



## 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 2021-22 Grant)*

June 2024

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## Chapter 1

# About the Intervention

## 1.1 About SBI Life Insurance Company Limited

SBI Life Insurance Company Limited ('SBI Life')<sup>1</sup>, was incorporated in October 2000 and registered with the Insurance Regulatory and Development Authority of India (IRDAI) in March 2001. In FY 22, SBI Life has made overall CSR contributions of INR 267.28 million, largely towards areas of child education, healthcare, and environmental projects. Through these investments, the Company touched over 2 lakh direct beneficiaries through various CSR interventions.

## 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	<p>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.</p> <p>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.</p>

<sup>1</sup> Source: Web page excerpt- <https://www.sbilife.co.in/en/about-us> (accessed 15th February 2024)

	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 for the initiative	<p>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. <sup>2</sup></p> <p>With extended school closures and learning migration to virtual platforms between 2020 and 2021, this learning crisis was likely to deepen and intensify the divide between India's societies: the haves and the have-nots.<sup>3</sup></p> <p>The grant outlaid by SBI Life is targeted towards addressing the learning gap amongst children and young adults from poor and marginalized backgrounds.</p>
Project period	April 2021 to March 2022
Grant amount	INR 2,39,59,090
Project location	Bangalore, Karnataka
SDG alignment	

<sup>2</sup> ASER 2023, Main findings ([https://asercentre.org/wp-content/uploads/2022/12/ASER-2023\\_Main-findings-1.pdf](https://asercentre.org/wp-content/uploads/2022/12/ASER-2023_Main-findings-1.pdf), accessed 7<sup>th</sup> May 2024)

<sup>3</sup> How COVID-19 deepens the education divide in India (<https://www.weforum.org/agenda/2020/10/how-covid-19-deepens-the-digital-education-divide-in-india/>, accessed 7<sup>th</sup> May 2024)



DEPARTMENT  
of  
SCIENCE

GREAT  
CAREER  
OPTIONS

LEADS TO  
MORE  
INVENTIONS

WHY SHOULD  
WE  
TAKE SCIENCE?  
 $E=mc^2$

Improve:  
COMMUNICATION  
Skills

IMPROVES  
ANALYTICAL  
THINKING

GIVES  
A LOT OF

OPPORTUNITIES

Chapter 2 | Approach and Methodology

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.
- Did the evolving pandemic (at the time of execution of the project) cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- Has there been a disruption in impact due to remote program execution? Are there any potential strategies that could be deployed to combat this disruption?
- Have the projects utilized 100% of the outlayed funds for the project<sup>4</sup>?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

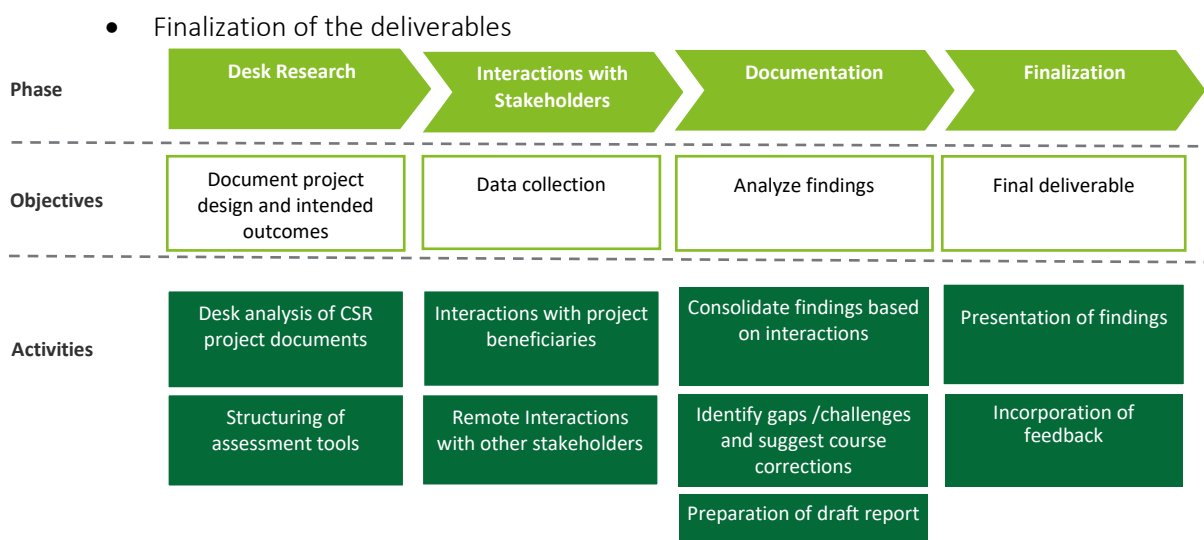
## 2.2 The Methodology

The impact assessment of the CSR initiatives was executed in a phased manner. The four main phases were:

- Desk research to establish the key programmatic components covered through the grants
- Identification of, and interactions with key stakeholders of the project
- Analysis and documentation of the findings

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<sup>4</sup> DTTILLP relies on the CA certified utilisation certificate provided by the IP for this information. Further checks of accounting controls, budget alignment and timeliness of the accounting process are not carried out as a part of the impact assessment exercise.



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:

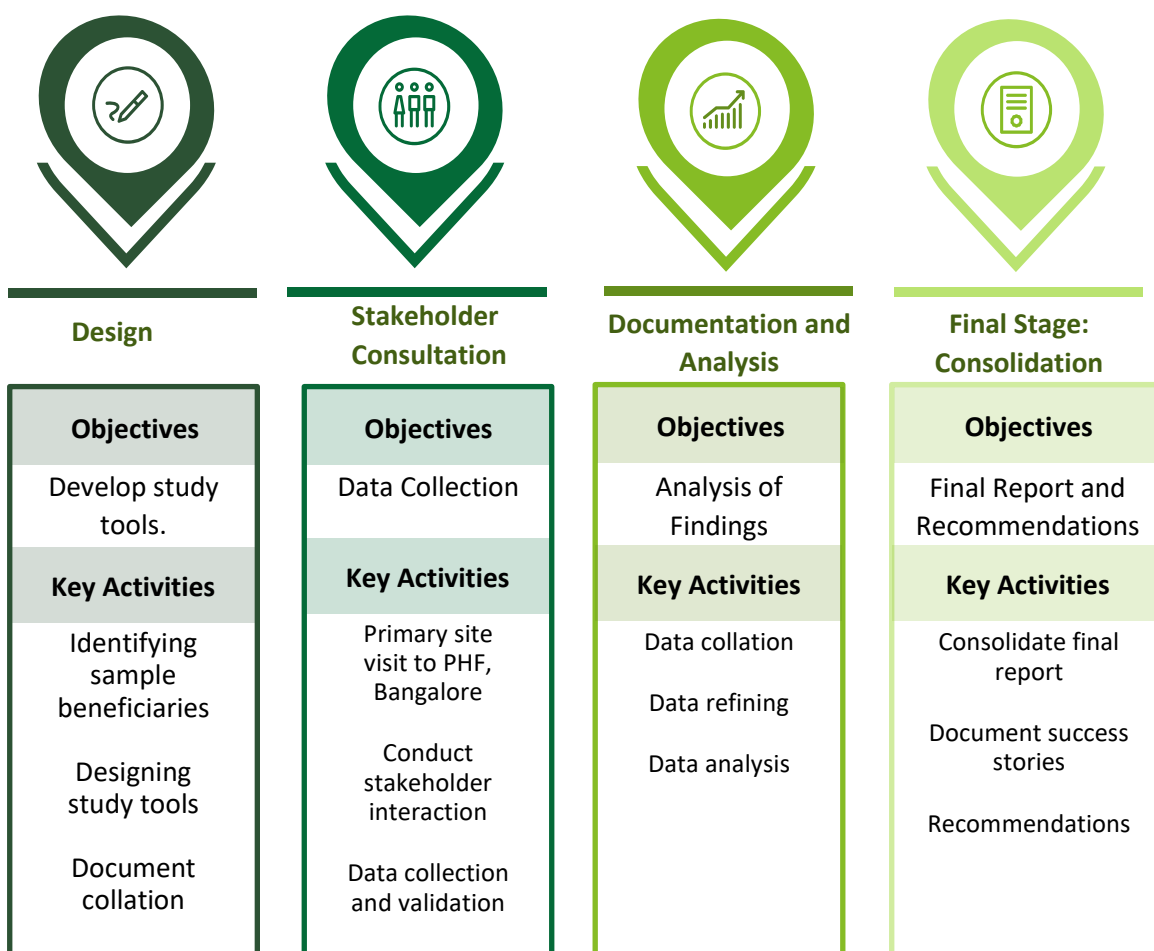
Inputs	<ul style="list-style-type: none"> <li>Community outreach for identification and enrollment of beneficiaries</li> <li>Institutional mechanisms to cater to specific educational needs</li> <li>Awareness development initiatives for health, nutrition, sports &amp; social behavior</li> <li>Institutional collaborations for holistic development of beneficiaries</li> <li>Essential support like ration provision kits, learning kits etc.</li> </ul>
Processes	<ul style="list-style-type: none"> <li>Child friendly teaching learning methods</li> <li>Experiential learning aligned to child friendly principles of assessment</li> <li>Supportive learning environment at school</li> <li>Strengthening of school-management committees</li> <li>Awareness building activities for promotive and preventive health behaviors</li> <li>Support towards remedial learning and friendly teaching environment to promote learning</li> </ul>
Outputs	<ul style="list-style-type: none"> <li># Teachers trained in child-friendly teaching learning methods.</li> <li>% Improvement in academic year passing percentage</li> <li>% Reduction in dropout rates</li> <li># Children showing age-appropriate understanding of concepts</li> <li># Community awareness about the program</li> <li># Sessions on health and hygiene conducted in schools</li> <li># Extracurricular programs and activities initiated</li> <li># Improved accessibility of learning materials</li> </ul>
Outcomes	<ul style="list-style-type: none"> <li>Access to quality education</li> <li>Improved learning outcomes among children</li> <li>Positive change in the community's outlook toward quality education</li> <li>Improved physical &amp; mental well-being of children.</li> <li>Strengthening the personality of children</li> </ul>



## 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 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. The study includes primary research, which involves conducting a field visit to garner responses from the target beneficiaries. It involves understanding the processes, outcomes, and experiences of the project implementation team and the beneficiaries. The next 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. 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<sup>5</sup>
- Project budget<sup>6</sup>
- Periodic Project reports furnished by the IP to SBI Life
- Project MIS reports tracking project outcomes over project period

## 2.5 Stakeholder mapping

Primary and secondary stakeholders for the project were identified and mapped during the assessment. A list of stakeholders mapped is given below:



### Primary Stakeholders

- Students
- Alumni



### Secondary Stakeholders

- Teachers
- Institution heads
- Parents
- Implementation team

## 2.6 Sampling Plan

For the impact assessment, a statistically significant sample size interval for basing the results of the study was calculated. The target for the sample coverage based on this calculation was as follows:

Total population and sample size	
No. of direct beneficiaries	479 students
An indicative sample size	232 students

<sup>5</sup> Submitted by the IP as a part of grant process to SBI Life- provides insight into agreed upon project design.

<sup>6</sup> Project budgets provide relevant information about the approved activities within the project.

The sample size was covered through various mediums as outlined in the table below:

Stakeholders		Total Population	Sample Covered	Tools Employed
Primary Stakeholders				
1	Students	479	232	Survey, Focus Group Discussion & Key Informant Interview
Total			232 students (primary stakeholders)	
Secondary Stakeholders				
1	Teachers	-	3	Focus Group Discussion & Key Informant Interview
2	Parents	-	22	Focus Group Discussion & Key Informant Interview
3	Community development services team	-	2	Key Informant Interview
4	Implementation team	-	2	Key Informant Interview
Total			29 secondary stakeholders	



## Chapter 3 | Findings from the Impact Assessment



## Chapter 3

# Findings from the Impact Assessment

Parameters	Key Findings
Relevance of the intervention	<ul style="list-style-type: none"> <li>The Parikrma Humanity Foundation has embarked on 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</li> <li>According to the Samagra Shiksha Abhiyan, Karnataka has a dropout rate of 14.6%, higher than the national average of 12.6%. Additionally, the transition rate from secondary to higher secondary education is 64.9% for boys and 72% for girls, according to UDISE+. This highlights the importance of creating an educational pathway that supports students from kindergarten through 12th grade, ensuring they can complete their education</li> </ul>
Usage and Uptake	<ul style="list-style-type: none"> <li>The project has been implemented at Parikrma Sahakar Nagar School, which serves 329 students, and Parikrma Junior College, which serves 168 students. The catchment area of the school are ~15 slums near Yelahanka. A 2017 survey conducted by the NGO 'Fields of View' revealed that over 70% of families in these slums live in debt and are trapped with limited mobility. The study also showed that the median household size in Bangalore slums is five, with 25% of families having up to four members and 75% having up to six members. The median monthly income of slum dwellers in Bangalore is around INR 3,000.</li> <li>Female students make up 53% of the beneficiaries.</li> <li>~74% students come from families where parents are daily wage workers, struggling to afford basic educational expenses. 30% of the mothers were reported to work as housemaids, and 26% are housewives. 11% of the fathers are auto drivers, with others employed in various low-income occupations such as coolies, plumbers, painters, labourers etc ,which make up another 30%. Many parents lack the education and resources to actively support their children's academic journey, often prioritizing immediate economic survival over long-term educational goals.</li> <li>14% 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.</li> </ul>



## Impact created

- **Academic development of students:**
  - During the 2021-22 academic year, Sahakar Nagar School and Junior College maintained dropout rates below 1%. The high student retention was attributable to the continuous engagement and follow-up by the community development services team.
  - 50% of surveyed students received one-on-one academic assistance, and 62% of those receiving remedial sessions reported improved exam scores.
  - Consistent remedial help increased the 10th-grade pass percentage from 87.1% in 2019-20 to 96.6% in 2021-22, and the 12th-grade pass percentage from 62.6% in 2019-20 to 77.5% in 2021-22<sup>7</sup>.
  - The school does not track the literacy and numeracy levels of its beneficiaries- however, based on qualitative assessment, most primary school students reported grasp on age-appropriate foundational learning skills like basic numeracy, literacy, and social skills. (By comparison, according to the 2021 State of Foundational Literacy and Numeracy in India report, Bangalore Urban's average score is 13.4%<sup>8</sup>)
- **Focus on health and nutrition:**
  - >99% parents reported regular provision of three nutritious meals daily, which has been highly valued by parents, enabling them to allocate saved resources to other household needs.
  - 61% of students expressed high satisfaction with the food quality, and 84% reported improved health and motivation to attend school due to the nutritional support.
  - Regular health check-ups and vaccinations were provided to 100% students, with a significant uptake during the COVID-19 pandemic.
  - 76% of students accessed individual counselling, primarily for domestic issues and exam stress, highlighting the critical role of mental health services and low stigma related to these services.
- **Community Development Initiatives<sup>9</sup>:**
  - 45 parents received vocational training, with 15 starting small businesses post-training. For the families that were able to establish entrepreneurial ventures, the training programs have significantly improved household income 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.
  - Parents were reported to be highly involved in the education, with 98.8% attendance rate recorded across 54 parent-teacher meetings conducted in the academic year across grades.

<sup>7</sup> During analysis of comparative passing percentage by year, Deloitte considered data for pass percentage of Academic year 2019-20 as all students were promoted to next grade in 2020-21. Hence, reference data of 2019-20 was considered to build out the analysis.

<sup>8</sup> ASER report on district wise education indicators for Karnataka

(<https://img.asercentre.org/docs/ASER%202022%20report%20pdfs/District%20estimates/karnataka.pdf>), accessed 7<sup>th</sup> May 2024

<sup>9</sup> The uptake of the entrepreneurial ventures in crafts etc has declined 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.

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	<ul style="list-style-type: none"><li>• <b>Extracurricular Activities:</b><ul style="list-style-type: none"><li>○ 97% of surveyed students participated in extracurricular activities, with 46% engaging in more than one activity regularly.</li><li>○ Parikrma Champions League, a football tournament provided a platform for students to showcase their talents and gain confidence, with over 85% of participants reporting improved self-esteem and better performance in other life aspects. to fulfil usual needs.</li></ul></li><li>• <b>COVID-19 Response and Support:</b><ul style="list-style-type: none"><li>○ 57% of students received internet recharge, ensuring continued access to online education during school closures.</li><li>○ Weekly rations were provided to 95% of enrolled families, ensuring food security during the pandemic.</li><li>○ Comprehensive vaccination drives were conducted, ensuring the health and safety of students and their families.</li></ul></li></ul>
<b>Strategic Differentiators</b>	<ul style="list-style-type: none"><li>• Holistic Approach to Development (Kindergarten to job placement support<sup>10</sup>) through provision of academic support, along with overall development of the child through nutrition, healthcare, extra-curricular development, and family support.</li><li>• 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.</li></ul>
<b>Recommendations</b>	<ul style="list-style-type: none"><li>• Alumni Involvement: Engage alumni as mentors to provide guidance and support, leveraging their experiences to help current students navigate their academic and career paths.</li></ul>

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<sup>10</sup> The placement support component of Parikrma Humanty foundation is not covered within the SBI Life grant support.



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