

# Impact Assessment Report - Web version: Support for education, nutrition, sports, and other activities for children in Bengaluru, KA in FY 22-23

SBI Life Insurance Company Limited

September 2025



**Price Waterhouse Chartered Accountants LLP**

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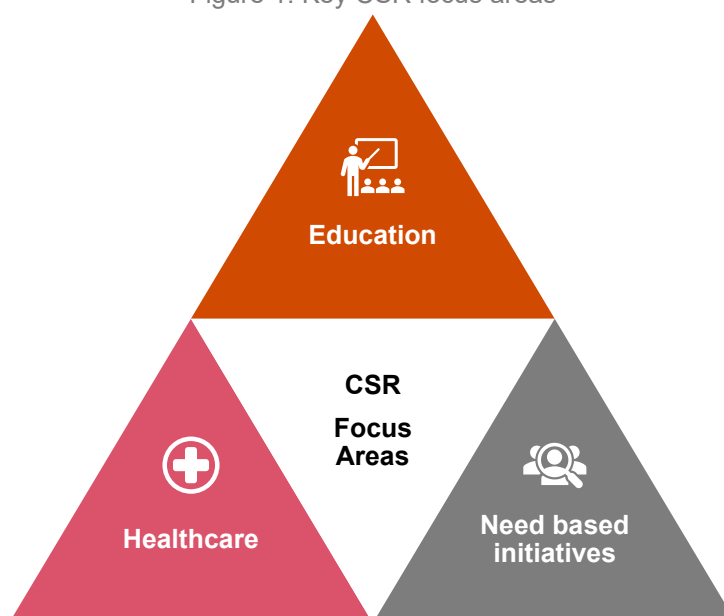
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## 1.1. About SBI Life Insurance Company Limited and its CSR efforts

SBI Life Insurance Company Limited (SBI Life), established in October 2000 and registered with the Insurance Regulatory and Development Authority of India (IRDAI) in March 2001, is one of India's leading life insurers. Along with maintaining a strong financial performance, SBI Life actively engages in Corporate Social Responsibility (CSR) initiatives to drive inclusive growth and positively impact communities across India.

Through its CSR programs, SBI Life has impacted thousands of lives across India, reinforcing its commitment to social responsibility. The company has been recognised for its contributions and has garnered awards for excellence in CSR initiatives, reflecting its dedication to creating meaningful changes in society. SBI Life remains committed to its mission to contribute to the nation's progress by fostering community development, improving lives, and driving sustainable growth. Below figure (Figure 1) depicts key CSR focus areas of SBI Life aligned with the company's CSR vision.<sup>1</sup>

Figure 1: Key CSR focus areas



## 1.2. About the project under assessment<sup>2</sup>

India has made notable progress in improving access to education, especially for the underserved communities. Despite this, children from marginalised backgrounds continue to face challenges in receiving quality and continuous education, along with the support needed for their holistic development. Recognising this need, Parikrma Humanity Foundation (Parikrma or Implementing partner) has been working to bridge this gap by providing comprehensive education and care to children from under-resourced communities in Bengaluru.

In alignment with national goals of inclusive education and child development, as envisioned in the National Education Policy (NEP) 2020 and the Right to Education (RTE) Act, SBI Life, as part of its Corporate Social Responsibility (CSR) efforts, supports the operational needs of Parikrma's Sahakar Nagar School (KG to X) and Parikrma's Junior College (XI & XII) through the project – '**Support for Education, Nutrition, Sports, and other activities for children in Bangalore, Karnataka in financial years 2022-23**'.

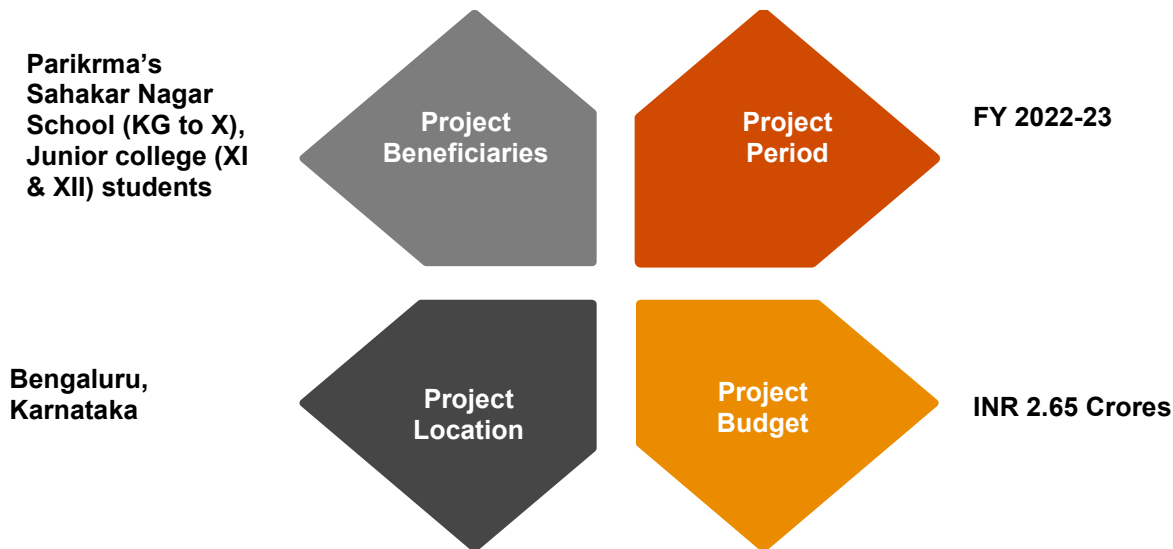
This project adopts an end-to-end education model that supports the education of children from the age of five all the way to their senior secondary education. The children are admitted only to the KG class with the support of Parikrma's Community Development Services (CDS) team in their selection to ensure children from weaker socio-economic backgrounds are admitted. A structured 360-degree development framework, ensuring continuous support not just for the children but also for their families, is employed to enable the holistic education of the children.

<sup>1</sup> Source: <https://www.sbilife.co.in/en/about-us/corporate-social-responsibility>

<sup>2</sup> Project documents shared by SBI Life

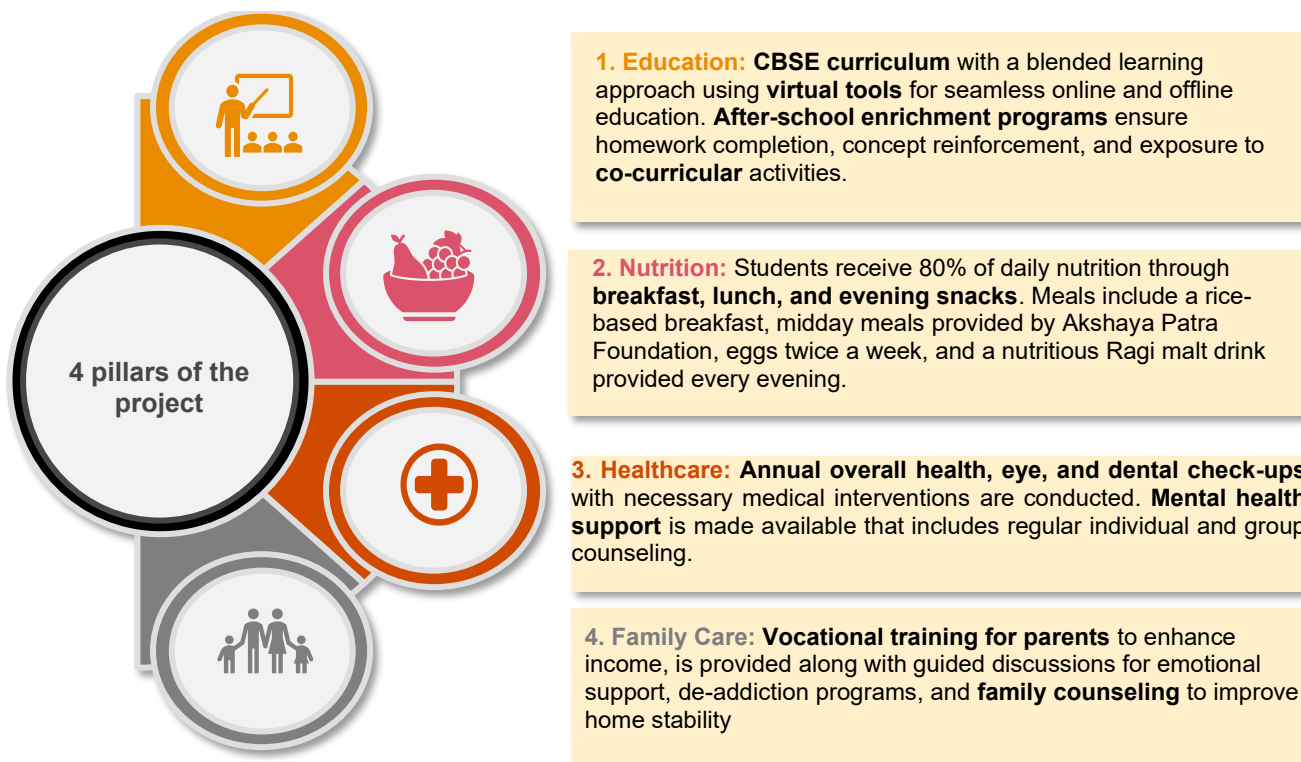
The project aims to create long-term impact by addressing key pillars such as quality education, nutrition, healthcare, family support, and career readiness making it a truly transformative model for sustainable child development.<sup>3</sup>

Figure 2: Schematic Representation of Project Specifics



As learnt from the project documents shared by SBI Life, the activities conducted under each pillar are outlined below:

Figure 3: Schematic representation of activities undertaken during the project



<sup>3</sup> Source: Project documents shared by SBI Life Impact Assessment Report – web version

## 1.3. Assessment Methodology

SBI Life engaged Price Waterhouse Chartered Accountants LLP (PWCALLP) to carry out the impact assessment of its **CSR project – ‘Support for education, nutrition, sports and other activities for children’** with the objective of evaluating the impact created on the community through the activities undertaken during the project period. The scope of work included desk review of the project documents, stakeholder mapping, development of research methodology and assessment parameters to review the Key Performance Indicators (KPIs) defined by the management of SBI Life, to assess the outputs, outcomes, and overall impact. This is a web version of the report created basis the impact assessment undertaken and a detailed report has also been submitted to the management.

For the assessment, **IRECS framework** (Inclusiveness, Relevance, Effectiveness, Convergence, and Sustainability) was adopted, and recommendations have been provided based on the project's performance for further evaluation and consideration. **Difference-in-Difference (DiD) method (case-control group comparison)** was utilised to evaluate the CSR project. A **mixed-methods approach** incorporating both quantitative and qualitative data collection techniques was employed to gather the inputs. This approach was finalised based on discussions with SBI Life.

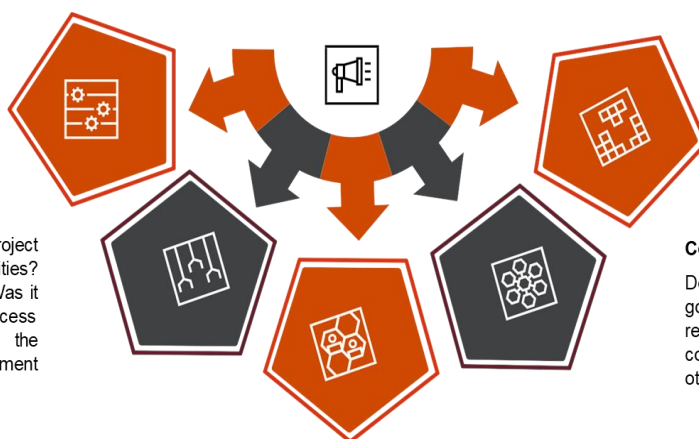
Figure 4: IRECS Framework

### Inclusiveness

Ability of different stakeholders, particularly poorest and most marginalised - to access the benefits of activities

### Relevance

Are the services /inputs in the project able to meet community priorities? How was the planning done? Was it participatory? How were the success indicators developed? Was the community involved in development of project indicators?



### Sustainability

Do communities feel ownership over the assets created by the activities and/or will the Project initiated community interventions sustain even after the exit of the funding agency. Has an exit strategy been drafted?

### Convergence

Degree of convergence with government/other partnerships; relationship between individuals, community, institutions and other stakeholders

### Effectiveness

Have the activities been able to effectively address community expectations? How efficiently have the resources been deployed, monitored and utilised?

The assessment was carried out in four stages, as illustrated below:

### Stage 1: Kick-off meeting and Desk review

- A detailed understanding of the project was obtained through a kick-off meeting held with the SBI Life team. SBI Life's expectations were understood, and the scope of work was agreed upon. This was followed by a detailed call with point of contact from Parikrma.
- A desk review of project documents received from SBI Life and Parikrma was undertaken which facilitated the design of the study.
- Mapping of project stakeholders was undertaken in consultation with the SBI Life team based on the desk review and the interactions with Parikrma during the initial meetings.
- The control group was selected purposively from public and private schools which are not covered under the project, however, have students with similar socio-economic profiles.

## Stage 2: Assessment Planning and tool preparation

- As part of the study design, a structured sampling plan was developed.
  - For **quantitative survey**, a total of sample of **300 students** was selected, comprising **240 beneficiary students (case group)** from Parikrma school and **60 non-beneficiary students (control group)**. Sample size for case group (beneficiary students) was estimated by taking 50% of the total population of **480 beneficiary students**. Additionally, a **control group** (non-beneficiary students from same/ similar schools) of **25% of the total sample size for the case group i.e., 60** was selected from nearby schools in the adjacent slum areas who are not supported by similar initiatives. This sampling approach ensured representation of both project beneficiaries and a comparable control group to support the Difference-in-Difference analysis.
  - As a part of the **qualitative assessment**, the interactions (Table 1) including IDIs and FGDs with different stakeholders were planned to collect holistic feedback on the project activities.
- The data collection plan was finalised in consultation with the SBI Life team.
- Key indicators and tailored research tools were developed to capture comprehensive insights of the project and were finalised after incorporating the feedback from the SBI Life team.
- The developed quantitative tool was digitised and translated into the local language.
- A field visit plan was developed in consultation with SBI Life and Parikrma.

Table 1: Qualitative sampling plan

#	Type of stakeholder(s)	Type of interaction	No. of interaction(s)
1	Case Group (beneficiary) students	FGD	2
2	Non-beneficiaries (students)	FGD	1
3	Parents of beneficiary students	IDI	10
3	Teachers	FGD	1
4	Implementing Partner	IDI	1
5	SBI Life CSR team	IDI	1
	Total	-	<b>16</b>

## Stage 3: Field visit and Data collection

- The field data collection process was initiated by the data collection team. **A total 314 surveys** were conducted, comprising **250 beneficiary students (case group)** from Parikrma school and **64 non-beneficiary students (control group)**.
- Qualitative interactions were conducted with all the stakeholders as planned and stated above.

## Stage 4: Data analysis and report writing

- The data captured during the data collection stage was analysed and the key findings were noted.
- The IRECS framework helped in gauging the efficiency in terms of achievement of the desired project outputs with reference to the inputs.



## 1.4. Beneficiary Profile

This section outlines the profiles of the beneficiary (case group students) survey respondents at Parikrma's Sahakar Nagar School and Junior College.

### Gender, Age and Body Mass Index (BMI) of the respondents



- Among the beneficiaries surveyed, **54%** were girls, reflecting the project's commitment to gender inclusion and equity.

- The mean age of the respondents was **14.7** years.

- The average BMI of the respondents was **20.18\***



- As reported during the interaction with implementing partner representative, a majority of families falls under the Below Poverty Line (BPL) category, highlighting the intervention's focus on underprivileged communities.

\*BMI Categories: Severely/Moderately Thin (BMI < 17.0), Mildly Thin (17.0-18.4), Normal (18.5–24.9), Overweight (25.0-29.9), and Obese ( $\geq 30.0$ )<sup>4</sup>

<sup>4</sup> <https://bmcpublihealth.biomedcentral.com/articles/10.1186/s12889-024-18784-4>

## 1.5. Summary of the Impact Created

The tables below provide an overview of KPI wise comparison among case group, control group and performance/availability of infrastructure/facilities of schools at the local/state-wide level.

Table 2: Comparative parameters between case group and control group

Key Performance Indicators (KPIs)	Comparative performance / Availability at Parikrma institution(s)	Comparative performance / Availability at institutions of control group students
<b>Access to quality education:</b>		
English medium curriculum	100.00%	81.00%
Provision to two or more meals per day	90.80%	3.10%
Access to smartphones / digital devices	98.40%	95.00%
Access to internet connectivity	72.80%	28.60%
Health camps at school (2022-23)	95.60%	90.60%
Organisation of events (field trips/exposure visits/special events / celebration of special days/occasions - Independence Day, Republic Day, etc.)	99.60%	97.00%
Attending 4 PTMs	38.80%	28.10%
<b>Outcomes:</b>		
Win in inter-school/district/state national competition(s) in 2022-23	53.20%	52.00%
Attended psychological counselling	96.40%	78.00%
Average Attendance (2021-22)	92.38%	86.64%
Average Attendance (2022-23)	93.90%	90.42%
100% Attendance (2022-23)	20.40%	3.10%

Table 3: Comparative parameters between case group and local context

Key Performance Indicators (KPIs)	Comparative performance / Availability at Parikrma institution(s)	Comparative performance / Availability across local/state-wide institution(s) <sup>567</sup>
<b>Access to quality education:</b>		
Average Pupil Teacher Ratio	9	14 - 18
Access to smartphone / digital devices	98.40%	94.50%
Access to internet connectivity	72.80%	61.00%
Transition rate (preparatory to middle school), 2022-23	99.00%	98.00%
Transition rate (middle to secondary school), 2022-23	98.00%	97.00%
Dropout rate (preparatory grades)	0.30%	2.00%
Dropout rate (secondary grades)	0.30%	18.70%
<b>Infrastructure*:</b>		
Girls Toilet	✓	99.20%

<sup>5</sup> <https://dashboard.udiseplus.gov.in/>

<sup>6</sup> Annual Education of Status Report (Rural) (ASER) 2024

<sup>7</sup> <https://nas.gov.in/report-card/nas-2021>

Library with books	✓	96.60%
Electricity	✓	99.00%
Drinking water	✓	99.90%
Handwash	✓	92.90%
Medical Facility	✓	93.80%

\* The data collection team was not able to undertake the complete tour of the Parikrma's school and junior college due to the constrained data collection schedule offered by the implementing partner. Hence, the status of infrastructure mentioned in the report is based on the information shared by the implementing partner.

The section below outlines the diverse impact of the project on the lives of the target beneficiaries. While all students at Ashoka University have access to the same facilities and resources as those in the case group, this assessment focuses on the holistic impact of scholarships for case group students, considering the opportunities these resources provide.

## 1. Enhanced Educational Outcomes

- While both groups showed improvement in attendance academic year 2022-23 as compared to the academic year 2021-22, **case group students maintained consistently higher attendance across both the years as compared to the control group students (92.44% vs 86.64% in the academic year 2021-22 and 93.39% vs 90.42% in the academic year 2022-23)**. This suggested a deeper, more stable level of engagement supported by the project's holistic and long-term approach.
- Parents reported that **students received free textbooks, uniforms, stationery, and access to digital tools**. Among the beneficiary students, 83.6% confirmed access to digital devices at Parikrma school and Junior college, **while 98.4% reported improved academic scores in 2022-23 compared to previous years**.
- Students reported having friendly and open interactions with their teachers in the classroom, reflecting the supportive and nurturing environment fostered by the teaching staff.

## 2. Improved Nutritional Status through Provision of Balanced Meals

- 90.8% of case group students received **two or more meals daily** at the institution, while 65.6% of control group students had no access to institutional meals.

Figure 5: No. of meals provided (case group)

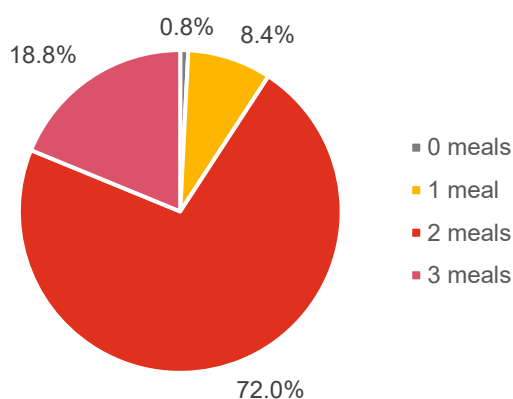
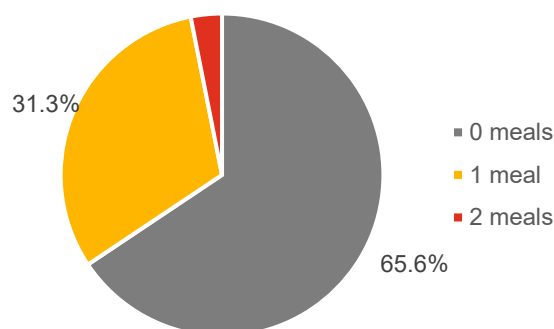


Figure 6: No. of meals provided (control group)



- The project reportedly contributed to a **student attendance rate above 93%**, with regular **meals serving as a key motivator** for school attendance. Access to nutritious meals **improved students' stamina and concentration**.
- During the academic year 2022–23, 53.2% of students in the case group availed only **1–3 sick leaves**, and **20.4% reported no sick leaves** at all. Meanwhile, the control group showed a higher incidence of health-related absenteeism, with **12.5% students taking frequent sick leaves (more than 9)**.

### 3. Improved Health Outcomes through Comprehensive Healthcare

- The project prioritised **student health through regular check-ups, emergency care, and psychological counseling**. In the academic year 2022–23, nearly all case group students (95.6%), underwent annual general health check-ups.
- In contrast, while health camps were reported in **control group** institutions, coverage was comparatively lower. General health screenings (91%), and eye check-ups (86%) were conducted, but only 72% of students received dental care. Moreover, 6% of respondents in the control group indicated that no healthcare services were provided, pointing to **inconsistent access to school-based health interventions**.

Figure 7: Healthcare services (case group)

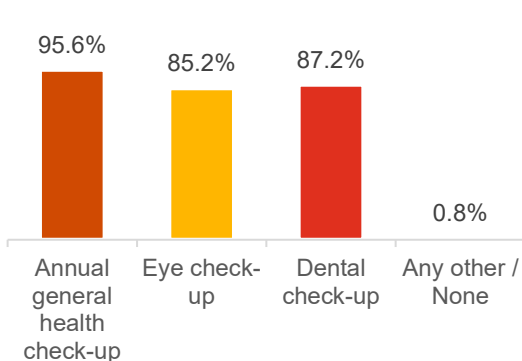
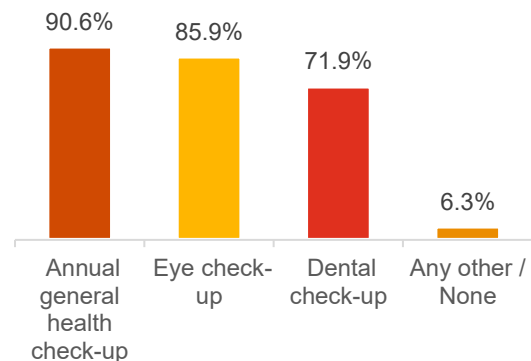
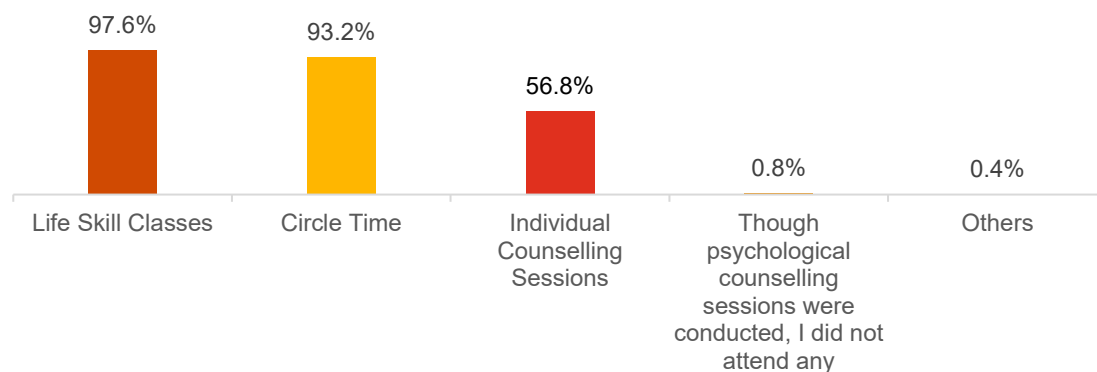


Figure 8: Healthcare services (control group)



- **96.4% of case group students reported attending at least one psychological counselling session**. In comparison, only 78% of control group students reported attending psychological counselling sessions. Meanwhile, 13% said they had never attended any session, and 8% mentioned that their institutions did not provide such services, pointing to a clear **gap in mental health support**.

Figure 9: Psychological counselling sessions (case group),



Multiple response question, total may not add up to 100%

#### 4. All-round Development Fostering Long-Term Impact

- Furthermore, **99%** of the case group reported that their school regularly organised events such as national day celebrations, sports events, festivals, field trips, and science exhibitions. Students showed higher enthusiasm, teamwork, and confidence after participating in these events. Students in the control group mentioned such limited opportunities reducing their exposure to learning beyond the classroom.
- 98% of students expressed that they **enjoyed going to school**, indicating high levels of motivation and emotional well-being linked to their school experience.

#### 5. Empowered Families through Community Engagement and Support

- The project places strong emphasis on **family engagement as a core pillar of holistic child development**. Interventions under this pillar were found to foster a stable, informed, and emotionally supportive environment for students.
- 42.4% attended three parent teacher meetings (PTMs), 38.8% attended four, and an additional 7.2% participated in more than four sessions in the academic year 2022-23. This high frequency of parental engagement demonstrates the effectiveness of school-community communication channels. In comparison, parental attendance at PTMs in the control group was notably lower, with only 28% of parents attending four meetings and just 1% attending more than four. This contrast highlights the **systematic efforts by the project to integrate parents into the educational ecosystem**.
- Parents, particularly mothers, were offered vocational training in skills such as tailoring, mehndi application, and basic digital literacy. These initiatives not only improved household income but also enabled families to prioritise their children’s education and healthcare, strengthening the overall support system around each child.

### 1.6. IRECS analysis

Basis on the interactions with the key stakeholders and desk review, the impact of the project was also assessed on the IRECS framework parameters. The IRECS analysis summary has been presented in the table below:

Table 4: IRECS Table

Parameter	Assessment from Study
Inclusiveness	<ul style="list-style-type: none"> <li>• The project prioritised inclusivity by <b>targeting children from underserved communities</b> in Bengaluru, specifically those from slums in and around Sahakar Nagar, where most families belonged to BPL background.</li> <li>• The average age of beneficiaries was 14.7 years, reflecting the project’s reach across diverse age groups, from kindergarten to junior college. <b>Gender equity</b> remained a key feature, with 54% of case group respondents being girls and 46% male, demonstrating the project’s strong commitment to inclusivity.</li> </ul>
Relevance	<ul style="list-style-type: none"> <li>• The <b>relevance</b> of the intervention is clearly demonstrated through its <b>alignment with the specific needs of underserved communities</b>, directly addressing critical gaps in education, nutrition, health, and family support. The project was designed to tackle challenges faced by first-generation learners, especially those from low-income backgrounds.</li> </ul>

Parameter	Assessment from Study
	<ul style="list-style-type: none"> <li>• A key relevance point is the <b>provision of meals</b>, where 90.8% of case students received two or more than two meals a day, addressing food insecurity that is often a barrier to learning.</li> <li>• The intervention's impact on health is also relevant, as seen in the significant difference in sick leave rates (only 3.2 % of case students took more than 9 sick leaves as compared to 12.5% in the control group).</li> <li>• The <b>vocational training</b> opportunity, such as tailoring and mehndi skills, directly addressed the economic instability of families. This support enabled parents to increase household income and redirect savings toward educational needs, further reinforcing the relevance of the project in improving the family's overall socio-economic conditions.</li> </ul>
Effectiveness	<ul style="list-style-type: none"> <li>• The project significantly improved access to quality education for economically disadvantaged students, fostering both academic and personal growth.</li> <li>• In the 2022–23 academic year, case group students had an average attendance of 93.98%, a rise from 92.38% in 2021–22.</li> <li>• 83.6% of case group students had access to digital devices, and 98.4% reported improved academic scores. Many students also participated in inter-school competitions, with 53.2% winning at various levels, reflecting the program's focus on talent development.</li> <li>• The use of English-medium education and individualized attention through smaller class sizes helped case group students bridge learning gaps compared to control group students, who faced overcrowded classrooms and fewer resources.</li> <li>• The project also had positive impacts on families, reducing the financial burden of providing meals and inspiring healthier food habits at home.</li> <li>• The project prioritised student health through regular check-ups, emergency care, and psychological counselling. 95.6% of case group students underwent annual health check-ups, and 87.2% received dental check-ups. In contrast, the control group had lower coverage for health services.</li> <li>• A higher percentage of parents in the case group attended PTMs compared to the control group, reflecting strong school-community communication.</li> <li>• 98.8% of case group students reported receiving support from their parents for their educational goals.</li> <li>• The school's holistic approach, along with engaging teachers and inclusive events, increased students' enthusiasm, with 98% reporting they enjoyed going to school.</li> <li>• Parents have benefited from services that have helped them individually, as well as improved their relationships with each other, their child, and the community.</li> </ul>
Convergence	<ul style="list-style-type: none"> <li>• The project excelled in convergence by effectively bringing together multiple stakeholders to deliver comprehensive support to students and their families, a strength that was notably missing in the control group.</li> <li>• Nutrition: Through its partnership with the Akshaya Patra Foundation, the project ensured that students received nutritious, high-quality meals regularly, which improved both health and academic concentration.</li> </ul>

Parameter	Assessment from Study
	<ul style="list-style-type: none"> <li>Healthcare: The collaboration with local clinics enabled the organisation of biannual health camps, providing routine medical check-ups and early detection of health issues, which many underserved students might otherwise not access.</li> <li>Curriculum and Academic Alignment: The intervention followed the CBSE curriculum.</li> </ul>
Sustainability	<ul style="list-style-type: none"> <li>The project laid a strong foundation for long-term sustainability by empowering families and promoting lasting behavioral changes.</li> <li>Vocational training for parents which helped many families become financially more stable, allowing them to invest in their children's education and health needs.</li> <li>De-addiction counseling and other family support activities addressed household challenges, leading to improved home environments and reduced disruptions to children's learning.</li> <li>The future of the project is dependent on continued funding from SBI Life. Without sustained financial support, it may be difficult to maintain the same level of comprehensive services.</li> </ul>

## 1.7. Recommendations

Following recommendation is based on valuable insights shared by different stakeholders along with our own understanding of the sector. These can be considered for further improving the effectiveness of the project (or similar projects) in future.

### Structured Career Counseling

As per the interactions with the parents and the students, it was noted that while the project effectively supports education up to junior college, there is a strong need for structured career counseling, college admission guidance, and mentorship for higher education and vocational pathways. Such initiatives can be undertaken to provide the students with - Awareness of potential career paths (for standard 8-9 students), Focused support to help students choose the right academic stream (for standard 10 students) and Individual support to enable students choose a specific career path (for standard 11-12 students).

## 1.8. Limitations of the Study

- The data collection team was not able to undertake the complete tour of the Parikrma's school and junior college due to the constrained data collection schedule offered by the implementing partner. Hence, the status of infrastructure mentioned in the report is based on the information shared by the implementing partner.

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