



Impact Assessment - CSR programmes



L&T Financial Services

Background, scope and objectives of the study

Background

- The erstwhile CSR policy (FY15 to FY17) of L&T Financial Services focuses on Quality Education and Generation of Sustainable Livelihoods
- Towards this goal, LTFS's CSR has worked over the past 3 years with NGO partners – Isha Vidhya, Kasturi Trust, Muktangam, Teach for India (TFI) and PRADAN to implement programmes in Education and Livelihood generation.
- Pursuant to the changes in Business strategy, LTFS exited from these CSR projects and conducted the end line evaluation on the impact these programs created on beneficiaries and the ecosystem
- This report presented herein details the findings from the impact assessment of the abovementioned Five projects

Scope



Assess the impact of education focused interventions implemented by Isha Vidhya, Muktangam, Kasturi Trust and TFI on the students and other stakeholders



Assess the impact created by PRADAN's interventions on the socio-economic status, overall development of women and other stakeholders

Objectives

To evaluate the relevance, effectiveness, efficiency and impact of LTFS' Education and livelihood project

- To assess the rigor of project implementation (effectiveness) by the partner NGOs
- To assess the adoption of course corrections recognized in the implementation period
- To assess the impact short and medium outcomes of the project created on ground by these programmes
- To bring in insights and actionable recommendations on the programmes implemented

Methodology of the study

Mixed methods has been used in the research by employing both quantitative and qualitative data collection tools to triangulate and ensure data validity. Hypotheses were derived to map the impact indicators of the programme and they were measured through the field study.

Key Hypotheses which investigated the impact Indicators of programme

| NGO & Location | Focus Area | Hypotheses |
|--|------------|--|
| Isha Vidhya Dharmapuri (Tamil Nadu) | Education | <ul style="list-style-type: none">The programme has improved learning outcomes of the students through remedial classesThe programme has been optimally designed and executed |
| Teach for India Mumbai, Pune, Delhi | Education | <ul style="list-style-type: none">The programme has improved the skill level of candidatesThe programme has improved education level of students |
| Kasturi Trust Hyderabad (Telangana) | Education | <ul style="list-style-type: none">The programme has improved learning outcomes of the studentsThe programme has provided access of education to children from marginalised community |
| Muktangan Mumbai (Maharashtra) | Education | <ul style="list-style-type: none">The programme has improved the teaching skills of teachersThe programme has improved learning outcomes of the studentsThe programme has been optimally designed and executed |
| PRADAN Betul & Hoshangabad (Madhya Pradesh) | Livelihood | <ul style="list-style-type: none">The programme has improved the economic and social status of womenThe programme has ensured the beneficiaries adopt grassroots governanceThe programme has increased linkage to government programmesThe programme has been optimally designed and executed |

Findings and Observations

Isha Vidhya

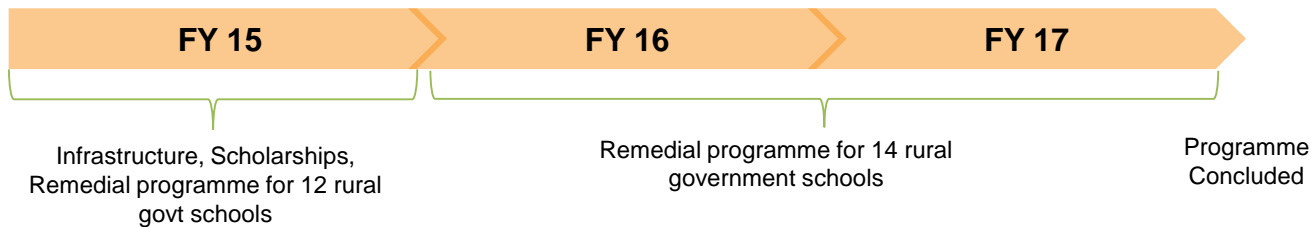
Programme Model



Key Interventions

- Education Support for 100 lesser privileged students
- Construction of 6 classrooms for Higher secondary education
- Support for purchase of School Bus
- Remedial programme for 742 students in Rural Government Schools
- English learning programme for 3298 students through Karadi Path

Engagement Timeline



Reach

- 14 schools
- 742 Remedial students
- 3298 students in Magic English classes

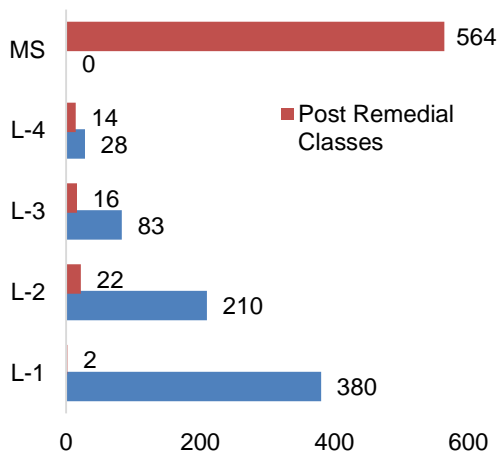
Social Impact

Improved learning outcomes of students through remedial classes

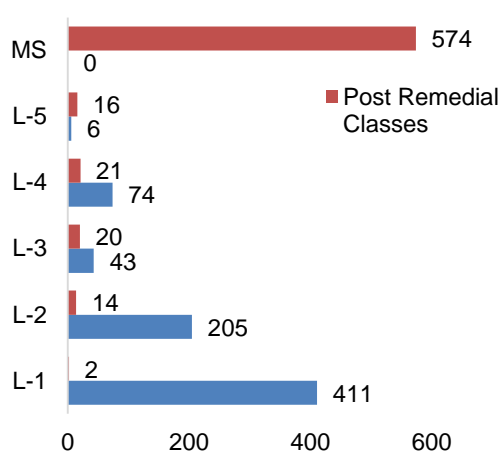
Learning levels of 91% Tamil students and 89% Mathematics students have reached regular class level through the programme

– Monitoring data from Isha Vidhya

Tamil



Maths



Shift in students' education level from before to after programme

(As recorded by implementing partner, Isha Vidhya)

*L - Level

*MS – Mainstream – Level of learning outcomes has reached regular class level

English

| Mean Score before English classes | Mean Score After English classes | % Improvement |
|-----------------------------------|----------------------------------|---------------|
| 35 | 65.1 | 86% |

Learning outcomes of 6th to 10th students in Maths and Tamil are above minimum requirement

– Sattva assessment test

| Class | Maths | English | Tamil |
|-------|-------|---------|-------|
| 6th | 40% | 8% | 47% |
| 7th | 71% | 22% | 51% |
| 8th | 75% | 33% | 65% |
| 9th | 77% | 30% | 55% |
| 10th | 83% | 42% | 66% |

Average of student performance in subject-wise assessment conducted as part of study

More than 65% of students have reported improvement in ease of understanding Tamil, Maths and English after the programme

– Sattva Student survey

Kasturi Trust

Key Interventions

- Education Support for 148 students from Lenin Nagar Ekalavya School
- Education Support for 1191 students from Fatehnagar Ekalavya Schools

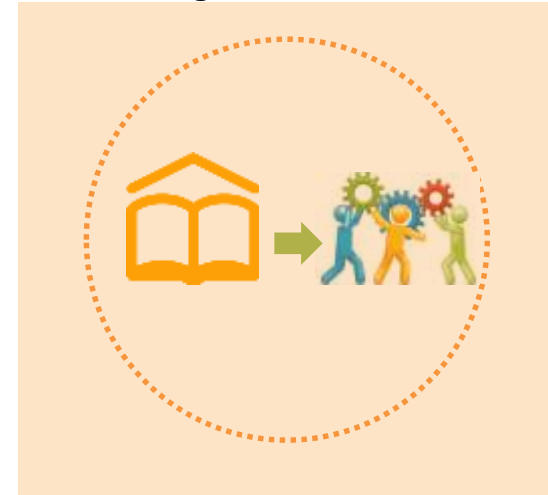
Reach

No of students – 1339

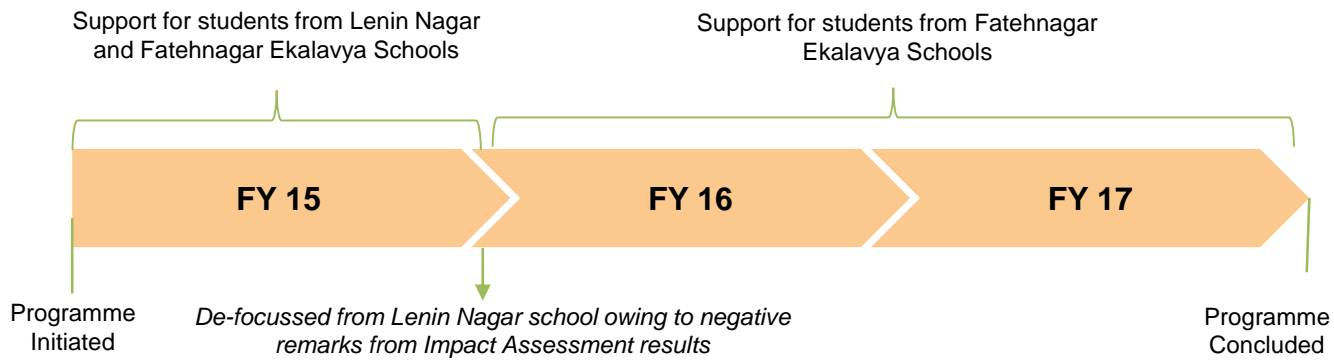
- Lenin Nagar Students – 148
- Fateh Nagar students - 1191

No of schools – 2

Programme Model



Engagement Timeline



Social Impact

Improved learning outcomes of students through remedial classes

Consistently high pass percentage of >85% in high school students over the last three years

- Academic year 2016-17 data from Kasturi Trust, Fateh Nagar Ekalavya school

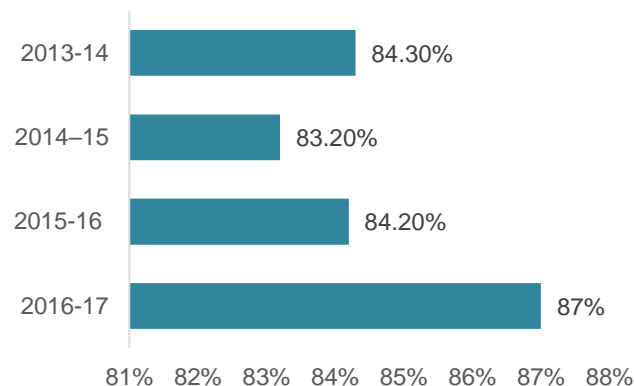
Pass Percentage for academic year 2016 - 17

| | Baseline | Summative I | Summative 2 | % Improvement |
|---------|----------|-------------|-------------|---------------|
| Primary | xx | 78.4 | 99 | NA |
| Middle | 44.3 | 48.7 | 65.7 | 48% |
| H S | 42 | 34.5 | 63 | 50% |

Overall Pass Percentage

| | 2013- 2014 | 2014-15 | 2015- 2016 | 2016-17 |
|---------|------------|---------|------------|---------|
| Primary | 94.5 | 98.7 | 98 | 99 |
| Middle | 88 | 76.3 | 80 | 65.7 |
| H S | 76.5 | 88 | 89.5 | 85 |

Improvement in student interest is observed through high attendance of 87% among high school students



Year-wise school attendance in Fateh Nagar Ekalavya school

- Programme has improved learning outcomes among students – **50% improvement in pass percentage** among high school students
- 83% of class x students attained First Class or higher in public exams
- During FGDs conducted, parents have reported improved class performance among their children after joining Ekalavya. In addition, they observed increased interest in completing activity based home assignments.

Muktangan

Programme Model



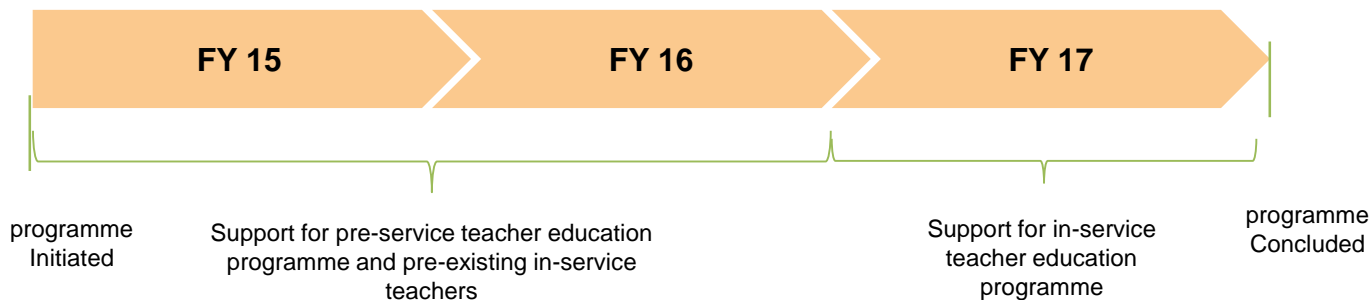
Key Interventions

- Support for 146 Pre-service (Year 1 & 2) teachers education programme
- Support for 504 In-service (Year 3) teacher education programme

Reach

Pre-service teachers trained – 146
In-service teachers supported – 504
Reach of students – 1560
Teachers placed in school - 104
Teacher student ratio - 1:15
Students reached - $104 \times 15 = 1560$

Engagement Timeline

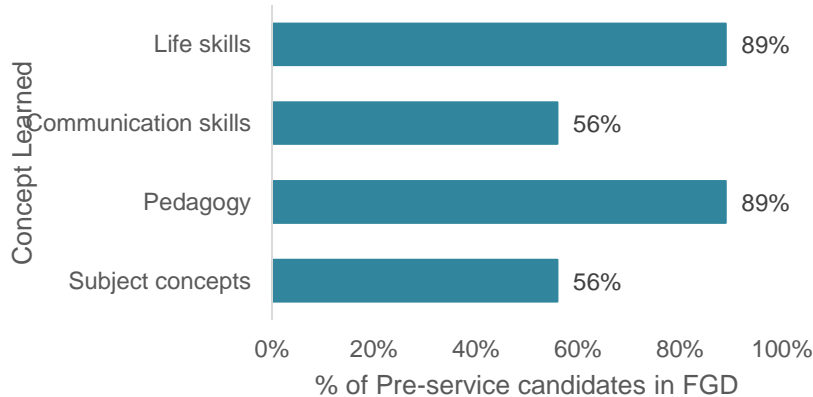


Social Impact

Improved the livelihood of candidates through pre-service training

89% of pre-service candidates have reported learnings in life skills and pedagogy

– Focus Group Discussion with in-service teachers



In-service teachers have reported during FGD and interview that programme has included activities for continued learning among teachers

- Through FGD conducted with secondary school students, it was observed that the students participate actively in discussion
- All of the students were **able to recall and restate in detail activities and study models** used during subject concepts
- Parents have observed improvement in learning outcomes in their children especially in English, Maths and Science after being part of Mukhtangan school
- Parents have cited teacher support within and outside class, personal attention to students and reporting to parents on children behaviour as **key contributors to improvement**

Parents have reported great improvement in teaching quality at Bombay Municipal Corporation schools

– Focus Group Discussion with Parents

- Parents have observed improvement in learning outcomes in their children especially in English, Maths and Science after being part of Mukhtangan school
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Teach for India

Key Intervention

- Impart quality education to 9 Government Schools with the support of 20 fellows placed in 20 classrooms

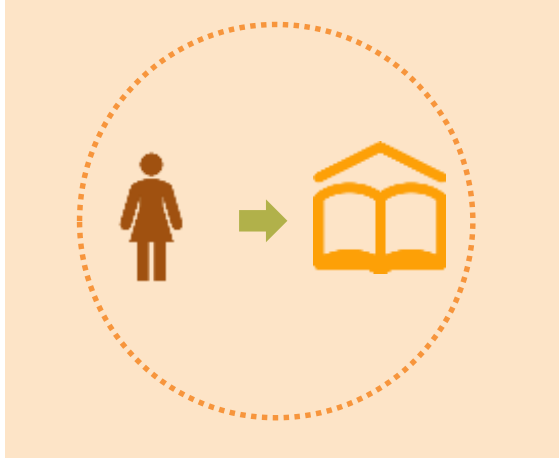
Outreach

20 Fellows & 9 Schools

- Per fellow average student coverage = 80 (Source - Survey)

Student Reach = 1600

Programme Model



Engagement Timeline



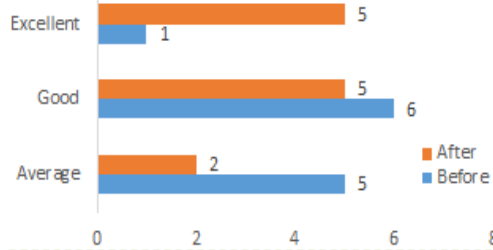
*Payment released in FY15 and FY16 for the programmatic intervention in FY16 and FY17 respectively

Social Impact

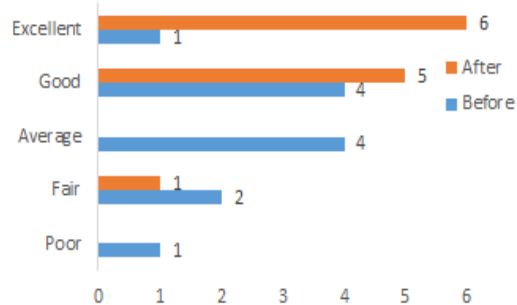
Improved the skills of education fellows

Survey conducted with Fellows to understand the impact of programme

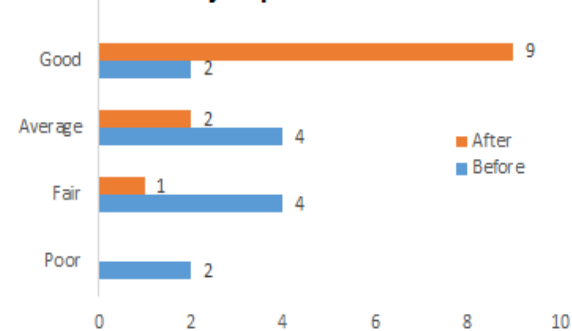
Critical thinking



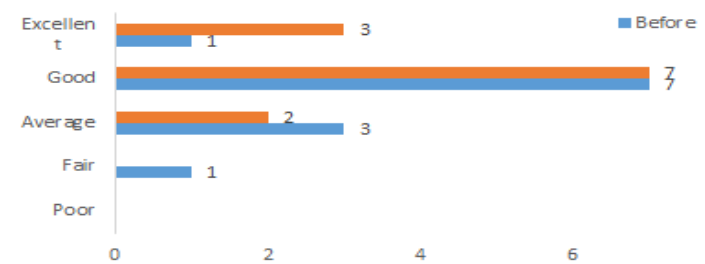
Communication Skills



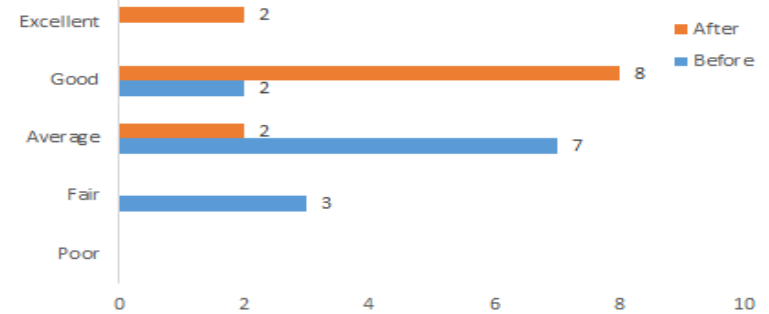
Clarity in personal vision



Subject Knowledge



Leadership skills



- Parents and teachers have observed high attendance, marked increase in participation during classes and extra curricular activities, increase in general knowledge and **overall improvement in academic performance**
- Various activities during teaching, usage of audio visual tools, home and exposure visits, extra curricular activities like quiz, debate, essay writing and engagement outside the class have been identified as the **key contributors for the improvement in academic performance**

PRADAN

Key Interventions

- Reach out and train tribal and dalit women on gender, governance and livelihoods
- Form at least 200 SHGs and strengthen the existing 800 SHGs
- Train women on alternate livelihoods
- Formation of Farmer Producer Organization (FPO)
- Train the community women on Government legislations

Reach

No of SHGs formed – 265

No of SHGs strengthened – 808

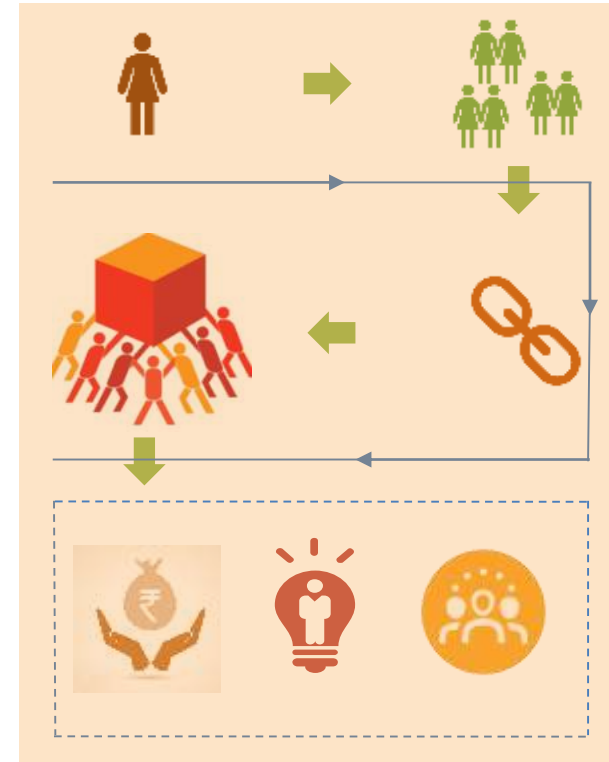
No of women reached* – 1590

No of FPOs formed – 3

No of farmers supported - 4020

Total Individuals Reached – 5610

Programme Model



Engagement Timeline

FY 15

FY 16

FY 17

programme
Initiated

Reached out to tribal and dalit women from 300 villages and
formed 265 SHGs

programme
Concluded

Social Impact

Improved economic and social status of women

Economic Impact

Programme has resulted in livelihood and economic growth of individual beneficiaries as well as collectives

– *Monitoring data*

- **Support structure - institutions and personnel**
 - **265 new SHGs** formed to provide financial linkage to women
 - Promotion of **3 producer companies** to sustain livelihood support
 - Initiation of Agriculture Production Cluster development in 35 villages to create infrastructure in order to strengthen livelihoods
- **Increased livelihood activities**
 - **600 new farmers** joined mulberry sericulture rearing activity
 - 6200 families have been reached as part of livelihood outreach activities
 - **3720 families supported** for at least one livelihood activities
- **Improved household financial status**
 - Average **income increase of Rs 40000** ie, **61.92% increase** through livelihood activities
 - Credit linkages facilitated to 300 individual farmers

Social Impact

- During FGDs, women have reported that through participation in the programme, knowledge of gram sabha and gram panchayat working has increased.
- Women also reported increased participation in Village Level Committees and Gram Sabha meetings.
- During the discussion, NMS and VLC were cited as prominent support structures for livelihood and village related activities
- According to monitoring data from Pradan, Women's participation in ***gram sabhas increased considerably in 60% of the project villages which has further led to better implementation of MGNREGA, infrastructure development around health, nutrition and education program.***

Alcoholism was wide spread among men of the village. With the help of Village level committee, the members actively fought against alcoholism in the village which has reduced substantially.

Thank You

