



Impact Assessment Reaching the unreachable (FY 2022-23)

Web report

SBI Life Insurance Company Ltd

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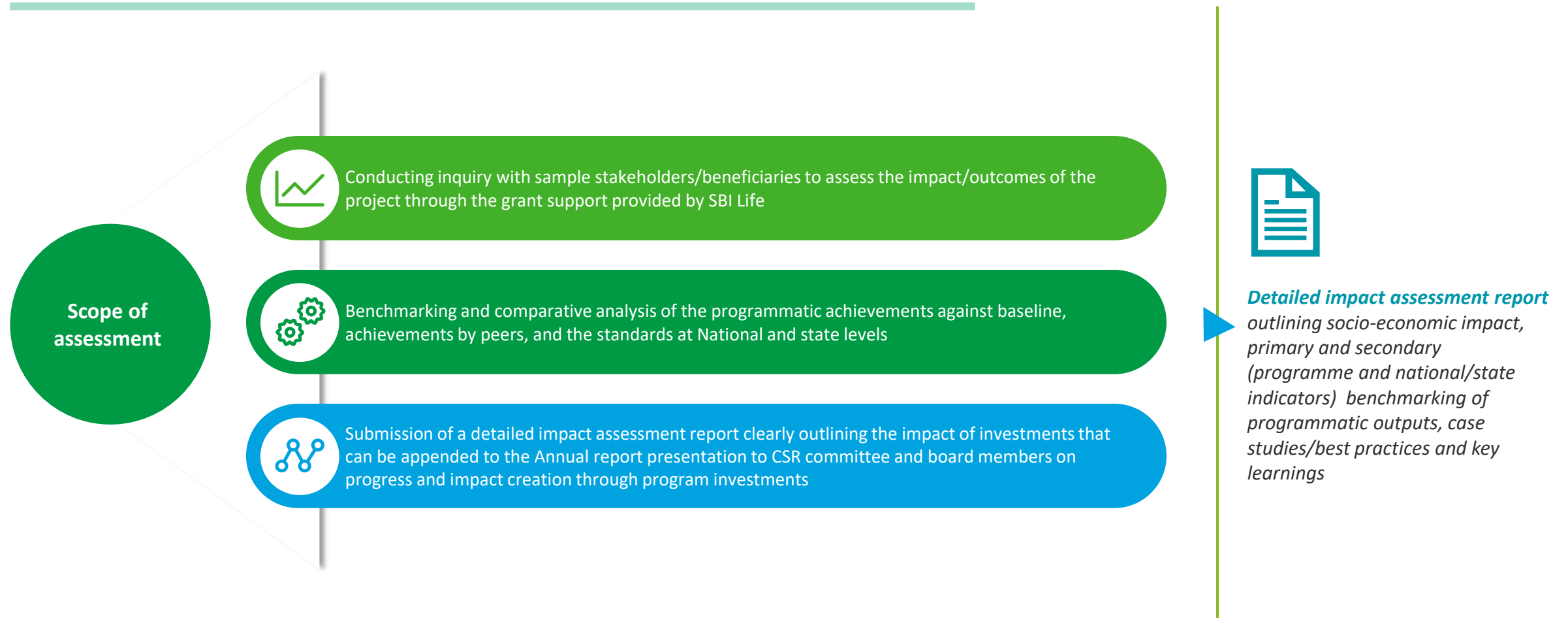
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Scope of Work*

There has been an evolution of the CSR sector and an enhanced focus on impact measurement. The SBI Life foundation commissioned Deloitte to carry out a third party impact assessments for FY 22-23 project grant to Reaching the Unreached, implemented by an NGO which runs four schools for marginalized children at Theni, Tamil Nadu



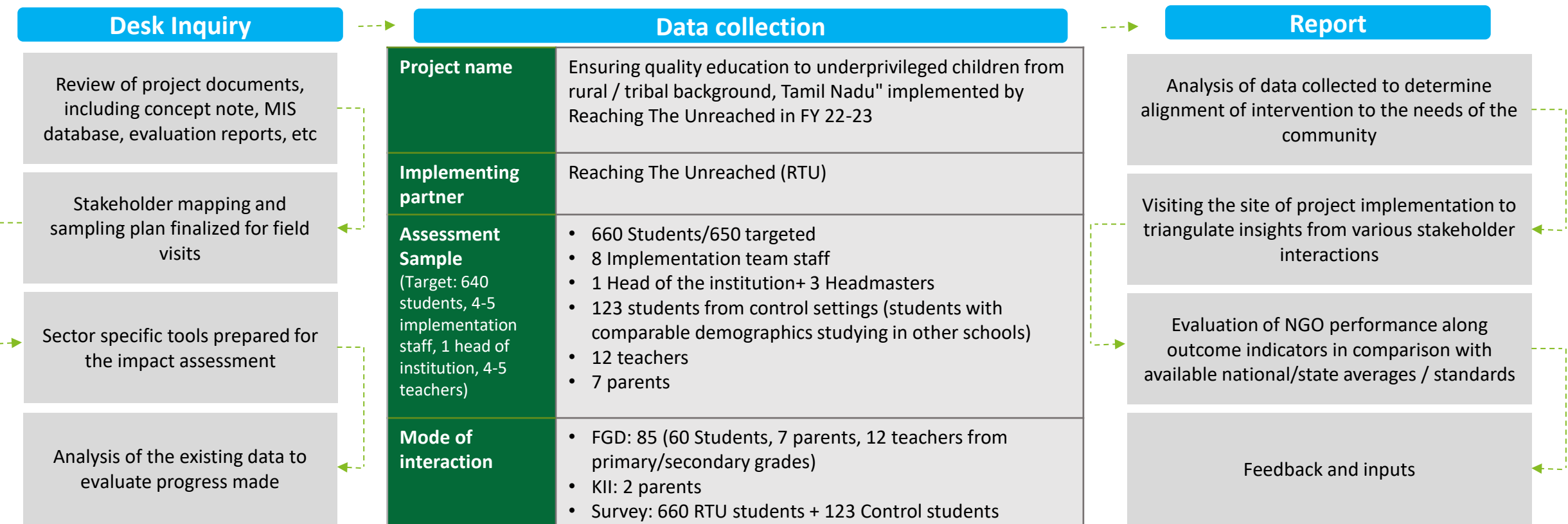
*As per engagement letter signed with SBI Life Insurance Company Limited dated 15th May 2025

Approach & methodology

Deloitte conducted the assessment through a combination of desk research and primary interactions with a sample of key stakeholders and project beneficiaries.



Deloitte conducted a stakeholder mapping exercise to identify the range of interactions required to document multiple perspectives about the impact of the initiatives. The stakeholders and beneficiaries were selected purposively. The high-level approach for conducting impact assessment is as follows:



Project coverage and study sample

Deloitte conducted the Impact assessment to identify multiple perspectives about the perceived impact of the initiatives. The stakeholders and beneficiaries were selected purposively for the assessment. The distribution of the respondents across various parameters is described below:

Project status

1,250
students at RTU schools

95

New students were enrolled in 22-23 from other Govt, private and RTU schools

<2%

Less than 2% dropout rates in school

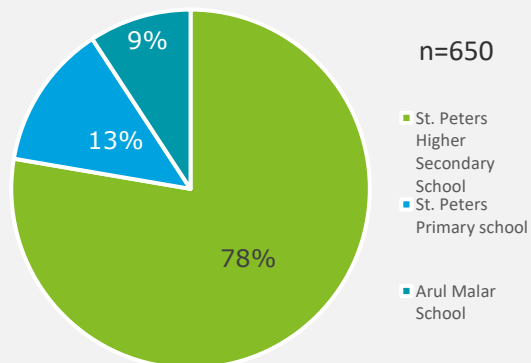
9-12

Grades provided training on life skills

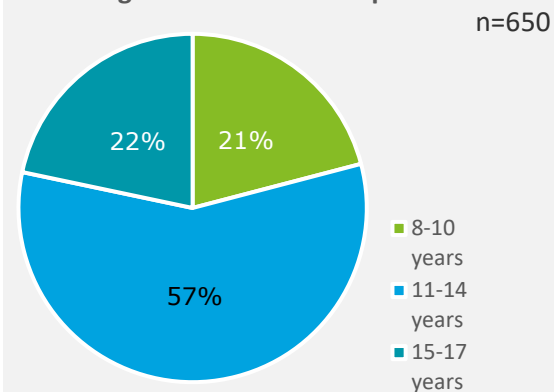
Study sample*

Deloitte survey was done with 650 primary beneficiaries across 3 RTU schools. The demographic division of the sample covered is as follows:

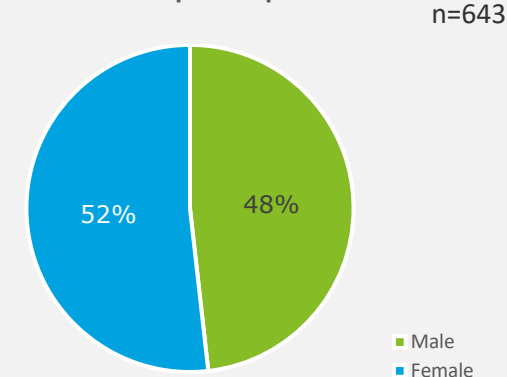
No. of students from schools covered in sample



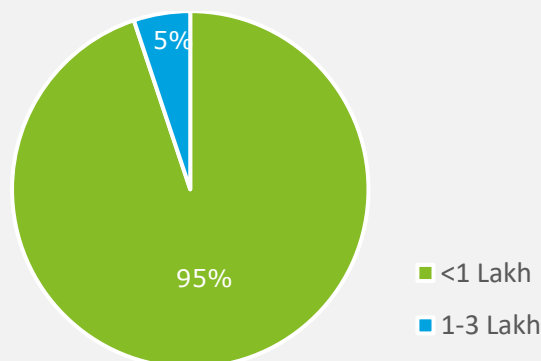
Age distribution of respondents



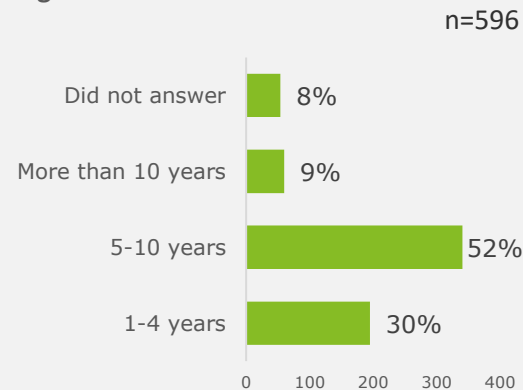
Gender-breakup of respondents



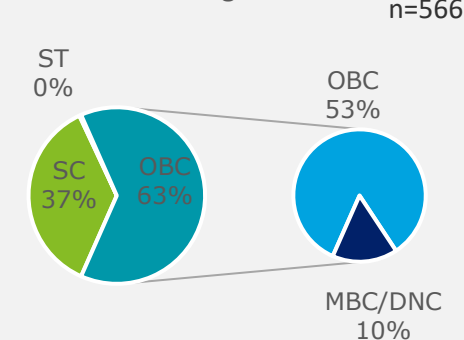
Household income



Length of association with institution



Social Categorization%



*The analysis is based on student-reports through a survey that was conducted at the RTU schools at Theni.. Adequate consent was taken and students self-answered questions on demographics, school's learning environment, opportunities available and the learning support provided by the teachers.
% The pie-chart represents categorization of students sampled for assessment. A detailed break-up of socio-economic categories at school are provided as Annexure A.1



Project model

Project model

Established in 1974, Reaching the Unreached is a service organization dedicated to empowering the most disadvantaged and marginalized children in poverty-stricken rural areas of Tamil Nadu. The objective of the project is to empower the most underprivileged and marginalized children residing in impoverished rural areas of South India through holistic education.



05 Graduation and employment support*

- Extension of support post school-graduation- mentorship, advice, coaching and financial support to facilitate college admissions/ vocational training for careers in engineering, nursing, teaching, and law.
- Provision of employability skills, entrepreneurship guidance, career counseling, and facilitating transitions to independent living or further education.

03 Safe and emotionally supportive environment for education

- Access to clean water, nutritious meals, and adequate infrastructure is enabled
- Provision of uniforms, notebooks, and essential materials at free of cost.
- Regular medical check-ups is conducted, and free medicine is provided through in-house clinic.
- Psychological support is provided for children.
- RTU also enables residential support for children in distress or those who may not have adequate residence available locally*



04 Holistic development

- Children are encouraged to engage in fun activities like Educational tours, cultural events, and extracurricular activities.
- Life skills coaching for 9th graders & above, related to decision-making, emotional well-being, assertive behavior etc.
- Monthly distribution of provision kits during COVID to ensure nutrition and social support

01 Student mobilization and enrollment

- Mobilization conducted with the support of local leaders, alumni, government bodies, child welfare departments
- The children enrolled belong to low-income families from SC/ST backgrounds, orphans, broken families, with ailing/disabled parents or children of parents affected by HIV/AIDS



02 School-based academic support

- Curriculum of TNSB is followed which is further customized with concept-based learning tools, Abacus, English training, and online assessments.
- Interventions include continuous in-school assessments and experiential learning opportunities like library access, science exhibitions, STEM and computer labs.
- Additional intensive coaching for 10th and 12th std students and remedial coaching for all classes is provided, and a special coaching support is rendered for students with learning difficulties

*These components are not supported through SBI Life Grant..



Summary- Impact findings

Key impact findings

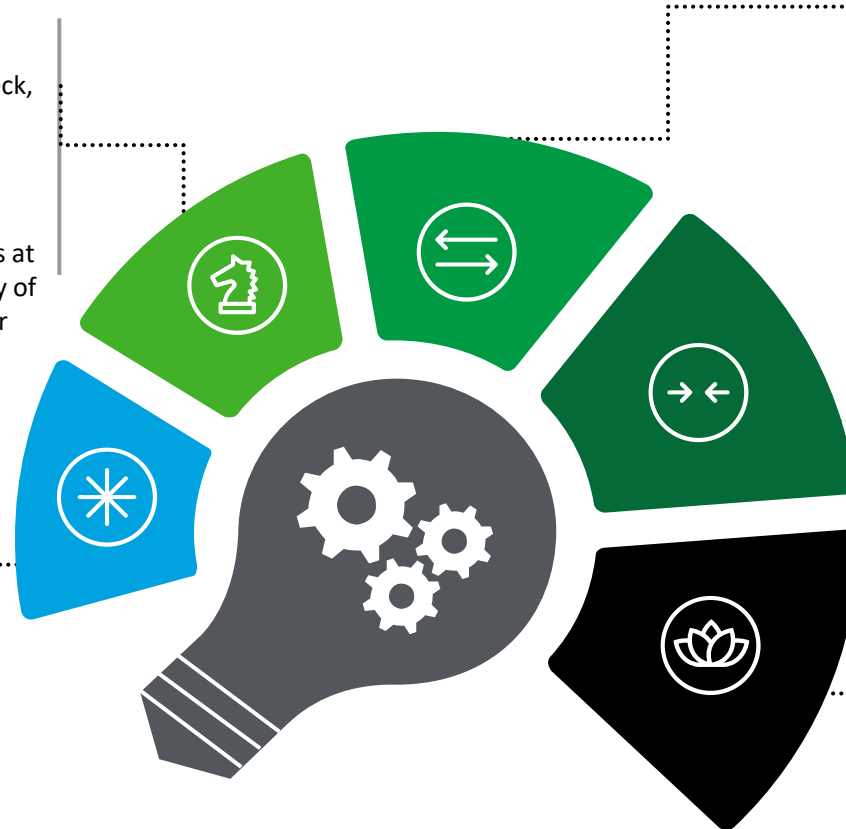
The school has impacted the community through various aspects of the intervention, which have been summarized below.

2. Improved focus on health and nutrition*

- Existence of mechanisms such as regular health checks (Pushparani clinic and health camps), BMI and anemia check, and need based care helps in holistic development of students
- >95% reported regular access to healthcare services and provisions such as medicines from the health facilities
- 100% students report access to 1 or more nutritious meals at school with 90% students reporting approval of the quality of the meal and in meeting the dietary requirements. Further additional snacks are also provided
- ~96% students reported that the facilities served clean drinking water and that they were provided guidance on healthy eating habits

1. Academic development of the students

- RTU has deployed innovative teaching-learning mechanisms, provided access to experiential learning facilities such as STEM and Laboratories (Computers, Biology, Chemistry), and established supportive pedagogy to improve the academic engagement of students.
- Reported passing percentage of 97.24% (10th) and 97.80% (12th) in 2022-23 as compared to 99.6% (10th) and 98% (12th) in 2021-22.



3. Improved confidence through participation in extracurricular activities

- RTU has created mechanisms for students' engagement in multiple extra-curricular activities in performing arts, sports, writing, etc. hence contributing to improved confidence and tenacity.
- >92% (>63% in previous year) students have reported participating in more than one activity on regular basis and >76% students (65% in previous year) participate in outdoor games. Interactions with students suggest improved decision-making, teamwork, and motivation for school attendance amongst sports competitors.

4. Psychological support and redressal of post-trauma mental health issues

- Structured psychological support provided by RTU to all incoming students supports integration at school and redressal of psychological trauma amongst students
- >75% children have reported having availed the services of the therapists at school

5. Overall ecosystem for wholistic education and support

- 100% students with siblings in other schools mentioned that the RTU schools had better overall ecosystem especially facilities and educational support
- 100% students who transferred from non-RTU schools reported the RTU schools to be better overall

* RTU has been utilizing non-SBI Life grants for Health and Nutrition components since 2024-25.

Key impact findings- RTU performance in comparison to peer schools

The RTU school reports several school indicators out-performing state reports and meets RTE guidelines for all other indicators.

Indicators	21-22 (previous year's Impact assessment)	22-23 (Findings from the current assessment)	National Level*	Tamil Nadu*
Dropout rate (Proportion of students from a cohort enrolled in a given level at a given school year who are no longer enrolled at any grade in the following school year.)	<2% in the secondary level	<1% in the secondary level%	12.61% in secondary level	4.5% in secondary level
Student - Teacher ratio # (Average number of students per teacher (teaching at that level of education) in a given school- year.)	Not reported in 21-22	1:17 in primary 1:19 in upper primary 1:19 in secondary 1:24 in higher secondary	1:26 in primary 1:19 in upper primary 1:18 in secondary 1:27 in higher secondary	1:20 in primary 1:15 in upper primary 1:13 in secondary 1:21 in higher secondary
Transition rate (Proportion of students from a cohort enrolled in a given level at a given school year who are enrolled in the next grade in the following school year.)	Not reported in 21-22	100% enrollment in RTU secondary school from RTU upper primary in FY 22-23& 9% students reported transitioned from non-RTU schools	88.81% in upper primary to secondary	99.6 in upper primary to secondary
Gender parity index (Progress towards gender parity in education participation and/or learning opportunities available for girls in relation to those available to boys. It also represents the level of girls' empowerment in the society.)	1.2 in secondary	1.2 in secondary	1 in secondary	1 in secondary
Retention rate by level of education and gender (Percentage cohort of students enrolled in first grade of a given level of education in a given school year expected to reach the last grade of the level.)	100 in primary level 99.2 in secondary level 79.5 in higher secondary	100 in primary level 99.6 in secondary level 83.9 in higher secondary level	95.4 in primary level 64.7 in secondary level 43.6 in higher secondary level	98.1 in primary level 85 in secondary level 72.8 in higher secondary level
No. of Schools which have vocational training (Number of schools supporting instructional programs or courses that focus on the skills required for a particular job function or trade.)	Not reported in 21-22	Vocational trainings not reported in FY 22-23. Life skills training provided to 131 boys and 189 girls.	2,436 secondary schools having vocational courses under NSQF at Secondary level	No secondary schools with vocational courses
Schools with toilets and drinking water facilities (Number of schools equipped with functional toilets and drinking water facilities)	Functional girls' toilet and drinking water facility available	Functional girls' toilet and drinking water facility available	94% schools with functional girls' toilet, 100% schools with functional drinking water	100% schools with functional girls' toilet, 100% schools with functional drinking water

*Source: <https://dashboard.udiseplus.gov.in>, for AY 22-23, accessed 29th May 2025

**Measured as an aggregate of all drop-outs in secondary school (6th-10th Standard) in RTU ecosystem. This is based on a sample check of 20% (1/5 classes per batch) students' movements from 5th to 6th, 6th to 7th and so on, upto the 10th grade. Students in 11th and 12th are re-enrolled in the school hence these grades are not included within the enquiry to avoid potential bias because of students moving into employable trades.*

&Calculated as the %age of eligible students from primary school in FY 21-22 who have enrolled in secondary school. Segregated numbers of students entering RTU system from external schools are provided to enable clarity. Student numbers in 6th Standard (AY 22-23) is reported 111% of students in 5th standard in AY 21-22.

RTE Act (2009): Primary Level: 30:1 Upper Primary Level: 35:1 NEP (2020): School Level: Under 30:1 Areas with disadvantaged students: Under 25:1

Key impact findings- Parameters of school performance (Control vs RTU)*

Students of RTU have reported higher satisfaction and performance in comparison with control group of students from the community

Indicator	RTU Performance	Performance of control school (3 Government schools and 2 Private schools were represented through community-based data collection)
Overall satisfaction with school-based facilities	>98% RTU students reported being satisfied with the facilities at the school. They reported having access to labs, library, mid-day meals, counselling and other support mechanisms for better academic performance	~80% students reported being satisfied with the facilities available to them at the school level. Of the students that reported being neutral to very dissatisfied, >57% belonged to private schools. Additionally, students expressed highest dissatisfaction to school-based WASH facilities.
Access to Library at School	100% RTU students reported having access to library within their school. The library was equipped with age-appropriate books and learning material, however, the material had not been refreshed in >3 years.	<30% students reported having access to any form of library at the school. It was noted through qualitative discussions that the primary students were offered a few books which were maintained by the class teacher; and secondary school students had a separate designated library area available.
Hygiene and drinking water facilities	100% RTU students reported access to appropriate washrooms and drinking water stations at various locations around the school.	100% students reported access to washrooms and drinking water at the schools.
Presence of Science lab at school	100% students reported access to computer and science labs at the school which they access 1-2 times per month for learning purposes.	~46% students reported access to science labs at school. Of these, >89% students belonged to secondary and higher secondary classes. Additionally, about 40% students reported that the school relied on mobile labs for experiential learning for the students.
Counselling facilities at the school	100% students reported access to counselling and ~56% reported having accessed the same for interpersonal challenges and stressors faced by the students.	Students reported that only the 9 th and 10 th standard students was provided access to counselling services; which was largely focused on academic performance and exam related stressors. ~30% candidates reported access only to group counselling sessions during an academic year.

** Deloitte conducted control data collection at various community locations for purposes of the enquiry. The team from RTU supported the exercise through mobilization of persons supported through health and hygiene related programmes run by RTU. There may have been additional bias introduced in the enquiry due to this design. Deloitte was not allowed to visit or conduct enquiry at Government/Private schools during the period of impact assessment.*



Detailed Impact findings

Key findings- Academic Development – Improved teaching-learning methods (1/3)

Use of innovative teaching-learning methods, technology-enabled classrooms and positive academic environment and habits at school helps with concept retention and greater educational achievement among students

Supportive teaching staff

- Individualized teaching attention and support to students (180 males and 284 females attended special individualized sessions in FY 22-23)
- Keen attention to academic, behavioral, mental, and physical health needs

Engaging teaching-learning methods

- Activity, visual and practical model-based learning notably heightened students' engagement with schooling, enhanced the learning, and decreased absenteeism rates as reported by the teachers.
- Classrooms feature smart boards to enhance interactivity during teaching sessions
- Teachers reported use of mechanisms such as abacus, posters, models and stories in creating lesson plans for lower primary and primary school students. Students were encouraged to participate in book review sessions right from primary school.
- 4 tours and 1 exhibition were attended by the students in FY 22-23 to increase the learning and innovative skills. These tours were reported to be to zoos, museums, science centers and other schools to enable cross-learning among the students.

Teacher-training programmes

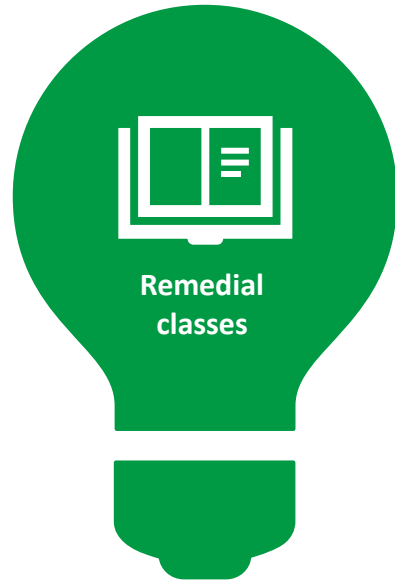
- >42% Teachers underwent training sessions between Apr-Nov 2022 to refine teaching abilities and relationship-building with students
- Additionally, exposure and cross-learning was enabled through visits to other schools

Impact of improved TLM on learning at school

- As reported by teachers, >99% students of lower primary and primary school reported age-appropriate understanding of math concepts (counting, simple addition/subtraction) and language skills.
- The records showed improved students' academic performance between academic years 22-23 and 23-24 (An analysis of student's marks in languages, math, science and social science is provided in Annexure A.2 for additional insight)
- Engaged teachers involved in **well-rounded development of students with focus on mental health and positive learning environment** considering the social backgrounds that the students come from. The teaching set up is geared towards **enhancing good academic habits such as reading, peer learning and experimenting among children.**
- **Community members reported greater trust and preference of enrolment to RTU facilities-** due to lack/absence of experiential learning offered by comparative institutions as well as facilities and resources available at the schools

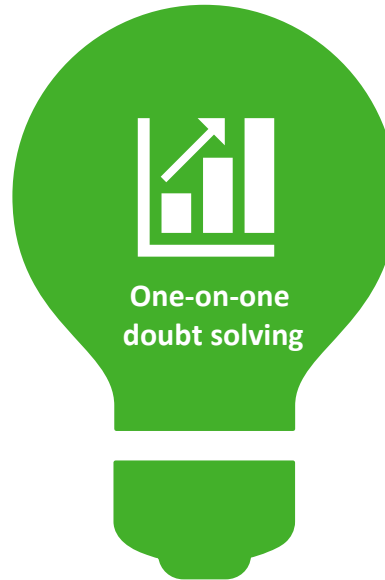
Key findings- Academic Development – Remedial Learning (2/3)

RTU creates academic supportive structures like remedial classes, activity-based learning, doubt-solving sessions, etc. to improve learning outcomes and proficiency among students who may not receive adequate learning support at home or in the community.



Remedial classes

- Remedial classes cater to those requiring individualized attention and provide a structured learning and revision environment for examinations and tests.
- >77% students have enrolled in special learning/remedial classes of which 98% have approved of this being effective for them. A total of 180 male and 284 female students participated in remedial/special classes in FY 22-23. (The break-up of the same by year of learning is provided in Annexure A.3)



One-on-one doubt solving

- 100% teachers reported feeling extremely invested in the children's academic progress and learning ability.
- Primary school teachers reported that due to the backgrounds of the students they generally face difficulty with learning as well as adjusting, however, these challenges are identified and catered to through 1-1 sessions
- >95% students reported approval of the overall academic support system the schools provide them

Impact of remedial learning support on students' learning performance

- A high degree of **attention on solving for challenges related to student backgrounds such as difficult familial and community situations** supports a positive achievement-focused mindset
- **Individualized remedial attention for academic achievement** on each student is reported to promote a better grasp of difficult concepts
- Availability of **additional learning technology and resources for students with dyslexia or disability** has developed participation and interest among all students
- RTU reported a passing percentage of 97.24% (10th) and 97.80% (12th) in 2022-23 as compared to 99.6% (10th) and 98% (12th) in 2021-22.

Key findings- Academic Development – Experiential Learning Environment (3/3)

Use of innovative teaching-learning methods, technology-enabled classrooms and positive academic environment and habits at school helps with concept retention and greater educational achievement among students

Experiential learning environment

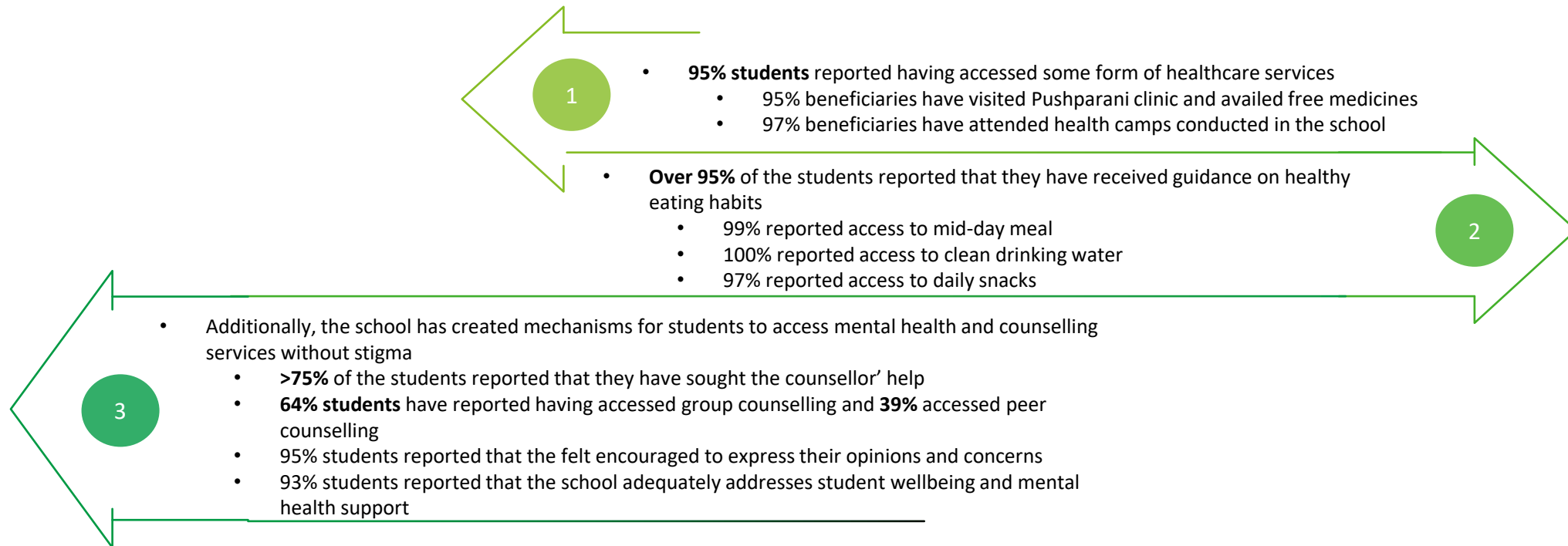
- Attention to the upgradation, and the provision of resources like libraries, science, and computer labs help foster interest, improve comprehension, and enhance application of concepts learned.
- >95% reported accessing the Library of which >81% reported accessing the library at least once a week.
- 100% students have received learning kits that comprise books, pen, pencil, stationery, extra reading material, school bag, and uniform
- The school buildings and classrooms are provided with Murals and engaging posters on foundational-learning concepts to support engaging learning for the students
- 99% of students recognized the murals created during the project year. Some of the murals mentioned by the primary class students are alphabets, numbers, vowels, parts of speech, shapes, the human eye, and parts of flowers.
- Subsequent interactions with students revealed that the murals are widely regarded as informative, adding visual interest to the classrooms further affirmed that the murals have been effectively utilized as teaching aids in primary classes, thereby creating a more dynamic learning environment.
- Interactions with teachers indicated that they utilize murals in the classroom to enhance their teaching methods effective and are visually informative.

Impact of experiential learning environment on the students

- Classrooms are built in manner most conducive to teaching-learning environment. Experimentation with new teaching techniques like abacus, bookless classes, finger puppet and use of technology has led to **improved participation in classes and subject knowledge**.
- 100% community-led enrollment at school due to the mouth-to-mouth publicity of infrastructure, facilities and learning environment provided in the school has been observed.

Key findings- Improved healthcare and nutrition status through ancillary support mechanisms

RTU, owing to its focus on the wholistic development of the child, has executed mechanisms for healthcare services, counseling, and nutrition services at community and institution



Impact of health and nutrition support mechanisms offered to students

- >96% students report having accessed at least one form of healthcare service during their tenure at school. Most students reported being comfortable in visiting the clinic during times of need, with access to supportive healthcare staff at defined times notified by institution.
- Additionally, students reported ability to access mental health services without fear of stigma at the institution. Teachers have reported that counselling is one of the most essential elements aiding the learning of these children
- Parents of students have reported in KIIs and FGDs that the health and nutrition facilities and services to be of good quality and better compared to other schools in the vicinity and a game changer for their children

Key findings- Improved access to hygiene and practices for good-health

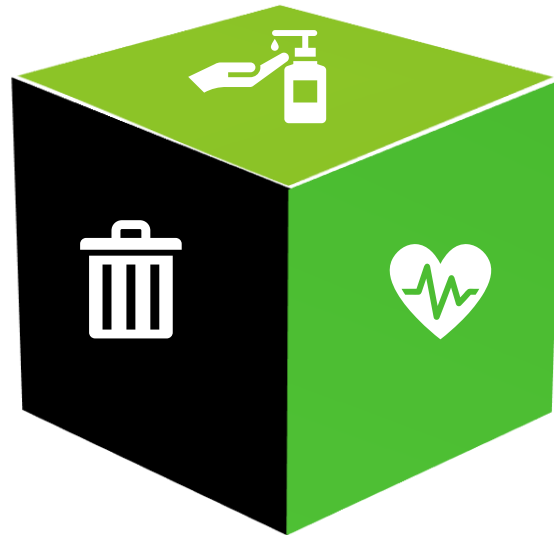
Beneficiaries reported having access to clean drinking water, sanitation facilities, sanitary pad disposal mechanisms and nutrition- hence contributing to improved healthcare and hygiene practices in future

Improved access to clean and safe toilet & classroom facilities at school

- 96% of the respondents conveyed that the school, classrooms & washrooms are well-maintained and clean
- Through sample interactions, students conveyed that restrooms receive regular cleaning, and any complaints regarding water leakage or infrastructure issues are promptly addressed by the school management.

Increase in usage and disposal of sanitary napkins by adolescent girls

- During interactions with students, it was noted that girls have received instruction on the safe and hygienic use of sanitary napkins. They are advised to dispose of used napkins in designated dustbins, as the school currently lacks incineration facilities.
- Additionally, beneficiaries mentioned that the school provides sanitary napkins to girls on a periodic basis to ensure good hygiene practices.



Improved access to health & nutrition services

- Parents reported that the health and nutrition services and facilities are of good quality and a differentiator among other schools in the vicinity
- In instances where immediate medical attention is required, children are promptly escorted to the clinic, and if necessary, further transported to the hospital for appropriate care.
- A group interaction with the students also revealed good hygiene practices, handwashing habits, awareness of good nutrition and ability to prevent common illnesses.
- In sample interactions with beneficiaries and institution heads, it was mentioned that the institution takes care of the cleanliness of the water used for consumption through RO filtering plants placed within premises.



Impact of access to hygiene and healthcare facilities

- In India, most of the female adolescent drop-outs and absenteeism at school are related to the unavailability of well-maintained sanitation facilities at school. Hence, the availability of the services has allowed for reduction in drop-out rates at school.
- Availability of sanitary napkins as per need allows for better sanitation and reproductive health of the adolescent girls.
- Access to additional support for low BMI and Anaemic students improved the overall health status of the students over time. >60% of students identified with lower nutrition status reported >3 point improvements in hemoglobin over 3 months of nutrition intervention.

Key findings- Rounded development via participation in extra-curricular activities

RTU has created mechanisms for students' engagement in multiple extra-curricular activities in performing arts, sports, writing, etc. hence contributing to improved confidence and tenacity



Involvement of children in different clubs

- In sample interactions with beneficiaries, it was observed that children enthusiastically engage in various school-level clubs, such as Eco-clubs and science clubs. From a sample of 566 students in 1st, 5th, 8th, 10th and 12th ;it was observed that 27% students were part of extracurricular activities/clubs
- Additionally, early Bala Sabha elections are conducted in schools, with active student participation. These Bala Sabha hold responsibility for overseeing various aspects of school management. 19/120 students from grade 5th and 4/126 students from grade 8th were part of balsabha



Participation in Sports

- From the secondary data at school, it was observed that children have participated in numerous district and state-level sports competitions, achieving success in both individual and team events, and securing trophies.



Opportunities to participate in extra curricular activities

- 97% of the children at the school express satisfaction with available extracurricular opportunities.
- 95% students expressed that they are encouraged tom pursue interests and passions outside regular curriculum.



Impact of participation in extra-curricular activities

- Students reported high degree of access, and encouragement to participate in extra-curricular activities
- During qualitative Interactions, students reported improvements in teamwork, concentration, memory and academic effort due to encouragement for participation in sports and team activities

Key Recommendations

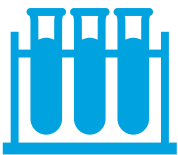
While the intervention has remained on track and achieved its targets, there exist few areas for development and opportunities to be seized to enhance its impact further.



- There is opportunity to better leverage the alumni network to support in career-counselling of the students, mentorship for opportunities in future and support beyond the current institutional mechanisms for the graduating students.



- The implementing partner could leverage their community-based activities related to healthcare, housing and livelihood support programmes (not funded by SBI Life) to create enabling home and community learning environment for the students, hence leading to well-rounded development of its students.



- There is scope to improve the upkeep and maintenance of the science and computer labs at the supported schools. This will provide effective practical sessions and experiential learning to the students, hence enabling better learning outcomes.



Annexure- A

Supplementary data

1. Socio-economic break up of RTU students

Economic Background of SPHSS children

S.No	ECONOMIC CATEGORY	Number of children	Percentage
1	Children of agricultural labourers	101	15.26%
2	Children of construction works	110	16.62%
3	Children of drivers	43	6.50%
4	Children of daily wage coolies	223	33.69%
5	Children of petty shop owners	5	0.76%
6	Children of milk man	9	1.36%
7	Children of private company	52	7.85%
8	Children of rtu children's village mothers	38	5.74%
9	Children of unskilled - mill workers, barbers	56	8.46%
10	Children of vendors	25	3.78%
	Total	662	

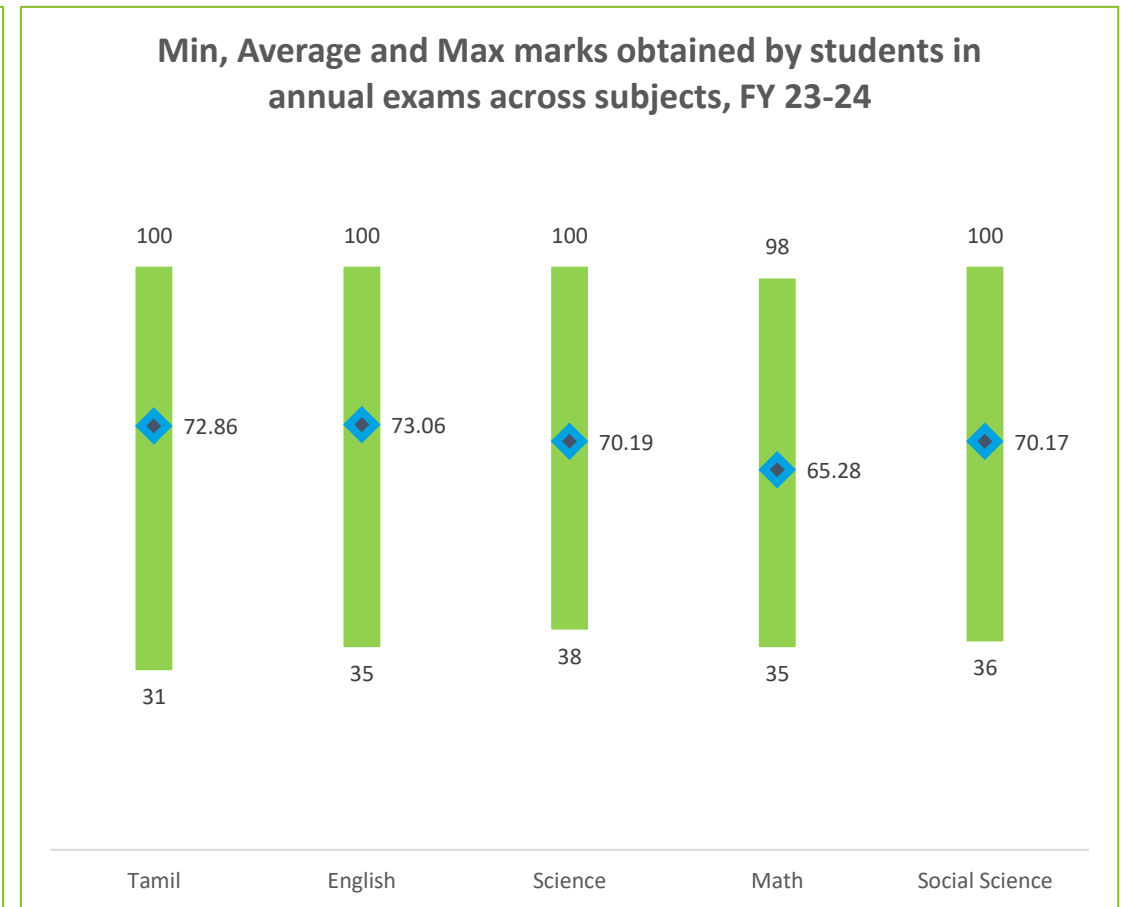
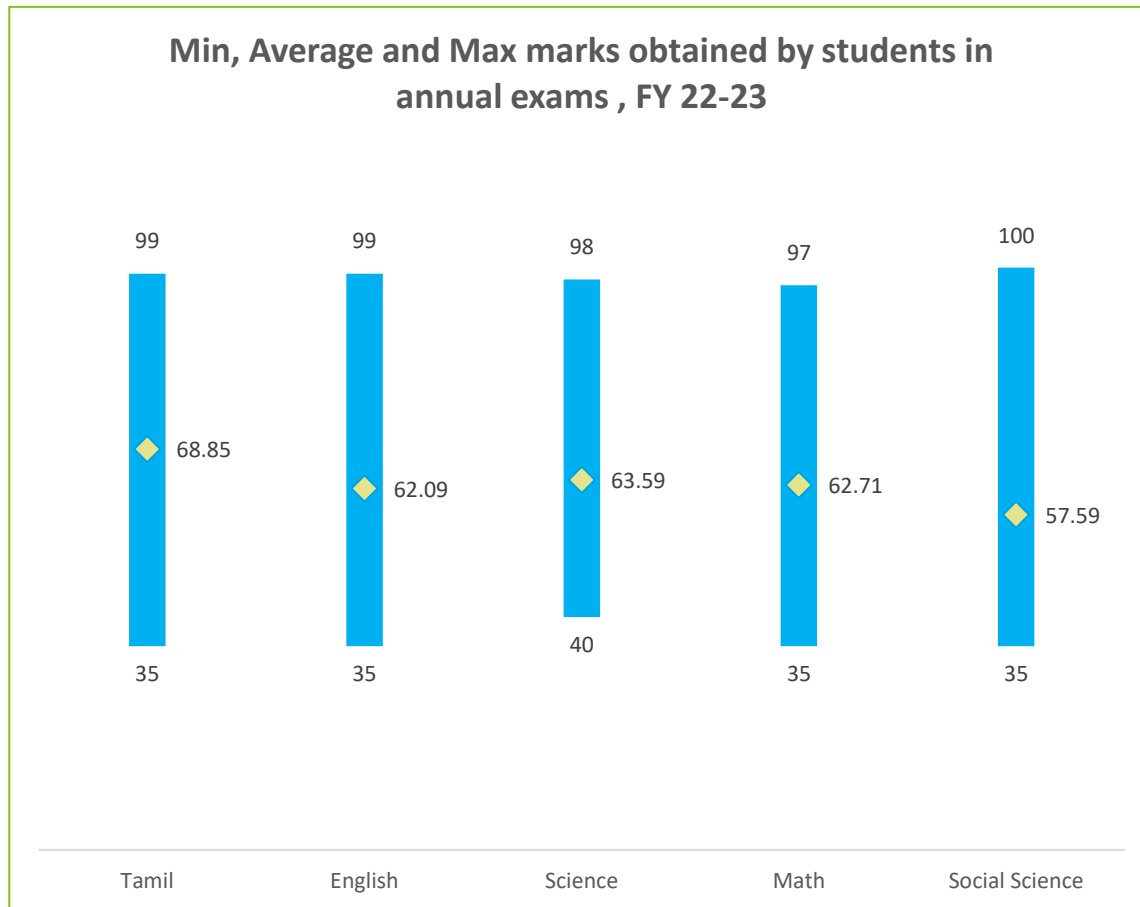
Social & emotional background of SPHSS children

S.No	Categories	Total	Percentage
1	Orphan children	98	14.80%
2	Semi orphan children	252	38.07%
3	Children of sick/migrant poor	297	44.86%
4	Children of broken families(separation/suicide/re-marriage)	15	2.27%

2. Academic support structures provided by school to enable learning

	Total		1 st Standard		5 th Standard		8 th Standard		10 th Standard		12 th Standard	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Academic Performance indicators												
# Students attended special classes	180	284	43	64	52	68	14	10	36	67	35	75
# education tours organized	178	281	0	0	52	68	55	71	36	67	35	75
# exhibitions	221	345	43	64	52	68	55	71	36	67	35	75
# total PTMs	12	17	0	0	9	15	3	2	0	0	0	0
# students provided uniforms	161	237	1	1	11	16	55	71	40	72	54	77
# students provided notebooks	136	227	12	12	12	12	41	61	36	67	35	75

3. Changes in student's subject-wise performance between Academic year 22-23 and 23-24





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