively, the “Deloitte Network”) is, by means of this material, rendering any kind of investment, legal or other professional advice or services. You should seek specific advice of the relevant professional(s) for these kind of services. This material or information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser.

No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person or entity by reason of access to, use of or reliance on, this material. By using this material or any information contained in it, the user accepts this entire notice and terms of use.