



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 2021-22 Grant)*

June 2024

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Chapter 1 | About the intervention

# 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 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	<p>SBI Life's grant to Reaching The Unreached is targeted towards the operational expenses of the Reaching The Unreached(RTU) institutions at Theni, Tamil Nadu. RTU institutions have been functional since 1983 to provide well-rounded, secondary and higher education to ~1280 students from poor rural backgrounds in the catchment area. During the months affected by COVID-19 resurgence, there was a shift in the approach of the school- moving towards community outreach with emphasis on physical health, mental health and nutrition approaches.</p> <p>The delivery by RTU institutions is through a school-based environment that allows the beneficiary to thrive academically, emotionally, physically, and mentally. The institution focusses on holistic value-based education through admission to most deserving (Institution highlights orphan, semi-orphan, prisoner's children, Children of PLHIV and wards of physically challenged individuals as prioritized groups<sup>2</sup>). All children admitted over age of 5 years are taken through an intensive basic literacy programme and intensive math programme as per the expected education level of</p>

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

<sup>2</sup> <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.

the beneficiaries. Digital literacy programme is organized for all students in 6-8<sup>th</sup> standards. In addition, focus is placed on co-curricular activities and health and nutrition to the beneficiaries. Institution also aligns to the curriculum of Tamil Nadu state government and implements an experiential learning approach in math and science and access to technology. Institution 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. <sup>3</sup>

With extended school closures and learning migrations 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>4</sup>

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 2021 – March 2022

Grant amount

INR 2,16,15,799/-

Project location

Theni, Tamil Nadu

SDG alignment



<sup>3</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>4</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)



## Chapter 2 | Approach and Methodology

# 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>5</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:

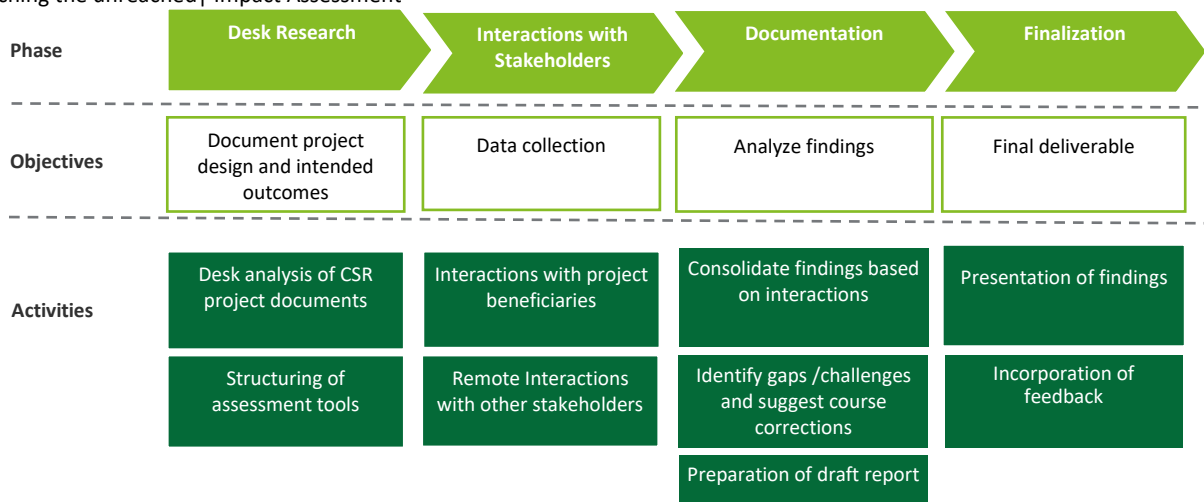
- Desk research to establish the key programmatic components covered through the grants
- Identification of, and interactions with key stakeholders of the project
- Analysis and documentation of the findings
- Finalization of the deliverables

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<sup>5</sup> DTILLP 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.



## Reaching the unreachable | Impact Assessment



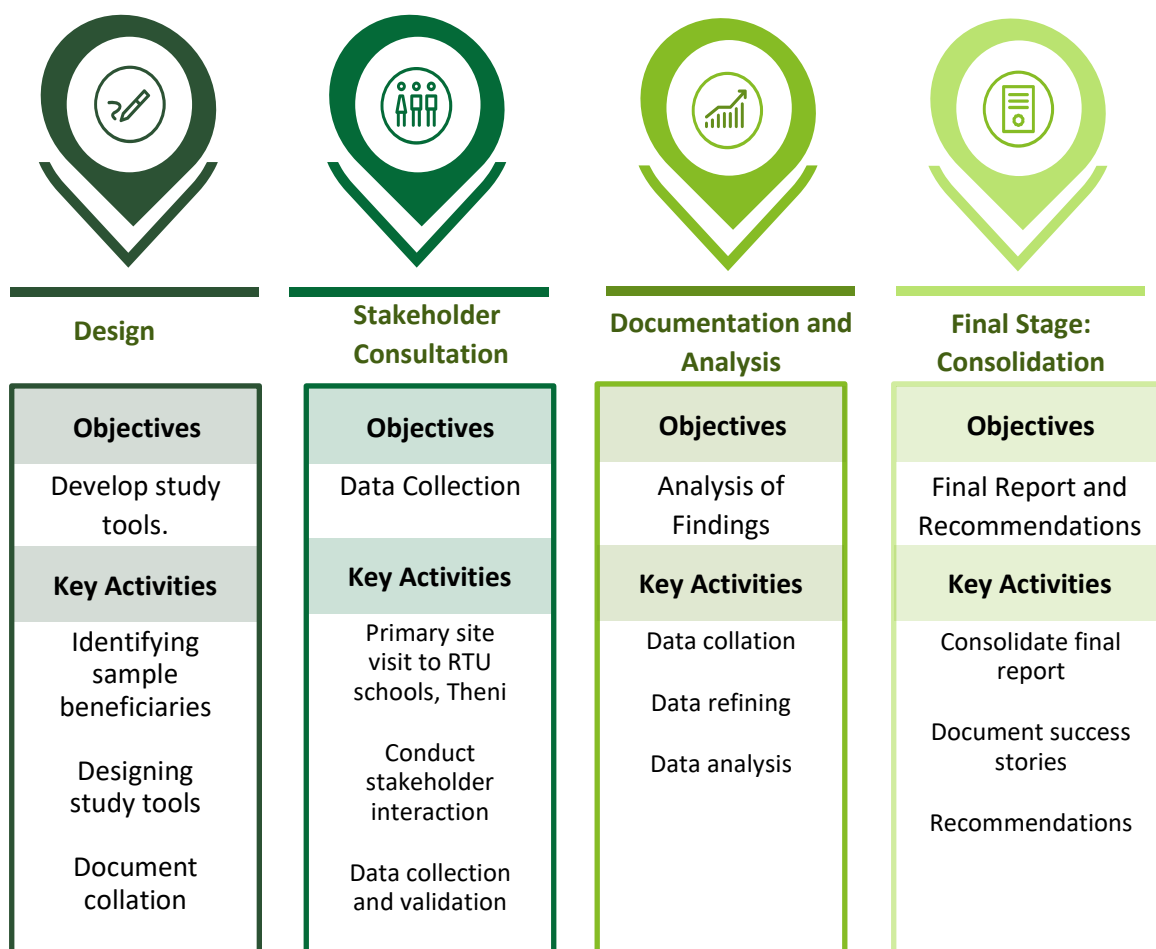
The impact assessment was conducted to study the impact created by SBI Life Insurance Company Ltd.'s CSR intervention that supported the organization Reaching the Unreached. Indicators that we evaluated through the project include the following:

<b>Inputs</b>	<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>Essential support like ration provision kits, learning kits etc.</li> <li>Awareness development initiatives for health, nutrition, sports &amp; social behavior</li> <li>Institutional collaborations for holistic development of beneficiaries</li> </ul>
<b>Processes</b>	<ul style="list-style-type: none"> <li>Child friendly pedagogy</li> <li>Experiential learning methodologies and child-friendly performance assessment</li> <li>Creation of learning ecosystem in school</li> <li>Strengthening of school-management committees</li> <li>Awareness building activities for promotive and preventive health behaviors</li> </ul>
<b>Outputs</b>	<ul style="list-style-type: none"> <li># Teachers trained.</li> <li>% Improvement in academic year passing percentage</li> <li>% Reduction in dropout rates</li> <li># Children performing academically better</li> <li># Community members informed about the program</li> <li># Awareness generation sessions in the community</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>
<b>Outcomes</b>	<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
- Project budget
- Project Impact report
- Project MIS reports

## 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	1280 students
Sample selected	660 students

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

Stakeholders		Total Population	Sample Covered	Tools Employed
<b>Primary Stakeholders</b>				
1	Students	1280	660	Survey (660 respondents), Focus Group Discussions (65 Students) & Key Informant Interview (30 students)
<b>Total</b>			<b>660 students</b>	
<b>Secondary Stakeholders</b>				
1	Teachers	-	12	Focus Group Discussion
2	Parents	-	4	Key Informant Interviews
3	Institution heads	-	4	Key Informant Interviews
4	Implementation team	-	8	Key Informant Interviews
<b>Total</b>			<b>28 secondary stakeholders</b>	



Chapter 3 | Findings from the Impact Assessment



# Findings from the Impact Assessment

Parameters	Key Findings
<b>Relevance of the intervention</b>	<ul style="list-style-type: none"> <li>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 according to the 2011 census and based on primary &amp; 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.</li> <li>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 and infected by HIV; and to enhance support to students in healthcare and nutrition.</li> </ul>
<b>Usage and Uptake</b>	<ul style="list-style-type: none"> <li>The demographics of the catchment area reveal that total population is 7,219 &amp; 1,863 HHs. The literacy rate in the village is only ~67%<sup>6</sup>.</li> <li>The intervention has taken place in four schools, St Peters Higher Secondary School (665 students), St Peters Primary School (240 students), Arul Malar School (225 students) &amp; Nirmala Middle School (150 students)</li> <li>60% of the beneficiaries are female students. There are ~34% of children in the RTU schools are semi-orphaned, and ~49% of children belong to sick &amp; poor socio-economic backgrounds parents. &lt;2% students report additional vulnerabilities such as HIV affected parents, crime-related challenges in the household etc<sup>7</sup>.</li> <li>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 labor. 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.</li> </ul>
<b>Impact created</b>	<ul style="list-style-type: none"> <li><b>Academic development of the students:</b> <ul style="list-style-type: none"> <li>RTU has deployed innovative teaching-learning mechanisms, provided access to experiential learning facilities, and established supportive pedagogy to improve students' academic engagement. Passing percentage of 99.6% (10th) and 98% (12th) in 2021 as compared to 94% (10th) and 99% (12th) in 2019-20<sup>8</sup>.</li> </ul> </li> </ul>

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

<sup>7</sup> 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.

<sup>8</sup> During analysis of comparative passing percentage by year, Deloitte considered data for pass percentage of Academic year 2020-21 as all students were promoted to next grade. Hence, reference data of 2019-20 was considered to build out the analysis.

- >96% 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, Tamil Nadu's average score is 52.83\*)
- 62% of students enrolled in special learning/remedial classes during FY 21-22. Teachers reported mandatory enrollment for students scoring 45% or less, however, students scoring up to 70% also engage in the same to revise concepts. Teachers reported that students have improved marks up to +39% in certain cases owing to these interventions.
- **Participation in extracurricular activities:**
  - RTU has created mechanisms for students' engagement in multiple extracurricular activities in performing arts, sports, writing, etc. >63% of students have reported access to more than one activity regularly, and >65% participate in outdoor games.
  - Participation has reported to have led to >34 medals and close-wins at block and district level and the interactions reported improvements in teamwork, concentration, memory, and academic effort among students (>70%)<sup>9</sup>.
- **Focus on health and nutrition:**
  - Mechanisms such as regular health checks (Pushparani clinic and health camps), BMI and anaemia checks, and need-based care helps in the holistic development of students.
  - >95% reported regular access to atleast one form of healthcare advice, and 88% reported having accessed any form health advice in the past year. 100% of students report access to 1 or more nutritious meals at school.
- **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. >80% of children have reported regular check-ins with the therapists at school.

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**Strategic Differentiators**

- Hands-on and personal remedial coaching offered to students recently enrolled and those suffering from abusive home circumstances, students from health-impaired families and students belonging to single parent households.
  - 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
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<sup>9</sup> 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.

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**Recommendations<sup>10</sup>**

- School needs to develop mechanisms of involvement and mentorship by the alumni, to enable real-world understanding and to improve career-related focus of the students throughout the secondary school period.
  - The alumni network to support in career-counselling of the students, mentorship for opportunities in future and support beyond institutional mechanisms for the graduating students.
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<sup>10</sup> 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.





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