

Impact Assessment Report (Web Version)



SBI LIFE

Reaching the Unreached

List of Acronyms

CSR	Corporate Social Responsibility
LFA	Log Frame Analysis
RTU	Reaching the Unreached
ST	Scheduled Tribe
sc	Scheduled Caste
NEP	National Education Policy
SDG	Sustainable Development Goal
тос	Theory of Change

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The New Education Policy (NEP) 2020 states that all students, irrespective of their place of residence should receive quality education system with focus on historically marginalized, disadvantaged, and underrepresented groups. It further states that education is a great equalizer and is the best tool for achieving economic and social mobility, inclusion, and equality. Initiatives must be in place to ensure that all students from such groups, despite inherent obstacles, are provided with various targeted opportunities to enter and excel in the educational system. Reaching The Unreached (RTU), a non-profit organisation operating in Theni, Tamil Nadu has been catering to the minority group especially the scheduled tribes and schedules castes through quality education. Thus, ensuring that this stratum of the society comes at par with the rest of the country thereby aligning its efforts to the proposition as defined in the NEP. SBI Life in the FY2020-21 extended its support to RTU through its corporate social responsibility for it to continue with the work carried out by the organisation. The amount of Rs. 2,28, 42,700 was disbursed in FY 2020-21 towards providing quality education to RTU under SBI Life's education thematic area which is in alignment with the activity (ii) of schedule VIII of the Companies Act, 2023. Globally, the intervention continues to address target 4.a and 4.c of the SDG4, 'Quality Education for All'.

An impact study was conducted to find out the effect of the educational intervention for the underprivileged students studying across four RTU schools viz. Arul Malar Primary School, St. Peters Primary School, St. Peters Higher Secondary School, and Nirmala Middle School. A logical framework analysis was laid against the expected theory of change, to understand the parameters, indicators, output, outcome, and overall impact. A mixed method approach was deployed to collect and analyse qualitative and quantitative data. The total sample size for the impact study was 311 administered in Theni, Tamil Nadu. Give conducted in-depth KIIs with the other stakeholders vital in determining the impact of the project's interventions.

The key parameters of the project as per SBI Life were:

- Improvement in academic performance
- Improvement in commitment of students towards education
- Enhanced physical health of students.

Increase in confidence and people skills of students.

At the onset, it was established that a significant number of the students studying across all the four schools are first generation learners. It ranges from 8% to 50% of first-generation learners studying in one of the four RTU schools. A few of the parents' respondents were also alumni of one of the four schools who are employed in the schools. Thus, indicating a) the relationship the school has established with its alumni, b) it shows the image of the school within its community.

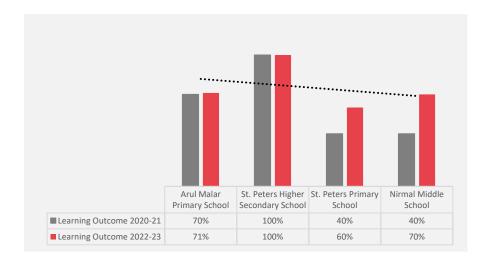
RTU has also been successful in creating an active alumni group of eight hundred members out of which 50% of them actively take part in different school activities including taking English sessions occasionally to building social media presence of RTU's work. The alumni group was instrumental in conducting medical camps and engaging with the residential students for sports activities during the pandemic in 2020–21.

With the academic learning in the FY 2020–21 shifting to remote based teaching, RTU prepared its teachers with training on digital literacy to acclimatize to the online based classroom sessions and, in preparation of teaching aids. It was found that 99% of the day scholars and 97% of the residential students were able to attend online classes.

The figure below provides a comparison of the learning outcomes¹ achieved in FY 2020–21 versus FY 2022–23. Due to the challenges faced with remote learning the figure indicates a decline in the learning levels in three schools. Yet, the students have stated that post the lockdown with schools having resumed, teachers have started giving more emphasis on play-based and activity-based pedagogic practices. This has helped them to follow through the learning loss during the lockdown. This gets further established from the figure which shows an improvement in the learning levels in the current academic year i.e., 2022–23.

(Objective: Improvement in academic performance)

¹ Learning outcomes are measurable goals that assist teachers in determining student's learning and performance of grade-level concepts across all subjects.



It was also determined that the enrolment rate of all the four schools have improved in 2022-23 academic year as seen in the table below (**Objectives:** Improvement in commitment of students towards education | Enhanced physical health of students):

Schools	Enrolment Rate	Dropout rate
Arul Malar Primary School	35%	Nil
St. Peters Higher Secondary School	7%	3%
St. Peters Primary School	0%	Nil
Nirmal Middle School	9%	Nil

The increased student attendance is indicative of good health and commitment to education, reflecting a positive attitude towards learning and motivation to succeed. Especially, regular attendance fosters a sense of belonging, participation in classroom activities, and engagement with the curriculum, contributing to academic success and personal development.

Broadly, the findings showed that there is a gradual improvement of the students in achieving their learning outcomes post the challenging year of the FY2020-21 with the constant efforts put forth by the respective schools. In addition, all the four schools were able to improve upon their attendance rate after re-opening of the schools. The zero-dropout rate in three schools is a significant feat on the part of the teaching cohort and the management indicating their efficiency in making sure students continue with their basic academics. However, 65% of the teachers' respondents stated that the support of SBI Life is crucial in sustaining the effort to provide quality education to the underprivileged children from the community and in bringing them at par with their counterparts.