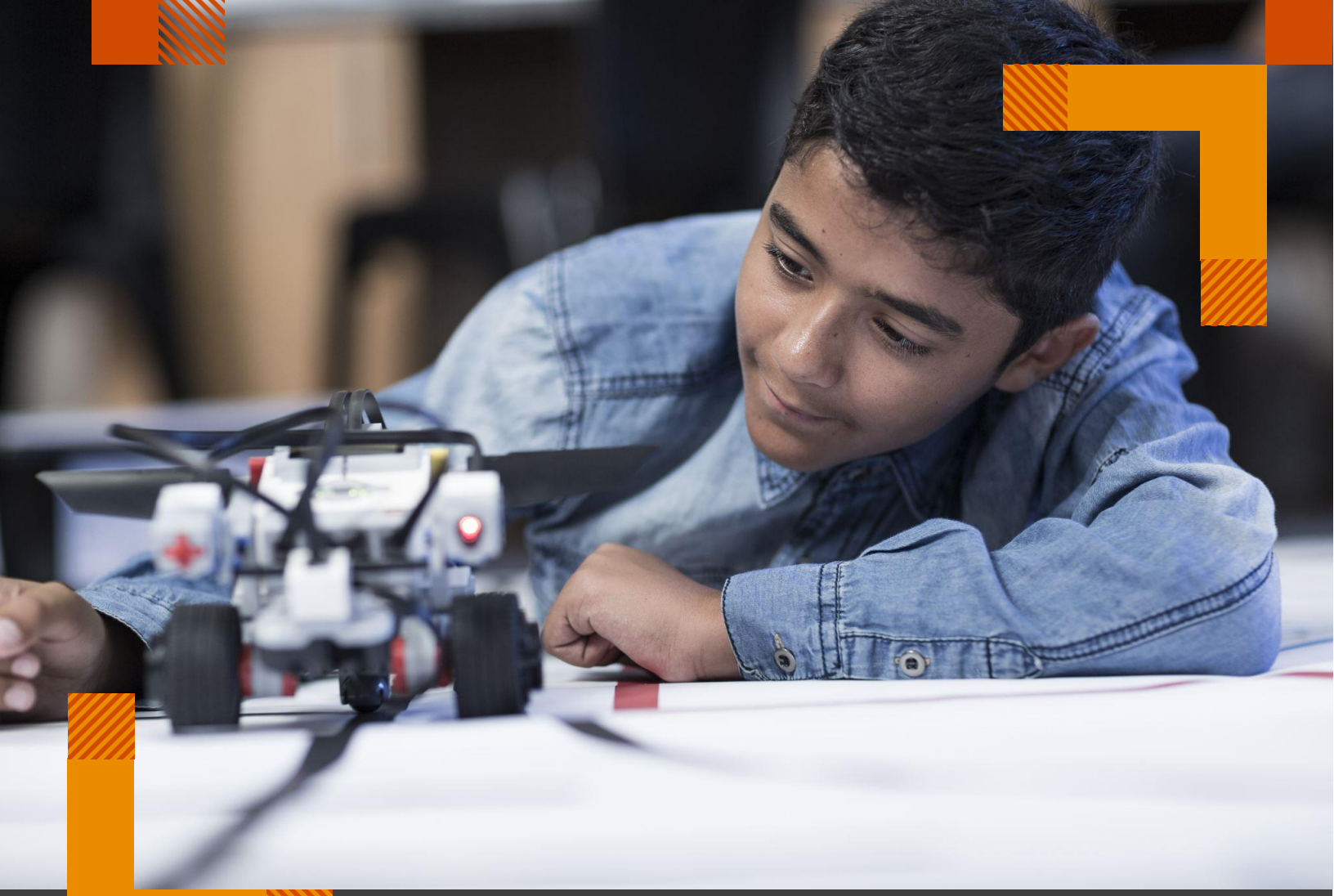

Final Impact Assessment Report

SBI CARDS AND PAYMENTS SERVICES LIMITED

July 2025

Price Waterhouse Chartered Accountants LLP

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List of Abbreviations

Abbreviation	Full Form
AFL	Active Fire Locations
AI	Artificial Intelligence
AMCs	Annual Maintenance Contracts
AQI	Air Quality Index
ASHA	Accredited Social Health Activist
ATL	Atal Tinkering Lab
AWW	Anganwadi Workers
BA	Bachelor of Arts
BP	Blood Pressure
BPHC	Block Public Health Centres
BSc.	Bachelor of Science
CCC	COVID Care Centre
CHC	Community Health Centre.
COPD	Chronic Obstructive Pulmonary Disease.
CPU	Central Processing Unit
CSR	Corporate Social Responsibility
ECG	Electrocardiogram
EPR	Extended Producer Responsibility

Abbreviation	Full Form
ESG	Environmental, Social, and Governance
FGD	Focus Group Discussion
FY	Financial Year
GDA	General Duty Assistants - Advanced
GHQ12	General Health Questionnaire
GNIDA	Greater Noida Industrial Development Authority
GOI	Government of India
HSSC	Healthcare Sector Skill Council
HTN	Hypertension.
ICT	Information and Communication Technology
ICU	Intensive Care Unit
IDI	In-depth Interview
IEC	Information, Education, and Communication
IIT	Indian Institute of Technology
INR	Indian Rupee
IPCA	Indian Pollution Control Association
IR	Infrared sensors
IRECS	Inclusiveness, Relevance, Effectiveness, Convergence, Sustainability
IT	Information Technology

Abbreviation	Full Form
KABP	Knowledge, Attitude, Behaviour, Practice
KII	Key Informant Interviews
KL	Kilo liter
KPI	Key Performance Indicators
KVA	Kilovolt ampere
LEAP	Livelihood Enhancement and Promotion
LED	Light emitting diode
LMO	Liquid Medical Oxygen
LMP	Liters of oxygen per minute
MASS	Mantra for Advance Sustainable Solution
MCD	Municipal Corporation of Delhi
MIS	Management Information System
MoU	Memorandum of Understanding
MRF	Material Recovery Facility
MS	Microsoft
MSP	Minimum Support Price
MT	Metric Tons
MTPD	Metric Tons per day
NCR	National Capital Region

Abbreviation	Full Form
NITI	National Institution for Transforming India
NRFM TTI	Northern Region Farm Machinery Training and Testing Institute
NSQF	National Skill Qualification Pack
OGP	Oxygen Generation Plant
OJT	On-Job Training
ORWs	Outreach Workers.
PHC	Primary Healthcare Centre
PPP	Public-Private Partnership
PSA	Pressure Swing Adsorption
PWCALLP	Price Waterhouse Chartered Accountants LLP
RMNCH+A	Reproductive, Maternal, Newborn, Child, and Adolescent Health
RWA	Resident Welfare Association
S.N. Medical College	Sarojini Naidu Medical College
SBI	State Bank of India
SCU	Special Care Units
SHEOWS	Saint Hardyal Educational and Orphans Welfare Society
SOP	Standard Operating Procedures
SRoI	Social Return on Investment
STEM	Science, Technology, Engineering and Mathematics

Abbreviation	Full Form
TOT	Training of trainers
TSSC	The Telecom Sector Skill Council
UN SDGs	United Nations Sustainable Development Goals

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Executive Summary

Background:

SBI Cards and Payment Services Limited also known as SBI Card is committed to **simplifying the lives of its stakeholders through trust and excellence**. Being a responsible corporate citizen, it has **integrated Corporate Social Responsibility** in the way it conducts its business. PWCALLP has been engaged by SBI Card to provide support and assistance for an independent review and impact assessment of its multiple Corporate Social Responsibility (CSR) Projects as identified by the Management to be carried out in several phases. **Phase I** of this project was completed wherein an **Impact Assessment of 8 CSR projects** was carried out. Further, in **Phase II** of the project, the study was commissioned to carry out an **Impact Assessment of 10 CSR projects**. At present, this report highlights the findings of Phase III of the project which comprises of an Impact Assessment of 10 CSR projects that was implemented by SBI Card across India to understand the direct and indirect impact of their CSR interventions on the communities.

The scope of work includes understanding the project implementation plan and reviewing the Key performance indicators (KPIs) as defined by the Management. Framework used was **Inclusiveness, Relevance, Efficiency, Convergence, and Sustainability framework (the 'IRECS') along with the Social Return on investment (the 'SROI') framework (only applicable for Project 1: Innovative mechanism for management of plastic waste – Phase II)** as agreed with the Management. The objective of the study was to assess the outcomes and impact created on the stakeholders covered under the project and provide recommendation on the project performance for Management's evaluation. This impact assessment study was conducted using a **mixed-method or qualitative approach** (as relevant for the individual project) for **primary data collection along with the desk review of project documents.**

As a part of the study, the key summary findings for all the ten (10) projects assessed is provided below:

Project-wise findings:

Project 1: Innovative mechanism for management of plastic waste – Phase II

About the project

SBI Card, in collaboration with the **Indian Pollution Control Association (IPCA),** launched a project to establish a sustainable waste management system addressing plastic pollution. Starting with Phase-I known as Mantra for Advance Sustainable Solution (MASS) since February 2021, the initiative developed a framework for effective plastic waste management, focusing on source segregation, efficient collection, and environmentally sound recycling practices and was the flagship programme. The project aimed to create a scalable model for responsible waste handling and promoting community participation through awareness efforts. Following the success of Phase-I, Phase-II commenced on December 6, 2021, for 12 months, emphasising infrastructure development with the establishment of three Material Recovery Facilities (MRFs). Phase-II of the project focused on **enhancing waste processing capabilities** by establishing two MRFs of **2 Metric Tonnes (MT) dry waste** processing capacity in **Patparganj** and **New Seemapuri**, East Delhi and **1 MRF of 10 MT** solid waste processing capacity in **Greater Noida**. It also **involved community engagement through campaigns** on proper waste disposal practices.

Project Objective(s)

- To establish sustainable supply chain for plastic waste.
- To create awareness in the society about types of waste and their efficient segregation.
- To reduce plastic pollution.

Key findings:

Awareness about the project

- **100% of the residents** stated that they are now aware of the innovative mechanism for management of plastic waste – Phase II project supported by SBI Card and implemented by IPCA team.

- **99% of the residents** reported that they are **aware about the waste segregation and practice segregation of waste at their household**. This indicates the **effectiveness of project's trainings and awareness campaigns in empowering the residents** about the importance of source segregation and its benefits.

- Residential Welfare Association (RWA) representatives reported that the total waste generated per day per household is about 1 kg on an average with **70% of it being wet waste and 30% dry waste**. Additionally, **9% of the residents** have adopted waste segregation practice for less than 6 months, as they are **new movers into the society**.

Ownership towards responsible waste management practices

- RWA representatives reported that **35% of total waste generated is composted after segregation by housekeeping staff**.

- To sustain the project, **48% of residents are actively raising awareness in their neighborhoods** about responsible waste management.

- **44% of respondents have groups monitoring waste disposal**, and **8% stated their RWAs have developed SOPs** for waste management, reflecting growing community ownership and commitment to sustainability.

"Initially there was chute system for dumping waste in our society, which led to accumulation of the dump if not collected regularly. This led to bad odour and breeding ground for flies and mosquitoes creating an unhygienic environment. With SBI Card's waste management initiative there is regular collection of waste which has improved the cleanliness of the locality."

-The RWA representatives in Patparganj

Social Return on Investment

- The Social Return on Investment (SROI) estimation helped us measure and account for value in a broad sense. The cumulative benefit or impact generated by the project from the year 2021-22 till the end of the financial year 2024-25 comes out to be INR **128,616,930/-.**

- The SROI value created under the project is **7.46**, this indicates that an investment for every Re. 1 invested in the project, yields a social value of Rs. 7.46.

Increased awareness level of maids & housekeeping staff

- Over **2,700 maids and housekeeping staff have been trained by the IPCA** under the project, **each have attended an average of three sessions**. This training has enhanced their understanding and confidence in waste segregation and handling.

- The training has led to **better compliance with sustainable practices among RWAs**, such as separate collection of recyclables and proper organic waste disposal, **resulting in cleaner premises** and **reduced workload for waste workers**.

Livelihood generation and skill development of waste workers

- 35 waste workers, including the MRF facility in-charge, reported **improved economic stability** and a **consistent income due to the project**, with earnings increasing by approximately **INR 4,000** per month from previous amounts of INR **7,000 to INR 10,000.**

- The increased income has **allowed waste workers to enhance their living standards**, **invest in healthcare**, and support their **children's education**. The project also provided training in **effective waste handling practices**.

- **All waste workers received training** in machinery and equipment use, boosting their technical skills and productivity. This training has enabled them to effectively identify and segregate waste for recycling.

Key recommendations:

- **Recommendation for Geographical Expansion and Capacity Enhancement:** Considering the project's impact, it is recommended to expand the initiative to additional geographies. This expansion may include the establishment of larger Material Recovery Facilities (MRFs) capable of processing greater volumes of waste, thereby extending the project's benefits to new areas**.**

Project 2: Installation of 2 Oxygen generation plant (OGP) in hospitals/COVID Care Centre’s (CCC’s) developed for COVID care in Delhi NCR

About the project

During the second wave of the COVID-19 pandemic, India faced a severe healthcare crisis marked by an overwhelming demand for medical oxygen, which exposed the limitations of the existing supply infrastructure. In response, Plan International, in partnership with SBI Card, launched a critical project to enhance oxygen supply infrastructure at COVID care facilities in Delhi. This included the **installation of two Pressure Swing Adsorption (PSA) oxygen generation plants** at the Commonwealth Games Village and Yamuna Sports Complex, supporting 1,480 beds, alongside ensuring a **continuous Liquid Medical Oxygen (LMO)** supply at Rajeev Gandhi Super Specialty Hospital. By reducing reliance on external suppliers, the project aimed to strengthen healthcare resilience and ensure essential oxygen support for patients. With future preparedness in mind, post-crisis plans included relocating the PSA plant to S.N. Medical College, Agra, and providing a **generator to CHC**, Pabo, Uttarakhand, underscoring the importance of robust oxygen supply systems to effectively manage healthcare emergencies and improve patient outcomes.

Project Objective(s)

- This project aims to generate oxygen at two Hospitals/COVID Care Centre’s to reduce the dependency on suppliers of oxygen cylinder and provide healthcare to critical patients requiring oxygen support during Covid.

Key findings:

Critical care support during the Covid crisis:

- The installation of **two Pressure Swing Adsorption (PSA) oxygen generation plants (OGP)** at the Commonwealth Games Village and Yamuna Sports Complex COVID Makeshift Hospitals supported the critical care administration in the nearby areas.

- These fully operational oxygen generation plants was the **need of the hour to facilitate the increased demand for oxygen supply during the Covid crisis.**

- The availability of oxygen for patients within these facilities, **directly contributed to enhanced hospital capacity** to supply oxygen.

- As reported by the hospital administration, the support has been crucial in **improving recovery rates for COVID-19 patients**, especially among vulnerable populations such as expecting mother, the elderly, and children.

- As shared by Plan team, the direct result of these enhancements, **over 1,828 patients have been treated successfully,** underscoring the positive impact on patient outcomes.

Strengthened healthcare infrastructure through installation of LMO tank

- In 2019, as COVID-19 cases surged, Rajiv Gandhi Super Specialty Hospital was designated as a dedicated COVID-19 facility and temporarily suspended non-COVID services to focus exclusively on treating coronavirus patients. To support the increased demand for oxygen, SBI Card provided Liquid Medical Oxygen (LMO) tank, thereby enhancing the hospital's overall healthcare infrastructure. The introduction of the LMO tank had significantly **enhanced the hospital's capacity to provide uninterrupted oxygen supply**, a crucial component for treating patients with severe respiratory conditions, including COVID-19.

- Previously, the hospital faced challenges with the **reliance on Pressure Swing Adsorption (PSA) oxygen cylinders,** which required **constant monitoring and frequent replacement**. This logistical burden often diverted healthcare professionals from focusing solely on patient care.

- However, the LMO tank eliminated these complexities, **ensuring a steady and reliable supply of medical-grade oxygen**. This transformation has empowered medical staff to dedicate their efforts fully to patient treatment and recovery.

- As reported by the hospital administrative representative, about **780 patients benefited directly from the LMO tank**, highlighting its role in improving healthcare delivery.

Enhances healthcare preparedness and resource optimization

- The relocation of the two Oxygen Generation Plants (OGPs) originally stationed at the Yamuna Sports Complex and the Commonwealth Games village has **underscored an approach to resource optimization in response to changing healthcare needs**.

- As reported by the hospital administration in Agra, it is in the process of establishing a new Burn Unit, where the **OGP is expected to play a critical role**.

- Burn patients often require consistent oxygen support due to respiratory complications, and the integration of the OGP into the Burn Unit could **provide a reliable and steady supply of oxygen**.

- This will enhance the quality of care for burn patients and also elevate the hospital's **capability to manage severe cases**, ultimately contributing to better patient treatment in the region.

- The second OGP **handed over to the District Magistrate of East Delhi**, is now registered under the district inventory system and records. This decision was taken to maintain a **ready supply of medical oxygen for any potential future healthcare needs** within the district. By having the OGP in reserve, the district administration ensures that they are **well-prepared to respond swiftly to any unforeseen health crises or surges in oxygen demand**, thereby **reinforcing the resilience of the region's healthcare infrastructure**.

"Our hospital in Agra is in the process of establishing a new Burn Unit, we will be using Oxygen Generation Plant (OGP) there and it will be playing a critical role in ensuring reliable and adequate oxygen supply for burn treatment. This development marks a significant advancement in providing specialized care and improving patient outcomes in our community."

-Hospital administrative of S.N. Medical College, Agra

Backup power enhancing Patient Care and Safety at CHC Pabo

- The medical officer of CHC, Pabo, highlighted that the CHC is located in a challenging hilly terrain where temperatures can drop to 8°C or 9°C and below. CHC faced critical issues related to power shortages, which severely affected patient care and safety. The generator support **ensured a reliable power supply**, facilitating the **consistent operation of essential medical equipment** and the availability of heating solutions.

- This was **crucial in preventing cases of hypothermia** among patients, thereby safeguarding their health and potentially saving lives.

- Additionally, the improved infrastructure enhanced the overall efficiency of the health center, enabling staff to focus on delivering quality healthcare without the distraction of power-related disruptions. reinforcing the importance of corporate social responsibility in addressing local challenges.

Key recommendations:

- To improve the effectiveness and sustainability of CSR initiatives, SBI Card should consider securing long-term Annual Maintenance Contracts (AMCs) of three years or more for future projects that involve substantial capital investments in equipment.

Project 3: Ensuring Environment Sustainability under Crop Residue Management Project

About the project

SBI Card initiated a project in September 2021 aims to address the issue of stubble burning in Haryana, India, a practice that leads to significant environmental and public health concerns. The shift in cropping patterns due to the Green Revolution has left farmers with limited time between rice harvesting and wheat sowing, prompting them to burn the stubble as a quick and affordable solution. To combat this, SBI Card collaborated with the CII Foundation to provide farmers with mechanized alternatives for stubble management at a nominal charge.

Project Objective(s)

- To reduce crop residue burning in the project villages
- Improved local air quality due to significant reduction of burning of straw in the project villages
- The project supports farmers to adopt largescale recycling of straw back into the soil – as a surface mulch or deep incorporation, as an alternative to the conventional practice of burning it.
- The proposed project will introduce and popularize circular economy practices in farming and promote climate resilient and regenerative agriculture.

Key findings:

Creating Awareness through Farmer Cooperative Society

- 100% of the respondents reported to be aware of sessions organized by volunteers and the Farmer Cooperative Society in their respective villages followed by renting of farm machinery at subsidized rates.
- The **programme promotes farmer participation in Kisan Melas (agricultural fairs), offering live machinery demonstrations, expert interactions, and information on machinery options and financial aid.**

> ***"****Announcements at gurdwaras have proven effective in enhancing our efforts, as they leverage community gatherings to spread messages through trusted leaders.****"***
>
> ***- Block level agriculture department representative***

- 58% (n=139) of the **farmers have found the initiatives not only useful but also as an invaluable opportunity to learn about and helped in adopting new, advanced agricultural practices**.
- Farmers shared that **due to constant efforts by the project team, all of them (n=139) were able to recall around the areas of awareness such as use of machinery to manage stubble,** which will result an increase in soil fertility and productivity over period.

Empowering farmers through Farmer Cooperative Society Tool Bank

- SBI Card addressed the farmers' issues by forming a Farmer Cooperative Society and creating a tool bank, providing 71 pieces of farm equipment. Members from 20 villages manage the operations and maintenance, ensuring equipment allocation during the November sowing season.

> ***"****The Cooperative Society model empowers farmers through community ownership and decision-making, giving them a voice in pricing and machinery management and fostering a strong sense of involvement and support.****"***
>
> ***- Farmer Cooperative Society Member***

- Presence of a **tool bank offering subsidized machinery rental rates forces private rental providers to lower their prices to remain competitive**, benefiting farmers financially.

- **The Farmer Cooperative Society has supported marginal farmers with an ownership of up to 2 Acres of land with free of charge machinery usage.**

Transitioning to Mechanised Stubble Management: Enhancing Compliance, Sustainability, and Agricultural Productivity

- **Following the intervention, 83% of the farmers adopted farm machinery, while 17% had already been using it prior to the intervention.**

- All surveyed farmers (n=139) reported using mulchers and super seeders, while 55% reported use of Happy Seeder, 50% reported use of rotavators, and zero drills was the least used equipment among farmers.

- In the past three years, **93% of the farmers do rely on Farmer Cooperative Society for machinery access due to cost-effectiveness.** However**, 84% also reported their dependency on private players** (who provide machinery to the farmers for stubble management) **due to limited availability of equipment at the Farmer Cooperative Society tool bank.**

- The cost factor is significant between Farmer Cooperative Society and other private players because it was shared by the farmers that **renting a super seeder from Farmer Cooperative Society costs INR 3,600 per acre, whereas hiring the same from a private entity can cost up to INR 6,000 per acre**.

Advancing Agricultural Practices and Economic Gains through Training and Sustainable Stubble Management

- Farmers were made aware of updated farming techniques through exposure visits and technical training, organized **twice during peak paddy harvest season in collaboration with Block Agriculture Officials and NRFM TTI.**

- Farmers reported use of various farming techniques, out of which in-situ management was reported by 100% followed by use of Baler machine (78%) and ex-situ management (55%) as the most preferred technique for stubble management.

- Farmers shared **that by employing in-situ management techniques, such as mulching and straw incorporation, they believe there is and will be continuous enhancement in soil productivity**.

- The Block Agriculture officer reported that incorporating stubble into farmland **retained nutrients** and **reduced Urea usage from 200 to 160 kilograms per acre, saving costs for farmers**.

- Farmers in consensus shared that the **incorporation of stubble into the soil has reduced soil erosion** by stabilizing the soil surface and providing a habitat for beneficial organisms, which naturally curb pest populations and thereby **decrease the need for pesticides**.

- All the farmers (n=139) on an average reported an increase in yield following the adoption of mechanized stubble management, **with paddy cultivation yields rising by almost 9% from 22 to 24 quintals per acre and wheat yields increasing by 10% from 20 to 22 quintals per acre.**

- With a constant MSP rate of INR 1,900 for paddy and INR 2,425 for wheat over three years, **all farmers (n=139) estimated an average savings of INR 6,000 per acre**. Since adopting stubble management equipment, **they have collectively saved approximately INR 51,000 over three years.**

Key recommendations:

- **Expand Machinery Pool**: To address the significant mismatch between machinery availability and demand, SBI Card can consider acquiring additional machinery to increase the Farmer Cooperative Society's capacity from servicing 10% to a more substantial percentage of the farming land. Providing

need specific farm machinery in the region shall also help to curb the rental issue as most of the farmers have to opt for a private player in case the machinery isn't available in the Farmer Cooperative Society.

- **Use of Technology**: Transition from a manual, first-come-first-served booking system to use of google forms or WhatsApp could be explored. This could improve transparency, reduce perceived favoritism, and streamline the allocation process, ensuring equitable access to machinery.

Project 4: Setting-up Telemedicine Unit at Government recommended Sub-centre in Nuh, Haryana

About the project

Access to quality health services remains a significant challenge in many regions of India due to inadequate infrastructure, shortage of medical professionals, and logistical barriers. The district of Nuh in Haryana exemplifies these challenges, where geographical isolation and limited healthcare facilities hinder the delivery of essential medical services to the population. The need for innovative solutions, such as telemedicine, was critical to bridge the healthcare access gap. SBI Card initiated a project in February 2021, to address this need at the lowest unit of service delivery, by setting up 10 Telemedicine units (also called E-Arogya Clinics) with support of Smile Foundation at government recommended sub centres (Health and Wellness Centre) in the Nuh district of Haryana in 2 phases.

Project Objective(s)

- To strengthen infrastructure and processes at the Sub-Centre level of primary healthcare system level facilities to make them model health centre.
- To widen the range of services at the Sub-Centre's by the general physician through Telemedicine to reduce patient load at the block level PHC's and CHC's

Key Findings:

Improved Healthcare availability and accessibility

- 136 patients (beneficiaries) were surveyed across 4 sampled project locations in Nuh District of Haryana.

- Out of the 136 beneficiaries sampled, **90% earned a salary of below 20,000 INR per month.** The representative from the District Health Authorities (Deputy Civil Surgeon) shared that in this region, access to primary health care services is an ongoing problem. Due to their low socio-economic background, ill patients would not travel to distant health centres for treatment. In these scenarios the Health and Wellness Centres (HWC's) are the primary health care facilities for such patients.

- The Set up of the Telemedicine Kiosks, **aligns closely with government health mandates** and priorities by enhancing access to quality healthcare services for underserved populations.

- **100% of the respondents have shared that they have received teleconsultation services** through the E-Arogya Clinics. Some (**37%**) even stated that in a period of 6 months they have undergone repeated consultations (more than two times), due to the perceived benefits of their health.

- Insights from **nurses at the Sakras and Doha** clinics revealed that the local availability of services has **empowered women to seek healthcare** without having to travel far from home.

- Before the establishment of the teleconsultation kiosk in Nuh, the region faced significant healthcare challenges. Patients **(13%)** were **hesitant to visit health centers** due to the inconsistent availability of

doctors and the absence of specialist consultations. Further, out of this 13%, the issue was particularly **pronounced among female patients (60%)**, who often found it **difficult and time consuming to leave their homes and household responsibilities** to seek medical care.

- **83% reported a reduced travel burden** in the form of reduced cost and time implications for availing health services. **51%** reported improved **health awareness**, and **40%** reported that due to better access to specialised doctors, illness was **detected early and treated** on time.

- **96% of respondents** reported that the establishment of the E-Arogya Clinic **improved access** to healthcare services near their homes.

- Capacity-building activities for outreach workers (ORWs) and nurses **equipped them with the skills and knowledge necessary to deliver effective healthcare services and engage with the community**. This led to **improved follow-up care** for **36% of villagers**, as ORWs and nursing staff regularly monitored patients, ensured adherence to medication schedules, and assisted with medicine replacements.

> *"The introduction of our services at the Doha clinic has been truly transformative for the community. Women who previously encountered significant barriers—such as social and logistical challenges or overwhelming household responsibilities—are now empowered to take charge of their health. With the clinic's presence nearby, they no longer have to travel far to access essential healthcare. This has made it possible for more women in the community to prioritize regular health check-ups and receive the medical attention they need. It's inspiring to see how local availability of services can make such a positive impact."*
>
> - ***Nurse from Doha Centre***

Impact on Health care affordability

- Respondents reported that the **financial burden of travel** (nearest centre for specialised care is at Firozpur – 10 Km), combined with **lost wages due to time spent seeking care**, exacerbates the economic strain on already vulnerable populations.

- However, during the period when the E-Arogya Clinic was running, there was reportedly decreased expenditure on healthcare within the villages. As reported by all respondents the average **expenditure on healthcare decreased by 98.49%**

Key recommendations:

- To enhance healthcare accessibility and efficiency, we recommend scaling up telemedicine services and offerings. By broadening the scope of telemedicine, patients can have greater access to a diverse range of healthcare services near their homes. Integrating telemedicine platforms into Health and Wellness centres/ subcenters is crucial to address the growing need for health services and to ensure comprehensive care for patients. This approach will also help in alleviating the pressure on Primary Health Centre's, optimizing resource utilization, and promoting overall community well-being.

Project 5: Skill Development of 350+ youth

About the project

There is an increasing demand for skilled healthcare professionals in India, this demand is further amplified by the need to reduce the burden on existing healthcare professionals and to ensure timely healthcare services across regions like Haryana and Assam. **The project undertaken by SBI Card and Implemented by Healthcare Sector Skill Council (HSSC) in July 2022, aims to address these needs by providing skill training, certification, and placement opportunities for underprivileged youth**, thereby creating a competent workforce that can support the healthcare system. The project was crucial in the context of the Covid-19 pandemic, which highlighted the importance of having a robust and skilled healthcare workforce to tackle growing health challenges.

General process followed by HSSC in training respondents in 3 distinct job roles: Setting up of training centres, followed by mobilisation and counselling of selected students. Training was done as per NSQF standards and was followed by on-job training and assessments (certification). Candidates were then support in placements in relevant industries.

Project Objective(s)

- The project will train a total of 360 eligible candidates in residential mode under 3 different job roles in – Phlebotomist, General Duty Assistant – Advanced and Dresser (Medical), in Haryana & Assam.
- The training consists of theory and practical based classroom training followed by On-the-Job Training (OJT) in healthcare facilities such as Primary Health Centers (PHC), hospitals, diagnostic facilities, sample collection centers etc.
- Further, at the end of the training, 70% of the candidates will be placed in suitable job roles.

Key findings:

Interactions with trainers have revealed that many trainees participating in the skill-building workshops come from disadvantaged backgrounds. The **training programmes are crucial for these individuals**, as they provide them an opportunity to acquire relevant skills that will support their future career prospects.

Enhanced skill development through workshop and engagement

- Basis the interaction with Healthcare Sector Skill Council (HSSC), training programs have been delivered for **General Duty Assistant - Advanced (GDA), Phlebotomist**, and **Medical Dresser** roles within the healthcare sector. The training followed the National Skills Qualification Framework (NSQF) and included a blend of theoretical instruction (classroom), practical training (labs), and on-the-job training (OJT) at healthcare organizations, followed by assessment/certification and placements.
- All respondents **expressed a strong interest in pursuing a career in healthcare**. Due to factors such as their **family's income level**, **high cost of such training/upskilling programmes** the encouragement to find employment nearby, and the health condition of family members, **attending medical or nursing college was not feasible**.
- **91% of the respondents were satisfied** with the facilities offered, highlighting the program's overall success.
- All candidates underwent an assessment conducted by the Healthcare Sector Skill Council (HSSC) according to their guidelines, based on National Occupation Standards for each course. **The assessment consisted of both theoretical and practical examinations.**

- Candidates reported that the course **was beneficial, as it included examples and references that they could apply in their future jobs**. The learning materials were well-designed and easy to follow. Clear instructions were provided during the initial counseling sessions, outlining course expectations and desired outcomes. The skills and knowledge gained were helpful in aligning with their future job requirements.

Placements leading to employment and improvement in earnings / savings

- 100% of the respondents reported that they were offered placement opportunities after course completion.

- Based on the data presented, trainees initially expected to earn between INR 10,000 and INR 15,000 in their respective job roles. However, the **average earning of the 100% respondents was higher than expectations, by 36%**.

- **82% of the respondents were satisfied with the placement opportunities**.

- 94% of the respondents reported still working at a job, even more than 1 year post training.
- 100% of respondents who mentioned an increase in household savings say that the additional money goes to their family to help run the house

> ***"****Placement occurred at Arogya Ayurvedic Hospital. Initially, there was hesitation due to a perception that others might possess more knowledge about the role of a General Duty Assistant (GDA). Over time, it was realized that the training received through the course effectively provided the necessary skills and knowledge required for the job. At the time of placement, the salary was INR 13,500. After a year at the same institute, the salary increased to INR 18,500, and eligibility for promotion was achieved. Additionally, there is a plan to apply for a nursing course to become a full-time nurse at a hospital close to home. The additional savings have been beneficial for sending support to family at home****."***
>
> ***-Trainee from Assam who participated in the GDA course.***

Impact of the Course on Trainee and Trainer Perceptions of Job Skill Importance

- Disadvantaged youth gain access to a sector known for its consistent demand and job security, paving the way to financial stability. Furthermore, as they gain experience, these individuals explore further educational opportunities and advance within their careers, ultimately contributing positively to their communities by addressing critical health needs.

- Trainees reported that the course supported them in getting meaningful work, earning a steady income and improved their standard of living.

Key recommendations:

- Continue to regularly evaluate the training program to ensure it aligns with current job market needs and meets trainee expectations. Soliciting feedback from participants will enable timely adjustments that enhance the program's relevance and effectiveness, for instance trainers feel that a longer training programme can help them gain more relevant knowledge and skill. Additionally, the training courses can be expanded to more locations / aspirational districts in India and more courses can be introduced such as training to be a counselor. To further expand the reach of the programmes, more such courses,

will allow more youth to earn relevant job skills and find alternate sources of income in a steadily increasing market demand.

Project 6: To establish 25 Tinkering Labs in Government Schools across Delhi-NCR & Haryana

About the project

To promote innovation and entrepreneurship, SBI Card in partnership with the Sumangal Foundation launched a programme to **establish 25 Tinkering/STEM Labs in government schools across Delhi-NCR and Haryana**. These labs introduced students to emerging technologies like coding, robotics, 3D printing, and sensors through hands-on learning. The initiative aimed to **nurture creative thinking, critical reasoning, and collaboration, equipping students with essential 21st-century skills in a flexible, innovation-friendly environment.**

Project Objective(s)

- The students shall be able to emphasize on creative learning through practical exposure by use of the equipment kits provided.
- To impart training for school students, in computational thinking, problem solving, and programming concepts using the AI & Coding platform.

Key Findings:

Fostering an innovative mindset with changes in classroom dynamics and learning attitudes

- 25 Tinkering Labs were set up in government schools to bridge the learning divide using emerging technologies like AI, robotics, IoT, and 3D printing. **All 140 surveyed students reported hands-on experience with tools and kits, demonstrating strong familiarity and enthusiasm.**
- School principals shared that each institution integrated ATL sessions differently, some scheduled two classes per week, while others adapted based on student numbers and available resources. Principals also observed that **highly motivated students often remained after hours to work on advanced projects like Arduino, robotics, and AI kits.**
- According to the students, they created **nearly 50 projects annually**, including smart dustbins, Bluetooth-controlled LEDs, and earthquake detectors. Some of these **earned awards at district and state competitions such as Tinkerthon.**
- Parents reported during teacher meetings that **students replicated experiments at home, repaired toys, and used mobile devices to follow DIY tutorials, signaling a positive spillover of knowledge** beyond classrooms.
- The trainer highlighted that senior students mentored peers in grades 6–8 to assist with **any queries. This peer-driven model was also credited with fostering a collaborative and encouraging environment.**
- Exposure to the labs increased student aspirations, with many **aiming to pursue STEM careers and entrance exams like IIT-JEE.** Students unanimously reported improvement in creativity, innovation, teamwork, and self-confidence, as well as a desire for more frequent lab sessions and expanded equipment.

- Practical assignments and group evaluations enhanced core competencies such as problem-solving, communication, and rapid thinking. All students confirmed they could recall and apply learned concepts across different settings.

- Students received **adequate hands-on training in coding, robotics, and electronics** from both teachers and trainers.

> *"We witnessed meaningful integration among students, as the lab fostered peer learning across grades. Students from classes 6 to 8 were actively engaged and benefited from being mentored by their seniors in grades 9 and 10."*
>
> - ***Principal at the Government Senior Secondary School, Carterpuri, Gurugram***

Enhancing Digital Literacy: The Transformative Impact of the Atal Tinkering Lab Initiative

- **Widespread digital awareness was fostered** not only among students but also among teachers, principals, parents, and the larger school community, with students confidently showcasing their innovations to senior education officials.

- Hands-on, real-world learning allowed students to apply theoretical knowledge through projects like social distancing devices, smoke detectors, and touchless doorbells, strengthening their understanding of digital tools and concepts.

- Students reported **significant improvement in collaboration, presentation, innovation, creativity (68%), and critical thinking skills (61%)** all linked to access to well-equipped labs and an engaging learning environment.

- The **project encouraged self-directed learning**, with students independently exploring coding, AI, IoT, and block programming using platforms like Pictoblox and Quarky.

- According to the SBI Card programme team, the lab **supported diverse learning styles, allowing auditory, visual, and kinesthetic learners to thrive in this space.**

Empowering Educators: Catalysts of Innovation and Guardians of Future-Ready Classrooms

- The project significantly reshaped pedagogical approaches, promoting experiential, student-centered learning and encouraging curiosity and creativity among students.

- **All 15 participating teachers received training,** which focused primarily on sensors, 3D printers, electronics, and computers; 53% also received training in robotics and coding.

- Teachers initially saw the training as a challenge but later acknowledged it as a valuable skill-building opportunity, especially for those with STEM qualifications who were appointed to lead lab sessions.

- Teachers **reported increased student engagement, improved exposure to modern tech, and greater interest in science and mathematics, alongside opportunities to participate in inter- and intra-school competitions.**

- Nearly half of the trained teachers (47%) expressed confidence in independently managing the lab, reflecting encouraging early progress. Meanwhile, 53% saw value in ongoing support particularly in enhancing hands-on facilitation, managing group dynamics, and using technical equipment highlighting a strong commitment to continuous learning and growth.

- Trainers played a key role in supporting teachers, especially in navigating logistical challenges like equipment management and ensuring safety protocols.

- Training had a profound impact on educators, **boosting their confidence (80%), enhancing their teaching and communication abilities, and helping them deliver the curriculum through a practical, tech-focused lens.**

Enhanced infrastructure for Improved Learning

- The project transformed school infrastructure by **modernizing learning spaces and bridging the gap between theory and practice** through tech-driven education.

- Schools reconfigured spaces and upgraded facilities to support hands-on, collaborative learning.

- Parents actively supported the new infrastructure and encouraged their children's involvement in lab activities.

- Recommendations included **maintaining a vendor directory, using repair tutorial videos, and providing a guidebook to empower staff in managing lab resources effectively.**

Key recommendations:

- **Session Recordings for Extended Use:** Record and archive tinkering lab sessions to create an on-demand resource for educators, senior students, and institutions. These recordings will support module instruction, project development, and broader knowledge sharing.

- **Promotion of Peer Mentorship**: Furthermore, it is advisable to encourage students who have demonstrated excellence in utilizing the tinkering labs to mentor their younger peers. Such peer learning opportunities can effectively bridge any existing gaps in understanding and simultaneously nurture leadership skills among the senior students.

- **Skill Development Certification Program:** Develop a structured skill development course within the ATL framework that students can opt into as an extra-curricular activity at school. This program should include different levels, culminating in a certification upon completion. Each level would require students to pass assessments based on coding, electronics, sensors, robotics, 3D printing and computing skills. This certification can add value to students' academic portfolios and provide recognition of their skills applicable across multiple fields.

Case Study

CASE STUDY – 1

From Curiosity to Creation: The Journey of a Student in the Atal Tinkering Lab

An eighth-grade student from Government Senior Secondary School, Carterpuri, Gurugram, Haryana, experienced remarkable growth through the Atal Tinkering Lab. His passion for science and technology found a practical outlet, helping him bridge theoretical knowledge with hands-on application. Using the lab's resources, he developed a **Soil Moisture Detector**, which he showcased at the school's science fair. This innovative project not only **improved his technical abilities but also supported sustainable agriculture by promoting efficient irrigation and water conservation.**

The lab experience significantly strengthened his critical thinking, problem-solving skills, and self-confidence laying a strong foundation for his dream of becoming an engineer. This case study illustrates the transformative power of experiential learning and highlights the importance of providing students access to such innovation-focused environments to prepare them for future challenges in science and technology.

CASE STUDY – 2

Empowering Dreams through Experiential Learning

Ayesha, a 12-year-old from a peri-urban village in Haryana, overcame academic struggles through access to a Tinkering Lab at her government school. Despite limited resources, **she thrived in coding and AI using platforms like Scratch and Code.org.** With mentorship and peer collaboration, she built a **machine learning model for waste categorization.** This project not only harnessed her newfound skills but also addressed real-world environmental challenges, aligning with the needs of her community. Her confidence and academic performance soared, fueling her dream of becoming a software engineer and studying at an IIT. Ayesha's story exemplifies how experiential learning can unlock the potential of underprivileged students.

Project 7: To serve and save the lives of the abandoned, destitute, and homeless elderly via supporting 200 uniquely identified elderly beneficiaries by providing food, medical care

About the project

Elderly individuals abandoned by their families often face vulnerability and neglect on the streets, lacking basic necessities like food, shelter, and medical care. Suffering from chronic illnesses and social isolation, they endure physical and emotional hardships. To address this, SBI Card partnered with SHEOWS in FY 22-23 to launch a year-long project providing 200 elderly beneficiaries in Delhi-NCR and Garhmukteshwar. These beneficiaries received essential services including nutritious food, regular medical care, emotional support through recreational activities, and a safe, nurturing living environment, with the overarching goal of enhancing their overall quality of life and ensuring they live their remaining years with dignity and compassion.

Project Objective(s)

- To provide a homely environment to the elderly beneficiaries and to take a holistic approach to serve and support them.
- To provide aid in the form of food, medical care and recreational activities to the elderly citizens residing in the SHEOWS Centre with an aim to enhance their health and wellbeing.

Key findings:

Provision of Safe Shelter and Basic Needs

With SBI Card support, SHEOWS was able to provide hygienic living rooms, clean bedding, suitable clothing, sanitation, and round-the-clock caregiving staff, with facility of ICU beds (for critically ill elderly), which reduced trauma and anxiety, fostering mental peace and emotional stability among the beneficiaries.

- **Hygiene and Clothing:** With SBI Card's support, SHEOWS ensures all 200 residents receive new clothing, adult diapers as needed, and regular hygiene care, including bathing and laundry. Clean bedding and sanitized spaces are maintained.

- **Dignified Living:** Residents are provided with beds, clean linens, and access to hygienic facilities, enhancing their dignity and self-worth compared to life on the streets.
- **Social and Emotional Wellbeing:** Emotional healing is fostered through social interactions, friendships, and recreational activities, reducing isolation and depression.
- **Valued Individuals:** Residents transform from being seen as burdens to valued individuals. Compassionate care reinstates their sense of purpose, motivating them to regain health and serve others.
- Due to the medicinal support for 200 beneficiaries, **the medical team was able to offer tailored treatments and supplements, discouraging harmful habits like tobacco use**, ensuring comprehensive care for even the most vulnerable, embodying the project's commitment to rescue and support.

Access to Nutritious Food and Dietary Support

- **Nutrition Access**: Over a year, SHEOWS served more than 2,16,000 meals, providing 200 such beneficiaries with three nutritious meals daily across centers in Delhi and Garhmukteshwar.
- **Customized Diet Plans**: Among the 200 beneficiaries supported by SBI Card, tailored diets were developed based on medical prescriptions, addressing conditions like diabetes, hypertension, allergies, and post-surgical recovery.

> ***"****Several of our residents cannot metabolize regular meals due to age-related digestive issues or medical conditions. We work closely with the kitchen team to ensure diets are modified accordingly—whether it's switching to semi-solid food, adding protein supplements, or avoiding allergenic ingredients.****"***
>
> ***- Medical In charge at the Delhi centre***

- **Structured Meal Planning**: Weekly meal plans ensured dietary variety, balance, and seasonal appropriateness, focusing on fresh, in-house prepared meals with no preservatives.
- **Nutritional Recovery**: Most beneficiaries had been rescued in a malnourished state, suffering from prolonged starvation and neglect. Regular, nutritious meals helped bridge deficiencies, restoring body function, improving immunity, and supporting recovery from chronic illnesses.

> ***"****When some of them arrived, they could barely eat or stand. Now, after consistent nutritional care, they are gaining strength and participating in daily activities****."***
>
> ***- Nursing staff at the Garhmukteshwar shared****,*

Comprehensive Medical Care and Physiotherapy

- **Sustained Medicinal Support for Critically ill Elders: SBI Card's year-long support enabled continuous medicinal aid for 200 elderly beneficiaries, this ensured uninterrupted medication**

crucial for managing symptoms and sustaining life, with a focus on neurological conditions affecting most residents.

- **Structured Medical Screening and Case History Maintenance:** 200 elderlies supported by SBI Card individual received thorough medical evaluation within 24 hours of admission, with detailed case histories documented for personalized treatment plans.

- **Specialized Physiotherapy:** SBI Card support facilitated **2,400 sessions in the assessment year for 200 beneficiaries to alleviate pain, improve mobility, and prevent complications like bed sores and muscle atrophy.**

> ***"As someone who has battled Elephantiasis or Lymphatic Filariasis, I can say that regaining my mobility has truly restored my dignity and reduced complications in my life. Thanks to my physiotherapist's dedication, I was once completely bedridden, but now I am able to walk on my own, even if it's just within my room."***
>
> ***- One of the elderly at Delhi Center***

Emotional and Mental Well-being through Recreational Activities

- With SBI Card's support, SHEOWS conducted daily recreational activities and therapeutic sessions for 200 elderly beneficiaries in Delhi and Garhmukteshwar during FY 2022-2023. This included yoga, music therapy, storytelling, mind games, and craft workshops, which were vital in enhancing cognitive function and emotional well-being, especially for those with dementia or mental health challenges.

Key recommendations:

- **End to End Support:** To ensure that elderly beneficiaries receive comprehensive care, it is recommended that SBI Card expand their contribution to encompass the full range of services offered by SHEOWS. While the current support addresses critical needs, further scaling can strengthen the continuum of care. By extending support from initial rescue operations to end-of-life care, including culturally respectful cremation services, SBI Card can enhance the positive changes in the lives of elderly beneficiaries. This expansion would demonstrate a deep commitment to social responsibility and creating lasting, meaningful change.

- **Visibility and Awareness – Display SOPs at All Centers:** SHEOWS should translate key Standard Operating Procedures (SOPs) into simple, non-technical language. SOPs to be translated into regional dialects (as per the beneficiary base in each center). Use **infographics, icons, color-coded steps**, and **visual cues** to explain each process especially for elderly residents who may be illiterate or semi-literate. As a visible SOP system promotes **uniformity in service delivery** and reduces the chance of misinformation or oversight. Moreover, transparency builds **psychological safety** residents feel less like passive recipients and more like valued individuals with rights.

Case Study

Case Study 1: Resilience and Redemption – Journey of Mr. Patel (Name Changed)

Mr. Patel, a 67-year-old former celebrated chef from Nagpur, faced a drastic life change due to elephantiasis, becoming bedridden and dependent on his family. In a cruel twist, his family abandoned him at a Delhi station under the guise of seeking medical treatment. Left destitute, Mr. Patel resorted to begging for survival. His life changed when SHEOWS, an organization dedicated to helping the homeless, rescued him, providing essential care, physiotherapy, and a place to live. Regaining his mobility, Mr. Patel chose to

stay at the center, offering his culinary skills as a cook to give back to the community that saved him. Over the past six years, he has formed strong bonds with the SHEOWS staff and residents, finding a new family and purpose. Mr. Patel's story is a testament to resilience, gratitude, and the transformative power of human kindness, as he continues to thrive and inspire those around him.

Case Study 2: From isolation to sense of belonging – Journey of Mr. Singh (Name Changed)

Mr. Singh, 72, faced a life of solitude, working various odd jobs for survival. Employed as a security guard, his modest stability was shattered when a truck accident left him severely injured. With a broken leg and no income, he lived on the streets for a month, suffering worsening injuries and neglect. His situation improved when SHEOWS, a charity for the elderly, rescued him, providing comprehensive medical care and support. Wheelchair-bound but hopeful, Mr. Singh found a new family at SHEOWS. Embraced by the supportive community, he is optimistic about his recovery and envisions walking again, embodying resilience and hope.

Project 8: Improving mental well-being and resilience among adolescents and young married women through community led approach in GOI's RMNCH+A strategy

About the project

In collaboration with MAMTA Health Institute for Mother and Child, SBI Card has supported a project aligned with the Government of India's RMNCH+A strategy, focusing on Reproductive, Maternal, Newborn, Child, and Adolescent Health. This initiative aims to improve health outcomes across the life cycle by **integrating health services with community engagement to enhance mental well-being and resilience among adolescents and young married women**. The project seeks to drive social and behavioural change by raising awareness and understanding of **reproductive mental health and gender-based violence, addressing issues of assertiveness, self-esteem, and communication within relationships**. Key activities include identifying and forming peer groups with the assistance of Anganwadi workers, followed by workshops and training sessions conducted by MAMTA's field officers. These efforts equip participants with essential skills to manage their mental, menstrual, and reproductive health, aiming to **break down stigma** and **cultural barriers** surrounding these issues and fostering a continuum of care from home to hospital settings.

Project Objective(s)

- Increase in knowledge, attitude, and practices of adolescents on mental health for strengthening RMNCH+A outcome.
- Increase in knowledge, attitude, and practice of young married women on reproductive mental health and maternal & child health for strengthening RMNCH+A outcome.
- Building a community-led redressal mechanism in improving mental health among adolescents and young married women.

Key findings:

Improved Mental Health Awareness and Emotional Wellbeing

- About 90% of adolescent girls (n=41) reported **increased awareness and comfort in discussing mental health and well-being post-project**. Previously, many confused mental health with disability or disorder.

- 80% (n=41) of adolescent girls reported an **increased ability to share their feelings with someone,** a significant improvement facilitated by forming community peer groups, providing an alternative platform for those uncomfortable discussing issues with parents.

Enhanced Menstrual Health Awareness

- There was a notable increase in **menstrual health awareness, with 100%** (n=41) reporting awareness post-project, compared to 87% before. All adolescent girls now use sanitary pads, reflecting the project's effectiveness in promoting menstrual hygiene practices.

- 58% (n=41) noted **improvements in physical health due to healthier behavioral practices** emphasised during the project, like balanced nutrition and physical activity.

> ***"**One of the best parts of the program is the peer group formation. It creates a safe space where we adolescent girls feel comfortable sharing things about our physical, menstrual, and mental health—things we often can't discuss or hesitate to share with our families.**"***
>
> - ***As narrated by an adolescent girl beneficiary, Mangolpuri***

Responsible Social Media Usage

- The project helped **reduce anxiety related to social media use**, with 95% of girls (n=41) experiencing no anxiety post-project, up from 93% pre-project.

- Among those with phone access, 38% (n=41) primarily access social media for educational content, reflecting enhanced educational engagement, while 27% use it for studying.

Preparedness for Bullying and Substance Addiction

- 15% of girls (n=41) encountered verbal bullying; the project provided effective coping strategies, fostering a supportive peer environment.

- 100% (n=41) reported **no peer pressure regarding substance abuse,** highlighting successful awareness about the dangers of substance use.

Impact on Young Married Women

- Almost all the married women **reported no emotional distress post-project**, a decrease from 25% pre-intervention, due to increased community awareness and support for mental health challenges.

> ***"**I used to silently suffer domestic violence from my alcoholic husband while living with my in-laws. Through the program, I realised that tolerating abuse is not right. Community members supported and sensitized my husband and in-laws, and now things have started to improve—I finally feel safer and more respected at home**"***
>
> - ***As narrated by a newly married woman, Mangolpuri***

- 100% (n=80) **felt comfortable seeking help for emotional distress,** with accessible counseling facilitated by partnerships with local hospitals.

Awareness About Maternal and Child Health

- All pregnant or lactating women (n=16) received **support in managing pregnancy-related challenges,** with a focus on pre-pregnancy and postpartum care.

- Interactive sessions **helped young mothers adopt healthier practices**, assisted by ASHA/AWW collaborations, enhancing care access during pregnancy.

Strengthening Social Support and Community Involvement

- The f**ormation of peer groups created platforms for shared learning and problem-solving, reducing isolation** among young married women.

- Through regular meetings and activities, women stepped out of isolation to engage more in community events, enhancing their sense of belonging and **increasing their emotional and social support networks.**

Key recommendations:

- **Strengthen project's visibility and community engagement:** Strengthen the project's visibility and message retention by designing and disseminating culturally relevant IEC materials such as brochures, posters, and wall paintings. These techniques will highlight the key aspects of mental health, resilience, and well-being in an engaging and relatable manner to encourage community-wide awareness.

- **Ensure sustained mental health awareness and support through local leadership and collaboration:** To ensure the sustainability of the project after completion, community peer leaders can be designated to coordinate with ASHA and Anganwadi workers for ongoing support. These leaders can facilitate communication and collaboration, ensuring any updates in mental health and well-being practices and capacity-building initiatives are effectively integrated into local efforts. This approach will help maintain the project's impact and foster continuous improvement in addressing mental health needs within the community.

Project 9: Livelihood Enhancement and Promotion (LEAP) – Centre of Excellence (CoE) for Skill Development

About the project

India's large youth population offers a demographic advantage but only if young people, especially women, are equipped with the skills needed for today's economy. Skill development for women is vital for boosting employability, economic independence, social mobility, and gender inclusion, while also meeting the growing demand for a skilled workforce.

Recognizing this, SBI Card, in partnership with the Telecom Sector Skill Council (TSSC) and Gurukul, launched the 'Livelihood Enhancement and Promotion (LEAP) – Centre of Excellence for Skill Development' in December 2021. Located at Government Girls' College in Gurgaon, the initiative **mobilized over 1,000 students, with 763 women enrolling in training for roles such as In-Store Promoter and Telecom Customer Care Executive**. The programme aimed for a 70% placement rate and included a well-rounded curriculum of theoretical instruction, practical application, soft skills training, and counseling.

Project Objective(s)

- Train 763 eligible women candidates on two job roles to meet the need of skilled workforce.

Key findings:

From Classroom to Career: Bridging Gaps Through Skill Development

- The centre head noted that most students enrolled were between **18 and 25 years old, an age when skill development is vital.** Many were young women from financially constrained households, aspiring for personal and professional growth despite limited exposure.
- The trainer highlighted how soft skills sessions covering public speaking, grooming, workplace etiquette, and interview preparation helped students build confidence. **A marked transformation was observed in their communication and self-presentation abilities over time.**

- **Pre-enrollment counseling enabled informed course selection**, while targeted training in grooming, public speaking, and workplace etiquette significantly enhanced students' self-belief and interpersonal effectiveness.

- According to the SBI Card team, the programme significantly boosted technical proficiency by integrating industry-specific skills and digital literacy essential for customer-facing roles. The content was also **aligned with the National Skills Qualification Framework (NSQF).**

- The TSSC team added that trainers adapted session delivery based on demand while maintaining government-approved content. They also **introduced relevant modules like digital marketing** to reflect emerging job market trends.

- The initiative created economic opportunities by **partnering with 450+ organizations**, conducting guest lectures and ‘Rozgaar Melas’, and appointing a dedicated placement coordinator to connect students with employers.

- In discussions about job placements, the centre head explained that although **55% of certified students received offers the acceptance rate was low**. This was attributed to students’ preference towards higher education, low starting salaries (around ₹15,000), and many students preferring to prepare for government exams.

- The TSSC team further noted that students in urban areas like Gurgaon often had elevated career expectations due to increased exposure, making placement conversion more challenging.

- Stakeholders reported that the programme offered a valuable learning experience, with students expressing enthusiasm for the hands-on approach and saying they would have enrolled even if it was not free.

> **“***Several students shared that they found the programme so enriching, that they would join even if it was not free of cost, highlighting the value they gained in soft skills and digital literacy***.”**
>
> - ***Centre Head at the Centre of Excellence***

Growing Skills, Evolving Choices: Understanding the Student Career Dilemma

- The centre head emphasized that the programme effectively enhanced both technical and soft skills, with assessments focusing on theory, practicals, and typing speed.
- The trainer created an engaging learning environment using varied instructional methods like role-plays, demonstrations, and speaking exercises tailored to different learning styles which significantly improved students' communication, fluency, and confidence.
- Students confirmed that practical and theoretical assessments, along with personalised feedback, helped build skills in MS Word, Excel, and customer care.
- To address skill gaps, a dedicated computer instructor was appointed to support students struggling with MS Excel, and gaming software was used to boost typing speeds, as noted by the centre head.
- The training sessions emphasized theory and practical application, focusing on introductions and speaking exercises to boost fluency and confidence.
- 93% of students reported regular job training, which improved professional behaviors such as punctuality, communication, and ethical conduct, creating a strong foundation for workplace readiness.
- Systematic feedback on trainers, syllabus, and infrastructure contributed to a strengthened learning environment and meaningful placement outcomes.

" Before the training, students often struggled to introduce themselves or participate confidently in class. Now, they not only speak with self-assurance but also present themselves effectively during interviews, showcasing their transformation in communication and confidence."

-***Trainer at the Centre of Excellence***

Reimagining Resources: Leveraging the Potential of Existing Infrastructure

- Students appreciated the high quality of training facilities, including infrastructure, materials, and seminar rooms, which fostered a positive learning environment.
- The trainer observed that **career counseling and mock interviews were effective**, enhancing students' confidence and readiness for employment opportunities.
- All students acknowledged the placement support provided, including placement drives that enabled them to explore multiple job options.
- The TSSC team recommended expanding the programme's scope to include unemployed youth and recent graduates to widen its reach and relevance.
- According to the centre head, existing job-related stigma and a strong preference for government jobs impacted job acceptance rates.
- Functional infrastructure, as verified during the field visit, demonstrated strong operational readiness for continued training sessions.

Key recommendations:

- **Expand Enrollment Criteria**: One of the key observations highlighted by the TSSC member was that limiting the programme to college premises restricted its outreach and potential impact. It was suggested that the initiative would have been more effective if it was open to the public, rather than being confined to enrolled college students. By opening up participation to a broader public including community members, recent graduates, unemployed youth, and working professionals the programme could have addressed wider skill gaps and catered to those who often lack access to such developmental opportunities. Making the programme publicly accessible would not only strengthen its inclusivity but also amplify its ability to empower a more diverse group of individuals in building sustainable career pathways.

- **Leverage Existing Infrastructure**: SBI Card could explore **repurposing its advanced infrastructure into a multi-purpose learning and development hub for instance, a dedicated facility for government job exam preparation.** By utilising existing seminar halls, digital resource centers, and collaborative spaces for educational programs such as skill-building workshops, professional training sessions, and academic preparation this initiative could support a wide range of learner needs. Such a move would align with broader educational and workforce development goals while enhancing community engagement and long-term impact.

Project 10: SBI Card Smart Power Schools (SBI Card Future Classroom)

About the project

SBI Card partnered with **Yuva Unstoppable** with the aim of providing smart classrooms among schools under the SBI Card Future Classroom. The SBI Card Future Classroom project was implemented with an aim to aid in bridging the digital divide in the government schools by equipping them with the required technology set up which included curriculum-aligned digital content for students of 6th to 8th grades. To provide further support to the schools, the programme engaged full time Google Certified Trainers for a period of one year to train teachers and students to get hands-on experience of technology.

Project Objective(s)

- To harness the use of technology for improving the overall reach and quality of education in government schools.

- To enable access to quality education through provision of teaching and learning tools.

- To enhance the student's learning outcomes, digital literacy, and classroom engagement through innovative teaching and learning.

Key findings:

Improved capacity of teachers in Education technology

- The training sessions have helped the teachers **in transforming their teaching methods**. These new methods made lessons **more interactive** and allowed them to **explain complex concepts with greater clarity**.

- 83% of the students (n=150) attested that their teachers are able to **effectively use digital tools** within the classrooms which included **audio-visual content, pictures, practical demonstrations, storyboards, YouTube videos, etc**.

- **Teachers also mentioned that before the introduction of Smart Classes, the traditional teaching methods were time-consuming and often required them to draw complex diagrams on the blackboard,** which did not effectively represent the concepts.

- The intervention contributed to a notable improvement in teachers' digital skills. All the teachers (n=15) reported that their IT proficiency had improved, with most advancing from **basic to intermediate or intermediate to advanced levels.**
- Out of the teachers (n=11) that received the training, 100% of them mentioned that they learnt how to make the classes **more interactive** and 82% reported that they **gained access to better learning materials after the training**. The students also agreed that post intervention the classes have become **more interesting and fun**.

> ***"****Post set-up of Smart Classrooms in our school, students are not just eager to attend classes but have also shown increased interest in their studies and improved attentiveness leading to better academic performance.****"***
>
> -***Teacher at Government Senior Secondary School, Balewa***

Improvement in academic outcomes and attendance of the students

- The intervention contributed meaningfully to enhancing students' academic performance, particularly in STEM subjects, as noted in both teacher observations and student responses. 94% of the students (n=150) said that their **academic performance in STEM based subjects increased** after learning through the Smart Classes.

- All the teachers (n=15) mentioned that the **introduction of Smart Classes and Chromebooks** in the school has **helped in improving the students' attendance.**

- Many of the students stated that they now **look forward to attending school because of the engaging learning environment enabled by the Smart Classrooms.** Among the students surveyed (n=150)**,** 69% stated that they are **attending the schools** for **more than 20 days in a month** after the Smart Class set up.

- Students expressed that **learning through Smart Classes** was not only **easier** but also **more enjoyable.** A majority (91%) of the students (n=150) found studying through Smart Classes to be both **easy and interesting**, while 91% of students (n=150) also reported **performing better in exams** after the installation of Smart Classes.

> ***"****Before the Smart Classrooms were set up, understanding complex topics in science was challenging because our teachers used traditional teaching methods, which made it difficult for me to visualize the concepts. Now, with the Smart Classrooms, I can grasp these topics more easily and my performance in class has significantly improved."*
>
> -***Student at Government Girls Senior Secondary School, Jacubpura***

Enhanced Digital Literacy of the students

- All the students (n=150) mentioned that during the intervention period they had regular access to the Chromebooks, either on a daily or weekly basis. This finding was attested by the responses of the teachers and the Google trainers, who mentioned that the students had access to Chromebooks approximately 2-3 times a week.

- The quality of training was also well received, with 70% of students (n=150) stating that the sessions were **easy to understand** and **delivered in a clear manner**.

- As a result of the training, students gained exposure to a variety of **basic digital skills**. These included **creating Gmail accounts, typing, sending emails, and navigating fundamental laptop functions.** 91% of students (n=147) said that they learned how to use Google search, while 87% (n=147) reported gaining familiarity on Google Sheets, Word, and Gmail on Chromebooks.

- A key outcome of the training was a boost in students' confidence regarding independent learning. Among those trained, 97% (n=147) stated that their **ability to learn independently improved** after gaining proficiency in using Chromebooks.

Improvement in infrastructure and quality of schools

- All the teachers (n=15) reported that the digital infrastructural enhancements have **elevated the standard of education** delivery in their schools. The digital content has also **helped substitute teachers manage lessons more effectively**, especially in government schools that frequently face teacher shortages.

- The teachers have shared encouraging feedback, emphasizing that the **improved infrastructure** has led to a noticeable **increase in student enrolment** and **retention**. The intervention has **strengthened students' foundational skills** and **equipped** them with **essential digital skills**, preparing them for the future.

- The multipurpose sheds constructed as part of the infrastructure support were highly appreciated by both students and teachers. Majority of the teachers (80%) mentioned that the Multipurpose sheds were used for midday meals, for classes (87%), for indoor games (87%) and for attending / organizing events (73%).

- It was also observed during visits and interactions, that the **infrastructure investments** in these schools have not only **digitally equipped the schools** but have also **upskilled the teachers** and students in the use of educational technology. This has **enhanced teaching-learning outcomes** and **improved digital literacy** among teachers and students combined.

Key recommendations:

- Basis the feedback from teachers and students it is suggested to increase the number of Smart Classrooms in schools to overcome the current limitation of having only one per school. This expansion would facilitate regular access to digital learning tools across various grades and subjects.

- While teachers have adapted well to using Smart Classrooms and digital tools, periodic refresher training will help them stay updated with evolving technology and teaching methods. Although knowledge sharing happens informally among teachers, structured refresher sessions can provide consistent support, especially for newly appointed or transferred teachers who may not have prior experience with the tools. Regular training will help ensure that all teachers are confident and equipped to make full use of the digital infrastructure, thereby maintaining the quality and continuity of tech-enabled learning in schools.

- The students have taken keen interest in learning digital skills from the Chromebooks and express a desire to gain more exposure through the Chromebooks. Integration of short digital vocational courses through Chromebooks can support the development of more advanced digital skills. This approach will not only prepare students for future academic and vocational opportunities but also contribute to improving their overall employability.

- To maintain the continuity and effectiveness of digital learning, it is recommended to expand the availability of digital content to students in grades 9th to 12th, since it has been well received by the students in classes 6th to 8th. Additionally, it is also recommended to gradually extend Chromebook access to students in higher grades (9th to 12th). This extension will ensure that all students benefit from interactive and technology-enhanced education across their entire school experience.

For the detailed introduction and background, approach and methodology, **section 1 and 2** can be referred to and analysis of the assessed impact of all the projects can be found in the respective project sections i.e. **Section 3 onwards** including recommendations in the report.

1. Introduction and Background

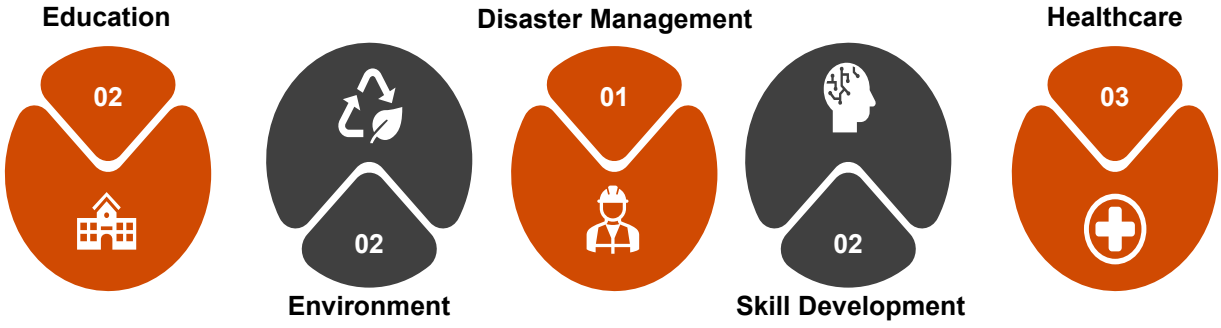
1.1 About SBI Cards and Payment Services Limited

SBI Cards and Payment Services Limited also known as SBI Card is committed to **simplifying the lives of its stakeholders through trust and excellence**. Being a responsible corporate citizen, it has **integrated Corporate Social Responsibility** in the way it conducts its business. It has taken up innovative CSR projects with an aim to **create sustainable impact by facilitating access, enhancing collaboration, and building capacity**. Its CSR vision & mission is mentioned below[1].

Figure 1: SBI Card's CSR Vision and Mission

As part of its CSR obligation, SBI Card implements variety of projects in multiple thematic areas. The below **infographic represents** the **number of CSR projects** which formed a part of the current impact assessment study (conducted by PWCALLP) **as per their thematic areas**[2].

Figure 2: Number of projects and thematic areas



[1] Source: https://www.sbicard.com/sbi-card-en/assets/docs/html/personal/csr/about-csr.html
[2] Source: as per information received by SBI Card

1.2 About the Projects under review

SBI Cards and Payment Services Limited (SBI Card) has been implementing a gamut of CSR interventions for communities across multiple regions of the country in & around their geographical presence. PWCALLP has been engaged by SBI Card to provide support and assistance for an independent review and impact assessment of its multiple Corporate Social Responsibility (CSR) Projects as identified by the Management to be carried out in several phases. **Phase I** of this project was completed wherein an **Impact Assessment of 8 CSR projects** was carried out. Further, in **Phase II** of the project, the study was commissioned to carry out an **Impact Assessment of 10 CSR projects**. At present, this report highlights the findings of Phase III of the project which comprises of an Impact Assessment of 10 CSR projects that was implemented by SBI Card across India to understand the direct and indirect impact of their CSR interventions on the communities. Framework used was **Inclusiveness, Relevance, Efficiency, Convergence, and Sustainability framework (the 'IRECS') along with the Social Return on investment (the 'SROI') framework (only applicable for Project 1: Innovative mechanism for management of plastic waste – Phase II)** as agreed with the Management. Memorandum of Understanding (MoU's) with the implementing partners were signed by SBI Card who supported them to implement these CSR programmes on ground. The following table depicts the overview of the **10 CSR projects** which were covered under the impact assessment study in this phase.

Table 1: Overview of CSR Projects under evaluation[3]

S. No.	Sector	Project name	Review period	Partner	Project location	Total reach	Project outlay	Objectives	Achievements	Sample (Quant and/or Qual)
1.	Environment	Innovative Mechanism for Management of Plastic Waste- Phase II	Dec 2021 to Mar 2023	Indian Pollution Control Association	Delhi and Greater Noida	27,000 HHs	INR 1,72,42,050	• To establish sustainable supply chain for plastic waste. • To create awareness in the society about types of waste and their efficient segregation. • To reduce plastic pollution.	• The SRoI value created under the project is 7.46. • Enhanced livelihood security for waste workers with stable monthly income ranging from INR 12,500 to INR 16,500. • Reduction in open dumping among 50% of household.	Quantitative Sample: 139 residents Qualitative Sample: 15
2.	Disaster management	Installation of 2 Oxygen generation plant (OGP) in hospitals/COVID Care Centre's (CCC's) developed for COVID care in Delhi NCR	May 2021 to June 2023	Plan India	Delhi, Agra, Uttarakhand	>2,000	INR 2,11,28,688	This project aims to generate oxygen at two Hospitals/COVID Care Centre's to reduce the dependency on suppliers of oxygen cylinder and provide healthcare to critical patients requiring oxygen support	As shared by the Implementation Partner: • Successful treatment of over 1,828 patients through this intervention, highlights the direct positive impact on patient outcomes. • LMO tank solely has facilitated uninterrupted oxygen therapy for approximately 780 patients. • Generator support at CHC Pabo has ensured the continuous operation of critical medical equipment and heating systems.	Qualitative Sample: 6

[3] Source: Project locations, total reach, project outlay and objectives were obtained from project documents shared by SBI Card team

S. No.	Sector	Project name	Review period	Partner	Project location	Total reach	Project outlay	Objectives	Achievements	Sample (Quant and/or Qual)
3.	Environment	Ensuring Environment Sustainability under Crop Residue Management Project to be implemented at Karnal, Haryana.	Sept 2021 to Sept 2023	CII Foundation	Assand Block, Karnal District, Haryana	7,180 (20 villages)	INR 1,91,98,494	• To reduce crop residue burning in the project villages • Improved local air quality due to significant reduction of burning of straw in the project villages • The project supports farmers to adopt largescale recycling of straw back into the soil – as a surface mulch or deep incorporation, as an alternative to the conventional practice of burning it. • The proposed project will introduce and popularize circular economy practices in farming and promote climate resilient and regenerative agriculture.	• Farmers reported saving INR 6,000 per acre on average, with total savings of INR 51,000 over three years • Farmers saw yield increases: paddy by nearly 9% and wheat by 10% • 93% of farmers rely on Farmer Cooperative Society for affordable machinery access. • 83% of the farmers have adopted machinery for stubble management post intervention	Quantitative Sample: 139 farmers Qualitative Sample: 6
4.	Health Care	Setting up a total of 10 telemedicine units at Government recommended Sub-Centre's in Nuh, Haryana. 1 out of these 10 telemedicine units is setup during Phase-1 of this project.	Feb 2021 to Sept 2023	Smile Foundation	Nuh District	59,966	INR 4,03,90,839	• To strengthen infrastructure and processes at the sub centre level of Primary healthcare system level facilities to make them model health centre • To widen the range of services at the Sub-Centre's by the general physician through Telemedicine to reduce patient load at the block level PHC's and CHC's	• 100% of the beneficiaries used teleconsultation services; 37% returned for multiple sessions due to health improvements. • 96% of respondents experienced better access to healthcare services closer to home. • Healthcare costs dropped by 98.49% during the E-Arogya Clinic's operation. • 51% of beneficiaries gained health awareness, and 40% benefited from early illness detection and treatment.	Quantitative Sample: 136 Patients Qualitative Sample: 10
5.	Skill Development	Skilling of 360 youths in healthcare job roles	June 2022 to Oct 2023	Healthcare Sector Skill Council	Haryana and Assam	360	INR 3,00,80,980	• The project will train a total of 360 eligible candidates in residential mode under 3 different job roles in – Phlebotomist, General Duty Assistant – Advanced and Dresser (Medical), in Haryana & Assam. • The training consists of theory and practical based classroom training followed by On-the-Job Training (OJT) in healthcare facilities such as Primary Health Centers (PHC), hospitals, diagnostic facilities, sample collection centers etc.	• The project's effectiveness is clear, with 94% of respondents still employed more than a year after completing their training. • Trainees reported improvements in their standard of living and income post-training, with 82% expressing satisfaction with placement opportunities. • The average earning of the 100% respondents was higher than expectations, by 36%.	Quantitative Sample: 100 youth Qualitative Sample: 8
6.	Education	To establish 25 Tinkering Labs in Government Schools across Delhi-NCR & Haryana.	Dec 2021 to Dec 2023	Sumangal Foundation	Delhi NCR & Haryana	6,475 (25 government schools)	INR 5,00,00,000	• The students shall be able to emphasize on creative learning through practical exposure by use of the equipment kits provided • To impart training for school students, in computational thinking, problem solving, and programming concepts using the AI & Coding platform.	• The initiative helped bridge the socio-economic gap by providing government school students with access to technological education, comparable to private school platforms. • The project improved students' creativity by 68% and their critical thinking skills by 61%, moving beyond rote learning. • Students gained valuable experience with advanced technologies like AI, IoT, and	Quantitative Sample: 134 students Qualitative Sample: 9

S. No.	Sector	Project name	Review period	Partner	Project location	Total reach	Project outlay	Objectives	Achievements	Sample (Quant and/or Qual)
									3D printing, which align with national educational goals for modern skill development.	
7.	Health Care	Support food, medical care, and recreational activities for the abandoned and sick at SHEOWS old age home in Delhi and Garhmukhteshwar	July 2022 to March 2023	SHEOWS	Delhi & Garh Mukteshwar	200	INR 1,00,08,000	• To provide a homely environment to the elderly beneficiaries and to take a holistic approach to serve and support them. • To provide aid in the form of food, medical care and recreational activities to the elderly citizens residing in the SHEOWS Centre with an aim to enhance their health and wellbeing.	As shared by the Implementation Partner: • SBI Card's support enables SHEOWS to offer a three-tiered medical care system and custom meal plans for specific health challenges. • Provided 2,400 physiotherapy sessions in a year to elderlies • Over 2,16,000 meals were provided, offering customized diets to meet specific health needs and address nutritional deficiencies • The initiative reduced isolation and improved emotional well-being through social interactions and recreational activities.	Qualitative Sample: 8
8.	Health Care	Improving mental wellbeing and resilience among adolescents and young married women through community led approach in GOI's RMNCH+A strategy (Phase 2)	Feb 2021 to Jan 2024	MAMTA	Delhi	75,000	INR 21,464,436	• Increase in knowledge, attitude, and practices of adolescents on mental health for strengthening RMNCH+A outcome. • Increase in knowledge, attitude, and practice of young married women on reproductive mental health and maternal & child health for strengthening RMNCH+ • Building a community-led redressal mechanism in improving mental health among adolescents and young married women.	• Increase in awareness of menstrual health and well-being of 100% of beneficiaries. • 58% of the total adolescent girls indicated that the project has contributed to improvements in their physical health. • Majority of young married women reported feeling less mental distress and better able to manage stress and anxiety • 85% of adolescent girls acknowledged a positive change in social media usage and cyber safety awareness. • 100% of young married women reported comfort in seeking help for emotional distress post-intervention.	Quantitative Sample: 121 young married women and adolescent girls Qualitative Sample: 6
9.	Skill Development	Livelihood Enhancement and Promotion (LEAP) – Center of Excellence (CoE) for Skill Development	Dec 2021 to Feb 2024	Telecom Sector Skill Council	Gurugram, Haryana	763	INR 2,84,95,903	Train 763 eligible women candidates on two job roles to meet the need of skilled workforce.	• The program mobilized over 1,000 students, with 763 enrolling in training sessions, demonstrating its ability to attract and engage students effectively. • Through partnerships with 450+ organizations and a 55% placement rate, along with seminars and guest lectures, the training effectively connected students to real job opportunities and employer networks.	Quantitative Sample: 118 students Qualitative Sample: 4

S. No.	Sector	Project name	Review period	Partner	Project location	Total reach	Project outlay	Objectives	Achievements	Sample (Quant and/or Qual)
									• The program effectively engaged a diverse group of students especially youth by eliminating financial barriers through free training, thereby ensuring access for candidates from economically disadvantaged backgrounds.	
10.	Education	SBI Card Smart Power Schools Phase II	Dec 2021 to March 2024	Yuva Unstoppable	Haryana	8,075	INR 5,48,37,000	• To harness the use of technology for improving the overall reach and quality of education in government schools • To enable access to quality education through provision of teaching and learning tools • To enhance learning outcomes, digital literacy, and classroom engagement through innovative teaching-learning.	• 83% of students attested their teachers effectively used digital tools, including audio-visual content and YouTube videos. • 100% of teachers integrated digital teaching methods into their daily teaching. • 94% of the students stated reported increase in academic performance after learning through Smart Classes. • 69% of the students stated that they are attending the schools for more than 20 days in a month after the Smart Class set up. • 91% of students found studying through Smart Classes easy and interesting, and performed better in exams • 97% of the students reported improved ability to learn independently after gaining proficiency in using Chromebooks	Quantitative Sample: 137 students & 15 teachers Qualitative Sample: 26

Above projects are discussed in detail in respective project sections.

2. Approach and Methodology for Impact Assessment

2.1 Scope of Work

PWCALLP was engaged to conduct an independent impact assessment study of the **10 CSR projects** mentioned in the above section. The scope of work includes understanding the project implementation plan and reviewing the Key performance indicators (KPIs) as defined by the Management under the framework for implementing the CSR projects. For the outputs, outcomes, and impact of the Project's, i.e. Inclusiveness, Relevance, Efficiency, Convergence, and Sustainability framework (the 'IRECS') along with the SROI framework (only applicable for Project 1: Innovative mechanism for management of plastic waste – Phase II) as agreed with the Management was used. The objective of the study was to assess the outcomes and impact created on the stakeholders covered under the projects and provide recommendation on the project performance for Management's evaluation. The scope of work included the following.

To assess SBI Card's CSR initiative performance as per the pre-defined targets defined in the MoU signed with Implementing Agency for the respective CSR Project's under review.

To assess the impact created by the Project's on ground and on larger ecosystem, as applicable.

To gather feedback of key stakeholders for respective CSR project's and to provide the feedback to the Management for their further incorporation of the same in implementation of the programme, if any.

Further, how respective CSR Project's undertaken by the Company are broadly mapped with the Sustainable Development Goals (SDGs) and Environmental, Social, Governance (ESG)[4] vision of the Company.

To provide recommendations for the respective CSR Projects on the project's performance for Management's evaluation.

This report intends to **provide findings/recommendations** and to assess the impact, conducted from assessments by PWCALLP for the 10 CSR projects covered under the study.

2.2 Detailed Methodology

To assess the impact of CSR projects (as mentioned in Table 1), the PWCALLP team undertook an integrated and cohesive approach in consultation with SBI Card team. The following step by step approach enabled the research team to assess and evaluate the direct impact on the lives of project beneficiaries and other project stakeholders coming from the marginalised sections of the society.

[4] Detailed review of ESG vision was not a part of the scope.

Table 2: Broad approach followed

01	02	03	04
Engagement kick-off & desk review	**Research design & tool development**	**Field visit & data collection**	**Analysis & report writing**
1.1. Inception meeting with SBI Card & its partners	2.1: Prepared research design (sampling strategy)	3.1: Training of field investigators & data collection using CAPI	4.1: Highlight the gaps & assess the impact of the projects using IRECS along with SROI* framework
1.2. Review of project documents	2.2: Impact map for SROI* study was developed	3.2: Cleaning & collation of data	4.2: Preparation of a consolidated report
1.3: Key stakeholders mapping (project wise)	2.2: Research tools development (project wise)		

**SROI related steps were only applicable for Project 1*

Workstream 1: Engagement Kick-off and Desk Review

The impact assessment was initiated with a kick-off meeting with the project team from SBI Card. The meeting was organised to primarily gain a detailed understanding of CSR projects. The team prepared a list of documents required for initiating the impact assessment and shared with the respective project SPOCs. Once the documents were received (i.e., MoUs with the implementing agency, brief of CSR projects etc.), team initiated the desk review of the documents. The preliminary queries in relation to strengthening the understanding of the projects and its assessment were discussed. The SBI Card team was aligned on the overall approach for undertaking the assessment study.

Workstream 2: Research design and tool development

The research team from PWCALLP reviewed and understood the implementation processes for all the projects. The present impact assessment study was guided by the IRECS assessment framework along with SROI framework (for Project 1) to capture the direct & indirect impact and to provide overall feedback on the efficacy of implementation, as well as the project efficiency in terms of achievement of the desired project outputs with reference to inputs.

IRECS framework measured the performance of the projects on five parameters – Inclusiveness, Relevance, Effectiveness, Convergence and Sustainability. Overview of areas assessed under each of these five parameters is provided in Figure 3.

Figure 3: IRECS Assessment Framework

Inclusiveness (I)	Relevance (R)	Effectiveness (E)	Convergence (C)	Sustainability (S)
Ability of different stakeholders, particularly poorest and most marginalised - to access the benefits of activities, be part of institutions (healthcare / education committees) and derive equitable benefits from assets created.	Are the services /inputs /institutions facilitated in the project able to meet community priorities? How was the planning done? Was it participatory? How were the success indicators developed? Was the community involved in development of project indicators?	Have the activities been able to effectively address community expectations? If the project is completed within the finalised time duration How efficiently have the resources been deployed, monitored, and utilised? If there is a potential to replicate the solution in other states or districts?	Degree of convergence with government/other partnerships; relationship between individuals, community, institutions, and other stakeholders.	Do communities feel ownership over the assets created by the activities and/or will the Project initiated community interventions sustain even after the exit of the funding agency? Are the institutions strengthened adequately to effectively manage and sustain the activities after the completion of project? Has an exit strategy been drafted?

Post finalising the assessment framework in consultation with the SBI Card team, PWCALLP initiated the mapping of the stakeholders to draw the sample size for the purpose of impact assessment. Table 1 provides a broad overview of the sample size for each of the CSR projects.

Quantitative sample for individual projects was calculated using 95% Confidence Interval and 5% Margin of Error (with population proportion of 90%), subject to the availability of the stakeholders and mobilization support from SBI Card and implementation partners. The key stakeholders' groups were identified for each of the projects to undertake the quantitative and qualitative interactions with the project stakeholders. Post-mapping of the key stakeholder groups in consultation with the SBI Card team, PWCALLP started developing the research tools for data collection from beneficiaries for all the projects.

Further, SROI was also evaluated for Project 1: Innovative Mechanism for Management of Plastic Waste-Phase II, a draft impact map for SROI was created and finalised in consultation with SBI Card team.

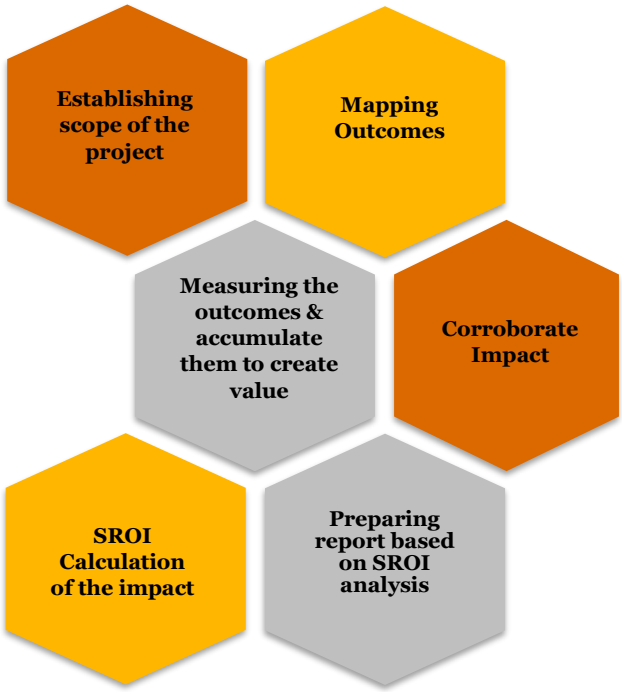
The Social Return on Investment (SROI) Framework design helps us measure and account for value in a broad sense. SROI framework quantifies the social, environmental, and economic value generated by a project and helps in assessing the costs and benefits we overlook because their impacts are not upfront or visible in nature. This framework allows us to improve well-being by incorporating social, economic, and environmental costs and benefits with an aim to reduce economic inequality and environmental

degradation. SROI Framework of analysis serves as a tool for strategic planning, to maximise the social value of a programme that is brought into implementation.

SROI - Approach and principles

Since approach from SROI originates from social accounting and cost-benefit analysis its principles involve:

- Stakeholders' involvements
- Understanding what is getting impacted through a programme
- Value things that matter
- Valuating what is in material sense
- Pragmatic estimation
- Transparency and result verification



SROI: Purposes

- To target appropriate resources to manage unexpected outcomes and externalities, both positive and negative.
- To identify common ground between what an organization wants to achieve and what its stakeholders want to achieve, helping to maximize social value through a programme.
- To create a formal dialogue with the stakeholders thus enabling them to hold the service to account and involving them meaningfully in service design

Workstream 3: Field visit & data collection

PWCALLP team also ensured to sensitise the implementing agencies and SBI Card project team on the requirements from impact assessment study and communicate the dates for the field visits (for each individual CSR project). Post finalisation of the field plan, the research team, from PWCALLP, was oriented on the research tools (quantitative and qualitative) and dos and don'ts on the field. Project wise research teams were formed to collect data from the field for the respective projects within the stipulated timeline. Once the quantitative and qualitative data was received from the field, data entry and cleaning were carried out.

Workstream 4: Analysis & report writing

After the data entry and data cleaning, the analysis was carried out to arrive at the insightful findings for each of the projects and SROI analysis was done for the project 1: Innovative Mechanism for Management of Plastic Waste-Phase II. The report also incorporates the broad mapping of all the projects with the UN Sustainable Development Goals (SDGs) and Environmental, Social, Governance (ESG) vision of the SBI Card.

The draft consolidated report was prepared accordingly, and key findings were discussed with the SBI Card team for obtaining their feedback and inputs. Post client's feedback the report was finalised.

2.3 Assumptions and Limitations

General assumptions

- The information transmitted, including any attachments, are intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination, copying, paraphrasing, reproduction, or distribution in any manner or form, whether by photocopying, electronically, by internet, within another document or otherwise; or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient or for purposes other than as stated in the Engagement Letter, is prohibited. Further, any quotation, citation, or attribution of this publication, or any extract from it to any third party unless expressly agreed in the Engagement Letter is strictly prohibited. PWCALLP makes no representations or warranties regarding the information and expressly disclaims any contractual or other duty, responsibility or liability to any person or entity other than its client in accordance with the agreed terms of engagement.

- The nature of service provided under this engagement does not in any manner constitute provision of legal service or/advice as the term is generally understood under various laws for the time being in force. The intent of PWCALLP was to provide assistance and support in accomplishing the stated objective of the assignment and as an adjunct activity may have included research of applicable laws, regulatory compliance requirements and an understanding of the process and procedure as per local statutory enactments without in any way rendering any specialist legal advice. Our report is not a substitute for legal advice, that may be provided by a duly qualified independent legal practitioner.

Assumptions pertaining to these reports

- The report prepared by the PWCALLP is based upon the (a) information/documents provided by SBI Card and data collected during the field visit to the project location by the PWCALLP team. PWCALLP performed and prepared the Information at the client's direction and exclusively for the client's sole benefit and use pursuant to its client agreement. Our report is based on the completeness and accuracy of the above-stated facts and assumptions, which if not entirely complete or accurate, should be communicated to us immediately, as the inaccuracy or incompleteness could have a material impact on our conclusions.

- PWCALLP’s work was limited to the samples/specific procedures described in this report and were based only on the information and analysis of the data obtained through interviews of beneficiaries supported under the programme, selected as respondents. Accordingly, changes in circumstances/samples/procedures or information available could affect the findings outlined in this report.

- PWCALLP’s observations represent PWCALLP’s understanding and interpretation of the facts based on reporting of beneficiaries and stakeholders. The recommendations provided may not be exhaustive from the perspective of bringing about improvements in the programme and additional steps/efforts may be required on the part of the management to address the same.

- For SROI based study:
    - The method has high data dependency, and the results may impact if the correct data is not available/ provided.
    - For a strong SROI study, the use of factual, documented & time bound data is essential. For the same, robust data processes and M&E framework (or result based framework) is required.
    - Specific areas such as deadweight, attribution and drop off has considerable subjectivity.

- Since outputs and outcomes are valued at each level of stakeholder engagement, it is difficult to capture all aspects and arrive at holistic results.
- Inflation rates and depreciation of assets, natural resources are difficult to measure if the duration of the Project is long.
- The calculations to estimate the SROI value of the project have made use of either the extrapolation of the quantitative survey results on the total population or the data on the project reach or benefits provided by SBI Card as part of its monitoring reports. The exact number of community members or the entire quantum of benefits has not been validated or verified independently on-ground.
- The proxy values for the calculations have been referred to from quantitative results of the study and information shared by key stakeholders during the interactions. PWCALLP does not claim the responsibility for the correctness of data shared by the stakeholders.

Limitations pertaining to individual projects

Project 1 – IPCA

- The calculations to estimate the SRoI value of the programme have made use of either the extrapolation of the quantitative survey results on the total population or the data on the project reach or benefits provided by SBI Card as part of its programme closure report. The exact number of beneficiaries or the entire quantum of benefits has not been validated or verified independently on-ground.

- The proxy values for the calculations have been referred to from websites/ sources that are generally acceptable as standard sources. PWCALLP does not claim the responsibility for the correctness of data on such websites or documents.

Project 8 – MAMTA

- **Limited availability of respondents:** As reported by MAMTA team, majority of population were migrants and during the field visit it was noted that there were festivities in the area, leading to coverage of 121 interactions only. This may potentially lead to skewing of data due to non-representative participation. Additionally, participants who took part in the interactions were less engaged because of the festival, which affected the quality and depth of their responses

Project 9 – TSSC

- One notable limitation of the project was the reliance on **self-administered forms for collecting quantitative data**, which were facilitated through the implementing partner. This method may have affected the depth and nuance of the responses, possibly constraining a more comprehensive understanding of the intervention's overall impact.

- Additionally, we engaged with only one trainer during the process, which limited our ability to gain a comprehensive understanding of the program. This restricted perspective prevented us from fully capturing diverse insights and feedback from multiple trainers, which could have enriched our evaluation and helped identify varied challenges and opportunities within the training delivery. Engaging more trainers would provide a broader, more nuanced view of the program's effectiveness and areas for improvement.

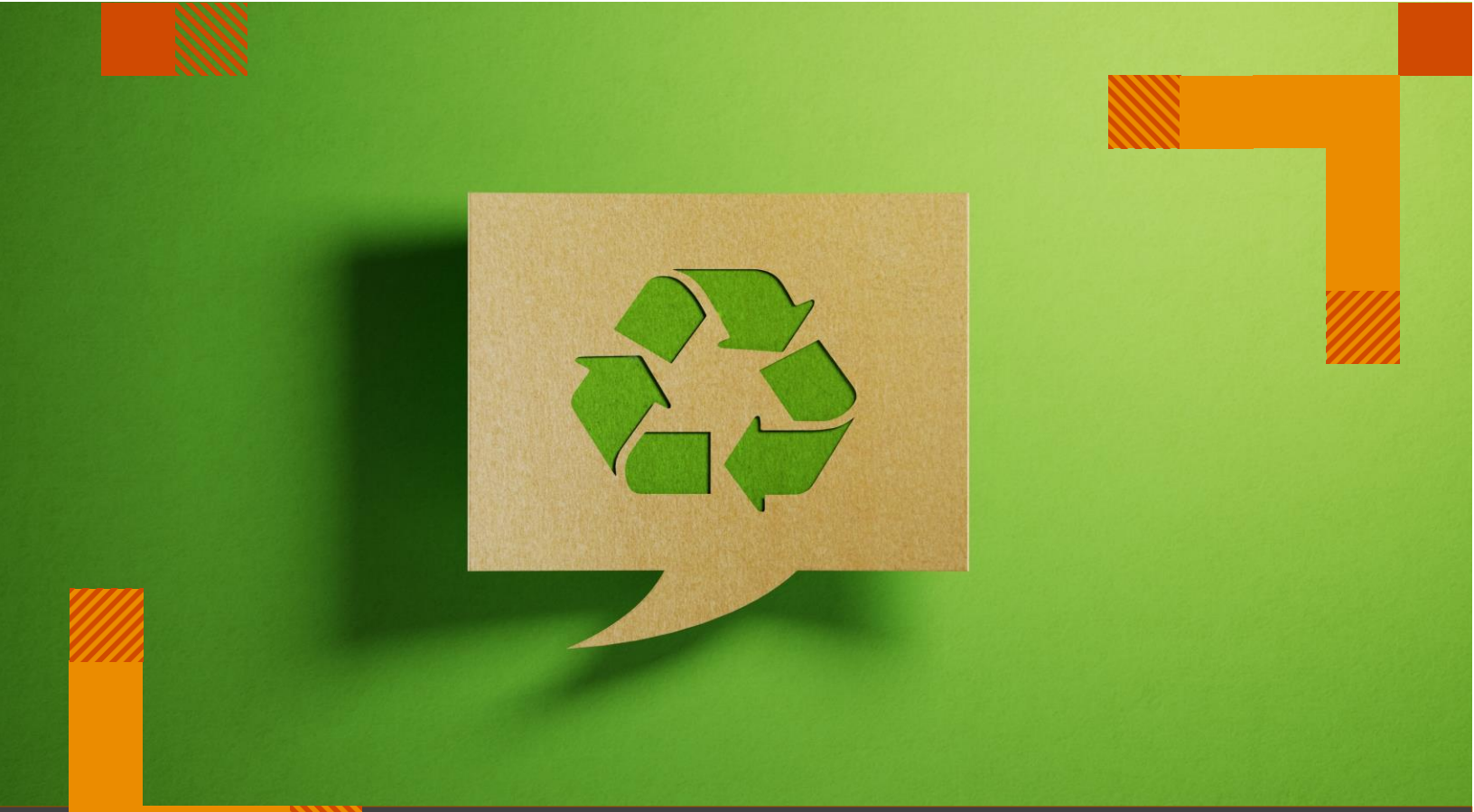
- Despite reaching out to two employers who hired students from this programme, **gathering comprehensive insights proved challenging**. Many employers found it difficult to recall specific

details, which limited our ability to fully understand their perspectives on the effectiveness of the training provided by TSSC.

Project 10 – Yuva Unstoppable

- During the time of assessment, the team faced the difficulty in reaching out to the teachers as some of them were recently transferred from non-intervention schools or had been newly appointed. Hence, the team also interacted with the teachers who were not part of the program during intervention. Additionally, due to the closure of the project, the team was able to interact with only one Google Trainer during the assessment.

The following sections discusses the detailed project-wise key findings and IRECS and SROI (applicable only for Project 1) analysis based on the desk review and stakeholders' interactions carried out for respective CSR projects.



3. Innovative Mechanism for Management of Plastic Waste- Phase II

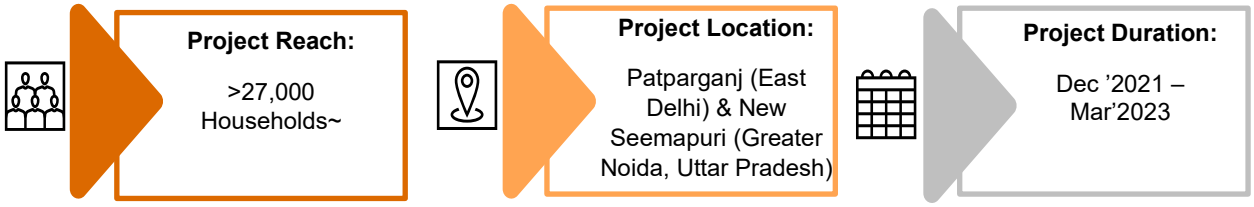
3.1 Background

SBI Card in collaboration with Indian Pollution Control Association (IPCA) initiated a project which aimed at establishing sustainable waste management system. This partnership was designed to address the critical issues of plastic pollution by promoting the segregation at source, collection and recycling of plastic waste while strengthening the waste management infrastructure. The project commenced with **phase-I** known as **Mantra for Advance Sustainable Solution (MASS) since February 2021** focuses on development of structured framework for effective plastic waste management. The primary objective was to create a replicable and scalable model for responsible waste handling ensuring proper segregation at the source, efficient collection and environmentally sound recycling practises. The initiative aimed to foster community participation and raise awareness about the importance of plastic waste reduction while facilitating the recovery of recyclable materials.[5]

3.2 About the project

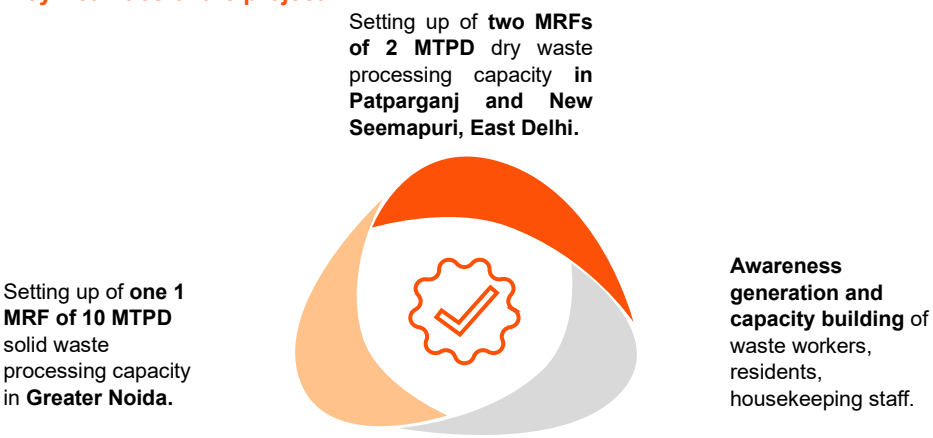
Following the successful completion of Phase-I, the **Innovative mechanism for management of plastic waste phase-II** was launched from December 2021 till March 2023 (Refer figure 4).

Figure 4:Project overview



Phase-II of the project was more expansive and infrastructure-focused, emphasizing the establishment of three Material Recovery Facilities (MRFs) equipped with advanced machinery to enhance the **dry and solid municipal waste** processing capabilities including capacity building and community involvement through awareness campaigns on source segregation and proper waste disposal practices. (Refer figure 5).

Figure 5: Key Activities of the project



[5] Source: Project Addendum Agreement between IPCA and SBI Card shared by SBI Card focusses on dry and solid waste management in the Phase II of the project
Note: The dry waste includes plastic waste.

Key objectives:

- To establish sustainable supply chain for plastic waste.
- To create awareness in the society about types of waste and their efficient segregation.
- To reduce plastic pollution.

3.3 Method of Impact Assessment

A mixed method research design was adopted for the study which included quantitative survey of beneficiaries and qualitative in-person interactions (key informant interviews & In-depth interviews) for other identified key stakeholders. Social Return on Investment (SRoI) estimation was additionally carried out as part of the study.

A sample of **139 beneficiaries** (residents) was estimated at a **95% confidence level and 5% margin of error** with whom quantitative survey was carried out. Selection of residents was done by simple random sampling technique from the Resident Welfare Association Societies of the intervention area. Refer table 3 for detailed interaction list.

Table 3: Mixed-method approach for interaction with key stakeholders

Stakeholders	Quantitative	FGD*	IDI*	KII*
Residents	✓			
Waste Workers/ Scrap dealers		✓		
Housekeeping staff/ Maids			✓	
Government Official (Municipal Corporation of Delhi & Greater Noida Industrial Development Authority)				✓
Resident's Welfare Association (RWA) Representatives				✓
MRF Facility In-charge			✓	
Indian Pollution Control Association Team member			✓	
SBI Card Team			✓	

**FGD- Focus Group Discussion, IDI-In-depth interview, KII-Key informant interview*

3.4 Key Findings

Profile of the residents

- A total of 139 residents were interviewed to assess the impact of the Innovative mechanism for management of plastic waste – Phase II project. Out of which 53% of the respondents were male and 47% female representing gender diversity of the sample. Further 79% of the respondents belonged to the age group of 45 years and above (refer figure 6 and 7).

Figure 6: Gender Composition of respondents (n=139)

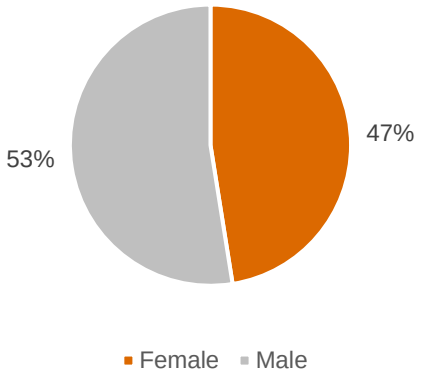
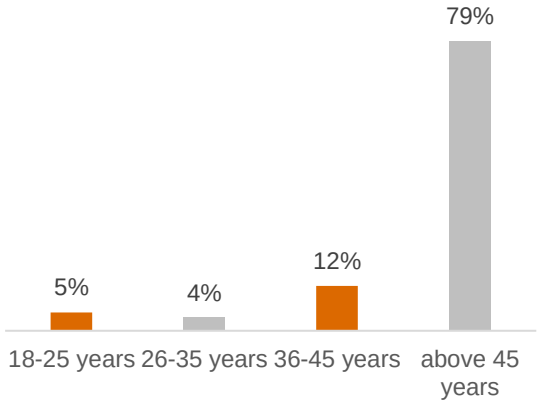


Figure 7: Age-wise distribution of respondents (n=139)



- As reported by the respondents (n=139), 79% of the head of the households are engaged in salaried jobs and 4.32% employed in government services. Additionally, 20% run shops, businesses or trades while 2% are currently unemployed whereas 1% retired and another 1% being self-employed. This represents that majority of head of households are working-class.

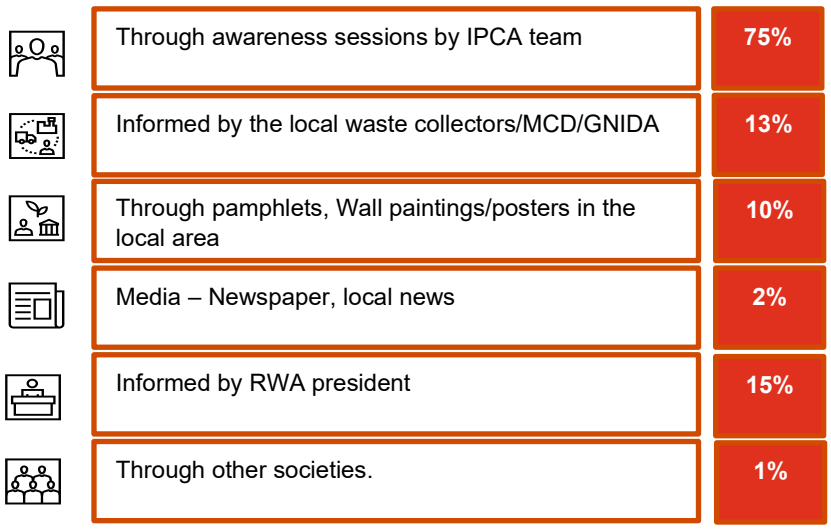
Summary of impact created

Awareness about the project-

- **100% of the respondents** stated that they are **aware of the** Innovative mechanism for management of plastic waste project supported by SBI Card and implemented by IPCA team.
- **99% of the respondents** reported that they are **aware about the waste segregation and practice segregation of waste at their household**. This indicates the **effectiveness of project's trainings and awareness campaigns in empowering the residents** about the importance of source segregation and its benefits. This represents the direct engagement and community interaction has been effective as highlighted in the figure below.
- **86% of the respondents** reported **practicing waste segregation at source for more than 2 years since the intervention was initiated**, **indicating a long-term sustainable behavior** within the community.

- As reported by the residents and RWA representatives the total waste generated per day per household is about 1 kg with **70% of it being wet waste and 30% dry waste**. Additionally, **9% of the respondents** have adopted waste segregation practice for less than 6 months, as they are **new movers into the society**.

Figure 8: Sources of awareness among respondents (n=139)



**Multiple Choice Question, Responses may add up to be more than 100%*

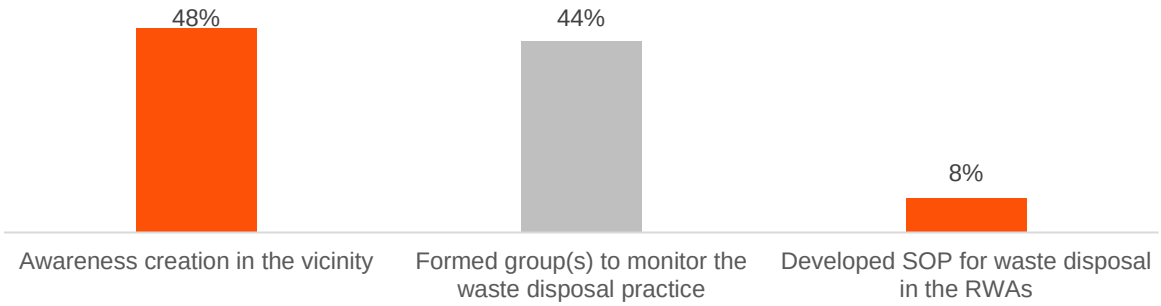
Community ownership towards responsible waste management practices-

- During the interaction with the RWA representatives, it was reported that about **35% of the total waste that is generated within the societies is being composted** on further segregation of waste by the housekeeping staff.

- To ensure the sustainability of the project **48% of the residents** have participated in **creating awareness within their neighborhood**, further reinforcing the culture of responsible waste management (refer figure 9).

- Additionally, **44% of the respondents** shared that their societies have **formed groups that monitors the waste disposal practices** of the residents and **8% of the respondents** shared that **their RWA's have developed Standard Operating Procedures (SOPs)** for waste management. This showcases the **community's improving sense of ownership and commitment towards sustainable waste management** practices.

Figure 9: Steps taken to ensure waste segregation (n=139)



Increased awareness level of maids & housekeeping staff

- As per the interaction with IPCA team, it was reported that more than **2,700 maids and housekeeping staff were trained**. On an average each of them has **attended 3 capacity building sessions** which have equipped them with **better understanding of waste segregation, the importance of source -level segregation, and the correct handling of different types of waste.** As a result of the training housekeeping staff are **now more confident and proactive** in ensuring effective waste segregation within the residential communities.

- The increased awareness has led to improved **compliance with sustainable waste management practises for the RWAs such as separate collection of recyclable material and proper disposal of organic waste.** This has not only contributed to cleaner premises but also reduced the burden on the waste workers by ensuring that waste is pre-segregated at the source.

Livelihood generation and skill development of waste workers

- A total of 35 waste workers including the MRF in-charge reported that the project has enabled them with **consistent source of income** and has **improved their economic stability**. Prior to the intervention, they used to collect the waste in an unorganised manner which led to inconsistent earnings ranging between INR 7,000 to INR 10,000 per month. Post intervention, it was shared that there has been an **enhancement in their income by INR 4,000 per month (approx.) (refer table 4).**

- The waste workers shared that, the **enhancement in income** has **empowered the workers** to **improve their standard of living, invest in better healthcare** and **education of their children**. Further, they shared that beyond livelihood, the project has provided them with **trainings on effective waste handling practices**.

- The MRF in-charge stated that all the waste workers have been **trained on the usage of machinery and equipment which has enhanced their technical expertise and has resulted in improved productivity.** These trainings have enabled them to identify and segregate waste in different categories which can be further recycled into useful products.

Table 4: Income enhanced post intervention

MRF staff	Average Monthly Income (Pre-Intervention)	Average Monthly Income (Post-Intervention)	Percentage increase in income
MRF-In Charge	INR 12,500	INR 16,500	24% ↑
Waste Workers	INR 8,500	INR 12,500	32% ↑

Enhanced cleanliness of locality and community hygiene

- **78% of residents** reported that **prior to the intervention** they were **dumping their waste in open spaces** such as **chutes[6] and *dhalaos*[7]** which contributed to unhygienic conditions in the vicinity. Whereas residents reported that they hand over the waste to the waste collectors (13%) or dump it in the vehicle which comes for the collection of wastes (9%).

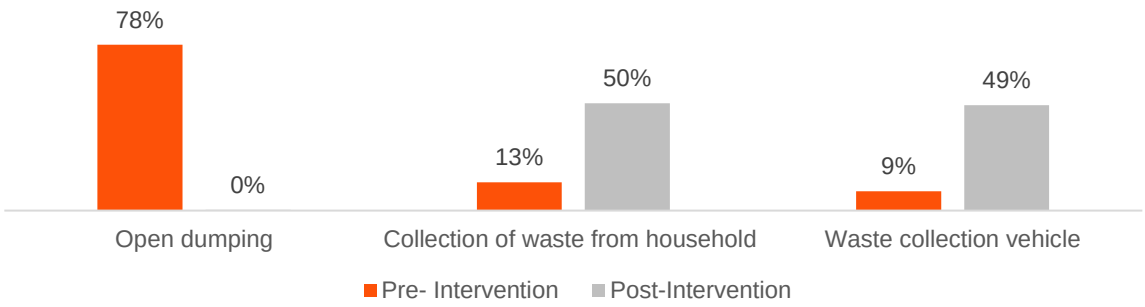
- Post implementation of the project there has been improvement in the waste management practices. The introduction of regular waste collection services, segregation of waste, and

[6] Chutes: a passage down which you can drop or slide waste.
[7] Dhalaos: large three-walled concrete structures meant for collection of garbage from a locality or market.

community awareness programs have led to a transition towards more hygienic waste disposal behaviors.

- **Post Intervention, the residents reported that 50%** of the households now hand over their **segregated waste directly to the waste workers** who collect it from their doorstep, while another **49% dispose their waste to the waste collection vehicles** visiting in the community (refer figure 10).

Figure 10: Change in waste disposal practice of the residents (n=139)



**Multiple Choice Question, Responses may add up to be more than 100%*

- The collection of waste from the households has improved the overall cleanliness of the locality contributing to better community hygiene standards by encouraging source level waste segregation and efficient waste processing.

"Initially there was chute system for dumping waste in our society, which led to accumulation of the dump if not collected regularly. This led to bad odour and breeding ground for flies and mosquitoes creating an unhygienic environment. With SBI Card's waste management initiative there is regular collection of waste which has improved the cleanliness of the locality."

-The RWA representatives in Patparganj

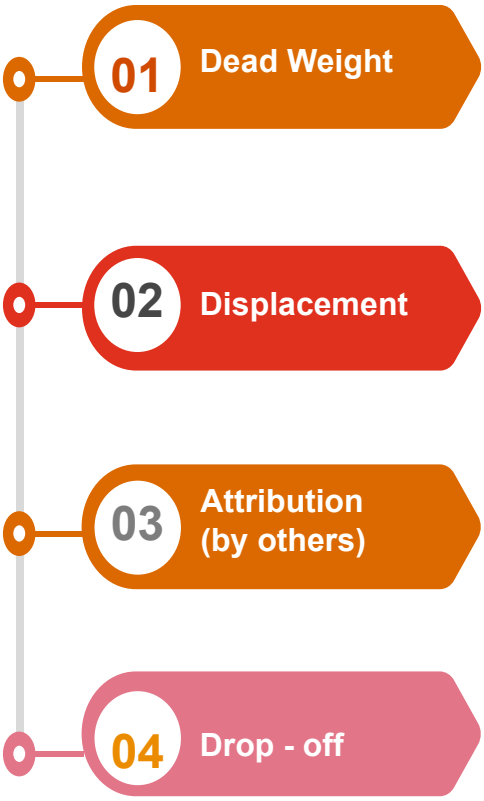
Solidifying the commitment for environmental well-being

- The establishment of MRF has strengthened eco-friendly waste processing by diverting the recyclable materials from ending up in landfills and promoting proper resource recovery. As reported by the IPCA team, the MRF in Greater Noida is handing **10-11 MT of solid municipal waste** per day contributing to large scale waste diversion from open dumping sites (refer figure 8, 9 and 10).

- The respondents shared that they practice composting at the RWA level. Out of the total waste generated i.e., 1.125 kgs, per household, 0.85 kgs of wet waste is being generated.

Social Return on Investment estimation

The study also includes the estimation of SRoI for the project. The Social Return on Investment (SRoI) estimation helped us measure and account for value in a broad sense. The overall impact and subsequent calculation of the return was done after creating an impact map for the programme. Following this, the cumulative benefit was derived after adjusting the dead-weight, displacement, attribution to others, and drop-off factors from the annual benefits. These factors are explained in detail from next page onwards:



Dead-weight is the estimation of the benefits which would have occurred even in the absence of the programme. For the 4 individual benefits attributable to this project, **dead-weight has been considered to be 14%** based on the interaction with the stakeholders on-ground.

Displacement is the component which informs the assessor on how much one outcome of the project may influence any other outcome. During the assessment for this project, there was no evidence of any displacement noted or reported. Hence, the **displacement factor is taken to be 0%** for the calculations.

Attribution (by others) is an estimate of what proportion of the impact may be attributed to the efforts of other stakeholders involved. During the assessment and the survey, it was found that for benefits from this project, **attribution (by others) set to 50%**.

Drop-off is factored in as in the subsequent years, the benefit or the impact would be slightly less than the previous year. During the qualitative interactions it was found that there has been negligible migration and flats in the RWA societies were not left unoccupied hence the drop-off value is considered to be 0% for calculations.

The impact of the project has been arrived at based on the following calculations:

- **Impact Value for the first year:** Quantity of change or Number of beneficiaries or Number of benefit units x Financial Proxy (FP) value x (1- deadweight) x (1- displacement) x (1- attribution) x (1-drop off)
- **Impact value for subsequent years:** Quantity of change or Number of beneficiaries or Number of benefit units x Financial Proxy (FP) value x (1- deadweight) x (1- displacement) x (1- attribution) + [impact of previous year] x (1-drop off)]

Based on the above calculations, the cumulative benefit or impact generated by the project from the year 2021-22 till the end of the financial year 2024-25 comes out to be INR **₹ 128,616,930/-.** The detailed calculations and year-wise values can be referenced in Table 5 below.

The SRoI value is expressed as a ratio of the return and is calculated by dividing the net present value of total Impact value (or cumulative benefit) divided by the net present value of the total investment or funds utilized for the project.

Net Present value of total impact value (or cumulative benefit) is ₹ 121,583,015/- whereas the net present value of Total Utilization or Investment (till the time of survey) is ₹ 16,300,897/-.

Now, to calculate the SRoI following formula has been used:

SRoI = Net Present value of benefits/ Net Present Value of Investment

Net Present Value has been calculated using the below formula:

Net Present Value of benefits = Cumulative benefits*POWER ((1+r) time) where 'r' has been taken as per national inflation rate during the programme period mentioned below:

FY 2021-22 - 6.20; FY 2022-23 - 5.50; FY 2023-24- 6.70 and FY 2024-25 - 5.40.

SRoI	Net Present value of benefits / Net Present Value of Investment
NPV of benefits	INR 121,583,015/-
NPV of Investment	INR ₹ 16,300,897/-
SRoI Value*	7.46

*SRoI value of 7.46 indicates that an investment for every Re. 1 invested in the project, a social value of Rs. 7.46 is generated.

(refer:https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/112T_091202432CCF49C67B543E9B8075E852F574FA8.PDF)

- The **MRF in Patparganj processes 4-5 of dry waste per day**, while the New Seemapuri facility manages **3-4 MT of dry waste daily** from 140 societies across the above locations. Both the MRFs at Patparganj and New Seemapuri are being utilised at their optimum capacity. This collective effort from all the three MRF has facilitated proper waste segregation of about 18-20 MT per day, hence promoting a cleaner environment.

Reduced drudgery and improved health and well-being of waste workers-

- The waste workers and the Material recovery facility in charge highlighted that the implementation of MRF has **improved the working conditions by reducing physical strain and hazardous exposure**. The facility is equipped with machineries such as hydraulic bayler and conveyer belts, which have streamlined the waste processing operations.

- The waste workers shared that they have **received training on the safety protocols and best practices to be followed during waste handling**, further enhancing the safety at workplace.

Figure 13: Material Recovery Facility, New Seemapuri

Figure 12: Material Recovery Facility, Patparganj

Figure 11: Material recovery facility, Greater Noida

- As a part of the project, they have been provided with essential safety gear including **masks, helmets, gloves, protective jackets, and boots.** These protective gears have reduced their direct exposure to harmful substances and has been helpful in preventing injuries and health risks associated with waste collection and segregation. The usage of these machinery and safety gears at the MRF have **minimised the need for manual handling of waste, reducing the physical effort from lowering their risk of injury** from sharp object and heavy lifting.

- Waste workers operating within residential societies reported that the **increased awareness and practise of waste segregation at the household** level have further reduced their workload. The residents have been segregating waste at the source, hence the time and effort required for waste collection and segregation has decreased.

- Previously the process took **six to seven hours** however with improved segregation practises it now takes **only four to five hours depending upon the volume** of waste generated per day.

- The **combination of enhanced infrastructure, proper training and the provision of safety equipment has allowed the workers to complete their task efficiently.** As a result, they can now utilise the additional time to take rest and spend time with their families **contributing to their overall health and well-being.**

Strengthened public-private partnership for sustainable waste management-

The project has been implemented in a public-private partnership model. As per the interactions with MCD and GNIDA officials it was shared that the project has been instrumental in augmenting the waste segregation, collection, and efficient recycling through the MRFs. This convergence has effectively combined the corporate resources, municipal governance and technical expertise to execute a robust waste management system. **The revenue generated through sale of compost and processed dry waste is utilised for the operational cost for the MRF** from the second year onwards.

SRoI estimation – Impact Values

Table 5: SRoI calculation

#	Stakeholder	Benefits	Dead-Weight	Dis-placement	Attribution (by Others)	Drop-off	Total value created across years (Value in INR)					
							20-21	21-22	22-23	23-24	24-25	Cumulative Benefit (till 2025)
1	Resident of RWA	Reduced GHG emissions due to diversion of waste.	14%	0%	50%	0%	483,369	3,383,580	6,283,792	6,283,792	6,283,792	22,718,325
		Increase in awareness levels of the households	14%	0%	50%	0%	23,443	164,103	304,763	304,763	304,763	1,101,834
2	House-keeping Staff and waste workers	Increase in awareness levels of the waste workers and house-keeping staff	14%	0%	50%	0%	10,419	72,935	135,450	135,450	135,450	489,704
3	MRF	O&M and Salaries	14%	0%	0%	0%	2,646,000	13,653,360	13,653,360	13,653,360	13,653,360	57,259,440
4	GNIDA	Reduced fees for pro-cessing the waste at landfill due to reduced volume of waste	14%	0%	50%	0%	99,466	3,680,258	14,422,634	14,422,634	14,422,634	47,047,627
						Total Benefits	**3,262,698**	**20,954,236**	**34,799,999**	**34,799,999**	**34,799,999**	**128,616,930**

3.5 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 6: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The project has been inclusive in nature as it has actively engaged diverse community stakeholder including waste workers, RWA residents, maids/housekeeping staff and local authorities. • The special attention has been given to empower marginalised waste workers through capacity building sessions safety training and the provision of protective care ensuring safer working conditions. • Additionally, the community engagement session conducted by IPCA has educated the residents across various demographic groups promoting widespread participation in waste segregation and responsible disposal practises.
Relevance	• The project has been relevant in its implementation as it **addresses the challenges related to dry and solid municipal waste management which may otherwise end up in landfills or open dumping sites.** • The material recovery facility is highly relevant for the project in the context of sustainable development as it aligns with national policies such as Solid Waste Management Rules, 2016 and Extended Producer Responsibility EPR guidelines. • The **intervention responds directly to local waste management gaps while promoting responsible waste disposal at household level ensuring both environmental benefits** as well as community awareness and ownership.
Effectiveness	The project has been effective in improving waste management practises across the intervention areas. The key outcomes include: • Establishment of three material recovery facilities (MRF) with the total capacity to process over 18 to 20 MT of waste daily. • 99% of the residents are aware on waste segregation and disposal practises and there has been a reduction in open dumping with 50% of household not directly handing over segregated waste to the waste workers and 49% using designated based collection vehicles. • Enhanced livelihood security for waste workers with stable monthly income ranging from INR 12,500 to INR 16,500. • More than 27,000 HHs and ~2,700 maids and housekeeping staff have been a part of the training and awareness initiative conducted by IPCA which has played a pivotal role in driving behavioural change among the residents, maids and housekeeping staff.
Convergence	• The project has demonstrated a multi-stakeholder collaboration model by integrating SBI Card CSR initiative with the operational support of the MCD and GNIDA.

Parameters	Assessment from study
	• This public private partnership (PPP) has combined corporate funding along with technical expertise from IPCA and in adherence to government guidelines on waste management to strengthen local waste management infrastructure. • The collaborative effort has ensured compliance with municipal regulation while enhancing community participation resulting in a holistic and streamline waste management system.
Sustainability	• The infrastructure and assets provided under the project with support from SBI Card is operational and in active use as of the assessment date. • IPCA officials reported that the project has achieved operational self-sufficiency with revenue being generated from selling of dry and solid municipal waste which is being segregated at these MRFs to cover the ongoing operation cost. There is an increasing demand for the services provided through the project which further indicates its economic viability and long-term sustainability ensuring consistent impact while minimising reliance on external financial support.

3.6 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with Sustainable Development **Goals: 8 – Decent work and economic growth**, **Goal 11 – Sustainable cities and communities**, **Goal 13 – Climate action, Goal - 15 Life on land**.

The project is also aligned with ESG focus areas identified by SBI Card: "**Climate Change**", "**Inclusion and Diversity**" and "**Waste Reduction and Recycling".**

3.7 Recommendation

- **Recommendation for Geographical Expansion and Capacity Enhancement:** Considering the project's impact, it is recommended to expand the initiative to additional geographies. This expansion may include the establishment of larger Material Recovery Facilities (MRFs) capable of processing greater volumes of waste, thereby extending the project's benefits to new areas**.**

3.8 Study Limitations

- The calculations to estimate the SRoI value of the programme have made use of either the extrapolation of the quantitative survey results on the total population or the data on the project reach or benefits provided by SBI Card as part of its programme closure report. The exact number of beneficiaries or the entire quantum of benefits has not been validated or verified independently on-ground.

- The proxy values for the calculations have been referred to from websites/ sources that are generally acceptable as standard sources. PWCALLP does not claim the responsibility for the correctness of data on such websites or documents.

4. Installation of 2 Oxygen generation plant (OGP) in hospitals/COVID Care Centre’s (CCC’s) developed for COVID care in Delhi NCR

4.1 Background

During the second wave of the COVID-19 pandemic, India experienced a severe crisis characterised by a rapid surge in infections. This surge posed significant threats to the healthcare system and the nation's economic stability. The pandemic particularly impacted the informal sector, which constitutes majority of India's workforce, including low-income earners and migrant laborers. The reimposition of lockdowns and restrictions across various states further increased the challenges faced by the working class.

A critical challenge during this period was the unprecedented demand for medical oxygen. The existing supply infrastructure could not meet the overwhelming needs, leading to severe shortages across the country. This highlighted the importance of having in-house oxygen generation capabilities, as reliance on external oxygen cylinder suppliers proved inadequate during the crisis.[8]

4.2 About the project

In response to the oxygen supply crisis during the pandemic, Plan International, in collaboration with SBI Card, launched a project to enhance the oxygen supply infrastructure for COVID-19 care facilities. The project focused on installing **two Pressure Swing Adsorption (PSA)** oxygen generation plants at COVID care centers located at the **Commonwealth Games Village** and **Yamuna Sports Complex** in Delhi. These facilities had a combined **bed capacity of 1,480**, with adequate number of oxygen-supported beds.

Additionally, the project aimed to ensure a continuous supply of **Liquid Medical Oxygen (LMO)** at the **Rajeev Gandhi Super Specialty Hospital** in Delhi to address the critical need for uninterrupted oxygen supply during the pandemic.

The main objectives were to **reduce dependence on external oxygen suppliers**, **strengthen healthcare resilience** during the pandemic, and **provide essential oxygen support** to patients. After the closure of the makeshift COVID care centers, the PSA plant was intended to be relocated to **S.N. Medical College, Agra** and a generator was provided to **CHC, Pabo** Uttarakhand to continue supporting healthcare infrastructure beyond the immediate crisis.[9]

Figure 14:Project overview

This project highlighted the critical need for robust medical oxygen supply systems to effectively manage public health emergencies and improve healthcare outcomes for patients requiring oxygen support.

[8] Source: Project closure report
[9] Source: Documents received from SBI Card team

Key objective of the project

This project aims to generate oxygen at two Hospitals/COVID Care Centre's to reduce the dependency on suppliers of oxygen cylinder and provide healthcare to critical patients requiring oxygen support.

Table 7: Type of support provided under the project

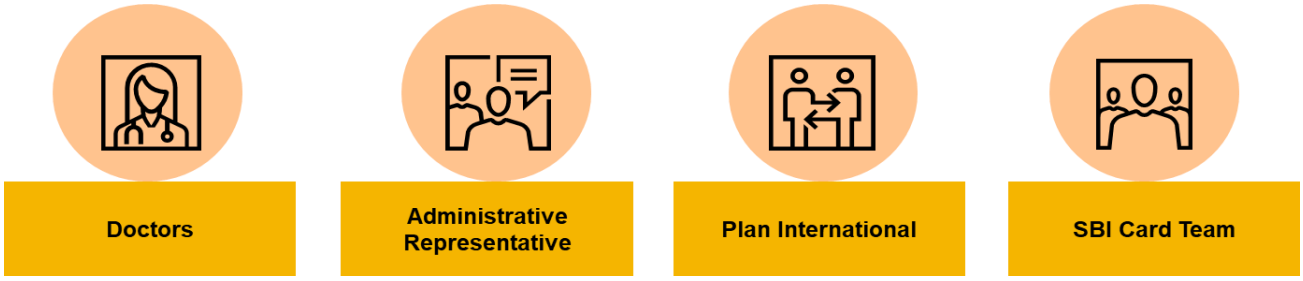
S.no.	Type of support	Specifications	Quantity	Beneficiaries
1.	Liquid Medical Oxygen Tank	Capacity of 10 Kilo litre (KL)	1	Patients at Comon Wealth Games village, Yamuna Sports Complex, Rajiv Gandhi Super Specialty Hospital, S.N. Medical College, Agra and CHC Pabo
2.	Pressure swing adsorption Oxygen generation plants (OGPs)	Capacity of generating 300 litres of oxygen per minute (LPM) (18 m^3/hr.), with oxygen purity of 93± 3%.	2	
3.	Generator	125 KVA silent DG set	1	

4.3 Method of Impact Assessment

A qualitative research design was used for evaluating the project, which included desk review of the project documents and qualitative methods for capturing stakeholder opinion and feedback (through Key informant interviews & In-depth interviews). Due to confidentiality concerns and the constraints imposed during the Covid period, direct interaction with patients was not feasible.

The qualitative study engaged various stakeholders as mentioned in the figure below for in-person and virtual interactions as relevant.

Figure 15: Key stakeholders of the project



4.4 Key Findings

Summary of impact created

Critical care support during the Covid crisis.

- The installation of **two Pressure Swing Adsorption (PSA) oxygen generation plants (OGP)** at the Commonwealth Games Village and Yamuna Sports Complex COVID Makeshift Hospitals supported the critical care administration in these areas.
- These fully operational oxygen generation plants was the **need of the hour to facilitate the increased demand for oxygen supply during the Covid crisis.**
- The availability of oxygen for patients within these facilities, **directly contributed to enhanced hospital capacity** to supply oxygen.

- As reported by the hospital administration, the support has been crucial in **improving recovery rates for COVID-19 patients**, especially among vulnerable populations such as expecting mothers, the elderly, and children.

- As shared by Plan team, the direct result of these enhancements, **over 1,828 patients have been treated successfully,** underscoring the positive impact on patient outcomes.

Strengthened healthcare infrastructure through installation of LMO tank

- In 2019, as COVID-19 cases surged, Rajiv Gandhi Super Specialty Hospital was designated as a dedicated COVID-19 facility and temporarily suspended non-COVID services to focus exclusively on treating coronavirus patients. To support the increased demand for oxygen, SBI Card provided Liquid Medical Oxygen (LMO) tank, thereby enhancing the hospital's overall healthcare infrastructure. The introduction of the LMO tank had significantly **enhanced the hospital's capacity to provide uninterrupted oxygen supply**, a crucial component for treating patients with severe respiratory conditions, including COVID-19.

- Previously, the hospital faced challenges with the **reliance on Pressure Swing Adsorption (PSA) oxygen cylinders,** which required **constant monitoring and frequent replacement**. This logistical burden often diverted healthcare professionals from focusing solely on patient care.

- However, the LMO tank eliminated these complexities, **ensuring a steady and reliable supply of medical-grade oxygen**. This transformation has empowered medical staff to dedicate their efforts fully to patient treatment and recovery.

- As reported by the hospital administrative representative, about **780 patients benefited directly from the LMO tank (Figure 16[10])**, highlighting its role in improving healthcare delivery.

Figure 16: LMO Tank, Rajiv Gandhi Super Specialty Hospital

[11]Figure 17: OGP, S.N. Medical College, Agra

[10] Source: Photograph shared by PLAN team
[11] Source: Photograph shared by PLAN team

Enhances healthcare preparedness and resource optimization

- The relocation of the two Oxygen Generation Plants (OGPs) originally stationed at the Yamuna Sports Complex and the Commonwealth Games village has **underscored an approach to resource optimization in response to changing healthcare needs**.
- As reported by the hospital administration in Agra, it is in the process of establishing a new Burn Unit, where the **OGP is expected to play a critical role**.
- Burn patients often require consistent oxygen support due to respiratory complications, and the integration of the OGP into the Burn Unit could **provide a reliable and steady supply of oxygen**.
- This will enhance the quality of care for burn patients and also elevate the hospital's **capability to manage severe cases**, ultimately contributing to better patient treatment in the region.
- The second OGP **handed over to the District Magistrate of East Delhi**, is now registered under the district inventory system and records. This decision was taken to maintain a **ready supply of medical oxygen for any potential future healthcare needs** within the district. By having the OGP in reserve, the district administration ensures that they are **well-prepared to respond swiftly to any unforeseen health crises or surges in oxygen demand**, thereby **reinforcing the resilience of the region's healthcare infrastructure**.

Backup power enhancing Patient Care and Safety at CHC Pabo

- The medical officer of CHC, Pabo, highlighted that the CHC is located in a challenging hilly terrain where temperatures can drop to 8°C or 9°C and below. CHC faced critical issues related to power shortages, which severely affected patient care and safety.
- The generator support **ensured a reliable power supply**, facilitating the **consistent operation of essential medical equipment** and the availability of heating solutions.
- This was **crucial in preventing cases of hypothermia** among patients, thereby safeguarding their health and potentially saving lives.
- Additionally, the improved infrastructure enhanced the overall efficiency of the health centre, enabling staff to focus on delivering quality healthcare without the distraction of power-related disruptions, thereby reinforcing the importance of corporate social responsibility in addressing local challenges.

4.5 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 8: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The project demonstrates a commitment to inclusiveness by addressing the needs of diverse intended beneficiaries, **irrespective of caste** and **gender**. The support provided to the hospitals and CHC caters to the needs of the individuals of all **ages, gender, and socio-economic strata**. Thus, the project is inclusive.

Parameters	Assessment from study
	• This inclusiveness extends to accommodating patients with varying **medical conditions, from severe respiratory illnesses to the risk of hypothermia**, thereby promoting equitable healthcare access for all.
Relevance	• The relevance of these projects is underscored by **timely response to current and anticipated healthcare challenges**. • The installation of these oxygen generation plants at the makeshift hospitals aligns with the **urgent healthcare needs during the crisis.** • The LMO tank installation addresses the **critical need for a reliable oxygen supply** in treating severe respiratory conditions, which was particularly pertinent during the COVID-19 pandemic. • Similarly, the generator support at CHC Pabo **tackles the pressing issue of power shortages in a region** where extreme temperatures pose a risk to patient safety. • The interventions align with the immediate and long-term healthcare needs of the respective communities, ensuring that essential medical services remain uninterrupted and effective.
Effectiveness	• Successful treatment of over **1,828 patients,** highlights the direct positive impact on patient outcomes. • The LMO tank has **facilitated uninterrupted oxygen therapy for approximately 780 patients**, significantly enhancing treatment efficacy at Rajiv Gandhi Super Specialty Hospital. • The generator at CHC Pabo has **ensured the continuous operation of critical medical equipment and heating systems**, directly contributing to i**mproved patient safety and care**. • These outcomes highlight the effectiveness of the project demonstrating their capacity to **enhance healthcare infrastructure** and **service quality**.
Convergence	• This project showcases convergence through the **alignment of resources and efforts to optimize healthcare delivery**. • The **relocation of Oxygen Generation Plants (OGPs)** reflects a coordinated approach to resource management i.e., reallocating assets to areas where they can have the greater impact, such as the new Burn Unit in S.N. Medical College, Agra, and the district inventory in East Delhi. • This convergence of resources highlights collaborative efforts between different stakeholders, including government bodies (S.N. Medical College and District Administration) to address evolving healthcare needs efficiently.
Sustainability	• The sustainability of these initiatives is ensured through their **long-term focus on strengthening healthcare infrastructure and enhancing system resilience**. • The LMO tank at Rajiv Gandhi Super Specialty Hospital and the generator at CHC Pabo represent **durable investments that will continue to support healthcare delivery beyond immediate crises**.

Parameters	Assessment from study
	• By relocating the OGP from makeshift hospitals to S.N. Medical College, it is poised to **enhance the new Burn Unit**, the initiative **ensures that medical infrastructure is repurposed to improve patient care** and operational efficiency. Additionally, maintaining a **ready supply of medical oxygen** through reserves ensures preparedness for future health emergencies. Such foresight and planning contribute to the enduring impact of these projects, safeguarding public health and ensuring the sustainability of healthcare systems beyond Covid crisis.

4.6 Alignment to UN SDGs and SBI Card's ESG vision

The project aligned with Sustainable Development **Goal: 3 – Good health and well-being**.

The project aligned with the ESG focus area identified by SBI Card: **"Inclusion and Diversity".**

4.7 Recommendations

- To improve the effectiveness and sustainability of CSR initiatives, SBI Card should consider securing long-term Annual Maintenance Contracts (AMCs) of three years or more for future projects that involve substantial capital investments in equipment.

5. Ensuring Environment Sustainability under Crop Residue Management Project

5.1 About the project

Stubble burning is a significant environmental and public health issue in India, particularly in the northern state of Haryana. The Green Revolution led to a shift towards wheat-rice cropping patterns, resulting in a narrow window between harvesting rice and sowing wheat. Farmers due to limited information on stubble management resort to the most affordable solution known to them and burn the stubble to clear fields due to time constraints. To address this situation, SBI Card initiated a project in September 2021 **to promote sustainable solutions to the farm stubble burning problem. Under this initiative, farmers were encouraged and trained to make use of mechanized alternatives for stubble management at a nominal charge.** Below figure provides an overview of the project[12]:

Figure 18: Crop Residue Management: Project Details

GEOGRAPHICAL COVERAGE

20 Villages of Assandh Block, Karnal District, Haryana

PROJECT REACH

7,180 farmers catering to 22,650 acres of land

PROJECT DURATION

Sept 2021 to Sept 2023

APPROACH ADOPTED FOR STUBBLE MANAGEMENT

- **Formation of Farmer Cooperative Society for 20 villages**
- **Identification of village volunteers (one from each village)**
- **Training & Awareness meetings (including door to door campaign, Agri dept & farmers meetings, school rallies)**
- **Supporting with 71 farm equipment to the Farmer Cooperative Society**

SBI Card in consultation with CII Foundation assessed the need of farm equipment among farmers and accordingly provided such equipment which were needed for stubble management. Following table describes utility of each of the farm equipment provided by SBI Card support[13]:

Table 9: Crop Residue Management: Equipment support provided by SBI Card

S. No.	Equipment Name	Utility	Quantity provided under the project
1.	Super Seeder	Machine which removes the paddy stubbles & mixes it with soil, prepare land and simultaneously sow seeds	24
2.	Rotavator	Mainly used for seed bed preparation & is suitable in removing & mixing residual	15
3.	Zero Drill	Helps in sowing crop seeds without disturbing the soil and previous crop stubbles	10
4.	Air Quality Monitors	Used by the farmers to monitor and manage air quality to protect their crops from harmful pollutants	8
5.	Harrow	It helps in breaking up & smoothening of the soil surface after ploughing	5
6.	Happy Seeder	Manages the paddy residues by incorporation and surface mulching	3

[12] Source: Agreement & addendum copy provided by SBI Card team
[13] Source: ibid

S. No.	Equipment Name	Utility	Quantity provided under the project
7.	Mulcher	Helps to mulch (shred) crop residue into small pieces and spread on the field	3
8.	MB Plough	It is used as a tillage tool for opening & loosening the soil	3
Total			71

5.2 Method of Impact Assessment

Mixed method research design was adopted for the study included quantitative survey of beneficiaries and qualitative in-person interactions (focus group discussions, key informant interviews & In-depth interviews) for other identified key stakeholders.

A sample of **139 beneficiaries** (farmers) was covered for the quantitative survey. Sample was estimated at a **95% confidence level and 5% margin of error**. Farmers were interviewed basis their mobilization in the field A total of four villages were visited out of 20 intervention villages to cover the said sample. Apart from the quantitative sample, other stakeholders were also interviewed under the qualitative component. Refer table 10 for detailed interaction list.

Table 10: Mixed-method approach for interaction with key stakeholders

Stakeholders	Quantitative	Focus Group Discussion	In-Depth Interview	Key Informant Interviews
Farmers	✓			
Farmers Group		✓		
Farmer Cooperative Society Representative			✓	
Block Level Agriculture Dept representative				✓
CII Foundation Programme Team			✓	
SBI Card Team member			✓	

5.3 Key Findings

Beneficiary Profile

- **139 farmers (beneficiaries) surveyed across 4 project locations** in Assandh Block of Karnal District in Haryana. Among the total respondents, **52 were from Rattak Village, 37 from Kaboolpur Village, 30 from Chugama Village and 20 from Thari Village, respectively.**

- Out of the total farmers interviewed (n=139), majority of the farmers (47%) were small farmers with a land holding of up to 5 Acres, 35% of the farmers had a land holding between 6 to 10 Acres (semi-medium farmers) and around 18% of the farmers owned more than 10 Acres among their household.

- Among the four villages covered, only a handful of the respondents (11%) reported of not attaining any formal education, followed by 20% of respondents who have studied till primary school and 54% have studied till high school, remaining 15% of the respondents reported to have a graduation degree.

- Farmers shared that their annual income vary every year as it is largely dependent on two major factors, such as the Minimum Support Price (MSP) and weather conditions.

- According to them, the MSP rate is decided by the government, which directly impacts their financial outcomes, as higher or lower MSP rates typically lead to an increase or decrease in income from the sale of crops.

- **Whereas the weather conditions** on the other hand plays a vital role on the quality as well as quantity of the produce in each season.

- As illustrated in Figure 20, around one-third (32%) of the **beneficiaries who were able to earn up to INR 5 lacs each year had a land ownership of around 3.5 acres on an average**.

- Whereas 44% of the farmers who were able to make between INR 5 to 10 lacs each year had a land ownership of 6 acres on an average.

Figure 19: Land ownership among farmers (n=139)

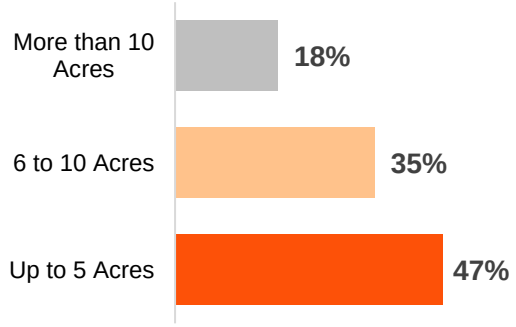
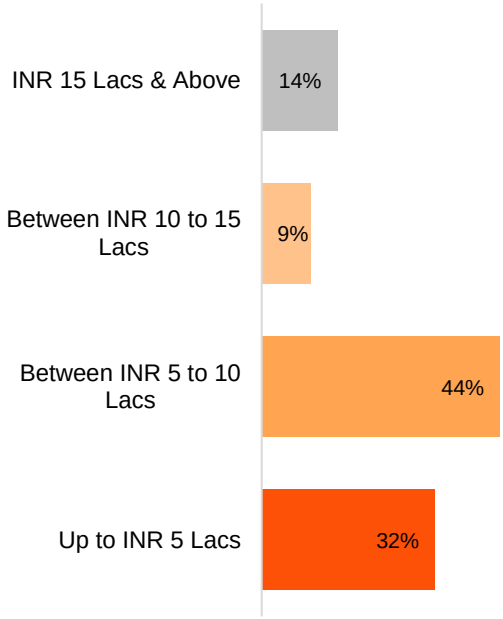


Figure 20: Average family annual income in INR (n=139)



- Only close to one fourth (23%) of the total farmers were able to make more than INR 10 Lacs on an average each year.

Programme Operationalization

- Agriculture department representative at the block level shared that the state of Haryana has imposed **fines for such farmers who practice stubble burning** that in turn has harmful environmental effects.

- The officer further added that since 2015, **private players** in such scenarios took the first mover advantage and **started charging farmers with hefty amounts to manage the stubble on their behalf**. As a result, a **marginal farmer** who would **not be able to afford such high charges** would still prefer to practice stubble burning with an associated risk of penalization.

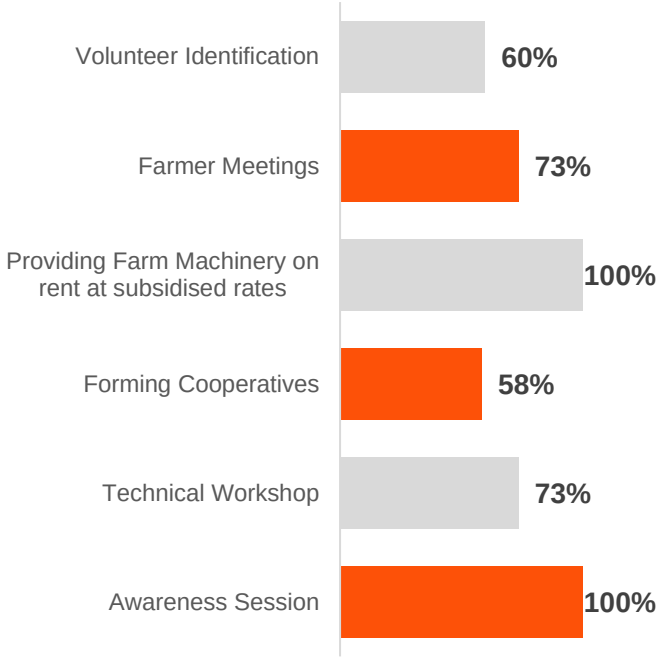
- The project team shared that Assandh Block in Karnal district was designated under Red Zone[14] as the area with maximum number of farmers practicing stubble burning.
- **SBI Card identified the problem faced by these farmers and supported with 71 such farm equipment** by forming a Farmer Cooperative Society and creating a tool bank. Farmer Cooperative Society was formed by the members from each of these 20 villages who were made responsible for operations & maintenance of the machinery.
- These members are responsible for overseeing the allocation of machineries during sowing season in November. Additionally, they collectively establish a minimal rent for each piece of equipment each year through mutual consensus and ensure the collection of this rent after the farmers have used the equipment.

Summary of Impact created

Creating Awareness through Farmer Cooperative Society

The **Kisan Kalyan AVM Vikas Samiti** was established, and members were chosen from within the community (one member from each of the 20 villages) to understand the ground level challenges and accordingly drive intervention for maximum retention and productivity among targeted farmers over the activities undertaken. The project team shared that the Farmer Cooperative Society and village volunteers were responsible for mobilizing the use of machinery among fellow farmers and ensuring maximum participation in various awareness campaigns undertaken.

Figure 21: Activities reported by the farmers undertaken by CII Foundation (n=139) (Multiple coding)



- As a result of their continuous efforts, all **respondents were aware of the intervention undertaken by SBI Card in their villages** and were vigilant of the fact that the SBI Card has supported their villages by providing farm machinery available for rent.
- When probed around the initiatives undertaken by Kisan Kalyan AVM Vikas Samiti almost all farmers were aware of the different activities undertaken by the cooperative in the villages, as illustrated in figure 21.
- **100% of the respondents reported to be aware of sessions organized by volunteers and the Farmer Cooperative Society in their respective villages followed by renting of farm machinery at subsidized rates.**
- Farmers also suggested the importance of forming a Farmer Cooperative Society which is undertaking activities such as door to door visits in the vicinity allowing for personalized interactions where farmers receive tailored advice and information on the benefits of adopting machinery.

[14] Government of Haryana has classified villages and districts in three zones which is done based on active fire locations (AFL). Red Zone: villages & districts with 6 or more AFL, Yellow Zone: (2 – 5 AFL), Green Zone: (0 – 1 AFL): https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=1959679

- Use of IEC materials (as illustrated in Figure 22) enhances these efforts by providing farmers with accessible, well-structured resources that further educate them on the advantages and practicalities of machinery adoption.

> *"Announcements at gurdwaras have proven effective in enhancing our efforts, as they leverage community gatherings to spread messages through trusted leaders."*
>
> ***- Block level agriculture department representative***

- The agriculture department representative further added that the initiative from SBI Card has increased awareness levels among farmers due to the sustained efforts of the cooperative society members that **as a result, the total cultivable land, measuring up to 22,650 acres across these 20 intervention villages, is now free from instances of stubble burning.** Moreover, the officer confirmed that none of the farmers opt for stubble burning anymore; instead, they seek alternative mechanised solutions.

- **The programme also promotes farmer participation in Kisan Melas (agricultural fairs), offering live machinery demonstrations, expert interactions, and information on machinery options and financial aid**.

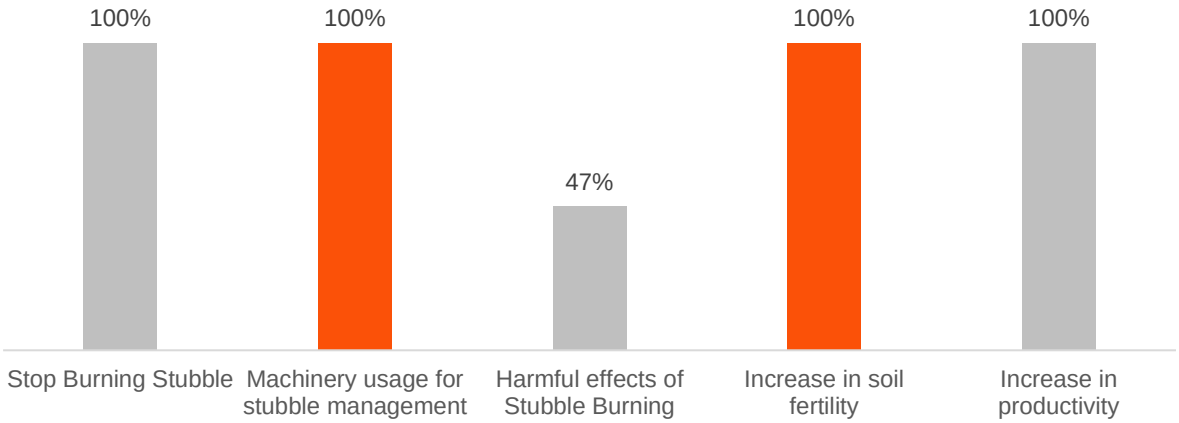
Figure 22: IEC Materials used during awareness session organized for the farmers

- Through diverse activities, 58% (n=139) of the **farmers have found the initiatives not only useful but also as an invaluable opportunity to learn about and helped in adopting new, advanced agricultural practices**.

- The programme's success is evident in the increased awareness and farming community's ability to recall the topics covered in such initiatives as illustrated in figure 23.

- Farmers shared that **due to constant efforts by these project team, all of them (n=139) were able to recall around the areas of awareness such as use of machinery to manage stubble,** which will result an increase in soil fertility and productivity over period.

Figure 23: Awareness areas reported by the farmers (n=139) (Multiple coding)



Empowering farmers through Farmer Cooperative Society Tool Bank

Farmer **Cooperative Society's innovative tool bank initiative played a pivotal role in providing farmers with affordable access to essential machinery**. By charging a minimal rental fee, determined collaboratively by farmers themselves, **initiative ensures cost-effective support for the farming community**. For example, hiring a Superseeder costs a farmer INR 3,600 per acre, with INR 200 earmarked for the Farmer Cooperative Society's operation and maintenance expenses.

"The Cooperative Society model empowers farmers through community ownership and decision-making, giving them a voice in pricing and machinery management and fostering a strong sense of involvement and support."

- Farmer Cooperative Society Member

- Presence of a **tool bank offering subsidized machinery rental rates forces private rental providers to lower their prices to remain competitive**, benefiting farmers financially.
- The tool bank's presence ensures that even small-scale and marginal farmers have access to necessary equipment, promoting equity and inclusivity in the farming sector. SBI Card programme team further shared that **the Farmer Cooperative Society has supported marginal farmers with an ownership of up to 2 Acres of land with free of charge machinery usage.**
- Despite this well-intentioned model, the Farmer Cooperative Society also face some challenges, one such issue is the delay in payment from farmers, as the farmers tends to pay back only when they can sell their respective produce, resulting in a backlog of maintenance funds. This financial shortfall makes it difficult for the cooperative to upkeep the machinery.
- The Farmer Cooperative Society is effectively supporting the agricultural community by meeting about 10% of the total demand for equipment like the Super Seeder, servicing up to 2,500 acres out of a

potential 22,650 acres across 20 villages each season. These 2,500 acres largely belong to farmers with marginal & semi-medium land holdings who cannot afford to rent machinery from private players. By providing machinery free of cost to farmers with land holdings of up to 2 acres, and to others on minimal rent, the cooperative ensures that these farmers can reap and sow within the critical 15 to 20-day period.

- It was also realised that the **Farmer Cooperative Society's current booking system is managed manually on a first-come, first-served basis,** which further adds another layer of complexity. This method, while straightforward **may pose challenges in maintaining transparency and fairness in machinery allocation among those who do not receive timely access** to the machinery and can perceive favoritism.

Overall, while the Farmer Cooperative Society model offers significant benefits by providing reduced-cost access to farm machinery, it also faces operational and logistical hurdles. Addressing these challenges will be crucial for enhancing Farmer Cooperative Society's effectiveness and ensuring equitable access for all farmers.

Transitioning to Mechanised Stubble Management: Enhancing Compliance, Sustainability, and Agricultural Productivity

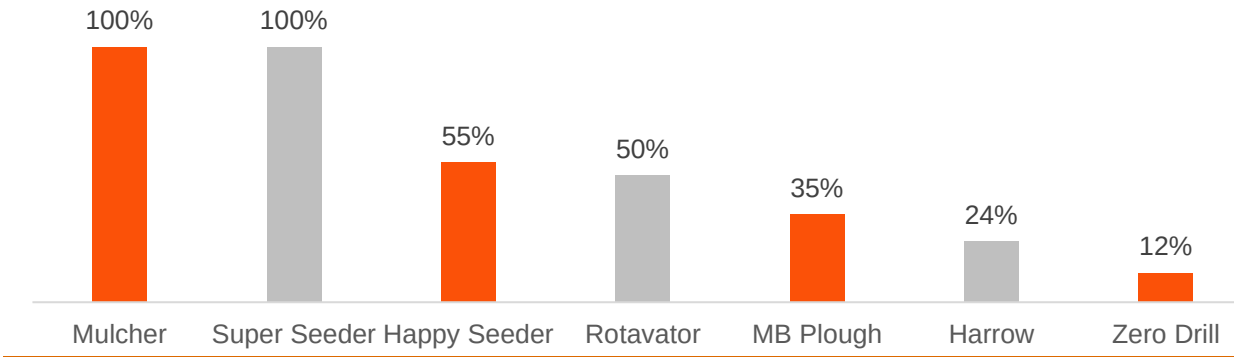
In recent years, a significant shift has been observed among a group of farmers (n=139) who have moved from traditional stubble burning to use of farm machinery for stubble management. This change has been driven by government mandates and supported by awareness initiatives from SBI Card programme.

- Farmers emphasized the importance of adhering to government regulations, noting that **violations like stubble burning could lead to severe penalties, including fines up to INR 25,000, a sales ban in mandis for up to two years, and potential jail time.**

- This transition is not solely compliance-driven; farmers have also recognized the benefits of using farm machinery. The intervention by SBI Card, which highlighted positives of mechanized stubble management, has been pivotal in altering farmers' mindsets. Since the intervention began two years ago, 83% of the farmers have now adopted farm machinery, while 17% had already been using it prior to the intervention.

- **The use of specific machinery has become widespread.** All surveyed farmers (n=139) reported using mulchers and super seeders, while 55% reported use of Happy Seeder, 50% reported use of rotavators, and zero drills was the least used equipment among farmers (merely 12%). This variety in machinery use reflects the diverse needs and farming practices among farmers.

Figure 24: Farmers reporting use of Machinery (n=139) (Multiple Coding)



- **93% of the farmers do rely on Farmer Cooperative Society for machinery access due to cost-effectiveness.** However**, 84% also reported their dependency on private players** (who provide machinery to the farmers for stubble management) **due to limited availability at the Farmer Cooperative Society tool bank**.

Figure 25: Type of Stubble Management Machinery available at the Tool Bank

Happy Seeder (Manages residue through incorporation)

Super Seeder (Mix stubble in soil, prepare land & sow

Harrow (Breaks up & smoothen soil bed)

Mulcher (Shred crop residue & spread it)

- The cost factor is significant between Farmer Cooperative Society and other private players because it was shared by the farmers that **renting a super seeder from Farmer Cooperative Society costs INR 3,600 per acre, whereas hiring the same from a private entity can cost up to INR 6,000 per acre**. Despite the cost differences, **super seeder remains a popular choice among farmers due to its efficacy and hence was demanded by the farmers to be supported with in the future.**

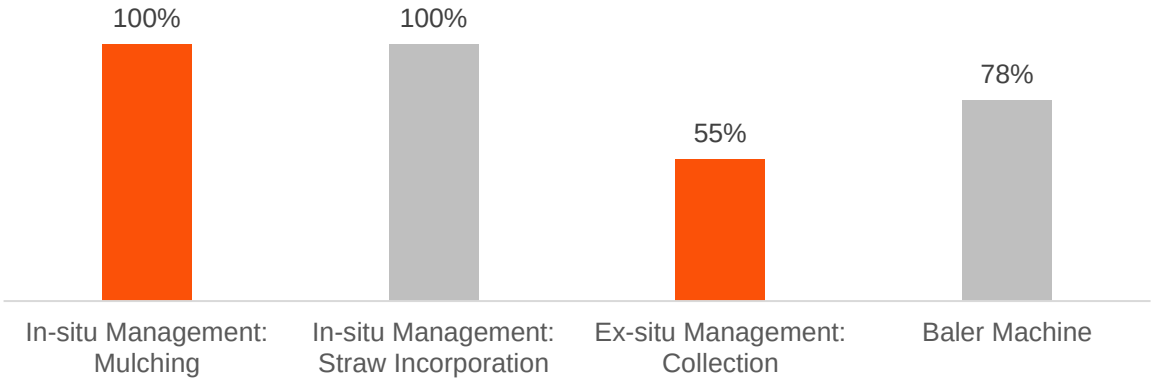
In summary, **farmers unanimously agree that investing in farm machinery, despite the associated costs, is worthwhile**. They plan to continue using these machines in the future, driven by both regulatory compliance and the tangible benefits they have experienced in their farming practices. This shift not only aligns with environmental regulations but also enhances the sustainability and productivity of their agricultural operations.

Advancing Agricultural Practices and Economic Gains through Training and Sustainable Stubble Management

As per the SBI Card programme team & the implementation partner, the **farmers in these villages have been apprised with most updated techniques of farming via exposure visits and various technical trainings** organized for them in collaboration with **Block Level Agriculture Department Officials and**

Northern Region Farm Machinery Training and Testing Institute (NRFM TTI) at least twice during the peak season of harvesting the paddy crop.

Figure 26: Stubble Management Technique adopted by Farmers (n=139) (Multiple coding)



- Farmers also shared that they have been involved in the trainings / Kisan Mela / exposure visits arranged by the implementation partner. Around 66% (n=139) of the **farmers reported that they have attended at least two such trainings followed by remaining 34% who reported to have attended at least one such training each year on use of farm machinery** and on adopting alternative stubble management technique.

- Basis the training received, and awareness generated, farmers reported use of various farming techniques, out of which in-situ management was reported by 100% followed by use of Baler machine (78%) and ex-situ management (55%) as the most preferred technique for stubble management.

- **SBI Card also supported farmers by providing baler machine to the cooperative society which in turn provide it to the farmers on minimal rent and hence some farmers were able to practice ex-situ management at no extra cost** to remove stubble from their fields, where a private player could take the stubble in form of bales for their respective commercial usage.

- In reference to this, **the member of Farmer Cooperative Society shared that the government should also promote schemes on stubble management, i.e., around fertilisers, irrigation facilities, advanced variety of seeds, farmer trainings,** etc. in exchange of their stubble with the state government.

- Farmers shared **that by employing in-situ management techniques, such as mulching and straw incorporation, they believe there is and will be continuous enhancement in soil productivity**. The farmers further added that this will eventually enrich the soil with organic matter, improving its fertility, and water retention capacity, which in turn supports healthier crop growth.

Figure 27: Farmers reporting the impact of not burning the stubble (n=139) (multiple Coding)

- The **Block level agriculture department official reported that incorporating stubble into farmland has helped retain nutrients and reduce Urea** (A chemical used by farmers as a high-nitrogen fertilizer to promote rapid plant growth but which ultimately leads to soil acidification and nutrients imbalance in farmland) **usage from 200 to 160 kilograms per acre, leading to cost savings for farmers**. The **official also advocated for in-situ management, such as straw incorporation, over ex-situ methods.**

- Farmers in consensus shared that the **incorporation of stubble into the soil has reduced soil erosion** by stabilizing the soil surface and providing a habitat for beneficial organisms, which naturally curb pest populations and thereby decrease the need for pesticides.

- When questioned about changes in yield, all the farmers (n=139) on an average reported an increase in yield following the adoption of mechanized stubble management, **with paddy cultivation yields rising by almost 9% from 22 to 24 quintals per acre and wheat yields increasing by 10% from 20 to 22 quintals per acre.**

- Despite changes in the Minimum Support Price (MSP) and investments in farm machinery, seed costs, irrigation equipment, and related activities that directly affect earnings, farmers initially reported no apparent savings. However, upon further probing on **considering a constant MSP rate of INR 1,900 per quintal for paddy and INR 2,425 per quintal for wheat**, **the farmers** (n=139) shared a rough estimate that they were **able to save approximately INR 6,000 per acre** on an average. Since the program's inception and their adoption of farm equipment for stubble management, on an average the farmers interviewed have **accumulated a total savings approximately of INR 51,000 over three years**.

5.4 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 11: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The project targeted all the farmers in 20 villages of Assandh Block, Karnal District, Haryana including all small, marginal, and large landholders. • By forming a Farmer Cooperative Society involving community members, the **initiative promoted local ownership and responsibility** in the intervention villages. • The model was designed to be inclusive, particularly for **farmers with small landholdings (up to 2 acres), who were exempted from rental charges for machinery**, ensuring that even the most economically vulnerable could benefit from the intervention.
Relevance	• The intervention directly addressed the pressing issue of stubble burning, a significant environmental concern in Haryana and neighboring states. • Given the **action taken by Haryana government against stubble burning and the associated penalties**, the **project offered a timely and relevant solution** by **providing access to farm machinery to manage stubble** efficiently. • The initiative also aligned with governmental efforts to curb pollution and promoted advanced agricultural practices, making it highly relevant to the local context.

Parameters	Assessment from study
Effectiveness	• The project was effective in creating awareness and encouraging the adoption of sustainable practices among the farming community. • The **Farmer Cooperative Society's efforts led to 83% of farmers adopting farm machinery**, with a high awareness level of the interventions. • Despite operational challenges, such as machinery demand-supply mismatches and payment delays**, the program successfully increased soil fertility (as reported by 71% of farmers) and productivity (96% of respondents**). • The widespread use of various machinery types, like mulchers and super seeders, demonstrated the intervention's success in meeting farmers' diverse needs.
Convergence	• The **project demonstrated convergence by bringing together relevant stakeholders, such as the block level Agriculture Department, and Northern Region Farm Training & Testing Institute** (NRFM TTI). • This collaboration helped in imparting technical trainings for farmers on machinery use and proper farming techniques, particularly for stubble management. • Such integrated efforts facilitated resource pooling and shared decision-making to address stubble burning.
Sustainability	• The tool bank offered farmers affordable access to essential machinery at subsidised rates, facilitating the transition to mechanised farming. This also encouraged private rental providers to lower their prices, fostering a competitive market that benefits the agricultural community. • The initiative promoted sustainable agricultural practices by **reducing reliance on chemical fertilizers and pesticides, improving soil health**, and increasing crop yields. • Farmers on an average reported an increase in yield following the adoption of mechanized stubble management, **with paddy cultivation yields rising by almost 9% from 22 to 24 quintals per acre and wheat yields increasing by 10% from 20 to 22 quintals per acre.** • While in the initial years of the intervention, financial savings were not evident. However, there is a potential for increased yield and savings in the future years by continuing to adopt sustainable practices to manage stubble as realised by the farmers basis the change in yield of Wheat and Paddy.

5.5 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with Sustainable Development Goals: **2 - Zero Hunger**, **3 - Good Health and Wellbeing**, **11 - Air Quality**, **13 - Climate Action**, **15 - Life on Land**.

The project is also aligned with ESG focus areas identified by SBI Card: "**Climate Change"**, **"Inclusion and Diversity"**

5.6 Recommendations

Enhance Machinery Access and Management:

- **Expand Machinery Pool:** To address the significant mismatch between machinery availability and demand, SBI Card can consider acquiring additional machinery to increase the Farmer Cooperative Society's capacity from servicing 10% to a more substantial percentage of the farming land. Providing need specific farm machinery in the region shall also help to curb the rental issue as most of the farmers have to opt for a private player in case the machinery isn't available in the Farmer Cooperative Society.

- **Use of Technology:** Transition from a manual, first-come-first-served booking system to use of google forms or WhatsApp could be explored. This could improve transparency, reduce perceived favoritism, and streamline the allocation process, ensuring equitable access to machinery.

6. Setting up a total of 10 telemedicine units at Government recommended Sub-Centre's in Nuh, Haryana

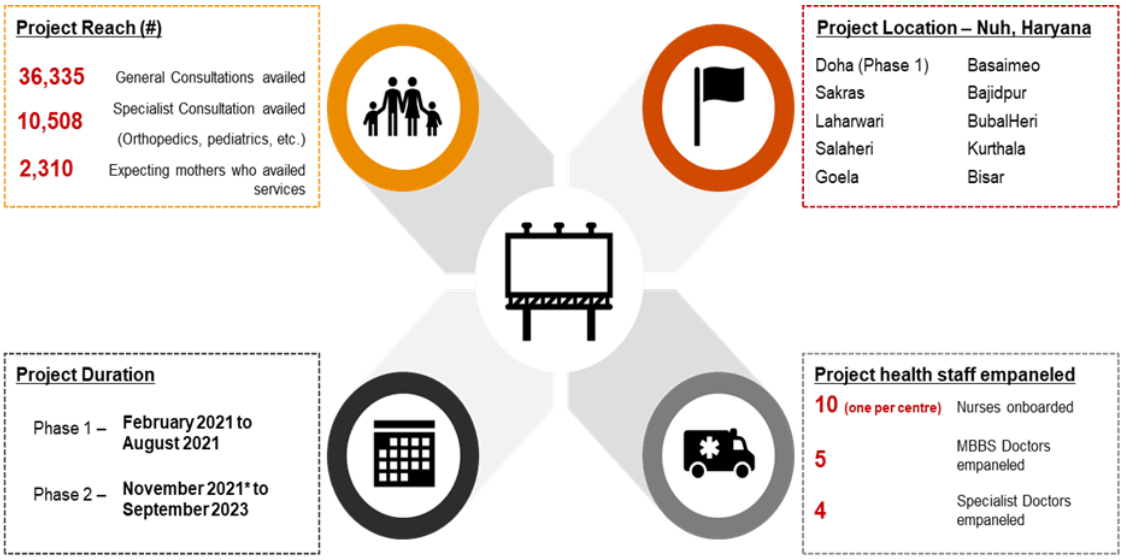
6.1 About the project

Access to quality health services remains a significant challenge in many regions of India due to inadequate infrastructure, shortage of medical professionals, and logistical barriers. The district of Nuh in Haryana exemplifies these challenges, where geographical isolation and limited healthcare facilities hinder the delivery of essential medical services to the population. The need for innovative solutions, such as telemedicine, was critical to bridge the healthcare access gap. This was especially needed during the Covid 19 pandemic, where visiting a doctor in person was not possible due to virus spread and/or lockdown. Telemedicine offers a promising approach by leveraging digital technology to connect patients in remote areas with specialists and healthcare providers, thus overcoming physical and infrastructural limitations. SBI Card initiated a **project in February 2021, to address this need at the lowest unit of service delivery, by setting up 10 Telemedicine units (also called E-Arogya Clinics) with support of Smile Foundation at government recommended sub centres (Health and Wellness Centre) in the Nuh district of Haryana in 2 phases.** Phase 1 was initiated by establishing telemedicine units at the Doha Health and Wellness Centre as a pilot project. Challenges identified during the pilot phase were addressed and learnings incorporated into the remaining Centers in Phase 2 of the project. The below figures provide an overview of the project and activities[15,16].

Project objectives:

- To strengthen infrastructure and processes at the Sub-Centre level of primary healthcare system level facilities to make them model health centre
- To widen the range of services at the Sub-Centre's by the general physician through Telemedicine to reduce patient load at the block level PHC's and CHC's

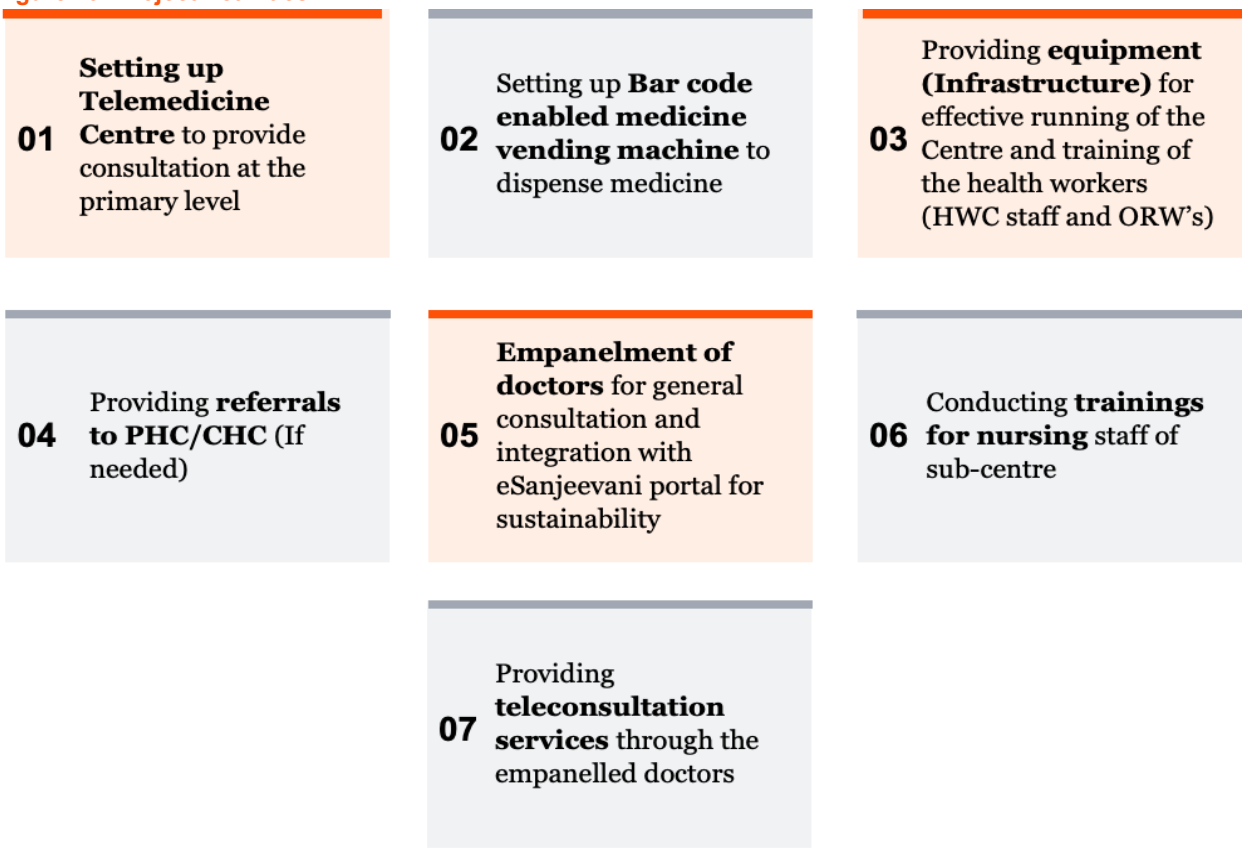
Figure 28: Telemedicine project overview



*As per details shared by Smile Foundation and SBI Card the short time gap in between phase 1 and phase 2 was a strategic decision to analyse on ground findings / challenges and make necessary additions / changes in the project design.

[15] Phase 1 & Phase 2 MoU + Addendum with Smile Foundation as provided by SBI Card
[16] Project Closure report as provided by SBI Card

Figure 29: Project Activities



6.2 Method of Impact Assessment

Mixed method research design was adopted for the study including quantitative survey of beneficiaries and qualitative in-person interactions (focus group discussions, key informant interviews & In-depth interviews) for other identified key stakeholders.

A quantitative survey was conducted with a sample size of **136 beneficiaries**. This sample was estimated at **95% confidence level and a 5% margin of error**. Direct beneficiaries of the project were interviewed, following mobilization efforts in the field. The quantitative survey **covered four locations—Doha, Sakras, Rawli and Bisar**—where E-Arogya Clinics (telemedicine facilities) have been established, out of a total of ten locations. Additionally, other stakeholders were interviewed as part of the qualitative component of the study. Please refer to the table below for details on the interactions conducted.

Table 12: Quantitative and Qualitative interactions conducted for IA

Stakeholders	Quantitative	Focus Group Discussion	In-Depth Interview	Key Informant Interviews
Patients / Direct beneficiaries	✓			
Staff at E-Arogya Clinic (Nurses)		✓		
Doctors (CHO)			✓	
Deputy Civil Surgeon				✓

Stakeholders	Quantitative	Focus Group Discussion	In-Depth Interview	Key Informant Interviews
Smile Foundation			✓	
SBI Card			✓	

6.3 Key Findings

Beneficiary Profile

- 136 patients (beneficiaries) were surveyed across 4 sampled project locations in Nuh District of Haryana. Among the total respondents, **49 were from the village of Sakras, 40 from the village of Doha, 38 from the village of Rawli and the remaining sample from the village of Bisar**.

- Among the four villages covered, **69% of the respondents belong to the 18 – 45 age group and majority were female as seen in the graphs below.**

Figure 30: Age (in categories) of direct beneficiaries (n=136)

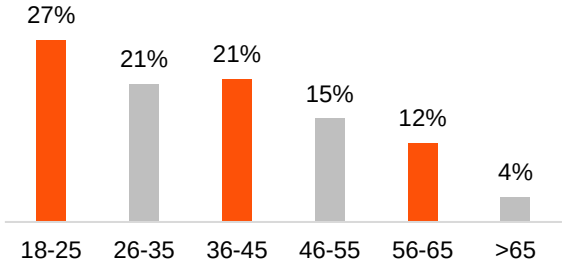
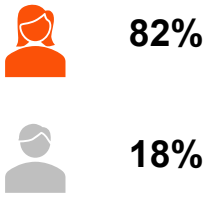


Figure 31: Gender of respondents (n=136)



- Out of the 136 beneficiaries sampled, **90% earned a salary of below 20,000 INR per month,** while only 10% of the respondents earned a salary of more than 20,000 INR / month.

Figure 32: Monthly salary of beneficiaries (n=136)

Summary of Impact created

Improved Healthcare availability and accessibility

- The representative from the District Health Authorities (Deputy Civil Surgeon) shared that in this region, access to primary health care services is an ongoing problem. Due to their **low socio-economic**

background, ill patients would not travel to distant health centres for treatment. In these scenarios the Health and Wellness Centres (HWC's) are the primary health care facilities for such patients.

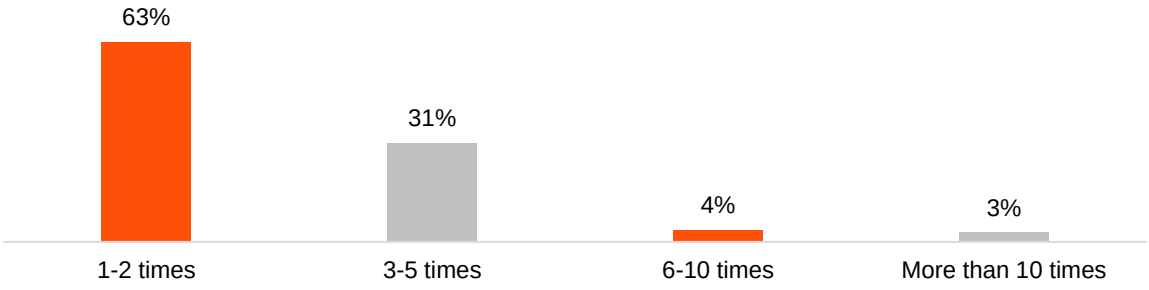
- However, these **centres** (including doctors) **can only accommodate patients to a certain extent,** through general consultations and not through specialist consultations. Further, the primary doctors at such Centre's i.e. the Community Health Officers (CHO's) have responsibilities that include providing primary health care, conducting community outreach, monitoring and reporting on communicable/non-communicable diseases to health authorities. Additionally, they also need to maintain records, supervise and support the activities of Accredited Social Health Activists (ASHAs)/other health workers among many other responsibilities.

Figure 33: Branding outside the clinic

- The Set up of the Telemedicine Kiosks, **aligns closely with government health mandates** and priorities by enhancing access to quality healthcare services for underserved populations. **This project supports the National Digital Health Mission's** goals of leveraging technology to improve healthcare delivery and **complements the Ayushman Bharat** scheme's emphasis on strengthening primary healthcare infrastructure through Health and Wellness Centres (HWCs).

- As observed**, 100% of the beneficiaries have shared that they have received teleconsultation services** through the E-Arogya Clinics. Some (**37%**) even stated that in a period of 6 months they have undergone repeated consultations (more than two times), due to the perceived benefits of their health.

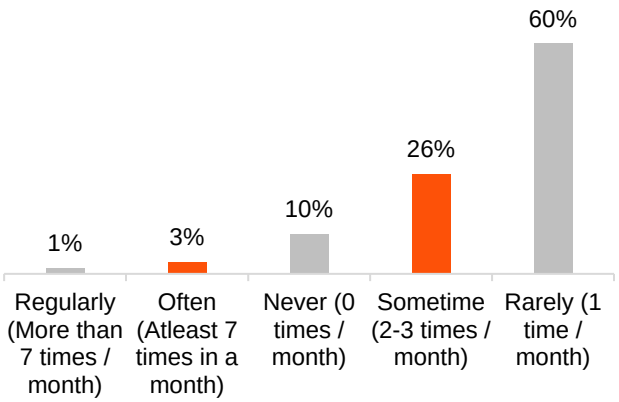
Figure 34: Number of times visited clinic in a 6-month period while project was active (n=136)



- It was noted that 69**% of beneficiaries belonged to a younger age group (18-45 years)** and as per discussion with the Community Health Officer (CHO), younger individuals tend to be more open to experimenting with novel approaches, such as digital consultations, and are more adaptable to changes.

> *"The introduction of our services at the Doha clinic has been truly transformative for the community. Women who previously encountered significant barriers—such as social and logistical challenges or overwhelming household responsibilities—are now empowered to take charge of their health. With the clinic's presence nearby, they no longer must travel far to access essential healthcare. This has made it possible for more women in the community to prioritize regular health check-ups and receive the medical attention they need. It's inspiring to see how local availability of services can make such a positive impact."*
>
> ***- Nurse from Doha Centre***

Figure 35: Patient response on how often they would visit any health clinic prior to project (n=136)

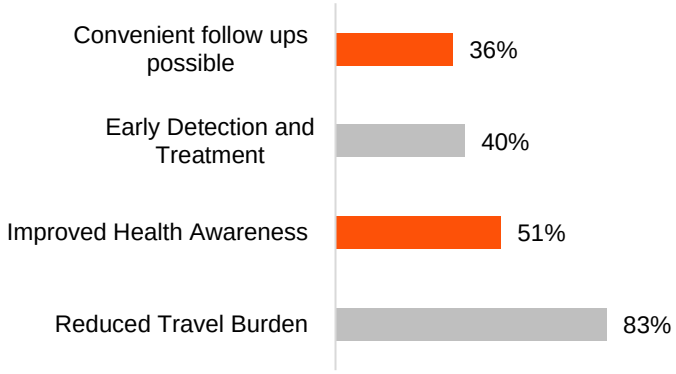


- As reported by patients, before the establishment of the teleconsultation kiosk in Nuh, the region faced significant healthcare challenges. Patients **(13%)** were **hesitant to visit health centers** due to the inconsistent availability of doctors and the absence of specialist consultations.

- Further, out of the above mentioned 13%, this issue was particularly **pronounced among female patients (60%)**, who often found it **difficult and time consuming to leave their homes and household responsibilities** to seek medical care.

- Out of the 136 respondents, **83% reported a reduced travel burden** in the form of reduced cost and time implications for availing health services.

Figure 36: Benefits of the project as stated by the respondents (n=136, multiple choice)



- Further, **51%** reported improved **health awareness**, and **40%** reported that due to better access to specialised doctors, illness was **detected early and treated** on time. This was particularly noticeable in Sakras village as due to the teleconsultation; several villagers (close to 30%) were detected with diabetes and were able to avail specialised consultations with a nutritionist which helped them access services (and start treatment) at the right time.

- Out of the 136 respondents, **respiratory diseases** (including cold, pneumonia, Chronic Obstructive Pulmonary Disease-COPD) was the most common type of illness **(33% of respondents**) that patients

reported. This was followed by Haemoglobin issues, Hypertension (HTN), Diabetes, Obesity and Maternal / Child health related issues (**~10% for all**). The table below highlights the percentage split of illness that respondents availed consultation for at the clinic.

Table 13: Illness that beneficiaries availed services for at E-Arogya Clinic (n=136, multiple choice)

TYPE OF ILLNESS	PERCENTAGE REPORTED
Respiratory diseases (Cold, pneumonia, COPD)	33%
Haemoglobin issues	10%
Non – communicable diseases (HTN, Diabetes, Obesity)	10%
Maternal and Child Health related diseases	10%
Dermatology issues	7%
Infections/communicable diseases (Diarrhoea, Malaria, TB, Cholera, Dengue)	7%
Urinary tract issues	6%
Other (Heart Attack, BP)	6%
Orthopaedic issues	6%
Endocrine and related issues	3%
Nutritional Deficiencies (Anaemia, Vitamin A deficiency)	2%

- As a result of the project, **96% of respondents** reported that the establishment of the E-Arogya Clinic **improved access** to healthcare services near their homes. On querying, it was highlighted by some respondents (4%), they still prefer in-person consultations and are not comfortable using digital platforms for health services.

Figure 37: Telemedicine Kiosk

- As noted during interactions with patients and staff at clinics, the **E-Arogya Clinic's initiative to onboard medical staff and enhance the capacity of frontline workers**, such as outreach workers (ORWs) and nurses, has benefited the village community.

- The training and recruitment of medical personnel (nurses) were **crucial in improving healthcare accessibility and reducing hesitancy among villagers**. By employing outreach workers from within the community, the **project-built trust and familiarity, making villagers more comfortable** seeking medical services from professionals who understood their cultural and social contexts.

- Capacity-building activities for outreach workers (ORWs) and nurses **equipped them with the skills and knowledge necessary to deliver effective healthcare services and engage with the community**. This led to **improved follow-up care** for **36% of villagers**, as ORWs and nursing staff regularly monitored patients, ensured adherence to medication schedules, and assisted with medicine replacements. These efforts significantly enhanced health outcomes by ensuring continuity of care.

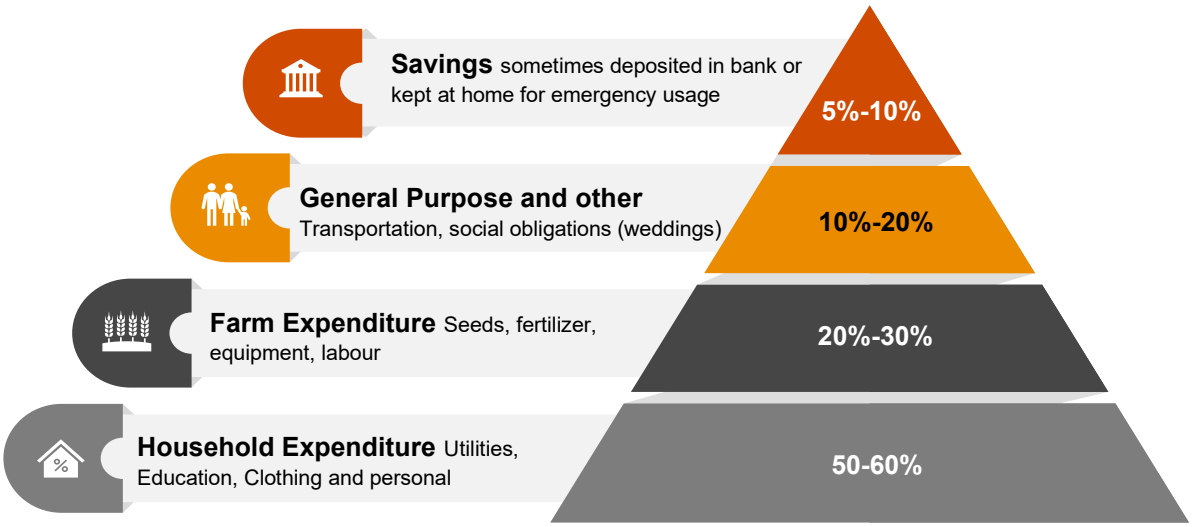
Impact on Health care affordability

- Respondents reported that the **financial burden of travel** (nearest centre for specialised care is at Firozpur – 10 Km), combined with **lost wages due to time spent seeking care**, exacerbates the economic strain on already vulnerable populations.

- Consequently, many rural residents **delay** or **forgo necessary medical treatment**, which further undermines health outcomes and perpetuates cycles of poverty and illness.

- The majority (**90% of the sample**) of the population earn a **monthly salary of INR 20,000 or less**. Depending on family size, an individual would be left with only 5%-10% of their incomes as savings. The graph below provides an illustrative breakdown of an individual's monthly income, based on interactions with the direct beneficiaries[17].

Figure 38: Breakdown of expenditure and savings of a beneficiary



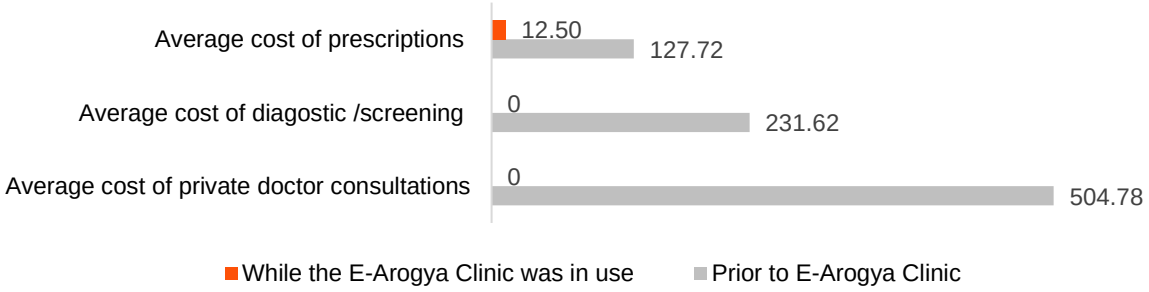
- A substantial portion of the income is allocated to essential expenses, which limits the capacity for savings or managing unexpected costs. While routine medical consultations are factored into household expenditures, sudden emergencies or specialised medical consultations can lead to significantly higher expenses due to increased travel and healthcare service costs which **they do not plan for in advance**.

- In situations where the local **Health and Wellness Center (HWC) is inactive, the doctor is unavailable, or teleconsultation services are inaccessible**, residents face additional financial burdens, as reported during interaction with beneficiaries. As per information shared by patients, travel to the nearest medical facility can be costly, with public **transport costing around INR 20** per passenger and private transport, such as a bike or tractor, potentially **costing up to INR 500 per month**. While government doctor consultations may be free or **cost approximately INR 50**, the average cost of private consultation is approximately INR 500. **(depending on the type of consultation and severity of disease)**. Additionally, the **cost of medications**, averaging around **INR 128 per consultation**, further strains limited savings.

[17] Savings in INR may vary depending on family size and monthly income

- However, during the period when the E-Arogya Clinic was running, there was reportedly decreased expenditure on healthcare within the villages. As reported by all respondents the average **expenditure on healthcare decreased by 98.49%** (Before E-Arogya Clinic too while the E-Arogya Clinic was running).

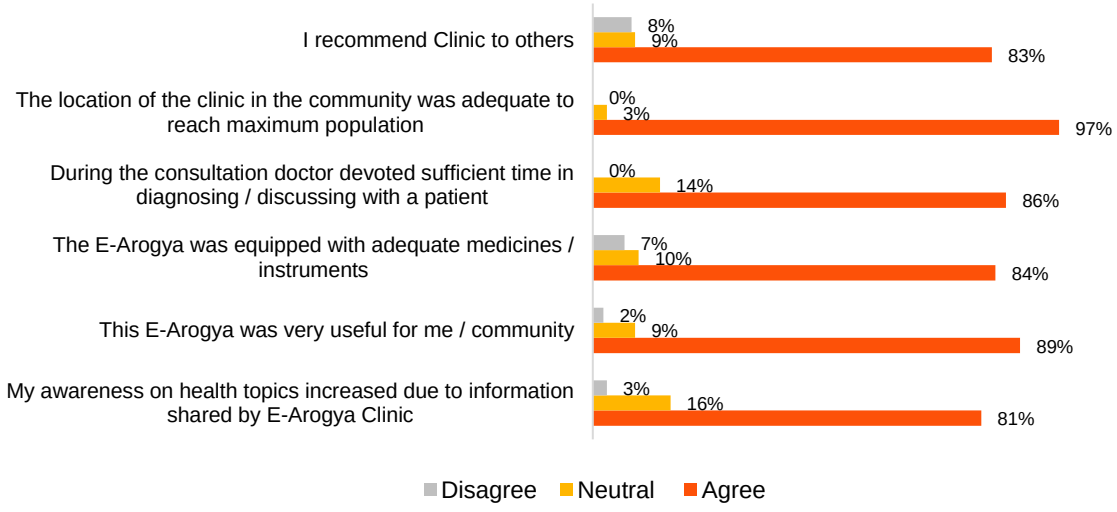
Figure 39: Average cost on health expenditure per visit (n=136)



- The medicine vending machine was introduced to streamline medication delivery, enhancing both patient convenience and staff efficiency. Prescriptions generated from the telemedicine kiosk feature a barcode for scanning at the machine, ensuring accurate dispensing of the correct medicine and dosage. This innovative system aims to reduce waste and guarantee proper distribution of medications.

- The figure below provides an overview (number) of the respondent's perception on the E-Arogya Clinic and the project initiated by SBI Card and Implemented by Smile Foundation. Overall, it was reported that most beneficiaries found the services to be beneficial, conveniently located, were equipped with all essential medicines and did recommend the services to others in the community.

Figure 40: Beneficiary perceptions on E-Arogya Clinic (n=136, multiple choice)



6.4 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 14: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The project aimed to improve healthcare access in the underserved region of Nuh, Haryana, addressing barriers such as geographical isolation and limited healthcare facilities. • The project especially benefited women and elderly populations, who previously faced social and logistical challenges in accessing healthcare, by providing local teleconsultation services. • The project was inclusive of younger populations, who were more open to digital consultations, and targeted **low-income groups**, with 90% of beneficiaries earning below INR 20,000 per month.
Relevance	• The project addressed significant healthcare challenges in Nuh, where **inadequate infrastructure** and a **shortage of medical professionals** limited access to quality health services. • It was relevant in reducing the financial and logistical burdens of accessing healthcare, as **83% of respondents reported reduced travel costs and time**. • The project was crucial in providing **access to specialized doctors**, which was previously a challenge for the community and specially for women.
Effectiveness	• The project was effective in **improving healthcare accessibility**, with **96% of respondents reporting better access** to services near their homes. • It led to a significant reduction in healthcare expenditure, with a reported **98.49% decrease in costs** while the E-Arogya Clinic was operational. • The project facilitated early detection of illnesses, such as diabetes, and provided specialized consultations, improving health outcomes.
Convergence	• The project aligned with government health mandates by supporting Primary Healthcare Centres (Health and Wellness Centres). It directly supports the National Digital Health Mission and complements the Ayushman Bharat scheme. • The transition to the Government of India's **eSanjeevani platform indicates convergence with national digital health services.**
Sustainability	• The transitioning of the telemedicine services to the Government of India's eSanjeevani platform ensures its **continued usage thereby ensuring sustainability** of the project. • Capacity-building activities for, ORW's and nurses, conducted under the project, **equipped them with the skills and knowledge necessary to deliver effective healthcare services and engage with the community**. This led to **improved**

Parameters	Assessment from study
	follow-up care for **36% of villagers** and contributed to the project's sustainability.

6.5 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with Sustainable Development Goals: **3 - Good Health and Wellbeing**, **5 - Gender Equality**, **9: Industry, Innovation, and Infrastructure**, **10: Reduced Inequalities**

Further, the project is also aligned with ESG focus area identified by SBI Card[18]: "**Inclusion and Diversity**" and **"Corporate Social Responsibility".**

6.6 Recommendations

Scaling up of telemedicine services and offerings

To enhance healthcare accessibility and efficiency, we recommend scaling up telemedicine services and offerings. By broadening the scope of telemedicine, patients can have greater access to a diverse range of healthcare services near their homes. Integrating telemedicine platforms into Health and Wellness centres/ subcentre's is crucial to address the growing need for health services and to ensure comprehensive care for patients. This approach will also help in alleviating the pressure on Primary Health Centre's, optimizing resource utilization, and promoting overall community well-being.

[18] ESG Focus areas: https://www.sbicard.com/en/who-we-are/esg.page

7. Skill Development of 350+ youth

About the project

There is an increasing demand for skilled healthcare professionals in India, this demand is further amplified by the need to reduce the burden on existing healthcare professionals and to ensure timely healthcare services across regions like Haryana and Assam. **The project undertaken by SBI Card and Implemented by Healthcare Sector Skill Council (HSSC) in July 2022, aims to address these needs by providing skill training, certification, and placement opportunities for underprivileged youth**, thereby creating a competent workforce that can support the healthcare system. The project was crucial in the context of the Covid-19 pandemic, which highlighted the importance of having a robust and skilled healthcare workforce to tackle growing health challenges. By enhancing the employability of participants, the project contributes to their financial security and quality of life, aligning with the CSR vision of SBI Card, of an inclusive society with access to opportunities for all. The below figure provides an overview of the project.[19]

Project objective(s):

- The project will train a total of 360 eligible candidates in residential mode under 3 different job roles in – Phlebotomist, General Duty Assistant – Advanced and Dresser (Medical), in Haryana & Assam.
- The training consists of theory and practical based classroom training followed by On-the-Job Training (OJT) in healthcare facilities such as Primary Health Centers (PHC), hospitals, diagnostic facilities, sample collection centers etc.
- Further, at the end of the training, 70% of the candidates will be placed in suitable job roles.

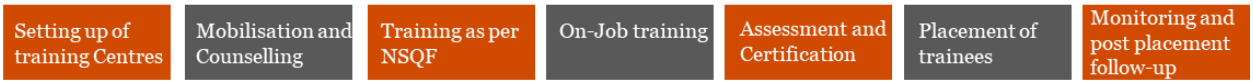
Figure 41: Overview on project

*Trained and Assessed

Further, the training provided to the youth adhered to the **National Skills Qualification Framework** (NSQF), encompassing both theoretical instruction in the classroom and practical experience through labs and on-the-job training. The programme was conducted in two locations: **Haryana and Assam**, with candidates having the option for **residential or non-residential training** at these institutes. The process followed during the project is illustrated in the below figure.

[19] Addendum to CSR agreement signed between HSSC and SBI Card, Project Completion Report (Phase II)

Figure 42: Process followed in the project



7.1 Method of Impact Assessment

Mixed method research design was adopted for the study included quantitative survey of beneficiaries and qualitative in-person interactions (focus group discussions, key informant interviews & In-depth interviews) for other identified key stakeholders.

A quantitative survey was conducted with a sample size of **100 beneficiaries**. This sample was estimated at **95% confidence level and a 5% margin of error (with a population proportion of 90%)**. Direct beneficiaries of the project were interviewed, following mobilisation efforts in the field. The quantitative survey **covered candidates trained at the Haryana and Assam institutes**. As most trainees were working during the period of field visit, virtual / phone based quantitative interactions were conducted. Additionally, other stakeholders were interviewed as part of the qualitative component of the study. Please refer to the table below for details on the interactions conducted.

Table 15: Quantitative and Qualitative interactions

Stakeholders	Quantitative	In-Depth Interviews	Key Informant Interviews
Youth trained	✓	✓	
Trainees at institute		✓	
On-job trainers		✓	
Placement officer		✓	
HSSC			✓
SBI Card			✓

7.2 Key Findings

Beneficiary Profile

- **100 beneficiaries** were surveyed from the two training centres (Haryana and Assam Centre). Among the respondents **58 attended** the skill training workshop at the **Haryana centre** while **42 attended** the workshop at the **Assam Centre**.

- **100% of the respondents** have completed their **Higher Secondary Education** (12th Class). 76% of the respondents were **female** and 84% belonged in the **18-25** years age bracket, as seen in the figure below.

Figure 43: Age distribution of the respondents

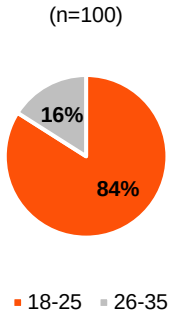
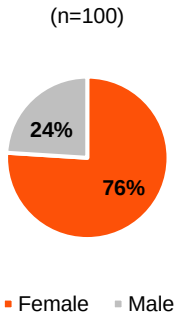


Figure 44: Gender distribution of respondents



- **As shared by HSSC, all respondents are from lower income backgrounds.** Interactions with trainers have revealed that many trainees participating in the skill-building workshops come from disadvantaged backgrounds. The **training programmes are crucial for these individuals**, as they provide them an opportunity to acquire relevant skills that will support their future career prospects.

Summary of Impact

Enhanced skill development through workshop and engagement

- Basis the interaction with **Healthcare Sector Skill Council** (HSSC), training programs have been delivered for **General Duty Assistant - Advanced** (GDA), **Phlebotomist**, and **Medical Dresser** roles within the healthcare sector. The training followed the **National Skills Qualification Framework** (NSQF) and included a blend of theoretical instruction (classroom), practical training (labs), and on-the-job training (OJT) at healthcare organizations.

- As noted during interactions, **90% of respondents** were referred to these training programmes by friends or family members who had previously participated in similar programs at the training institutes. Additionally, all respondents **expressed a strong interest** in pursuing a **career in healthcare**. Due to factors such as their family's income level, high cost of such training/upskilling programmes the encouragement to find employment nearby, and the health condition of family members, attending medical or nursing college was not feasible. As a result, this programme provides them with a valuable opportunity to acquire the skills needed to enter the medical field. Of the 100 respondents interviewed a majority (59%) took part in the General Duty Assistant - Advance training course. The below figures provide an overview of the courses attended by the respondents[20].

[20] https://www.healthcare-ssc.in/pdf/Dresser-(Medical).pdf, https://nsdcindia.org/sites/default/files/QP_HSS-Q5101_General-Duty-Assistant.pdf https://www.healthcare-ssc.in/pdf/HSS_Q0501_v2.0_Phlebotomist.pdf,

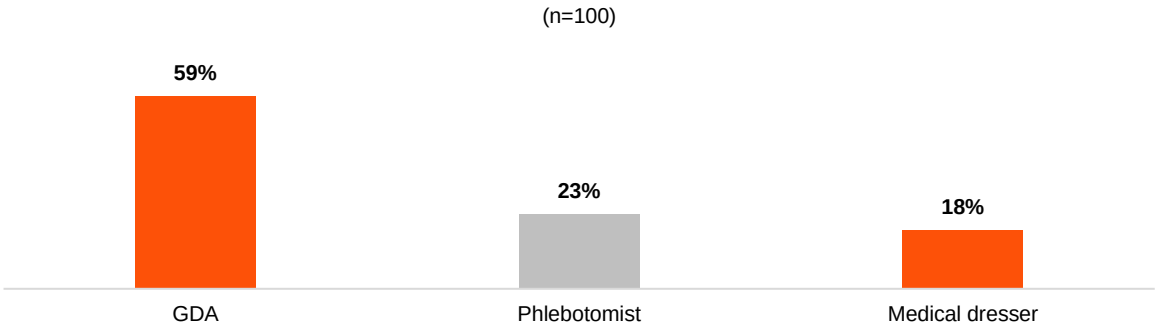
Figure 45: Definition of the courses provided.

Individual on the job provides patient care and help maintain a suitable environment. Key responsibilities of the **General Duty Assistant – Advanced** are to provide patient's daily care, patient's comfort, patient's safety, and patient's health needs.

A **Phlebotomist** draws blood samples from patients for laboratory testing and analysis and guides patients in collection of other type of samples like urine, stool, sputum, etc. and performs other activities such as labelling, record keeping and other related documentation.

The **Medical Dresser** performs dressing of patients and its related activities as instructed by healthcare professional. The person also maintains the set-up under supervision.

Figure 46: Type of courses attended by the respondents.



- As noted during the interaction with HSSC, training as a Phlebotomist, General Duty Assistant - Advanced, or Medical Dresser offers invaluable opportunities for youth from lower income backgrounds who may lack access to extensive medical education. These roles require **shorter training periods** compared to more advanced healthcare positions, allowing young individuals to enter the workforce quickly, **gain practical skills, and earn a steady income**. Moreover, these roles provide **foundational knowledge in healthcare, opening doors to a wide range of career pathways** as individuals gain experience and perhaps pursue further education over time.

- By working in the healthcare sector, youth not only achieve financial stability but also contribute positively to their communities by addressing essential health needs. Additionally, the demand for healthcare support staff is consistently high, ensuring job security in a rapidly growing industry. For young individuals facing socio-economic challenges, training in these vital healthcare professions can represent a significant step towards improved career prospects and empowerment.

- The training workshop provided two types of options: residential and non-residential. Notably, **89%** of the participants chose the **residential** option, staying in the hostel located above the training centers. The trainees found that the residential setup offered significant advantages, effectively addressing the challenges of commuting long distances to the centers. The below figure provides an illustration of the advantages of residential option as stated by beneficiaries of the programme.

Figure 47: Advantages of residential vs non-residential training as mentioned by trainees and trainers

01

Participants live and learn in the same environment, fostering a **more immersive educational** experience that can lead to better retention and understanding of the material.

02

With **fewer distractions** from daily life and responsibilities outside of the training environment, participants can focus more thoroughly on their studies and training objectives.

03

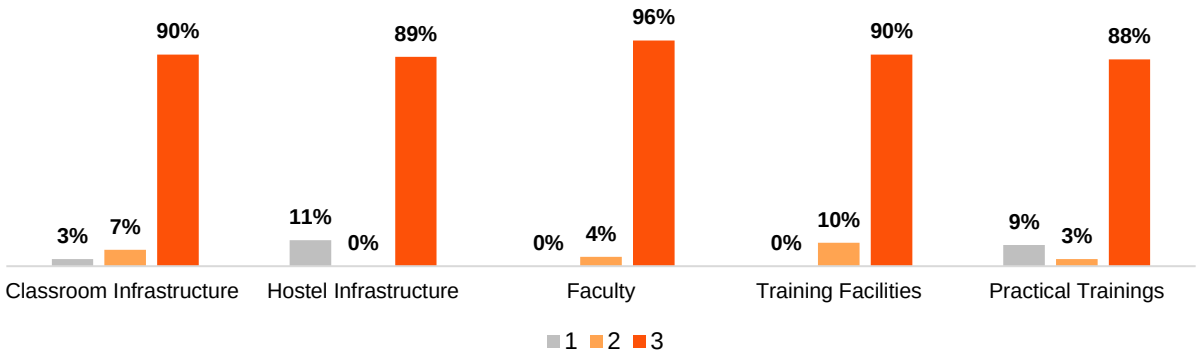
Living alongside peers provides continuous opportunities for **networking, collaboration, and relationship-building**, which can be beneficial both during and after the training.

04

Residential setup includes a structured daily schedule that helps participants **maintain a routine,** optimize their time, and ensure balanced engagement with both academic and extracurricular activities.

- Respondents were asked to rate (on a scale of 1 to 3, with 1 being lowest rating) the facilities offered during the training workshop. These facilities included, Classroom Infrastructure, Hostel Infrastructure, Faculty, Training Facilities, Practical Trainings.

Figure 48: Respondents rating of facilities offered in training workshop (n=100)



- As seen in the above figure, **an average of 91% of the respondents were satisfied with the facilities** offered, highlighting the program's overall success. Participants appreciated the training's value, benefits and found the experience to be highly beneficial.

- Basis the interactions it was noted that the GDA training course was for 6 months (including 45 days On Job Training), the Phlebotomist course and Medical Dresser course was for 3 months (including 34 days of On Job Training).

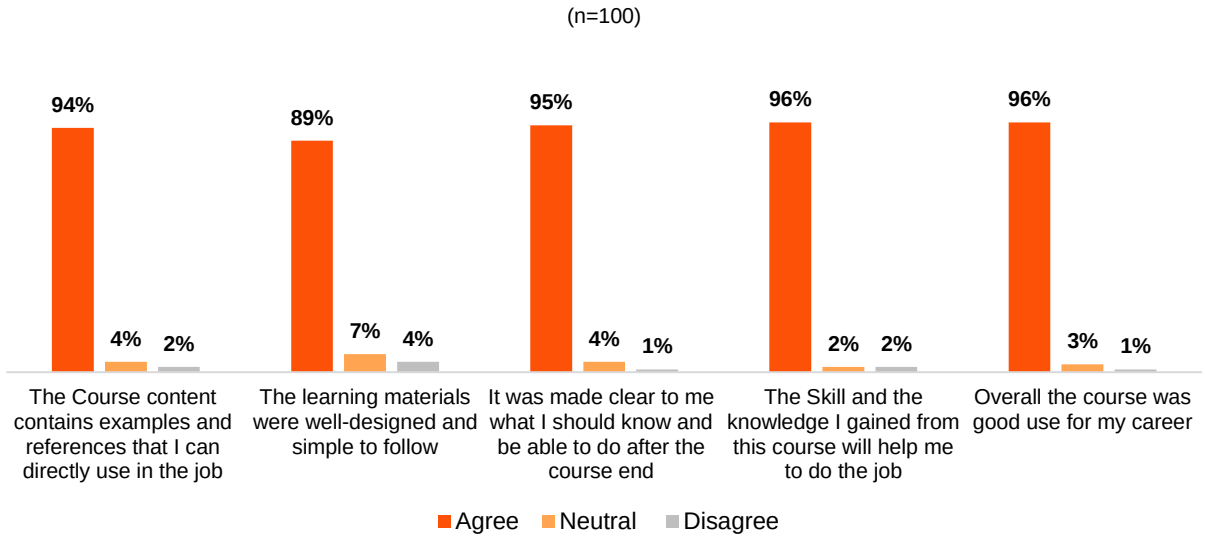
- **100% of the respondents participated in the OJT sessions** conducted. Basis interaction it was noted that these On-Job training was conducted by Block Public Health Centres (BPHC) for Assam based trainees and by Dr Bora's Nursing & Maternity Home, Pal Facility Management Services Pvt Ltd for the Haryana based trainees. Further, trainees mentioned that the OJT was beneficial: **In gaining practical, hands-on experience** directly related to their job duties, which often led to a better understanding and retention of skills compared to purely theoretical learning.

- After completing their on-the-job training, all candidates **underwent an assessment** conducted by the Healthcare Sector Skill Council (HSSC) according to their guidelines, based on National Occupation Standards for each course. The assessment consisted of **both theoretical and practical examinations**. Upon successfully completing the assessment, candidates were provided with certificates. Some trainees mentioned that they did not receive their certificates right after the training. Trainers explained that while many certificates were distributed in person during the award ceremony, logistical constraints made it challenging to give them to everyone at that time. Consequently, many trainees were notified to collect their certificates from the training centers. Further, as discussed with SBI Card team, candidates have been informed that certificates / proof of course completion can be accessed online.

- Candidates reported that the course was beneficial, as it **included examples and references** that they could **apply in their future jobs**. The **learning materials were well-designed** and easy to follow. **Clear instructions** were provided during the initial counseling sessions, outlining **course expectations and desired outcomes**. The **skills and knowledge gained were helpful** in aligning with their future job requirements.

- The below figure illustrates the respondents' agreement levels regarding the course benefits. The levels range from 'Agree (3) ' to ' Disagree (1)', with most participants expressing that the course significantly enhanced their skills and knowledge and was beneficial to them.

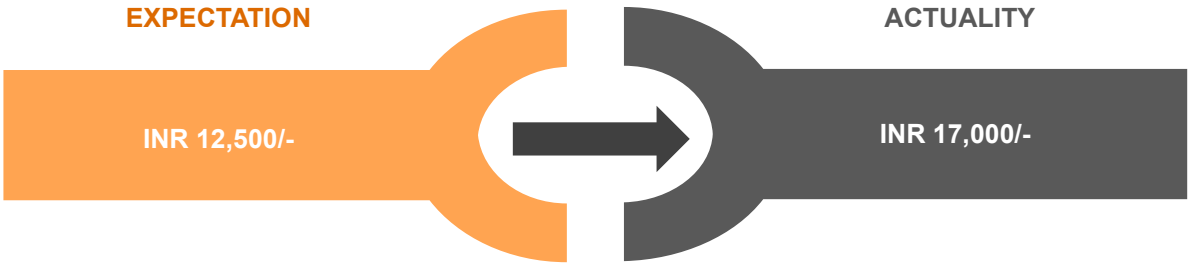
Figure 49: Respondents level of agreement to training course.



Placements leading to employment and improvement in earnings / savings

- Post the assessment and awarding of certificates, candidates were offered placement opportunities at partner facilities / hospitals / health care centres / nursing homes. 100% of the respondents reported that they were offered placement opportunities after course completion.

Figure 50: Placement Salary Expectations vs actual (Average of responses).



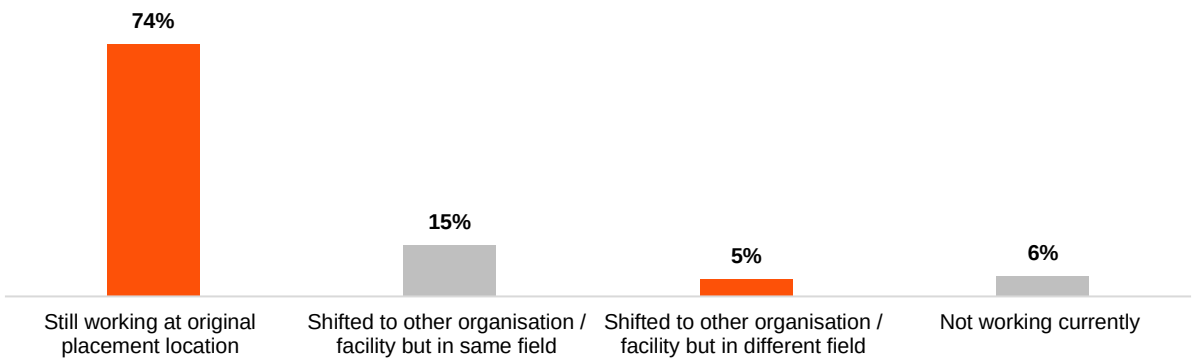
- Based on the data presented, trainees initially expected to earn between INR 10,000 and INR 15,000 in their respective job roles. However, the **average earning** of the **100%** respondents was **higher than expectations, by 36%**.

- To be noted that after completing about 3 months in placements, **82% of the respondents were satisfied with the placement opportunities**. **17% reported** that they found better opportunities elsewhere**, while 1%** chose to further hone their skills, despite having placements available.

> - *Placement occurred at Arogya Ayurvedic Hospital. Initially, there was hesitation due to a perception that others might possess more knowledge about the role of a General Duty Assistant - Advanced (GDA). Over time, it was realized that the training received through the course effectively provided the necessary skills and knowledge required for the job. At the time of placement, the salary was INR 13,500. After a year at the same institute, the salary increased to INR 18,500, and eligibility for promotion was achieved. Additionally, there is a plan to apply for a nursing course to become a full-time nurse at a hospital close to home. The additional savings have been beneficial for sending support to family at home.* ”
>
> ***- Trainee from Assam who participated in the GDA course***

- As seen in the below figure**, 94% of the respondents reported still working at a job, even more than 1 year post training.** The 6% not working, have stated that they are honing their skills or pursuing further education opportunities.

Figure 51: Current job role (n=100)



- *Due to pressure from family and with parents being unwell, the decision was made to leave the placement / job to look after them. However, there is confidence in having acquired the basic knowledge and skills necessary to attend to the family's healthcare concerns at home. Once the situation at home becomes better, will start looking for job once again and confident that the skills learnt will help in acquiring job.* ”

- Trainee from Assam who participated in the GDA course

As reported the average savings of the household improved for majority of the respondents. 100% of respondents who mentioned an increase in household savings say that the additional money goes to their family to help run the house.

Figure 52: Improvement in household savings post course completion (n=94)

Impact of the Course on Trainee and Trainer Perceptions of Job Skill Importance

- As mentioned by trainers (OJT personal and institute trainers) upskilling in healthcare sector job roles offers significant advantages for disadvantaged youth, providing them with opportunities to secure stable income and meaningful employment.

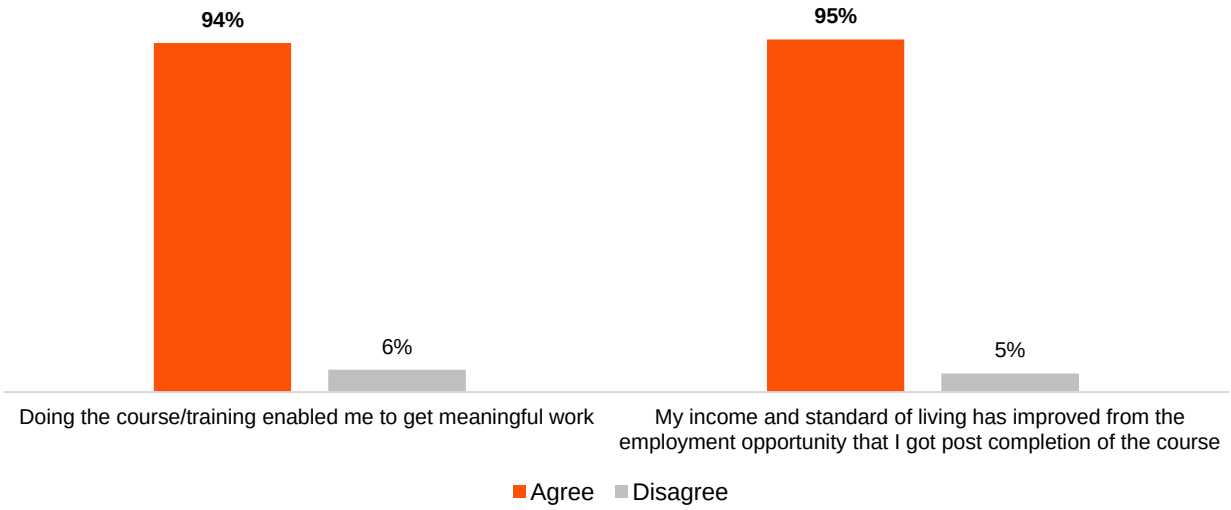
- Healthcare training programmes, such as those for General Duty Assistant’s - Advanced, phlebotomists, and medical dressers, are typically of short duration, making them **accessible and appealing for young individuals who need to enter the workforce quickly**.

- These programmes equip participants with essential skills and practical knowledge, fostering their capacity to perform effectively in various healthcare settings.

- By acquiring these competencies, disadvantaged youth gain access to a sector known for its consistent demand and job security, paving the way to financial stability. Furthermore, as they gain experience, these individuals explore further educational opportunities and advance within their careers, ultimately contributing positively to their communities by addressing critical health needs.

- Trainees reported that the course supported them in getting meaningful work, earning a steady income and improved their standard of living (Figure below).

Figure 53: Trainee perception on course (n=100)



7.3 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework.' The IRECS analysis summary has been presented in below table:

Table 16: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The project demonstrates inclusiveness by **targeting disadvantaged youth**, particularly those from households below the poverty line, **all respondents are from lower income backgrounds.** • The training centres in Haryana and Assam were accessible to youth **who could not attend medical or nursing college due to** factors such as their family's income level, high cost of similar courses, the encouragement to find employment nearby, and health conditions of family members, providing them with valuable opportunities to acquire healthcare skills. Additionally, 100% of the respondents completed their Higher Secondary Education, indicating the project's focus on educated but economically disadvantaged individuals.
Relevance	• The project is relevant in **addressing the growing demand for skilled healthcare professionals in India**, especially in the context of the Covid-19 pandemic and beyond. • By training youth in roles such as General Duty Assistant - Advanced, Phlebotomist, and Medical Dresser, the project aligns with the **need to reduce the burden on existing healthcare** professionals and ensure timely healthcare services. • The consistent demand for healthcare support staff ensures job security for trained individuals, making the project pertinent to current industry needs.

Parameters	Assessment from study
Effectiveness	• The project's effectiveness is clear, **with 94% of respondents still employed** more than a year after completing their training. • Trainees reported improvements in their standard of living and income post-training, with **82% expressing satisfaction with placement opportunities**. • The **average earning** of the **100%** respondents was **higher than expectations, by 36%**.
Convergence	• The training programmes adhered to the **National Skills Qualification Framework (NSQF), ensuring alignment with government standards**. • The Healthcare Sector Skill Council (HSSC) conducted assessments based on **National Occupation Standards**, further demonstrating convergence with established guidelines. • The project also involved collaboration with **partner facilities, hospitals, and healthcare centres for placements**, indicating synergy with other organizations
Sustainability	• The sustainability of the project is supported by the consistent demand for healthcare support staff, **which ensures ongoing job opportunities for trained individuals**. • The training programmes provide foundational knowledge in healthcare, allowing participants **to explore further educational opportunities** and advance within their careers. • Additionally, the project's focus on **empowering disadvantaged youth through skill development** contributes to long-term community benefits by addressing critical health needs

7.4 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with Sustainable Development Goals:1 – No Poverty, 3 - Good Health and Wellbeing, 5 - Gender Equality, 10: Reduced Inequalities.

Further, the project is also aligned with ESG focus area identified by SBI Card[21]: "Inclusion and Diversity" and "Corporate Social Responsibility".

[21] ESG Focus areas: https://www.sbicard.com/en/who-we-are/esg.page

7.5 Recommendations

Expansion of courses to increase youth participation and upskilling

Continue to regularly evaluate the training program to ensure it aligns with current job market needs and meets trainee expectations. Soliciting feedback from participants will enable timely adjustments that enhance the program's relevance and effectiveness, for instance trainers feel that a longer training programme can help them gain more relevant knowledge and skill. Additionally, the training courses can be expanded to more locations / aspirational districts in India and more courses can be introduced such as training to be a counsellor. Considering the short duration of these courses, more such courses, will allow more youth to earn relevant job skills and find alternate sources of income in a steadily increasing market demand.

8. To establish 25 Tinkering Labs in Government Schools across Delhi-NCR & Haryana

8.1 About the project

Innovation and entrepreneurship have emerged as essential elements in the nation's **developmental** trajectory. By implementing **Tinkering Labs in educational institutions**, students were introduced to technological advancements. This initiative, a programme by SBI Card, aimed to cultivate an innovative mindset amongst students of 25 identified schools in **Delhi and Haryana**. The programme was sponsored by SBI Card and implemented by Sumangal Foundation. The primary objective of these labs was to **foster environments conducive to young learners, enabling them to acquire innovation skills, develop ideas through hands-on activities, and operate in a flexible setting.** Additionally, the project sought to **equip students with 21st-century competencies, including creativity, innovation, critical thinking, design thinking, and social and cross-cultural collaboration[22].**

The initiative sought to establish **25 Atal Tinkering Lab (ATL)/Robotics Labs/Science, Technology, Engineering and Mathematics (STEM) facilities within government schools** across the Delhi-NCR and Haryana regions. These laboratories were outfitted with educational kits and tools that emphasised science, electronics, robotics, sensors, 3D printing, and computing technologies. The primary aim was to equip students with futuristic skills such as coding, robotics, 3D printing, use of electronics, computers, sensors and science through experiential learning.

As per the information shared in the annual report (2023-24), the table below indicates the Key Performance Indicators (KPI's) that highlight the summary of the project.[23]

Table 17: Project reach

Sr. No.	Key Performance Indicators	Achieved
1	Number of students trained in the lab	Avg. 259 per school enrolled for the tinkering training **Around 6,475 students reached in FY 2023-24 across 25 government schools**
2	Number of teachers trained in Training of Trainers (TOT)	As of now avg. 3 teacher per school trained
3	Number of sessions / workshops conducted per year	100% course completed till date
4	Number of projects created by students in the year	Average 21 projects submitted by each school

[22] Source: Agreement, annual & quarterly report provided by the SBI Card team
[23] Source: Annual report provided by the SBI Card team and the Sumangal team

Figure 54: Introduction of Tinkering Labs in Government Schools – Project Details

PROJECT DURATION

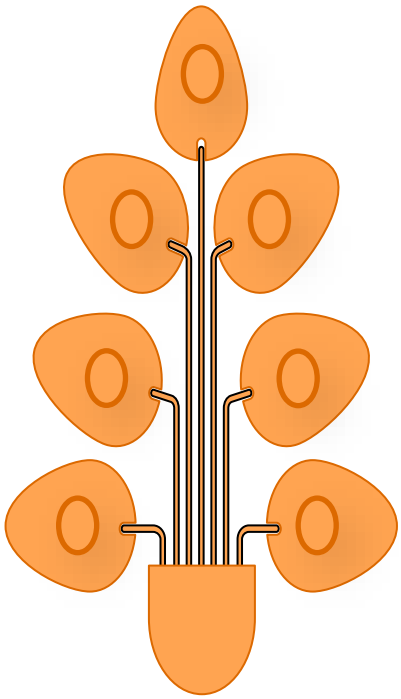
December 06, 2021, to December 05, 2023

PROJECT REACH

25 Government Schools

GEOGRAPHICAL COVERAGE

Delhi NCR & Haryana



APPROACH ADOPTED

- Finalised government schools for tinkering labs post discussion with the District Education Officer
- Set up tinkering labs in selected schools
- Appointed trainers for each school
- Provided capacity building training for teachers
- Conducted awareness programmes about the labs
- Implemented the ATL curriculum in classes
- Progress was monitored and reported on a quarterly basis
- Conducted quarterly seminars/quizzes for student assessment
- Organised an annual STEM festival
- MOU was signed and these labs were handed over to the school's post completion

8.2 Method of Impact Assessment

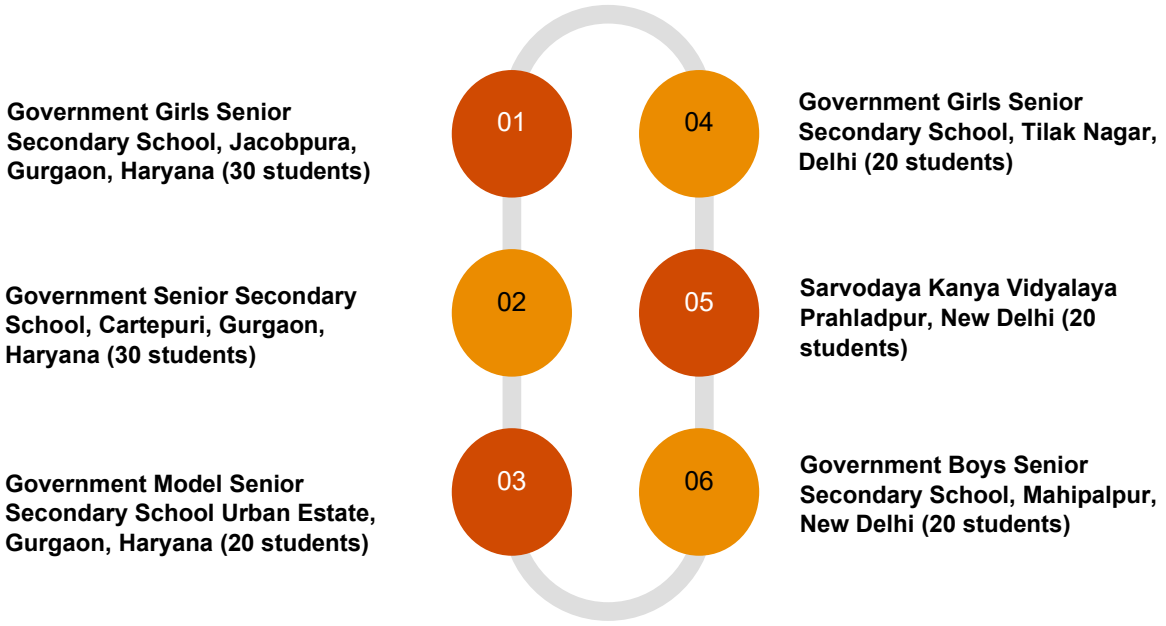
Mixed method research design was adopted for the study which included **quantitative survey of beneficiaries and qualitative in-person interactions** (focus group discussions, key informant interviews & In-depth interviews) for other identified key stakeholders.

A **sample size of 134 was estimated at a 95% confidence level and 5% margin of error**. However, because of enhanced mobilisation efforts**, a total of 140 respondents were interacted with**. In addition, interactions were also carried out with **15 teachers**. A total of **six schools** were visited out of 25 intervention schools to cover the said sample (as illustrated in figure 54). Apart from the quantitative sample, other stakeholders were also interviewed under the qualitative component. Refer to table 18 for the detailed interaction list.

Table 18: Mixed-method approach for interaction with key stakeholders

Stakeholders	Quantitative	Focus Group Discussion	In-Depth Interview
School teachers	✓		
Students		✓	
Principal			✓
Trainers			✓
Sumangal Foundation Team member			✓
SBI Card Team member			✓

Figure 55: Sampled covered in Haryana and Delhi NCR



8.3 Key Findings

Beneficiary Profile

- **Over the course of two years, a total of 6,475 students benefited across 25 government schools. Out of which, 140 beneficiaries** were surveyed across **six project locations in Delhi NCR and Haryana.**
- The beneficiary group comprises of **74 girls and 66 boys**, each contributing to a diverse cohort of students.
- A **total of six schools were visited** as part of the project's outreach, including (Refer figure 55):
    - **3 distinguished girls' schools**, which focus on providing quality education to young girls.
    - **2 co-educational institutions**, fostering an inclusive learning environment for both boys and girls.
    - **1 boys' school**, dedicated to supporting the educational needs of young male students
- These students predominantly come from **economically disadvantaged backgrounds**, with their parents or families primarily engaged in labor-intensive occupations such as wage work, construction labor, and operating small retail shops.
- The schools, **within urban settings**, serve a significant student population, with an average **of 800 students enrolled in grades 6 through 8.**

Summary of Impact created

Fostering an innovative mindset with changes in classroom dynamics and learning attitudes

- The **project aimed to bridge the educational gap between private and government schools** by introducing advanced tech-based learning subjects such as robotics, Artificial Intelligence (AI), Internet of Things (IoT), and 3D printing in government schools. Through this initiative, 25 tinkering labs were set up to enhance futuristic skills such as coding, robotics and ensure **government school students are facilitated in acquiring such skills.**

- Out of the total number of students interviewed (n=140)**, every student (100%) demonstrated familiarity with the concepts of coding, science, electronics, robotics, sensors, 3D printers and computers** and utilised the equipment and kits provided in the lab.

- It was observed that each school adopted a unique approach to integrating the Atal Tinkering Lab (ATL) into their respective timetables, demonstrating flexibility and innovation in scheduling. According to the school principals surveyed, one school scheduled two ATL classes per week, others tailored their plans based on the number of students, available resources, and the time allocated within their timetables.

- Moreover, it was noted that students who exhibited a strong interest in laboratory work **remained for an additional hour beyond regular school hours** to develop new projects. Additionally, students who **demonstrated keen interest for variety worked with the Arduino UNO R3[24], robotics and AI kits, male-to-female jumper cables, ultrasonic sensors, and IR sensors**. These students were actively involved in acquiring new skills. Consequently, the laboratory significantly augmented the students' experiential learning.

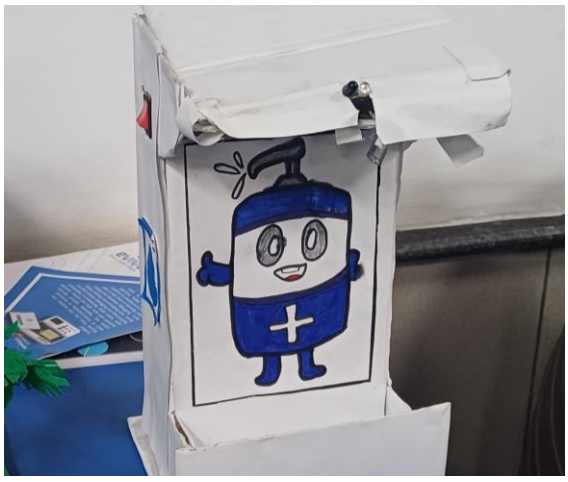
- **All the students** shared that the theoretical sessions and laboratory activities greatly **enriched their understanding of coding, programming, 3D designing, scientific inquiry and experimentation, engineering principles (robotics), etc. further enhancing their technological literacy, creativity and innovation, collaboration and communication. Additionally, working** closely with their school teachers and trainers, they **developed nearly 50 projects each year for their school**.

- Some of the projects that the students developed and **showcased at district and state-level competitions** included a smart dustbin, an earthquake detector, a Bluetooth-controlled LED, and an air quality index (AQI) indicator, among others. Several of these projects **received accolades, with some students securing second and third place awards at the Tinker Thon Event for their innovative models and ideas** (Refer to Figure 56).

- The program also **facilitated the transfer of knowledge to the students' homes.** During parent-teacher meetings, **parents frequently provided feedback that their children engaged in practical activities at home.** There were instances where students disassembled broken toys to attempt repairs or persuaded parents to allow them to use mobile phones to watch YouTube tutorials for creating projects from used batteries. **Parents expressed support and satisfaction with this new addition** to the curriculum, as they actively encouraged their children's learning at home.

[24] The Arduino UNO R3 is a microcontroller board used for building electronics projects. It is part of the Arduino platform, which is known for its ease of use and versatility, making it ideal for educational purposes and beginners in electronics and programming.

Figure 56: Establishment of Smart Dustbins and Robot sanitizer done at Government Model Senior Secondary School, Sec 4/7 Urban Estate



- The program also **facilitated the transfer of knowledge to the students' homes.** During parent-teacher meetings, **parents frequently provided feedback that their children engaged in practical activities at home.** There were instances where students disassembled broken toys to attempt repairs or persuaded parents to allow them to use mobile phones to watch YouTube tutorials for creating projects from used batteries. **Parents expressed support and satisfaction with this new addition** to the curriculum, as they actively encouraged their children's learning at home.

- The initiative currently benefits from the expertise of trainers because of the technical complexity of the subject matter. 51% of the students (n=140) felt confident in their teachers' ability to adapt to the new lab technology, reflecting encouraging progress. However, 49% suggested that with more hands-on exposure, teachers could further strengthen their skills—especially in light of their current responsibilities. This feedback underscores both the strides made and the potential for continued professional development.

- Furthermore, there is **a positive development** where students who have been trained in the ATL lab are now **mentoring younger students in grades 6 to 8,** as observed during the field visit. To support this transition, **Sumangal Foundation ensures that a trainer is always on standby to address any questions or provide clarification whenever needed in these schools.**

- **In reference to this, one of the school Principal shared that teacher benefited from new teaching methodologies**, although initial resistance was noted, which was mitigated through strategic planning, continuous training and stakeholder engagement.

- The introduction of the tinkering lab further **encouraged students to pursue STEM subjects in grades 11 and 12. The level of aspirations increased significantly,** as many **students expressed a desire to succeed in IIT entrance examinations or to pursue careers in engineering.**

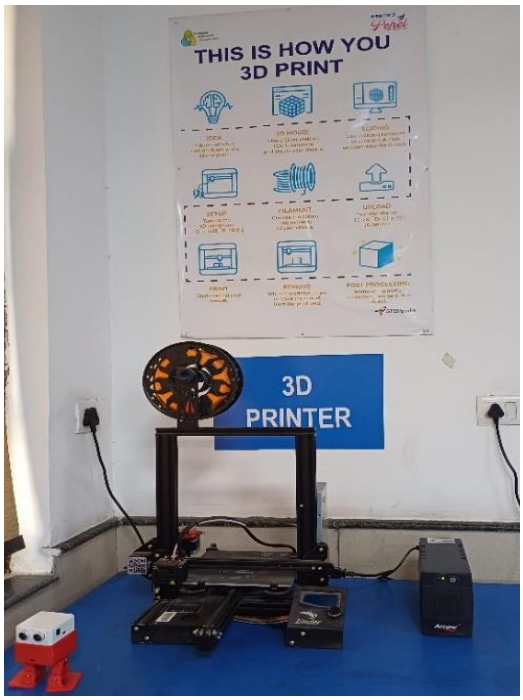
- As mentioned earlier, the trainer from Sumangal Foundation also shared that the initiative **effectively cultivated a supportive educational atmosphere in the intervention schools**, as demonstrated by **students in grades 11 and 12 providing guidance to their younger counterparts** in grades 6, 7, and 8. This fostered a culture of encouragement and mutual support, wherein students motivated one another to participate in classes and collaborate on model-building projects. Consequently, **students experienced an increase in both knowledge and self-confidence**

- **Evaluations were conducted through group assignments and practical demonstrations**, which significantly enhanced a range of skills among the students, including teamwork, collaboration, creativity, innovation, logical reasoning, and the ability to think swiftly.

- Overall, the project succeeded in sparking interest in STEM fields, fostering a shift towards project-based learning, and enhancing educational experiences for students in government schools.

- In addition to the observed impact, during interactions **all students in consensus reported that they were highly capable of recalling and applying the concepts taught in the lab** both at home and in other contexts. They also expressed a **unanimous desire to continue learning** about coding, robotics, and science in the future. The students did not report any difficulties when questioned. Instead, they suggested increasing the frequency of lab sessions and the amount of equipment to enhance the program's sustainability and effectiveness.

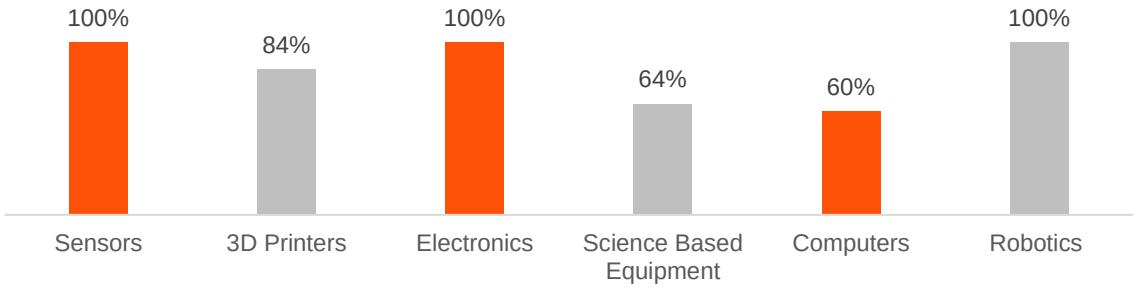
Figure 57: Establishment of Tinkering Lab - 3D Printer available at the school



Access to Technology and Equipment

- **All students indicated that the six kinds of equipment were available in their respective labs** (Refer to Figure 58).

Figure 58: Use of lab equipment, as reported by the students (n=140) Multiple choice



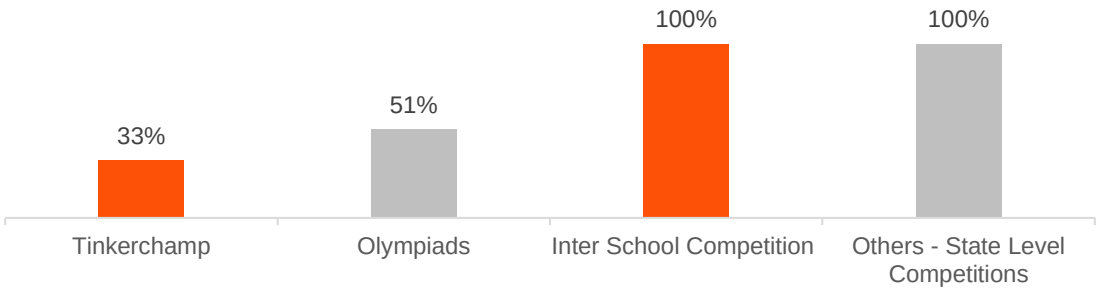
- **Sensors, electronics, and robotics were fully available to all students,** and around **84% of students had used 3D printers at least once for developing a model / project.** As the **curriculum for ATL is divided into different modules**, students are given access to equipment based on the module they are studying.

- Additionally, all the students reported that **they received sufficient hands-on practical exercises in the lab from the school teachers and trainers.** They were **instructed primarily in coding, robotics, use of sensors and electronics (100%),** with these subjects being the most emphasised.

- It was observed that the students were **100 % familiar** with Inter-school competitions, and State-level competitions whereas Tinker champ and Olympiads were known only by a few (Refer to Figure 59). **During interactions, the students mentioned participating in such events but were often unable to recall their names**. Even the Principal of one of the schools noted that while students **occasionally participated in these competitions and sometimes won**, they lacked knowledge of the specific names, such as Tinkerthon, STEM festivals, quizzes, or seminars. Principal from other schools stated that **their awareness was limited to the annual state-level competition, and they were not informed about the others.**

Figure 60: Establishment of Tinkering Lab - Robotic Kit for students

Figure 59: Awareness regarding competitions



Enhancing Digital Literacy: The Transformative Impact of the Atal Tinkering Lab Initiative

- The project, designed to cultivate an innovative mindset, significantly **influenced digital awareness** not only among students but also among its stakeholders, including teachers, Principal's, parents, and the broader school community**. Originally implemented for 6th, 7th, and 8th graders, the project transcended its initial scope.** This lab **created a ripple effect, impacting a wider population, from sparking dinner table conversations at home to enabling students to confidently present a model of a water level sensor to the Director of the Education Department.**

Figure 61: Establishment of Tinkering Lab - Safety measures for students before they start working in the lab

- The laboratory provided a hands-on educational experience, allowing students to apply theoretical knowledge to real-world scenarios and enhance their understanding of digital concepts. Access to modern technological tools offered vital early exposure to current digital devices and software in a tech-driven world. For instance, **eighth-grade students developed a social distancing device using an ultrasonic sensor that activated a buzzer and vibration when individuals were within 1 meter.** The portability of the Arduino Nano enabled them to build circuits and understand components like LEDs, sensors, and motors while learning coding skills. Students created practical projects, such as fire alarms, touchless doorbells, and smoke

detectors, which encouraged curiosity and independent exploration. These open-ended projects proved both practical and engaging.

- The project **integrates digital literacy into the school curriculum**, ensuring that technology education is a consistent and integral part of students' academic journey.

- All students reported that the tinkering lab provided a superior learning experience **than the conventional teaching method that they have in school.** They further indicated that they were fully able to enhance their collaboration and teamwork skills, presentation skills, and innovation skills. Additionally, the **lab influenced their creativity by 68% and their critical thinking by 61%.** The students indicated that the **availability of the equipment in the lab significantly enhanced their learning experience (**Refer to Figure 63).

Figure 62: Establishment of Tinkering Lab - Arduino Nano used for building electronics project

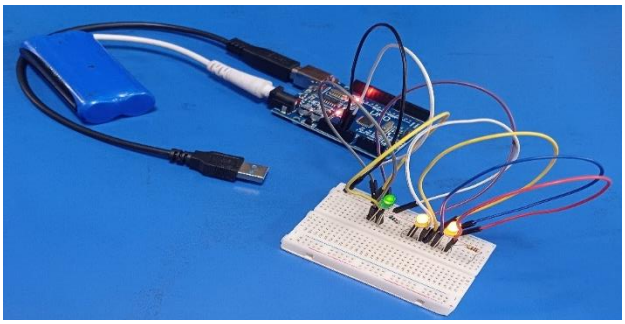
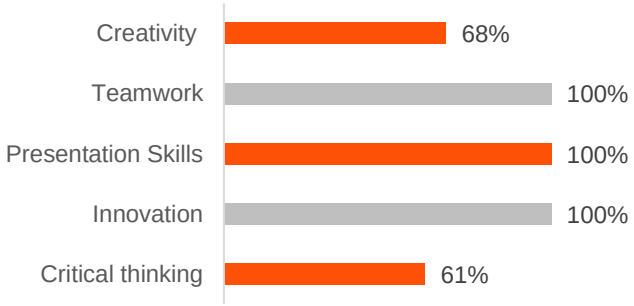


Figure 63: Establishment of Tinkering Lab - Skills acquired in the lab (n=140) (multi choice possible)



- Moreover, the **project encouraged self-directed learning**, allowing students to take charge of their digital education and **pursue interests beyond the standard curriculum.**

- This also encouraged students to continually **update their skills** in response to technological advancements. The students particularly **enjoyed block programming**[25] **projects, including programming with Pictoblox and Quarky,** (Refer to Figure 63) as well as AI and IoT programming. These activities strongly resonated with their initial interests in the laboratory.

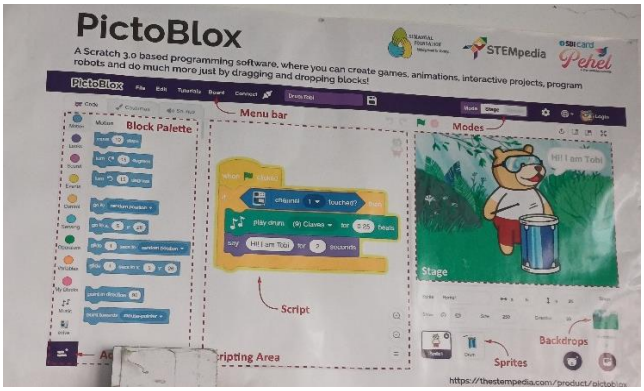
- It was further observed during the field visit that projects were **carried out in groups** to allow peer learning and collaboration.

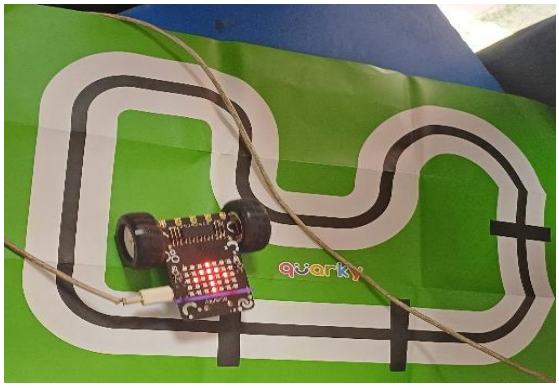
- The SBI Card programme team shared that the laboratory **supported diverse learning styles by offering varied activities that catered to auditory, visual, and kinesthetic learners.** This ensured that all students, **regardless of their preferred learning method, were able to enhance their digital literacy.**

[25] Block programming is an effective way to introduce middle school students to the world of coding, providing them with an understanding of programming concepts in a fun and accessible manner by using drag-and-drop blocks to represent programming constructs such as loops, conditionals, and variables.

- Interactions with trainers and school teachers specialising in computer science and STEM subjects provided students with both knowledge and guidance for future exploration in STEM fields. These interactions **inspired students to pursue similar career paths and excel in digital literacy, igniting their innovative potential.**

Figure 64: Establishment of Tinkering Lab - A guide to use Pictoblox and Quarky being used by the students in the lab





Empowering Educators: Catalysts of Innovation and Guardians of Future-Ready Classrooms

- The project has wielded **a transformative influence on the pedagogical landscape of participating schools**, particularly in relation to the teachers who have been pivotal in imparting newfound knowledge to their students.

- This change is driven **by a shift towards experiential, student-centered teaching methods**, developed through immersive training. Teachers now focus on fostering curiosity and creativity in their classrooms.

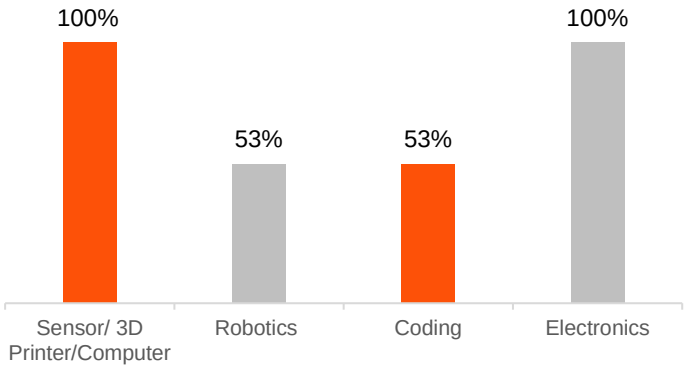
- The introduction of subjects like robotics, artificial intelligence, and 3D printing has **broadened teachers' knowledge, enabling them to explore modern technology** and inspire innovation through hands-on learning and collaborative projects.

- Support mechanisms, such as regular assessments and feedback, ensure that teachers continue to learn and impart the given knowledge to the students in the lab.

- **All school teachers** (n=15) **reported having participated in the training sessions** conducted by trainers on the Tinkering Lab at their respective schools.

- The teachers expressed that **this training was extremely beneficial** and that what **initially seemed to be a burden ultimately became an additional skill** they were able to acquire through the training. These teachers, who received training in the lab, held educational qualifications in computer science

Figure 65: Establishment of Tinkering Lab: Topics on which the training was conducted for teachers (n=140) (multi-choice)

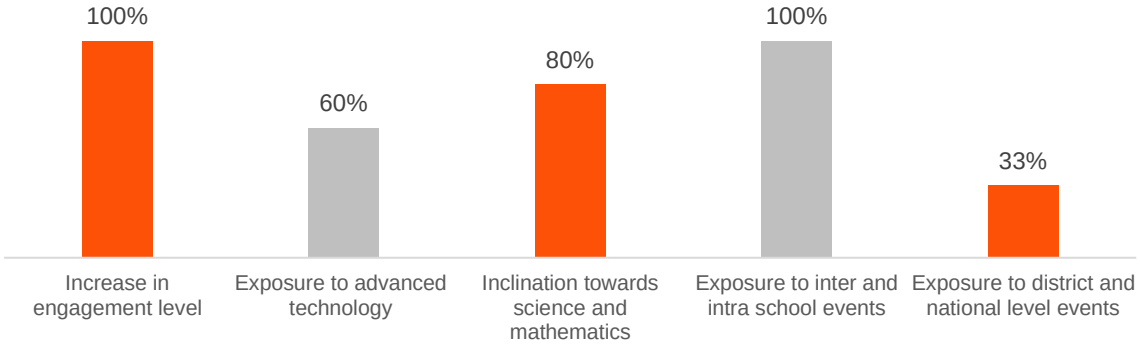


or other STEM-related subjects. Consequently, they were appointed by the school Principal to conduct classes in the lab.

- 100% of the school teachers indicated that the training sessions primarily focused on the use of **sensors, 3D printers, computers, and electronics** having received instruction in these areas. Additionally, **53% of the teachers had received training in robotics and coding** (Refer to Figure 65).

- According to the school teachers, there were numerous valuable additions following the establishment of the tinkering lab at the school. These included increased engagement levels, enhanced exposure to advanced technology, a heightened inclination towards science and mathematics, and opportunities for participation in both inter-school and intra-school events. Additionally, there was exposure to district and national level events such as Tinkerthon and Tinkerchamp (Refer to Figure 66).

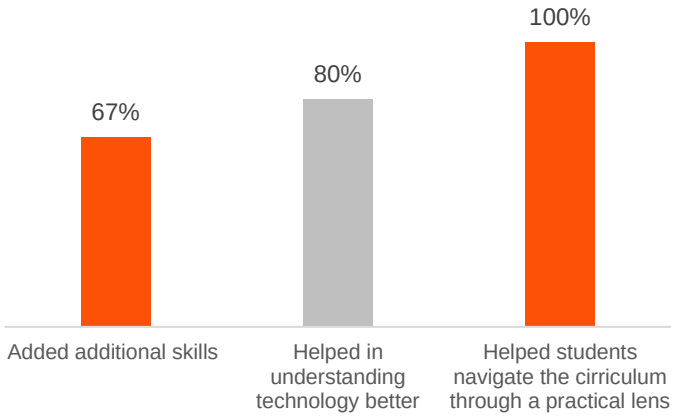
Figure 66: Establishment of Tinkering Lab - Valuable additions of the lab for the students (n=15) (multi choice possible



- It was noted that while **47% of the trained school teachers shared that they could manage the lab independently.**
- Moreover, managing the logistics of a tinkering lab such as equipment maintenance, material organization, and safety protocols can be challenging, necessitating support for efficient management. The school teachers indicated that the trainer had been instrumental in assisting them with conducting the classes for the students in the lab.

The school teachers indicated that the **training had a significant impact on them**, as it enabled them to **acquire additional skills, enhanced their understanding of technology, and facilitated students in navigating the curriculum through a practical lens** (refer to Figure 67). Additionally, this skill enhancement proved helpful for the school teachers in **improving their teaching and communication skills with the students**. Additionally, **80% of the teachers indicated that the training provided by the trainers had boosted their confidence in operating the equipment more efficiently** in the lab. At the same time, some teachers shared that, despite having technical backgrounds, they would benefit from ongoing support in conducting lab sessions. While they are well-versed in theoretical concepts, they are still becoming comfortable with tools like 3D printers, robotics kits, and sensors. They also acknowledged the value of adapting their teaching approach to include more hands-on, experiential methods. Around 53% showed interest in receiving further guidance to enhance their facilitation of interactive and collaborative learning.

Figure 67: Establishment of Tinkering Lab - Impact on the school teachers (n=15) (multi choice possible)



Enhanced Infrastructure for Improved Learning:

- The establishment of the lab significantly transformed the infrastructure of participating schools, demonstrating a **commitment to modernising educational facilities to meet current technological needs.** This initiative introduced advanced resources and revitalised the learning environment, **bridging the gap between theoretical knowledge and practical application for students.**

- The introduction of the equipment required schools to enhance their infrastructure to accommodate these new resources (Refer figure 68)**. Schools modified existing spaces to foster innovation and collaboration,** equipping these areas with the necessary technological tools for an interactive learning experience. **This bolstered the schools' ability to offer a contemporary educational experience.**

- When inquired about the adequacy of the equipment provided in the lab students appreciated the collaborative nature of lab activities, which often involved working together and sharing equipment.

Some students noted that additional equipment could further enhance the learning experience by allowing more hands-on opportunities for each individual.

- The principal and the trainer both expressed their enthusiasm for the growing interest in STEM subjects and the increasing number of students eager to participate in the lab. They noted that expanding the quantity of equipment would further enhance the learning experience and support this exciting trend.

Figure 68: Establishment of Tinkering Lab - Students made an obstacle avoiding robot in the lab by using the provided equipment

- It was observed that from the existing infrastructure **separate tinkering lab** were established, and these rooms were equipped, containing essential equipment and kits**. While some items were noted to be non-functional due to damage or maintenance issues, the majority were found to be in working condition.**

- While the project did not result in increased enrollment, it made a meaningful impact by enhancing the school's infrastructure with additional student facilities. It also **boosted engagement among students in grades 6 to 8, while those in grades 9 and 10 actively used the lab, drawn by its practical and interactive features.**

- In contrast to traditional classroom settings, learning in the lab was designed to be hands-on and immersive, taking place entirely on-site at the school with access to specialized equipment. Students shared their experience in the lab where they focused solely on their projects without the need for homework, allowing them to fully engage in practical learning experiences. Their progress and understanding were assessed through their performance in project development, offering an innovative and engaging approach to evaluation. While some Principal's acknowledged the absence of assessments, seminars, quizzes, or Olympiads, others mentioned participation in **events like Tinkerthon/Tinkerchamp at district and state levels**. They highlighted informally tracking progress through student involvement in projects and competitions. They suggested implementing a systematic approach to assessment and evaluation to better understand the lab's impact.

- During **the parent-teacher meeting**, it was indicated that the parent body had shown considerable **encouragement and enthusiasm** for the newly enhanced school infrastructure. They regarded it as a constructive addition to the existing facilities. All parents appreciated and encouraged their children to engage more in such activities.

- At present, schools manage the costs associated with equipment maintenance, which can occasionally lead to delays in repairs when resources are constrained. The responsibility for covering costs for any equipment malfunctions has currently been placed on the schools, leading to periods when defective equipment remains unused until adequate funds are secured for repairs or replacements.

- To ensure the ongoing maintenance and optimal functionality of these labs, it is recommended to **develop a comprehensive vendor list**, providing detailed contact information and addresses of vendors who can service lab equipment. This resource would **be readily accessible to schools** as needed. Additionally, **creating instructional videos** that demonstrate how minor equipment repairs

can be conducted in-house would be valuable. Furthermore, **a guidebook offering detailed demonstrations on equipment maintenance and repair techniques could serve as a vital tool for empowering school staff and enhancing their ability to manage lab resources effectively.**

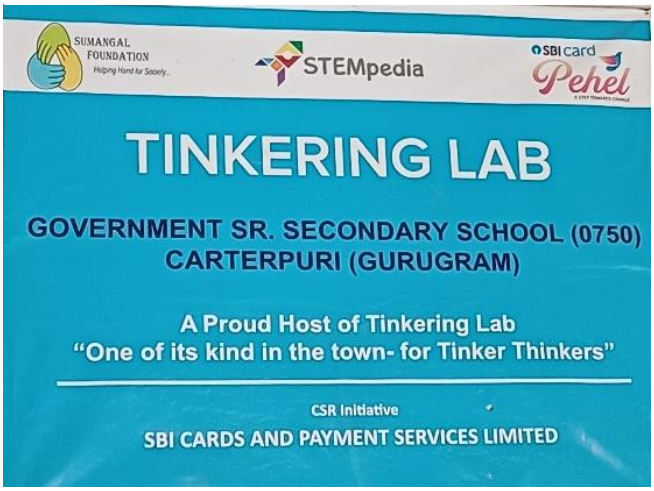
CASE STUDY – 1

From Curiosity to Creation: The Journey of a Student in the Atal Tinkering Lab

An eighth-grade student at Government Senior Secondary School, Carterpuri, Gurugram, Haryana, **experienced a transformative journey through the Atal Tinkering Lab.** His deep interest in science and technology inspired him to use the lab as a stepping stone towards fulfilling his academic and professional goals.

The student, driven by an intrinsic motivation to explore the realms of science, viewed the Tinkering Lab as a unique opportunity to bridge theoretical knowledge with practical application. The lab served as a catalyst in his educational journey, providing him with the tools and resources necessary to translate his ideas into tangible projects.

Figure 69: Establishment of Tinkering Lab - A case study from Carterpuri



The student's **remarkable achievement was the development of a Soil Moisture Detector**, a project that not only demonstrated his ingenuity but also polished his technical skills (Refer to Figure 69). This accomplishment provided him with a platform to showcase his talents at the school's prestigious science fair.

Participation in the lab significantly influenced the student's academic trajectory. It **fostered critical thinking, enhanced problem-solving abilities, and bolstered his confidence** in addressing complex challenges. The hands-on learning experiences offered by the lab were instrumental in shaping his cognitive and practical skills, laying a solid foundation for future academic pursuits. **This detector aids in agriculture by monitoring school gardens or community farms, optimising irrigation for improved plant health and yield, and promoting water conservation—critical in areas with water scarcity. Overall, it equips students with valuable skills and environmental awareness.**

Figure 70: Establishment of Tinkering Lab - Soil Moisture Detector

The student aspired to pursue a career in engineering, aiming to explore advanced academic and professional opportunities in the field. His journey through the Tinkering Lab illustrated the profound impact of experiential learning, underscoring the potential of such platforms to empower students in science and technological disciplines.

This case study highlights the importance of providing students with access to innovative educational platforms like the Atal Tinkering Lab. The student's experience underscored the lab's role in unlocking

students' full potential, facilitating academic excellence, and preparing them for future challenges in science and technology. His story serves as a testament to the transformative power of hands-on learning experiences in government school settings.

CASE STUDY – 2

Empowering Dreams through Experiential Learning

Ayesha (name changed to maintain anonymity), a 12-year-old girl from a small peri-urban village in Haryana, has transformed her academic journey through the introduction of a Tinkering Lab at her local government school. Coming from a financially disadvantaged background, Ayesha faced significant challenges in accessing quality education and resources**. Initially struggling in subjects like science and mathematics, her turning point came when she was exposed to the Tinkering Lab.**

In this innovative lab environment, Ayesha was introduced to coding and AI through **child-friendly platforms like Scratch and Code.org**. The hands-on learning approach allowed her to actively engage in projects, enhancing her understanding and retention of complex concepts. Mentorship from school teachers and trainers along with collaboration with peers further boosted her confidence and communication skills.

One notable project Ayesha undertook was the development of a **machine learning model designed to categorise waste for recycling purposes**. This project not only harnessed her newfound skills but also addressed real-world environmental challenges, aligning with the needs of her community. Her academic performance improved significantly as she applied her lab learning to her studies, excelling particularly in STEM subjects**. She aspires to become a software engineer and dreams of studying at one of the prestigious Indian Institutes of Technology**. Her journey underscores the groundbreaking power of experiential learning and highlights the critical importance of providing educational opportunities to underprivileged students.

8.4 IRECS Analysis

Based on interactions with key stakeholders and a thorough desk review of the relevant documents, the project's impact was assessed using the IRECS framework. A summary of the IRECS analysis is presented in the table below.

Table 19: Establishment of Tinkering Labs: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• Students of **varying abilities were grouped together**, and **additional resources were provided** to ensure that each student's unique needs were addressed. • **The disparity between private and government schools was addressed** by ensuring that students in government institutions received comparable platforms and opportunities, thus preventing them from lagging technologically behind their counterparts in private schools. • The project specifically caters to students from class 6 to 8, whose families are primarily engaged in labor-intensive occupations. By providing access to advanced technological education, the initiative helps bridge the socio-economic gap and offers these students opportunities that might otherwise be inaccessible. • Primarily, students from **classes 6th to 8th were engaged, with occasional inclusion of students from 9th and 10th grades.**

Parameters	Assessment from study
Relevance	• The **project is in line with national educational strategies and the models proposed by NITI Aayog**, which aim to provide students with **exposure to 21st-century skills** such as AI, IoT, and 3D printing. It has significantly impacted education by encouraging students to move beyond rote learning, enhancing their creativity by 68% and improving their critical thinking skills by 61%. The Government of India supports and promotes this same vision. • In the context of India, scientific and technical studies play a vital role in fostering economic development, technological growth, and innovation, as well as addressing societal challenges. • The initiative **specifically tackled the growing importance of digital education**, which is increasingly relevant for students today. **While private school students use tablets and computers for daily learning, the creation of the lab holds significant value** for students in government schools. This further highlighted the critical need and significance of acquiring futuristic skills through learnings in the lab, which were typically absent in government schools.
Effectiveness	• The project effectively enhanced awareness and facilitated the adoption of educational kits and equipment pertaining to science, electronics, robotics, sensors, 3D printing, and computing, thereby advancing beyond conventional teaching methodologies in government schools. • Successful use of various equipment like sensors, 3D printers, and electronics met students' technological needs. Students were **instructed primarily in coding, robotics, and use of sensors and electronics (100%),** with these subjects being the most emphasized and **84% of the instruction being focused on programming and use of 3D printers**. • **Every student (100%) demonstrated familiarity with the concepts of coding, science, electronics, robotics, sensors, 3D printers and computers** and utilised the equipment and kits provided in the lab. • Additionally, **80% of the teachers indicated that the training provided by the trainers had boosted their confidence in operating the equipment** in the lab. • **Positive feedback from students, teachers, and parents**; A growing number of students enthusiastically chose STEM subjects in grades 11 and 12. • Significant rise in student participation in science and tech-based activities and competitions; **students won awards for projects like AQI detector and smart irrigation system at the Tinker Thon event.** • **Enhanced teaching methods and experiential learning opportunities were offered**; training programs improved technical skills for teachers and students.
Convergence	• The project demonstrated convergence **by bringing together relevant stakeholders**, such as the Education Department, Government of India, NITI Aayog and IIT Delhi for curriculum development. • This collaboration effectively provided technical training to school teachers on the use of laboratory equipment, and fostered innovative thinking and creativity**, contributing to technological advancement.**

Parameters	Assessment from study
Sustainability	• Students exhibited a strong desire to continue learning coding, robotics, and science beyond the project, signaling a sustainable interest in these fields. • Students trained in the labs are now mentoring younger students, fostering an environment of peer learning and knowledge transfer, which promotes long-term sustainability of the initiative. • The project encourages students to pursue science and technology-based subjects in higher grades and even aspire for competitive exams like IIT entrance, indicating a potential long-term influence on career choices and educational aspirations. • Older students mentoring younger ones fosters a culture of continuous learning and support, which can sustain the innovative environment created by the project. • While some teachers flourished in managing labs independently after the intervention, others were still on their journey and could have benefited from additional training support to reach their full potential. • Sumangal Foundation conducts **quarterly follow-ups and community interactions to maintain engagement** and **provide support beyond the project's original scope.** • Labs were integrated into school timetables to **ensure regular use**, but participation was limited to interested students only (as it is not a mandatory class).

8.5 Alignment to UN SDGs and SBI Card's ESG vision

The project was aligned with several Sustainable Development Goals (SDGs), particularly **SDG 4 - Quality Education**, **SDG 10- Reduced Inequalities**, and **SDG 17 - Partnerships for the Goals**.

The project is also directly aligned with SBI Card's internal ESG vision of **"Transforming the education of 1 lakh individuals by FY 2027 and 5 lakh individuals by FY 2030 through Corporate Social Responsibility (CSR) programme's".**

8.6 Recommendations

- **Session Recordings for Extended Use:** It is recommended to record workshops and sessions conducted in the tinkering labs and make these recordings accessible to educators at any time. This initiative can serve as a valuable resource for senior students, school teachers, and other educational institutions interested in establishing similar laboratories. The availability of these recordings could significantly aid in teaching various modules, facilitating project development, and disseminating knowledge beyond the immediate participants.

- **Promotion of Peer Mentorship:** Furthermore, it is advisable to encourage students who have demonstrated excellence in utilizing the tinkering labs to mentor their younger peers. Such peer learning opportunities can effectively bridge any existing gaps in understanding and simultaneously nurture leadership skills among the senior students.

- **Skill Development Certification Program:** Develop a structured skill development course within the ATL framework that students can opt into as an extra-curricular activity at school. This program should

include different levels, culminating in a certification upon completion. Each level would require students to pass assessments based on coding, electronics, sensors, robotics, 3D printing and computing skills. This certification can add value to students' academic portfolios and provide recognition of their skills applicable across multiple fields.

9. Support food, medical care, and recreational activities for the abandoned and sick at SHEOWS old age home in Delhi and Garhmukhteshwar

9.1 About the project

Elderly individuals living on the streets, often abandoned by their families due to deteriorating health, face extreme vulnerability and neglect. With no caregivers to support them, they are left to survive in harsh, unsafe conditions without access to even the most basic necessities such as food, shelter, or medical care. Many of these senior citizens suffer from age-related chronic illnesses such as reduced mobility, diabetes, hypertension, and cognitive disorders which significantly impair their ability to care for themselves. The absence of timely medical intervention further accelerates their physical decline. Beyond their physical hardships, the emotional toll of abandonment and social isolation is profound, leading to a deep sense of hopelessness and despair. In such circumstances, these elderly individuals require not only rescue from the streets but also sustained, compassionate care in a safe and dignified environment to restore their health and sense of self-worth.

Recognizing the gravity of this issue, **SBI Card supported Saint Hardyal Educational and Orphans Welfare Society (SHEOWS) to** implement a comprehensive year-long project focused on the rehabilitation, and sustained care of elderly individuals who had been left without support. The initiative focused on providing ongoing support to 200 uniquely identified elderly beneficiaries residing at SHEOWS' established care homes in Delhi-NCR and Garhmukteshwar (Uttar Pradesh). These beneficiaries received essential services including **nutritious food, regular medical care, emotional support through recreational activities, and a safe, nurturing living environment**, with the overarching goal of enhancing their overall quality of life and ensuring they live their remaining years with dignity and compassion[26].

Figure 71: Project Details

To address the diverse needs of the elderly and improve their well-being, a comprehensive approach was implemented. This approach focused on creating a supportive environment through three key interventions: offering nutritious food and balanced diets to promote health and energy, delivering medical care to meet daily health requirements, and facilitating social engagement through organized recreational activities.

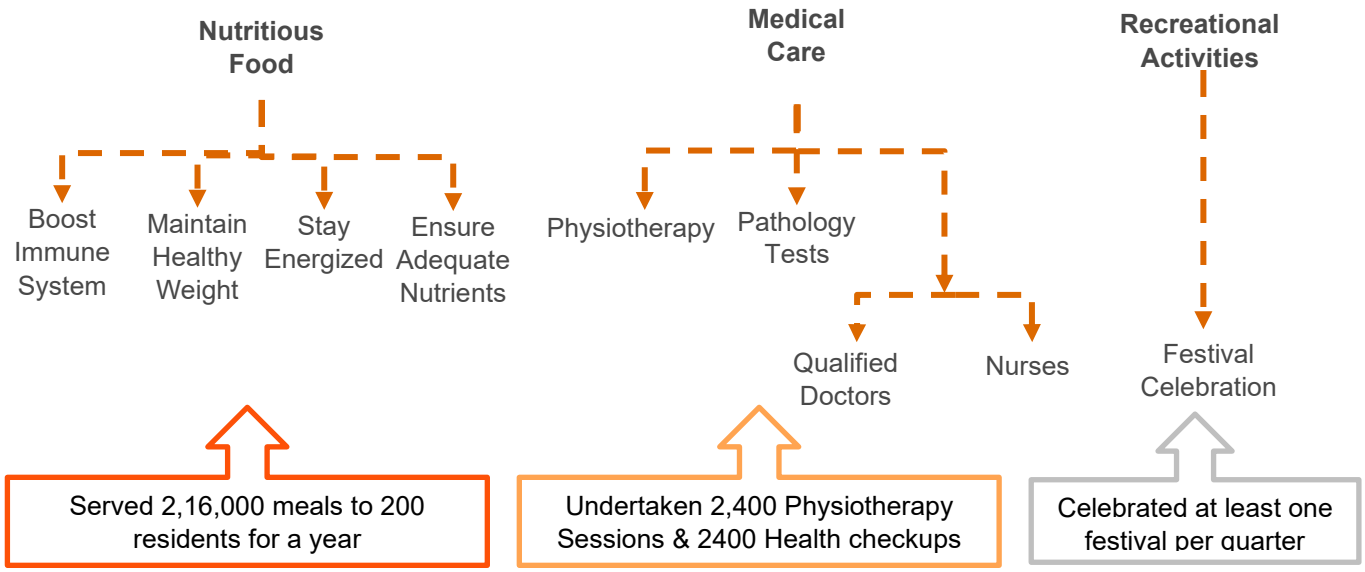
The project head of SHEOWS shared that SBI Card has been supporting them in various capacities since 2016, when the total number of elderly beneficiaries was just 75. Since then, SHEOWS has expanded its operations and is now currently (at the time of visit) serving approximately 600-650 elderly individuals at their centers in Delhi and Garhmukteshwar.

[26] As per the MoU document between SBI Card & SHEOWS

According to the project head, during the FY 2022-2023 (phase of evaluation), SBI Card has specifically directed its contributions towards enhancing food security, medical care, health and hygiene standards, and recreational opportunities for 200 individuals out of the total 600-650 residents (residing in SHEOWS centres)[27].

The main areas of intervention and major activities undertaken are outlined below:

Figure 72: Intervention area wise activities undertaken in a year for 200 elderlies in the Centre



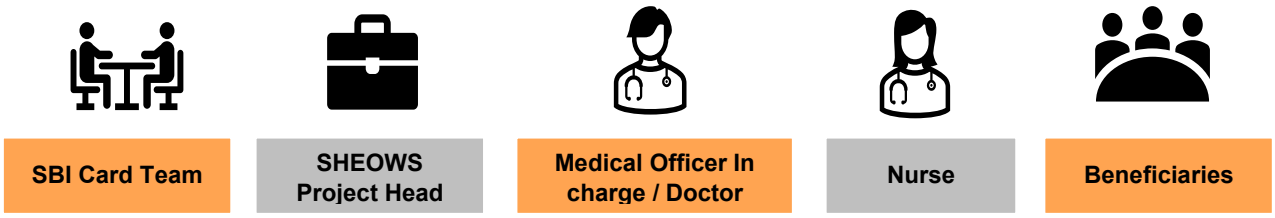
Source: Project report submitted by SHEOWS and In-Depth Interview (IDI) with Project Head-SHEOWS

9.2 Method of Impact Assessment

This study has been conducted to assess the impact of the said intervention on the lives of the beneficiaries. PWCALLP was provided with the necessary information in the kick-off meeting held with SBI Card and the implementing partner. The project related documents shared by the client also provided necessary information to initiate the planning for the impact assessment study.

A structured qualitative methodology for assessing the impact of this intervention was followed. IDIs were conducted with the officials of SBI Card, SHEOWS Project Head, Admin and Care giving staff as well as medical staff from both the centres. Interactions were also held with some beneficiaries but to a limited extent wherever possible.

Figure 73: Key Stakeholders of the project



[27] As per the MoU between SBI Card & SHEOWS and as shared by the Project Head (SHEOWS)

9.3 Key Findings

The project underscores a commitment to improve the quality of life for destitute individuals, offering a structured environment where they can live with dignity and receive holistic support.

Enhanced operational Efficiency through Standard Operating Procedures (SOPs)

Since 2016, SBI Card has played a pivotal role in collaborating with SHEOWS to conceptualize, design, enhance, and implement the Standard Operating Procedures (SOPs) that guide the day-to-day operations at their centers. These SOPs cover critical aspects such as rescue, rehabilitation, medical care, nutritional support, and comprehensive monitoring and evaluation, ensuring seamless management and documentation of daily activities without causing discomfort to the elderly residents. With SBI Card's assistance, SHEOWS has diligently established all necessary provisions and amenities to foster a comfortable and supportive environment at its centers.

SHEOWS follows a comprehensive set of Standard Operating Procedures (SOPs) covering all aspects of its operations from rescuing destitute elderly individuals to providing end-of-life care and conducting cremation rituals. However, during the visit, it was noted that these SOPs are not visibly displayed within the center. **As a best practice, presenting them through clear, compassionate infographics can enhance transparency and awareness among residents and caregivers.** This not only empowers residents by informing them of key processes but also reflects SHEOWS's commitment to dignity, structured care, and respect at every stage. The impact of these SOPs is discussed below:

a. **Rescue, admission & accommodation:** SHEOWS has demonstrated a well-coordinated 24x7 rescue operation model across Delhi/NCR, with clear eligibility criteria and a vetted procedure for admission. By maintaining dedicated day and night rescue teams equipped with predefined hotspot locations and coordination protocols, the organization has established a reliable and timely response mechanism. This system ensures that even the most vulnerable elderly individuals often critically ill or immobile are not left unattended on the streets.

b. **Medical Care & Nutritional support:** SHEOWS provides a three-tiered medical care system through **Special Care Units (SCUs)** and **General Wards**, addressing both acute and chronic conditions. Rigorous medical protocols including twice-daily doctor rounds, vital charting, physiotherapy, hygiene care, and regular diagnostics ensure a high standard of health management. SBI Card team shared that with their support, SHEOWS has been able to provide personalised medical and nutritional support and for this the visiting MBBS doctors create individualised care plans to address specific health challenges, restoring strength and vitality. With SBI Card support, they have been able to craft custom meal plans for 200 beneficiaries based on their respective medical assessments, alongside a generic plan for collective needs, as shared by Project head from SHEOWS.

c. **Monitoring & Evaluation:** The presence of dedicated program teams and digital communication channels (e.g., WhatsApp groups for rescue, medical, and MIS) facilitates real-time tracking of services. A well-maintained documentation system ensures that every intervention from food distribution to medical attention is recorded, monitored, and reviewed.

d. **Rehabilitation (back-to-home Process):** Rehabilitation efforts are framed through a dignified and documentation-heavy SOP that facilitates safe reunification with families. The process respects the autonomy of the elderly while also preventing potential re-abandonment through identity verification and post-release monitoring.

e. **Cremation and End-of-Life Protocols:** SHEOWS upholds the dignity of its residents in death as it does in life. The organization performs cremation within 12 hours, in accordance with religious customs,

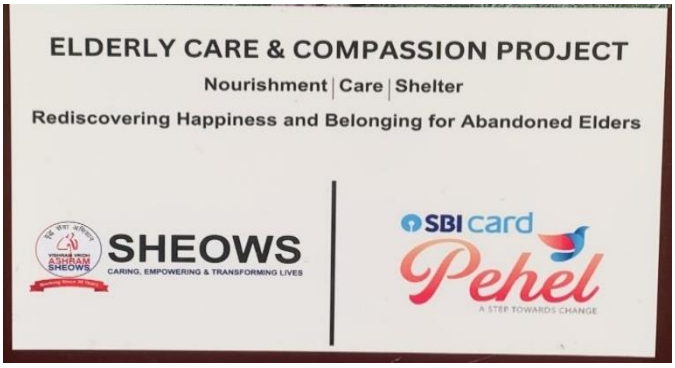
and maintains comprehensive documentation. Due to the absence of identity in many cases, the inability to issue death certificates is mitigated by a well-maintained internal record system.

Figure 74: Key insights from the SOPs

Provision of Safe Shelter and Basic Needs

A key part of the project was creating a secure, clean, and nurturing residential environment for rescued elderly individuals in Delhi and Garhmukhteshwar. The facilities provided hygienic living quarters, clean bedding, suitable clothing, sanitation, and round-the-clock caregiving staff, with facility of ICU beds (for critically ill elderly), which reduced trauma and anxiety, fostering mental peace and emotional stability among the beneficiaries. This environment was crucial in restoring security for those previously neglected and abandoned. Following pointers further illustrate the impact of this facility on lives of elderly rescued:

Figure 75: SBI Card branding at SHEOWS center



- **Rescue from Extreme Vulnerability**: During the discussion it was realised that many elderly residents had previously been found abandoned on the streets, in critical medical condition, and without access to food, shelter, or care. Some individuals had been left without support from their families due to their socio-economic constraints from which they were rescued and provided with support and care.
- **Personal Hygiene and Clothing Support**: From the support of SBI Card, the project head from SHEOWS shared that all 200 of the residents receive **new, weather-appropriate clothing, adult diapers (as needed), and regular personal hygiene support** including bathing, oral care, and laundry services. Clean bedding and sanitized living spaces are maintained regularly.

- **Dignified Living Conditions**: Each resident is given a bed, clean linens, and access to hygienic toilets and bathing facilities. These basic comforts, often denied to them on the streets, have significantly elevated their sense of dignity and self-worth.
- **Rebuilding Social Bonds and Emotional Wellbeing**: A major transformation observed among the residents is their emotional healing. In a communal and respectful environment, the elderly engage in social interactions, build friendships, and participate in recreational activities—reducing isolation and depression.
- **No Longer a Burden – Now Valued**: The transformation from being seen as burdens to being valued individuals has significantly changed the outlook of residents at the center. The compassionate care they receive reinstates their lost sense of purpose and humanity. **One elderly resident shared that, before arriving, he had little desire to continue living.** However, after experiencing the love and support from the staff, he is **now motivated to regain his health and wishes to spend the rest of his life serving others within the center**.

The medical team tailored treatments and provided necessary supplements, while discouraging tobacco, cigarettes, and pan masala, gradually helping residents to move away from such habits. This comprehensive approach ensured that even the most vulnerable individuals received compassionate care and support, embodying the project's commitment to ensuring no one is left to suffer on the roads and everyone in need is rescued.

Access to Nutritious Food and Dietary Support

SBI Card's support helped alleviate hunger and aided the physical recovery, emotional healing, and long-term wellbeing of vulnerable, high-risk beneficiaries. Many were rescued in poor health and needed strong medication, making a balanced diet essential for recuperation.

Figure 76: Kitchen setup at a SHEOWS center

Ensuring Daily Access to Balanced Nutrition: Through the support of **SBI Card**, SHEOWS was able to serve **over 2,16,000 meals** to **200 elderly beneficiaries** across its centers in **Delhi and Garhmukhteshwar** over a one-year period. Each beneficiary received **three wholesome meals per day**, making up a critical component of their recovery and sustained health.

Customized Diets for Medically Vulnerable Elders: Recognizing the diverse and often critical health conditions of the elderly population, SHEOWS developed a **customized dietary framework**. Diet plans were tailored according to the **doctor's prescriptions** for residents with conditions such as **diabetes, hypertension, allergies, and post-surgical recovery**.

> *"Several of our residents cannot metabolize regular meals due to age-related digestive issues or medical conditions. We work closely with the kitchen team to ensure diets are modified accordingly—whether it's switching to semi-solid food, adding protein supplements, or avoiding allergenic ingredients."*
>
> *- Medical In charge at the Delhi center*

Structured Weekly Meal Planning: A weekly meal plan was followed diligently across both centers. This planning ensured dietary variety, nutritional balance, and seasonal appropriateness of the food served. Only fresh, healthy meals prepared in-house were served—fermented, cold-storage or preservative-based food items were strictly prohibited to maintain food safety.

Figure 77: A typical weekly Meal Plan followed at SHEOWS

MEAL SHEET				
DAY	BREAKFAST(9:00 AM)	LUNCH (01:00 PM)	EVENING SNACKS (04:00 PM)	DINNER 7:00 PM)
MONDAY	DALIYA	RICE, ROTI, GREEN VEG, DAAL	RUSK ,BISKUIT, TEA	RICE, ROTI, GREEN VEGETABLES, DAAL
TUESDAY	KHICHDI	RICE, ROTI, GREEN VEG, CHOWLE	DHOKHLA, TEA	RICE, ROTI, GREEN VEGETABLES, DAAL, HALWA
WEDNESDAY	POHA	RICE, ROTI, GREEN VEG, RAJMA	SAMOSA, TEA	RICE, ROTI, GREEN VEGETABLES, DAAL
THURSDAY	FRUITS	RICE, PURI, GREEN VEG, MATTER PANNER	FRUITS, TEA/BISKUIT	RICE, ROTI, GREEN VEGETABLES, DAAL, KHEER
FRIDAY	UPAMA	RICE, ROTI, MIX VEG,DAAL, HALWA	BUN , TEA	RICE, ROTI,GREEN VEGETABLES, DAAL
SATURDAY	KALA CHANA	RICE, ROTI, MIX VEG, DAAL, KHEER	PAKODE , TEA	RICE, ROTI, GREEN VEGETABLES, DAAL
SUNDAY	TIKKI/ PARATHA/ CUSTARD	RICE, ROTI, MIX VEG, DAAL, RAITA	NAMAK PARE, TEA	RICE, ROTI, GREEN VEGETABLES, DAAL

Bridging Nutritional Deficiencies in High-Risk Groups: Most beneficiaries had been **rescued in a malnourished state**, suffering from prolonged starvation and neglect. Regular, nutritious meals played a pivotal role in **restoring body function, improving immunity, and enabling recovery from long-term medication and chronic diseases**.

> *"When some of them arrived, they could barely eat or stand. Now, after consistent nutritional care, they are gaining strength and participating in daily activities."*
>
> ***- Nursing staff at the Garhmukteshwar shared***

Comprehensive Medical Care and Physiotherapy

Figure 78: Centralised medicine storage facilities of SHEOWS

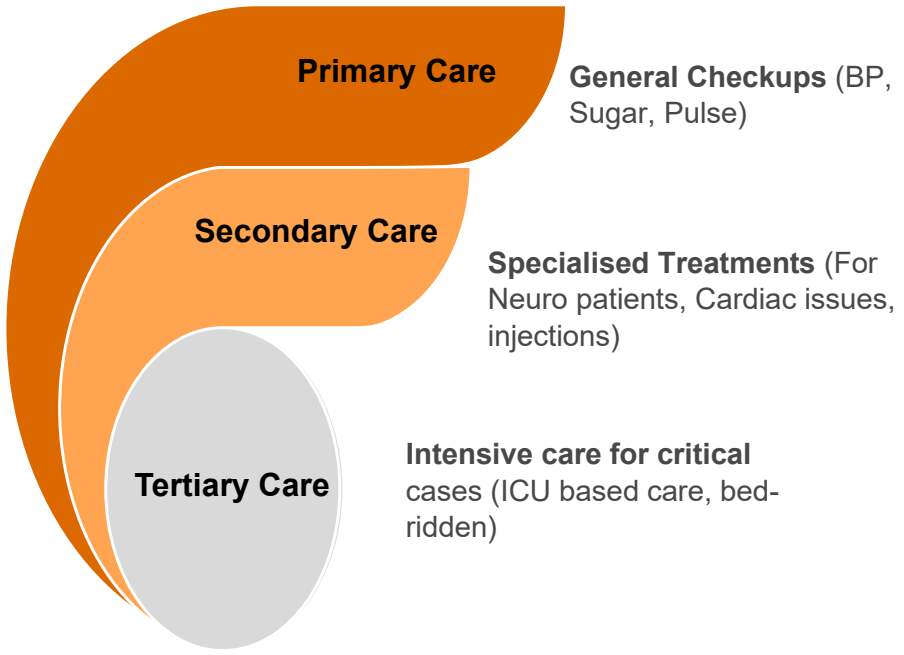
Sustained Medicinal Support for Critically ill Elders: SBI Card's year-long support enabled continuous medicinal aid for 200 elderly beneficiaries, many of whom were suffering from chronic and life-threatening conditions such as neurological disorders, paralysis, heart and liver diseases, kidney ailments, osteoporosis, and maggot-infested wounds, as shared by Medical In-charge Officer. The officer further added that most of these conditions require **long-term, uninterrupted medication** to sustain life and manage symptoms effectively. A substantial portion of the medicines provided were for **neurological conditions**, which affect a majority of the residents.

Structured Medical Screening and Case History Maintenance: Each rescued elderly person underwent **comprehensive medical screening within 24 hours of admission**. Based on the diagnosis, a detailed **medical and administrative case history** was documented. Until the diagnosis was complete, patients were kept in **isolation** to protect themselves and others.

Daily Medical Oversight and Categorized Healthcare Services:

Medical services were delivered at **three levels**:

Figure 79: Three tier structure of categorising elderly at the centre



One of the nurses shared that they speak to every resident daily. Any change physical or behavioral is immediately escalated to the doctor. It's a continuous loop of observation, action, and adjustment. Daily doctor visits (2 hours minimum) were supplemented by **round-the-clock trained nursing staff**. **Nurses tracked vitals every morning**, adjusted medication under medical discretion, and recorded all observations.

Specialised Physiotherapy to Improve Mobility and Reduce Pain: SBI Card's support facilitated **2,400 physiotherapy sessions** in the assessment year, directly benefitting elderly suffering from **mobility issues, joint pain, fractures, and post-stroke stiffness,** as shared by SHEOWS staff. These sessions helped in **relieving chronic pain**, improving **movement**, and reducing the risk of **bed sores and muscle atrophy**.

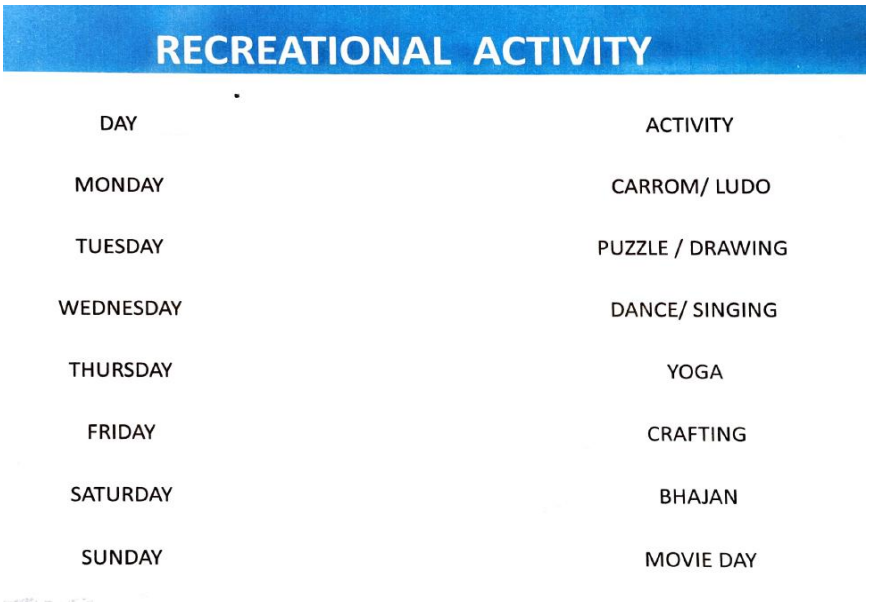
> *"As someone who has battled Elephantiasis or Lymphatic Filariasis, I can say that regaining my mobility has truly restored my dignity and reduced complications in my life. Thanks to my physiotherapist's dedication, I was once completely bedridden, but now I am able to walk on my own, even if it's just within my room."*
>
> ***- One of the elderly at Delhi Center***

Personalised and Compassionate Care: Beneficiaries during the interaction shared that services such as highly personalised care, including sponge baths, bed tea service, frequent diaper and urine checks, repositioning of bedridden patients, etc. is being provided to everyone here. In reference to this, SBI Card further added that for many previously neglected individuals, this compassionate attention is deeply restorative. Additionally, every aspect from medication administration and physiotherapy progress to mental health developments was meticulously recorded in each patient's profile, which helps ensure transparent reporting, informed treatment decisions, and swift action in emergencies.

Emotional and Mental Well-being through Recreational Activities

Daily Engagements and Therapeutic Activities for Emotional Upliftment: With SBI Card's support, SHEOWS integrated daily recreational activities including **yoga, music therapy, storytelling, mind games, and craft workshops** across its Delhi and Garhmukhteshwar centers, intended for 200 beneficiaries during the FY 2022-2023. These sessions have been instrumental in stimulating **cognitive function**, **relieving emotional distress**, and **reducing symptoms of isolation and depression**—particularly for elderly residents suffering from dementia, trauma, or mental health challenges. Complemented by **counseling sessions** and **personalized interactions**, this structured routine has helped even bedridden and severely ill residents feel mentally engaged and emotionally uplifted.

Figure 80: Weekly recreational activities plan followed by SHEOWS across centres



RECREATIONAL ACTIVITY

DAY	ACTIVITY
MONDAY	CARROM/ LUDO
TUESDAY	PUZZLE / DRAWING
WEDNESDAY	DANCE/ SINGING
THURSDAY	YOGA
FRIDAY	CRAFTING
SATURDAY	BHAJAN
SUNDAY	MOVIE DAY

Building Community through Festivities, Milestones, and Volunteer Participation: Creating a sense of belonging was a key objective of the program. The implementation partner, celebrated major **cultural**

and religious festivals like Diwali, Eid, Holi, and Christmas with full enthusiasm, allowing residents to reconnect with familiar traditions. In addition, **birthdays, anniversaries, and personal milestones** were honored with cakes, music, and communal celebrations—restoring dignity and personal identity.

9.4 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 20: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The project underscores a commitment to improving the quality of life for destitute individuals, offering a structured environment where they can live with dignity and receive holistic support. • Creating a sense of belonging was a key objective of the program. SHEOWS, supported by SBI Card, celebrated major cultural and religious festivals like Diwali, Eid, Holi, and Christmas with full enthusiasm, allowing residents to reconnect with familiar traditions.
Relevance	• Most beneficiaries had been rescued in a malnourished state, suffering from prolonged starvation and neglect. Regular, nutritious meals played a pivotal role in restoring body function, improving immunity, and enabling recovery from long-term medication and chronic diseases. • SBI Card's support helped alleviate hunger and aided the physical recovery, emotional healing, and long-term wellbeing of vulnerable, high-risk beneficiaries. • SHEOWS provides a three-tiered medical care system through Special Care Units (SCUs), Intensive Care Units (ICUs) and General Wards, addressing both acute and chronic conditions. • SBI Card's year-long support enabled continuous medicinal aid for 200 elderly beneficiaries, many of whom were suffering from chronic and life-threatening conditions.
Effectiveness	• With SBI Card support, SHEOWS has been able to develop and further refine detailed SOPs from rescue to end-of-life care, but these were not visibly displayed. Illustrating them through simple, compassionate infographics can enhance transparency, empower residents, and reflect the organization's commitment to dignity, structured care, and informed engagement throughout every stage of a resident's journey., potentially impacting service effectiveness. • A well-maintained documentation system was established, ensuring that every intervention from food distribution to medical attention gets recorded, monitored, and reviewed, which provided structured documentation and operational clarity that enabled the different arms of SHEOWS to function in sync. • SHEOWS upholds the dignity of its residents in death as it does in life. The organization performs cremation within 12 hours, in accordance with religious customs, and maintains comprehensive documentation.

Parameters	Assessment from study
	• Each rescued elderly person underwent comprehensive medical screening within 24 hours of admission. Based on the diagnosis, a detailed medical and administrative case history was documented.
Convergence	• Presence of dedicated program teams and digital communication channels (e.g., WhatsApp groups for rescue, medical, and MIS) facilitates real-time tracking of services. • SHEOWS has limited convergence with external bodies. While it maintains ties with nearby hospitals and police stations for rescue operations, there were no significant collaborations with government departments observed.
Sustainability	• Healthier lifestyle choices, encouraged by consistent medical advice, have led to increased longevity and improved quality of life for elderly beneficiaries. • Standard Operating Procedures (SOPs) support consistency in service delivery, offering stability and predictability in daily care routines. • Such high-touch, intensive care requires continuous, unconditional funding to provide medicines and supplements, nutritious meals, hygiene / caregiving supplies and skilled care giver / medical staff. While the impact on beneficiaries is sustainable, the project infrastructure needs sustained financial support to maintain this level of care and coverage.

9.5 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with Sustainable Development Goals: **3-Good health and well-being.** [28] The project aligned with the ESG focus area identified by SBI Card: **"Inclusion and Diversity".** [29]

9.6 Recommendations

SBI Card may consider continuing its support for SHEOWS, as the initiative closely aligns with its CSR focus on uplifting vulnerable communities through dignity, care, and safety. To further strengthen the support, following recommendations are provided for management consideration:

- **End to End Support:** To ensure that elderly beneficiaries receive comprehensive care, it is recommended that SBI Card expand their contribution to encompass the full range of services offered by SHEOWS. While the current support addresses critical needs, further scaling can strengthen the continuum of care. By extending support from initial rescue operations to end-of-life care, including culturally respectful cremation services, SBI Card can enhance the positive changes in the lives of elderly beneficiaries. This expansion would demonstrate a deep commitment to social responsibility and creating lasting, meaningful change.

[28] Source: https://sdgs.un.org/goals
[29] Source: https://www.sbicard.com/sbi-card-en/assets/docs/html/personal/esg/index.html

- **Visibility and Awareness – Display SOPs at All Centers:** SHEOWS should translate key Standard Operating Procedures (SOPs) into simple, non-technical language. SOPs to be translated into **regional dialects** (as per the beneficiary base in each center). Use **infographics, icons, color-coded steps, and visual cues** to explain each process especially for elderly residents who may be illiterate or semi-literate. As a visible SOP system promotes **uniformity in service delivery** and reduces the chance of misinformation or oversight. Moreover, transparency builds **psychological safety** residents feel less like passive recipients and more like valued individuals with rights.

9.7 Case Study

Case Study 1: Resilience and Redemption – Journey of Mr. Patel (Name Changed)

Background: Mr. Patel (Age 67), originally from Nagpur, was once a celebrated chef renowned for his culinary talents, having cooked for prominent politicians and Bollywood celebrities. He lived a fulfilling life with his wife and two sons in Nagpur. However, life took an unexpected turn when **Mr. Patel's health deteriorated due to elephantiasis, leaving him bedridden and dependent on his family's care**.

The Turning Point: In a heartbreaking twist, Mr. Patel's family informed him they were taking him to Delhi for medical treatment. Upon arrival at the Delhi station, they abandoned him, leaving him with no resources and nowhere to go. Struggling to survive, Mr. Patel found himself begging on the streets of Delhi, fighting for basic necessities like food and shelter.

Rescue and Rehabilitation: Mr. Patel's life took a positive turn when SHEOWS rescued him from the streets. The organization provided him with immediate care, including food, clothing, and shelter. They diagnosed his condition and offered frequent physiotherapy sessions, which helped manage and significantly reduce the symptoms of his elephantiasis. Gradually, Mr. Patel regained his ability to walk and move freely.

A New Beginning: Grateful for the compassion and support he received, Mr. Patel chose to stay at the SHEOWS center, considering it his new home. Overwhelmed by the hospitality and care, he expressed his desire to give back by working as a cook at the center. He now shares recipes with the cooks at the center, a role that reignites his passion for cooking and allows him to serve those who restored his dignity and sense of purpose.

Life at SHEOWS: Over the past six years, Mr. Patel has thrived at the SHEOWS center, forming deep bonds with the staff and residents whom he regards as family. He appreciates the well-maintained facilities, including regular laundry services, nutritious meals, and the availability of tea, coffee, and snacks. Mr. Patel’s presence is a source of inspiration and joy for those around him, as he embodies resilience and gratitude. His story is a testament to the power of human kindness and the ability to rebuild one's life despite adversity. As he wishes to spend the rest of his life at the center only, Mr. Patel continues to be an integral part of the community, sharing his culinary skills and warmth with everyone.

Case Study 2: From isolation to sense of belonging – Journey of Mr. Singh (Name Changed)

Background: Mr. Singh's (Age 72) life was marked by solitude, having grown up without the warmth of a family. As an orphan, he faced the harsh realities of adulthood alone, navigating life's challenges by taking on various odd jobs to sustain himself. Most recently, he was employed as a security guard at a warehouse, a position that provided him with a modest income and stability.

The Accident: One fateful night, as Mr. Singh was returning from his job, tragedy struck. A speeding truck collided with him, leaving him severely injured and helpless on the streets. With no one to turn to, he was eventually taken to a nearby government hospital where he received basic medical care and was discharged shortly thereafter.

Struggles and Setbacks: With a broken leg, Mr. Singh found himself unable to continue his job as a security guard, leading to a loss of income and shelter. Forced to live on the streets, he endured the harsh conditions for nearly a month. **His injuries worsened, developing maggots due to the accumulation of dirt,** further complicating his recovery. Despite his vulnerability, passersby offered little more than indifference, leaving him in a dire situation.

Rescue and Rehabilitation: Mr. Singh's fortunes changed when SHEOWS (Saint Hardyal Educational and Orphan Welfare Society), a charitable organization committed to aiding the elderly and destitute, discovered him and intervened. Recognizing his urgent need for medical attention, SHEOWS admitted him to their facility, where he was kept in the ICU for two weeks. During this critical period, he received comprehensive medical treatment, nutritious meals, and essential medications aimed at restoring his health.

A New Chapter: Although he remains wheelchair-bound due to his leg injury, Mr. Singh has found solace and hope at the SHEOWS center. Grateful for the care and compassion shown to him, he feels a deep sense of belonging, considering the staff and residents his new family. He is optimistic about his recovery, trusting in the continued treatment and support provided by the organization.

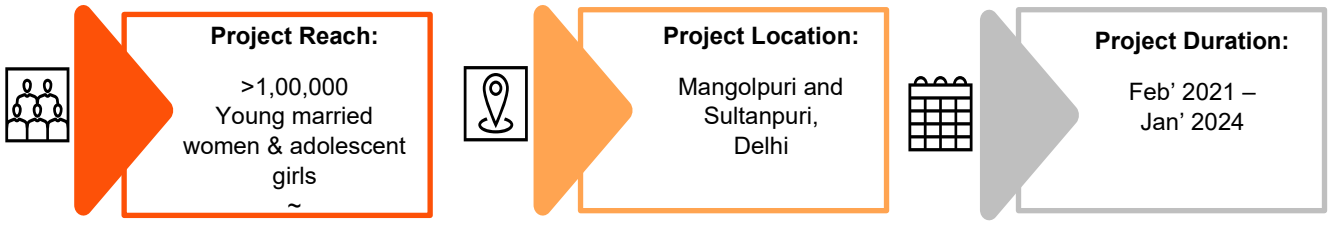
Life at SHEOWS: Mr. Singh is adjusting well to his new surroundings, taking advantage of the excellent facilities and the supportive community that surrounds him. The consistent availability of meals and opportunities for social interaction have boosted his morale, allowing him to imagine a more positive future. He looks forward to the day he can walk again, driven by the encouragement and camaraderie he finds at SHEOWS. As he progresses in his rehabilitation, Mr. Singh continues to be a vital member of the SHEOWS community, exemplifying resilience and the hope of recovery.

10. Improving mental wellbeing and resilience among adolescents and young married women through community led approach in GOI's RMNCH+A strategy (Phase 2)

10.1 About the project

SBI Card in collaboration with MAMTA Health Institute for Mother and Child initiated a project focusing on Government of India's RMNCH+A strategy focuses on Reproductive, Maternal, Newborn, Child, and Adolescent Health. RMNCH+A is a strategy that focuses on improving health outcomes across entire life cycle, from reproductive health to adolescent health. It emphasises strengthening the health system, prioritising high-impact interventions, and linking diverse services across different life stages. This approach aims to achieve a "continuum of care" where services are accessible at all levels, from home and community to hospitals, and across various life stages. [30]The project integrates health services with community engagement and empowerment initiatives. [31]

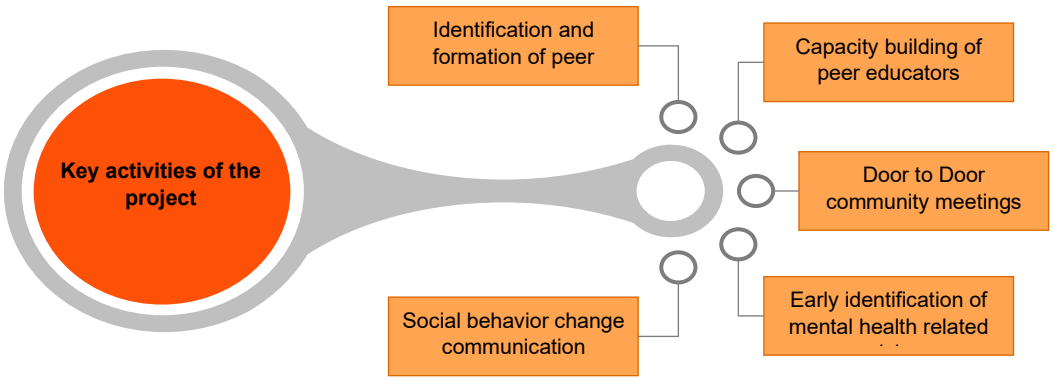
Figure 81:Project overview



"Improving Mental Wellbeing and Resilience among Adolescents and Young Married Women through Community Led Approach in GOI's RMNCH+A Strategy" project, seeks to drive social and behavioral change by enhancing awareness and understanding of **reproductive mental health** and **gender-based violence**. Targeting **adolescents** and **young married women**, the project addresses challenges related to mental health, change in level of perception toward Mental Health challenges and facilitates improved knowledge, attitude, behavior, and practices (KABP) of adolescents and young married women on mental health and RMNCH+A issues.

The key activity of project includes involvement of community by identification of peer leaders with the help of Anganwadi workers (AWW), followed by formation of peer group. Post formation of these groups' workshops, training sessions, and community engagements are conducted by MAMTA's appointed field officers. These activities are designed to equip the participants (adolescent girls and young married women) with necessary knowledge and skills for managing their mental, menstrual, and reproductive health. By facilitating open discussions, project aims to dismantle stigma and cultural barriers surrounding mental and reproductive health issues.

Figure 82: Key activities of the project



[30] Source: National Health Mission
[31] Source: SBI Card Project documents (MoU of SBI Card and MAMTA)

The project is implemented through a community-led approach by aligning with the Government of India's RMNCH+A strategy to ensure a comprehensive focus on **reproductive, maternal, newborn, child, and adolescent health**. It involves training community health workers and local leaders as advocates and educators, thereby fostering local capacity and ownership. Through community engagement and empowerment, the project aspires to create sustainable change and improve health outcomes for women and adolescents. Below infographic outlines the key objectives of the project[32]:

Figure 83: Key objectives

- Increase in knowledge, attitude, and practice of adolescents on mental health for strengthening RMNCH+A outcomes.
- Increase in knowledge, attitude and practice of young married reproductive mental health and maternal & child health.
- Build a community-led redressal mechanism in improving mental health among adolescents and young women.

10.2 Method of Impact Assessment

A mixed method research design was adopted for the study which included quantitative survey of beneficiaries and qualitative in-person interactions (Focused group discussions & In-depth interviews) for other identified key stakeholders.

A sample of **139 beneficiaries** (adolescent girls and young married women) was proposed at a **95% confidence level and 5% margin of error** out of which 121 quantitative interactions were carried out. This was due to limited availability of the beneficiaries as mobilised by implementation partner. The adolescent girls and young married women who were interviewed were selected based on this mobilisation effort.

Figure 84: Key Stakeholders of the project

10.3 Key Findings

Profile of the respondents

Common profile of respondents

- A total of **121 adolescent girls and young married women** were interviewed to assess the impact of the “Improving Mental Wellbeing and Resilience among Adolescents and Young Married Women through Community Led Approach in GOI's RMNCH+A Strategy” project.

[32] Source: SBI Card Project documents (MoU of SBI Card and MAMTA)

- Among the total respondents (n=121), 66% were young married women, while 34% were adolescent girls. Figure 85 illustrates that the ages of respondents ranged from 10 to 40 years, with 29% falling within the 26-30 age group, comprising both adolescent girls and young married women. It was noted **that many respondents had entered into marriage at a young age, thus becoming young married women during their adolescence.**

Figure 86: Age-wise distribution of respondents (n=121)

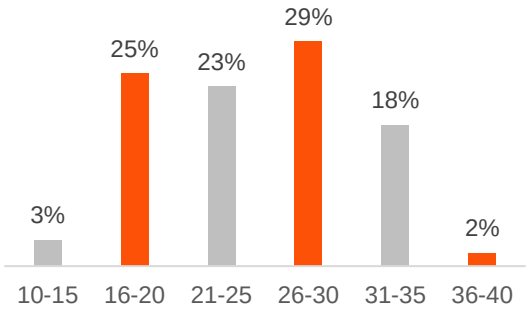
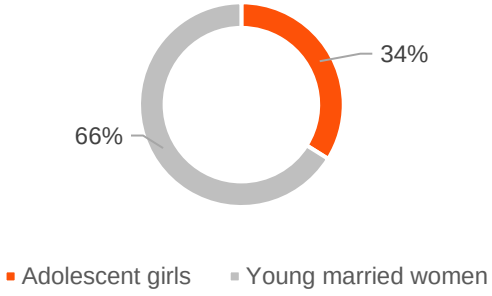
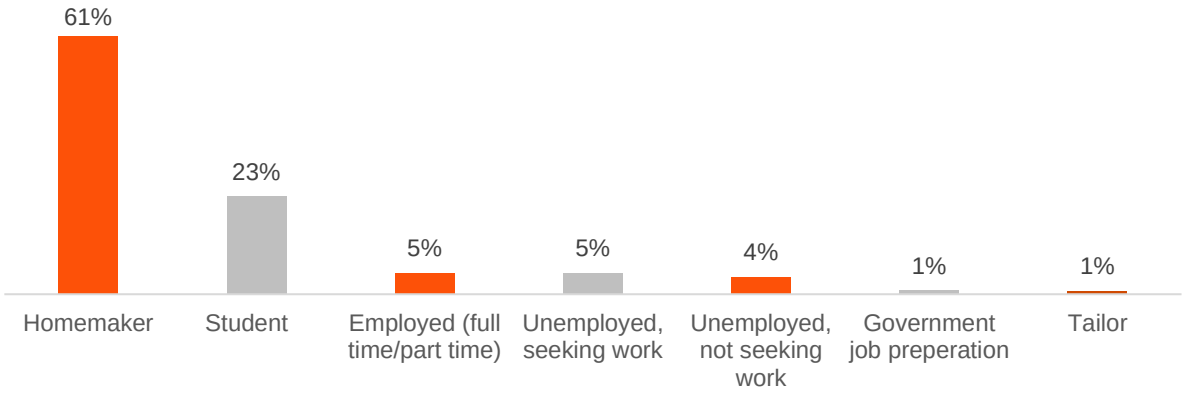


Figure 85: Composition of respondents (n=121)



- The survey data reveals that **majority of respondents (61%, n=121) are homemakers**, highlighting a strong representation of individuals engaged in domestic responsibilities. **23% of participants being students**. Out of the students who reported that they are studying, almost all of the students reported that their educational institutions (schools/ colleges) offer sessions/ classes on menstrual and mental health. This suggests a strong emphasis on health education, reflecting a commitment to addressing important aspects of adolescent well-being within schools and colleges.

Figure 87: Employment status of the respondents (n=121)



- Out of those employed (5%) indicate engagement in formal employment or career-oriented activities. Additionally, 4% are unemployed and not seeking work, which is due to transitional life phases or family obligations, while another 5% are actively seeking employment. Smaller percentage of respondents were preparing for competitive exams (1%).

- **68% of respondents indicated that head of their family is employed in a private industry**, such as a shoe factory indicating a reliance on blue-collar jobs within the private sector. Meanwhile, 17% reported that head of their household works as a laborer, suggesting a sizable portion of families depend on manual or skilled labor for their livelihood. Additionally, 12% of respondents stated that their family head operates a shop or is involved in trade.

Figure 88: Employment status of head of household (n=121)

- Majority of respondents (59%) reported having a family size of 3-5 members, while 33% have 6-8 members, and 7% have families with 9 or more members. While some respondents shared that having a large family size leads to domestic conflicts within the household, others mentioned that a larger family size provides support such as assistance with childcare and emotional backing.

- Additionally, **4% (n=80) of young married women were pregnant** and **3% were lactating mothers** during project's implementation period **highlights the relevance of the project** for these set of respondents.

Awareness about the project-

- **Majority of respondents (93%)** stated that they are **aware of the "Improving Mental Wellbeing and Resilience among Adolescents and Young Married Women through Community Led Approach in GOI's RMNCH+A Strategy project"** supported by SBI Card and implemented by MAMTA team.

- Respondents shared that they came to know about the project **through MAMTA's field assistants and peer leaders**, **ASHA/AWW, as well as acquaintances like family, friends, and neighbors**. This reflects the effectiveness of community engagement and outreach efforts of the project.

Summary of impact created

Adolescent Girls

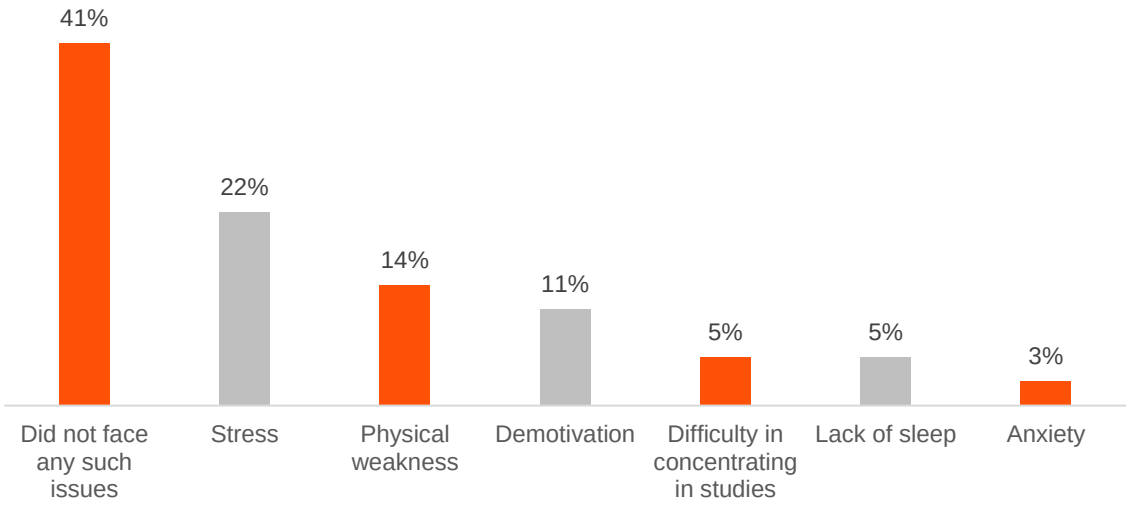
Increased knowledge and understanding of mental health issues and emotional well-being

- About **90% of the adolescent girls** (n=41) reported **increased awareness and comfort in discussing mental health and well-being** post implementation of the project. Prior to the intervention, many were unaware of these issues, **often conflating mental health with mental disability or disorder**. This shift underscores the project's efforts in educating participants and clarifying misconceptions about mental health, thereby providing informed and open dialogue on the topic.

- 25% of the adolescent girls (n=41) reported that **they are able to acknowledge and recognise their mental health issues such as feelings of anxiety, stress, or emotional distress**. Upon probing the cause of emotional turmoil, girls shared that this occurs majorly **due to academic pressure before the examinations.** Out of these 25% (n=41), 22% and 11% of the girls stated that they felt stressed and demotivated, respectively. Whereas 14% reported that as a **result of mental distress** they were not able to maintain their physical health.

- Additionally, **37% of them reported (n=41) that they felt the need to seek help about their mental health and well-being** as it impacted their career and personal lives. This shows the relevance of the project in the intervention area. During the focused group discussion, the adolescent girls shared that these emotions arise mostly during the exam period due to academic stress.

Figure 89: Mental health issues faced by respondents (n=41)



**This is a multi-choice question, and the sum may not be 100%*

- 80% of these girls (n=41) reported **an increased ability to share their feelings with someone**, a capability they **previously lacked**. Additionally, the **formation of peer groups** within their community has provided an **alternative platform for sharing issues**, particularly for those who may not feel comfortable discussing them with their parents. This suggests a significant impact of the project in motivating the participants for open communication and emotional support networks enhancing emotional well-being and resilience.

Improved awareness on menstrual health and personal development.

- There has been an increase in awareness of menstrual health and well-being among respondents, **with 100% reporting awareness post-intervention compared to 87% before project**. This underscores the project's effectiveness in educating the girls on critical aspects of menstrual health.

One of the best parts of the program is the peer group formation. It creates a safe space where we adolescent girls feel comfortable sharing things about our physical, menstrual, and mental health—things we often can't discuss or hesitate to share with our families.

- ***As narrated by an adolescent girl beneficiary, Mangolpuri***

Additionally, the awareness sessions have positively influenced behavior, as **all girls reported use of sanitary pads during their menstrual cycle.**

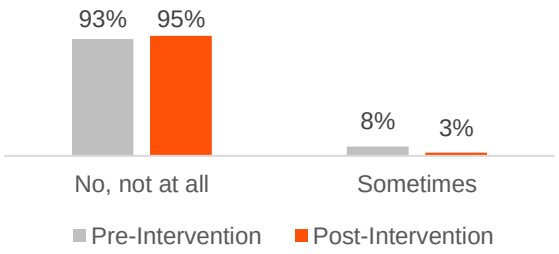
- **24% of these girls (n=41) reported that they have been able recognise and acknowledge the challenges related to physical health**. The reported symptoms varied widely, with issues such as **laziness, frequent illness, lack of appetite, and weakness/dizziness** each affecting 17% of these individuals. Notably, **58% of the girls indicated that the project has contributed to improvements in their physical health.**

- During the discussion with MAMTA field team, it was shared that **awareness sessions extended beyond mental health and well-being.** They also emphasized enhancing **physical health and personal development** by encouraging participants to eat meals on time, maintain a balanced diet, and engage in physical activities like sports and yoga**.**

Responsible social media usage

- The project has been successful in reducing the level of anxiety associated with not using social media among adolescent girls. Figure 90 represents that prior to implementation of the project, **93% of the girls reported no anxiety, while 8% sometimes felt anxious**. Whereas post implementation the percentage of those feeling **no anxiety increased to 95%,** a **2-point rise**, and those who **sometimes felt anxious decreased to 3%,** a 5-point drop. These changes highlight that project has helped individuals feel **less dependent on social media**, thus alleviating anxiety when they are not using it.

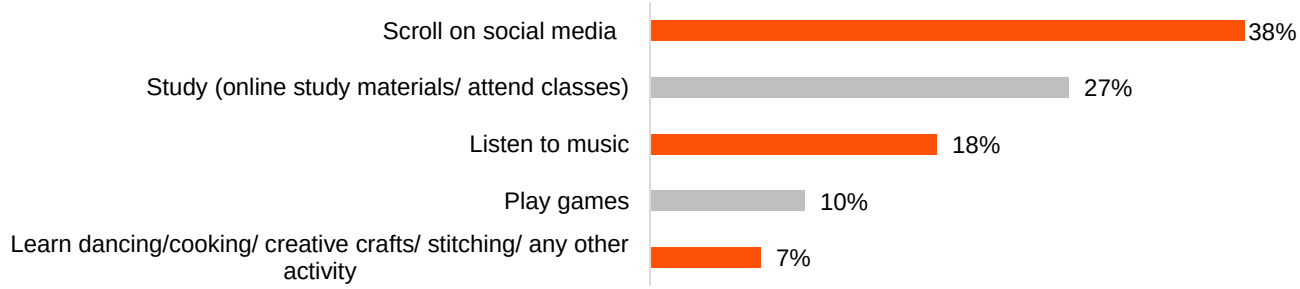
Figure 90: Anxiety due to social media usage (n=41)



- As reported by MAMTA team field officer, most respondents belong to Below Poverty Line (BPL) or lower middle-class families and could not afford separate phones for their children. Most of them use their parents' phones, so there are less to no instances of social media addiction among them. The **project has sensitised adolescent girls on the responsible usage of social media and cybercrimes (such as social media bullying)**.

- Despite limited access to phones, among those who do use them, 38% of the girls (n=41) primarily scroll through **social media platforms like Facebook, Instagram and YouTube for educational content and entertainment**. Meanwhile, **27% use their phones for studying, reflecting strong educational engagement such as online classes and study material**.**18% use it for entertainment purposes** like listening to music, while **10% prefer playing games**. Lastly, 7% engage in creative activities such as learning to dance and cooking ideas. This underscores that, while social media scrolling is the most prevalent activity, there is a substantial engagement in educational pursuits.

Figure 91: Major interest for using social media (n=41)



Preparedness for handling bullying situations and substance addiction

- Probing about types of bullying, 85% (n=41) reported no personal experience with bullying, while **15% have encountered verbal abuse**, including name-calling, mocking, and hurtful teasing. Notably, all individuals within this **15% affirmed that the program has been instrumental in helping them cope with such situations.** This suggests that the initiative is effective in providing support and fostering a more empathetic peer environment.

- 100% (n=41) of the girls have **not felt peer pressure related to substance abuse, nor have they experienced any inclination towards consuming substances like alcohol, tobacco, or drugs**. This is indicative of the project's **success in raising awareness** about the dangers of substance abuse and promoting a healthy lifestyle among participants.

Overall impact on adolescent girls

- **Improved awareness on mental health and wellbeing** - 88% of adolescent girls (n=41) reported a positive impact (35% "very much impactful", 53% "somewhat impactful"). This indicates that the intervention helped the adolescent girls **understand mental health issues better, manage anxiety, and boost self-confidence.**

- **Ability to handle stress and peer pressure -** 80% of the adolescent girls (n=41) (40% "very much impactful", 40% "somewhat impactful") **felt better equipped to manage academic pressure and peer influences**. This highlights that the sessions were effectively delivered and were relatable to the participants.

- **Awareness about social media addiction and cyber safety-** 85% of respondents (n=41) **acknowledged a positive change** (35% "very much impactful", 50% "somewhat impactful"). They reported a reduction in **screen time and increased awareness about mindful use** of social media platforms.

- **Awareness about menstrual health - 83%(n=41) found this area impactful** (35% "very much impactful", 48% "somewhat impactful"). This highlights that they have improved knowledge of hygiene practices and have developed more comfort in discussing menstruation openly. Encouraging sign in **breaking menstrual taboos and stigma**, which often hinder adolescent girls' confidence and self-esteem.

- **Confidence in dealing with bullying and harassment- 80% (n=41) reported an impact** (35% "very much impactful", 45% "somewhat impactful"). Girls expressed more confidence in standing up to bullying, supporting peers, and seeking help from trusted adults. Suggests the sessions effectively created a safer emotional environment and promoted assertive behavior.

Table 21: Impact rating by adolescents (n=41)

Parameters	Very much impactful	Somewhat impactful	Not much impactful
Improved level of awareness on mental health and wellbeing. *(better emotional control, reduced anxiety, improved self-confidence)*	35%	54%	11%
Ability to handle stress and peer pressure	40%	40%	20%

Parameters	Very much impactful	Somewhat impactful	Not much impactful
(managing school stress, resisting negative influence)			
Awareness about social media addiction and cyber safety *(reduced screen time, mindful social media usage)*	35%	50%	15%
Awareness about menstrual health *(knowledge about hygiene, comfort in discussing)*	35%	49%	16%
Confidence in dealing with bullying and harassment. *(speaking up against bullying, supporting peers, seeking help when needed)*	35%	46%	19%

Young married women

Increased community awareness and support for mental health issues affecting married women

- Prior to the intervention, **25% of the married women (n=80) experienced emotional distress, including anxiety, depression, or insomnia, and felt unable to share their feelings**. Upon probing about the cause of emotional distress, respondents shared that it was majorly due to family related issues such as conflict with in-laws/ relatives. However, following the project, **majority of the married women reported that post implementation of the project no such emotional distress, indicating a significant improvement** in their mental and emotional well-being.

- During the discussion with Anganwadi workers it was shared that **awareness campaigns and community discussions have helped destigmatise mental health challenges faced by young married women**, including **postpartum depression, anxiety, and emotional distress**. These sessions were **organized daily by the peer leader in their respective peer groups.** Women reported feeling more understood and accepted by family members and community leaders, who previously saw emotional issues as signs of weakness or overreaction.

- As reported by MAMTA team, the project established safe spaces for women to share experiences without judgment, encouraging early help-seeking and peer-led support. Additionally, the **project collaborates with Sanjay Gandhi Memorial Hospital and Dr. Baba Saheb Ambedkar Hospital** [33]to provide counseling for referral cases. If participants have scored low on the General Health Questionnaire (GHQ-12) after counseling from MAMTA, they are referred to these hospitals for further support. During project duration **125 participants who have scored low in GHQ-12 have been referred** to this hospital for extended support.

[33] Source: Referral slips of the hospitals.

- **100% of the married women (n=80)** reported that they are **comfortable in seeking help for emotional distress**, post implementation of the project, highlighting the positive impact of the project.

I used to silently suffer domestic violence from my alcoholic husband while living with my in-laws. Through the program, I realised that tolerating abuse is not right. Community members supported and sensitized my husband and in-laws, and now things have started to improve—I finally feel safer and more respected at home.

- ***As narrated by a newly married woman, Mangolpuri***

Improved awareness about maternal and child health

- All the married women who were pregnant or lactating (n=16) during the project period reported that the sessions provided significant **support in managing both emotional and physical challenges associated with pregnancy**. Further, shared that **pre-pregnancy and post-partum care have been the most effective part of the modules**. This suggests the project's focus on addressing the unique needs of these women was effective in enhancing their overall well-being during this critical period.

- As per the interaction with Anganwadi worker, it was shared that the interactive awareness sessions supported by SBI Card have **helped young mothers understand critical aspects of maternal care**, such as **nutrition, prenatal check-ups, immunisations, and postpartum care**. As a result, many women reported adopting healthier practices during pregnancy and after childbirth.

- The married women shared that, convergence with ASHA/AWW has **helped in bridging the gap between knowledge and access**—by linking women with local health services. This is useful in facilitating the ongoing care required during the pregnancy period.

Strengthening social support networks, reducing isolation, and promoting community involvement.

- During the discussion with young married women, they shared that the formation of peer groups within the community has provided a much-needed platform for **shared learning, emotional bonding, and problem-solving.** Further, it was reported that many **young married women** were dealing with stress in isolation due to societal expectations and limited mobility are now actively participating the discussions and are supporting each other.

- Further, it was reported by AWW, that through regular meetings and activities, women began to step out of their homes, interact more freely, and participate in community events, enhancing their **sense of belonging and purpose**. Increased community engagement helped in **identifying women at risk of mental distress**, allowing for timely referrals and support.

10.4 IRECS Analysis

Basis the interactions with the key stakeholders and desk review of the documents, the impact of the project was evaluated on 'IRECS framework'. The IRECS analysis summary has been presented in below table:

Table 22: IRECS Analysis

Parameters	Assessment from study
Inclusiveness	• The support provided from the project is inclusive in nature as it **reaches out to all the intended beneficiaries** (adolescent girls and young married women) residing in slums, irrespective of caste and income. • By involving field assistants, peer leaders, and community members, the project **encourages a participatory approach**, ensuring that interventions were accessible and **culturally relevant to all participants.**
Relevance	• Many married women, who are homemakers and financially dependent on their spouses, often overlook mistreatment within their families, which unconsciously impact their mental health. **Raising awareness among these women empowers them to recognise and address these issues**, enhancing the project's relevance. • **4% (n=80) of young married women were pregnant** and **3% (n=80) were lactating mothers** during the project's implementation period **underscores the relevance of the project** for these set of respondents. • **37% of the adolescent girls reported that they felt the need to seek help regarding their mental health and well-being** as it impacted their career and personal lives. • Prior to the intervention, **25% of** adolescent girls **experienced emotional distress, including anxiety, depression, or insomnia, and felt unable to share their feelings**.
Effectiveness	• There is an increase in awareness of menstrual health and well-being among beneficiaries, **with 100% (n=41) reporting awareness post-intervention compared to 87% (n=41) prior to the project**, highlighting its effectiveness in educating participants on this critical aspect of health. • **58% (n=41) of the total adolescent girls** indicated that the project has **contributed to improvements in their physical health.** • As reported by Anganwadi workers, **awareness campaigns and community discussions have helped destigmatise mental health challenges faced by young married women**, including **postpartum depression, anxiety, and emotional distress** highlighting the effectiveness of the project. • **All the women** who were pregnant or lactating **(n=16)** during the project period reported that the sessions provided significant **support in managing both emotional and physical challenges associated with pregnancy**. • **99% of** young married women **(n=80)** reported that they no longer feel emotional distress and can cope up with stress and anxiety, indicating a significant **improvement in their mental and emotional well-being**.

Parameters	Assessment from study
	• 100% of the young married women (n=80) reported that they are **comfortable in seeking help for emotional distress, post implementation of the project**.
Convergence	• The project's **alignment with the Government of India's RMNCH+A Strategy** ensured that it complemented national health objectives, enhancing its reach and effectiveness. • Project has collaborated with government health care institution like **Sanjay Gandhi Memorial Hospital and Dr. Baba Saheb Ambedkar Hospital** to provide counseling for referral cases. • By working with local health workers (ASHA/AWW) and community leaders, the project **leveraged existing resources and networks to maximise its impact**.
Sustainability	• The training of **peer leaders** and **field assistants** helped create a sustainable support system within the community, ensuring ongoings benefits beyond the project's duration. • The shift in attitudes towards **mental health and the establishment of peer groups suggest** lasting changes in community behavior and support systems.

10.5 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with Sustainable Development **Goals: 3- Good health and well-being and 5- Gender Equality.** [34]

The project aligned with the ESG focus area identified by SBI Card: **"Inclusion and Diversity".** [35]

10.6 Recommendations

- **Strengthen project's visibility and community engagement:** Strengthen the project's visibility and message retention by designing and disseminating culturally relevant IEC materials such as wall paintings. These techniques will highlight the key aspects of mental health, resilience, and well-being in an engaging and relatable manner to encourage community-wide awareness.
- **Ensure sustained mental health awareness and support through local leadership and collaboration**: To ensure the sustainability of the project after completion, community peer leaders can be designated to coordinate with ASHA and Anganwadi workers for ongoing support. These leaders can facilitate communication and collaboration, ensuring any updates in mental health and well-being practices and capacity-building initiatives are effectively integrated into local efforts. This approach will help maintain the project's impact and foster continuous improvement in addressing mental health needs within the community.

[34] Source: https://sdgs.un.org/goals
[35] Source: https://www.sbicard.com/sbi-card-en/assets/docs/html/personal/esg/index.html

10.7 Study Limitations

- **Limited availability of respondents:** As reported by MAMTA team, majority of population were migrants and during the field visit it was noted that there were festivities in the area, leading to coverage of 121 interactions only. This may potentially lead to skewing of data due to non-representative participation. Additionally, participants who took part in the interactions were less engaged because of the festival, which affected the quality and depth of their responses.

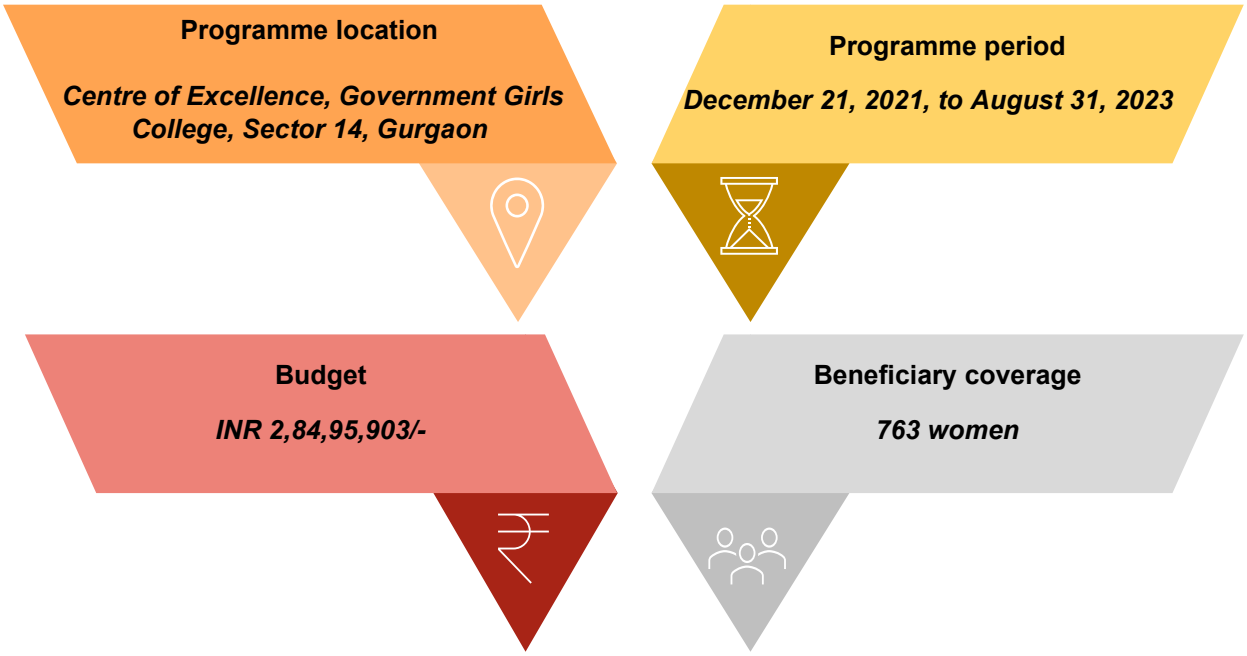
11. Livelihood Enhancement and Promotion (LEAP) – Center of Excellence (CoE) for Skill Development

11.1 About the project

Skilling the youth in India holds immense significance due to a combination of economic, social, and demographic factors. With one of the largest youth populations in the world, India has a unique opportunity to harness its demographic advantage, provided young individuals are equipped with the right skills to succeed in today's dynamic economy. Within this context, empowering women through targeted skill development is vital. Women enrolled in full-time college courses can greatly benefit from structured training programmes that offer additional opportunities to enhance essential skills. This not only boosts their employability and economic independence but also fosters social mobility, advances gender inclusion, and supports industries in addressing the growing need for a skilled workforce.

To address this situation, SBI Card launched a project in December 2021 with the initial goal of enhancing employability opportunities for 1,200 students, thereby positively influencing their livelihoods. However, an amendment that took effect in July 2022 revised the target, resulting in 763 students benefiting from the programme with a placement mandate of 70%. In this regard, SBI Card along with The Telecom Sector Skill Council (TSSC) and Gurukul established a **Centre of Excellence** at Government Girls' College, Sector 14, Gurgaon. The project 'Livelihood Enhancement and Promotion (LEAP) – Centre of Excellence (CoE) for Skill Development' mobilised **1000+ students within the college, out of which 763 women** enrolled for the courses. Training was provided for two job roles**: In-Store Promoter and Telecom Customer Care Executive at Call Centres/Relationship Centres**. The training encompassed theoretical knowledge, practical skills, soft skills development, and counseling sessions. Additionally, TSSC established a seminar and counseling hall, and the term of the project was active till 31 August 2023[36].

Figure 92: Overview of the project

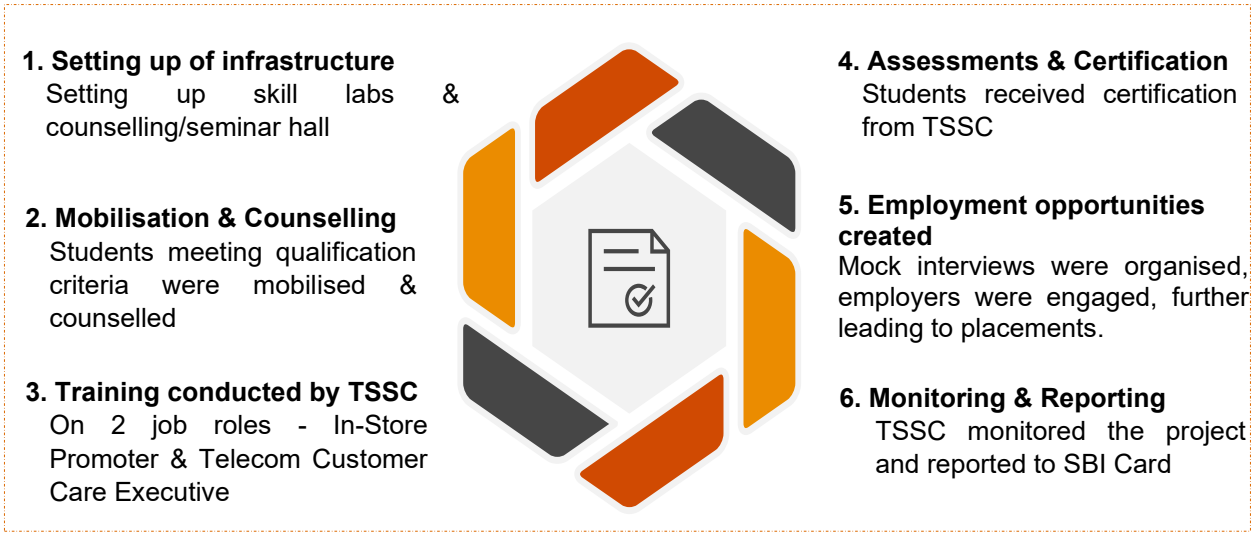


The project was a **non-residential, free-of-cost skill development programme aimed at training college students for customer-facing & in-store promoter roles**. Classes were **held daily for at least**

[36] Source: Agreement, Addendum & Closure Report provided by the SBI Card team

an hour, excluding holidays and exams, with a total of **440 hours for Customer Care Executive** training and **340 hours for In-Store Promoter** training that spanned across a period of 6 months. Students were meant to choose either of the two courses as per their preference. The programme was implemented in collaboration with Gurukul, TSSC, and Haryana CSR Trust, as part of the SBI Card CSR initiative. 763 students were successfully trained under the programme. [37] Refer to Figure 93 for the approach that was adopted to map out this process of skill development for women at the Centre of Excellence.

Figure 93: Approach adopted for skill development



11.2 Method of Impact Assessment

Mixed method research design was adopted for the study which included quantitative survey of beneficiaries and qualitative in-person interactions (Key informant interviews & In-depth interviews) for other identified key stakeholders. A sample of 118 beneficiaries was proposed to be covered for the quantitative survey. Sample was estimated at a **95% confidence level and 5% margin of error**. However, due to enhanced mobilisation efforts**, a total of 123 students participated in the survey.** As most of them had undergone training, received certification, and graduated from college, the quantitative data was collected through **self-administered questionnaires**. In addition, interactions were also carried out with **a trainer and one of the centre head.** Apart from the quantitative sample, other stakeholders were also interviewed under the qualitative component. Refer table 23 for a detailed interaction list.

Table 23: Methodological framework - Interaction List

Stakeholders	Quantitative	In-Depth Interview	Key Informant Interview
Students	✓		
Trainers		✓	
Centre Head		✓	
Employer			✓
TSSC Programme Team		✓	

[37] Source: Agreement, annual & quarterly report provided by the SBI Card team

Stakeholders	Quantitative	In-Depth Interview	Key Informant Interview
SBI Card Team member		✓	

11.3 Key Findings

- Through detailed discussions with the TSSC team, it was revealed that a total of **1000+ students** were mobilised and post counseling **763 enrolled for the training programme. The project also supported creation of a dedicated counseling and seminar hall,** providing space for guest lectures, industry expert talks, and counseling sessions. This additional facility was essential to accommodate all these activities.

- The training programme was **limited to college students who were enrolled in full time courses such as BA, B. Com, BSc, etc. in the government college**, thereby **excluding external participants.**

- **Student mobilisation was based on meeting the minimum qualification criteria which required students to meet one of the following educational or experiential thresholds: a pass in the 9th grade; or a pass in the 8th grade along with ongoing enrolment in a regular school that includes vocational subjects; or a pass in the 8th grade coupled with one year of relevant experience; or alternatively, a pass in the 5th grade accompanied by four years of relevant experience. Students were informed** of these requirements before enrolment, and all of them met the standards outlined in the **National Skills Qualification Framework (NSQF) qualification pack.**

- As reported by the SBI Card Team, the **trajectory of the programme included theory, assessment, certification, and placements.**

- Students **received pre-enrolment counseling**, which guided their decision between the two course options.

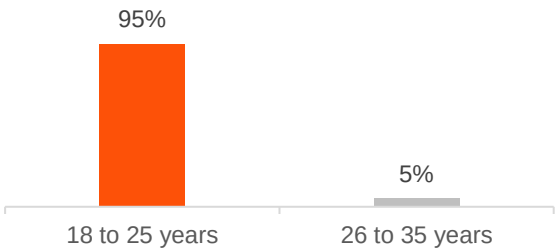
- Post-course assessments were conducted by a certified agency, followed by an official certification by TSSC.

Beneficiary Profile

All students are **female**, as the Centre of Excellence is located within a girl's college.

Majority (95%) of the students (n=123) are aged between 18 and 25 years, hence it can be inferred that the study heavily skews towards a younger age group and the programme is designed to focus on young adults (Refer to Figure 94).

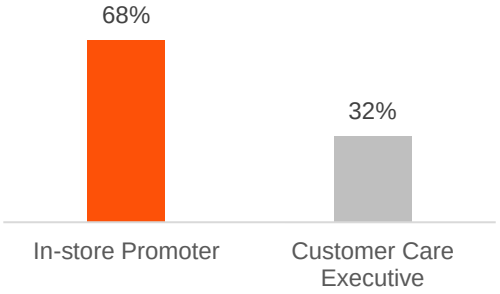
Figure 94: Age of the students (n=123)



At the time of assessment, **88%** of the students (n=123) reported **graduation or above as their highest form of formal education**. According to the TSSC team, the **programme was open to all full-time students at the government college**, regardless of whether they were in their 1st, 2nd, or 3rd year of study. This **inclusive approach allowed any student to join the given courses**. If a student received a placement offer, **they had the option to accept it and transition away from their current course at the government college.**

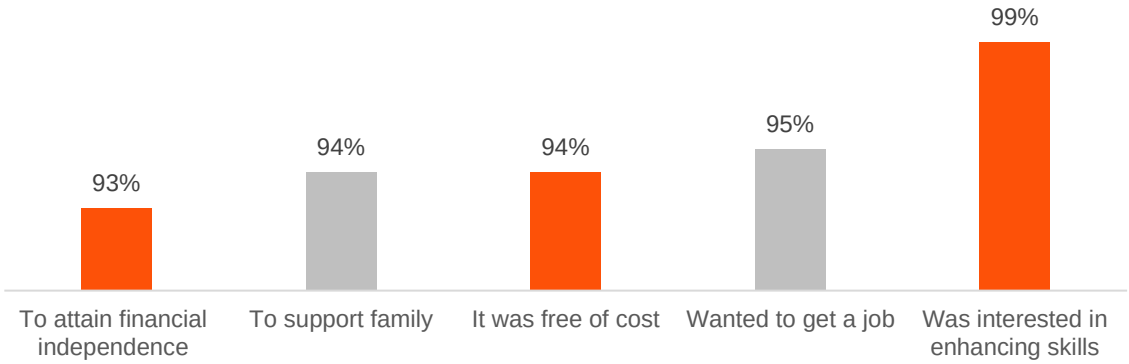
Out of the total beneficiaries interacted with, 68% (n=123) of them received training as In-store Promoters, whereas **32%** (n=123) trained as Customer Care Executives (Refer to Figure 95). A TSSC representative highlighted **that students showed a preference for the in-store promoter role**, as the course's personalized training approach helped **refine their inter-personal skills and build confidence for customer interactions.**

Figure 95: Courses in which the students were trained (n=123)



When asked about their **motivation for enrolling in the program, majority of the students cited a desire to enhance their skillset, with particular emphasis on personality development and proficiency in MS Office tools.** Additionally, a significant number highlighted the **necessity of supporting their families**, as depicted in Figure 96.

Figure 96: Reasons specified by students for enrolment in the Centre of excellence programme (n=123) (Mult choice possible, value will add up to more than 100%)



Programme Operationalisation

- The representative from the TSSC team shared that the training centre was equipped with **state-of-the-art infrastructure designed to simulate real-world retail and call centre environments, providing students with practical, hands-on experience.** Training was delivered by TSSC-certified instructors to ensure quality sessions. Additionally, regular assessments and guest lectures were conducted to further enrich the skilling experience.

- The SBI Card team explained that the programme was designed **to empower students by equipping them with the skills** needed for positions as in-store promoters and telecom customer care executives. The training was a combination of both **theoretical and practical approaches** supported by structured assessments and feedback mechanisms.

- According to the trainer, the **curriculum was consistently updated** to incorporate the **latest industry trends and technologies**, ensuring that students acquire current and pertinent skills.

- The centre head shared that they **incorporated soft skills training and counseling sessions to foster both personal and professional development** among students.

- To further support students, **a counsellor was engaged to emphasize the growth prospects and career pathways within these roles**. This initiative aimed to broaden students' outlook and inspire them to explore opportunities in the telecom sector as a means to achieve financial independence and self-reliance.

Summary of the impact created

From Classroom to Career: Bridging Gaps Through Skill Development

The programme takes a comprehensive approach to skill development, emphasising personality growth, the creation of economic opportunities, and enhancement of technical skills.

Personality development

- According to the centre head, **most students who did this course were from the age bracket of 18 to 25 years, a pivotal age where skill development is essential for making an individual future ready**.
- For many students, **pre-enrolment counselling** helped them make informed decisions between the two available courses.
- Furthermore, they highlighted that majority **of the students enrolled were unmarried, college-going students from a government institution** demonstrating significant potential. These were young women who, despite limited financial resources and exposure, harbored aspirations of **self-improvement**, **professional success**, and **greater confidence**.
- The trainer indicated that the **soft skills modules**, including sessions on **public speaking, grooming, interview preparation, and workplace etiquette**, provided tools to build self-assurance for these students.
- Students received **comprehensive guidance on key aspects of interview performance**, including **body language, gestures, tone of voice, and communication skills**. They were also trained in **professional demeanour, presentation, technical preparedness, language proficiency, appropriate attire, punctuality, confidence, eye contact, and self-introduction**.
- The trainers observed a **significant transformation** in these young women, many of whom had **limited prior exposure to formal professional settings**. Their improved confidence, communication skills, and self-belief were evident through **enhanced presentation, clearer articulation, and increased ease in interpersonal interactions—clear markers of personality development in action.**

Creation of economic opportunities

- During discussions with the centre head, it was emphasised that the primary objective of the project was to impart the necessary skills and support the placement of skilled candidates in suitable employment opportunities.
- In line with this goal, the TSSC team highlighted their **collaboration with over 450 organisations**, offering substantial opportunities for students. They organised guest lectures at colleges, where industry professionals engaged directly with students, and conducted placement seminars known as ***'Rozgaar Melas'.***
- These events provided students with **exposure to a wide range of industries and career paths, enhancing their ability to secure meaningful employment after graduation.**

- Furthermore, the TSSC team added that a **dedicated placement coordinator liaised with companies** daily to secure job opportunities for students. Companies conducted on-campus interviews or invited students to their offices.

- **Despite this, a significant gap remained between the number of placements offers extended and those accepted**. As confirmed by the centre head, 763 students completed their certification. Of these, **422 students received placement offers**, accounting for **55 percent of the certified group.** However, the acceptance rate for these offers remained low, suggesting a gap between the opportunities presented and those ultimately pursued.

- The centre head noted that the **low acceptance rate stemmed from several factors**, including students' inclination toward **pursuing higher education**, the **appeal of government job preparation**, and the **modest entry-level salary offers, typically around ₹15,000.**

- According to the centre head, the students preferred to focus on preparing for competitive government job examinations, which are **perceived to offer greater long-term security and prestige**.

- Compounding this issue, the programme's reach was limited due to its exclusive focus on college students. This blend of aspirations for higher education, financial expectations, and the programme's limited inclusivity fostered a nuanced situation where while students had acquired valuable skills, there remained a hesitance among them to fully embrace the job opportunities that arose.

- Further insights from the TSSC team suggested that **urban settings like Gurgaon often foster elevated job expectations due to increased exposure and comparisons with broader career opportunities**.

Technical proficiency:

- As indicated by the SBI card team member, the programme **significantly contributed to technical proficiency** of the students by equipping them with both **industry-specific skills** and **basic digital literacy**, which are essential in today's job market especially in customer-facing roles.

- The trainer taught students key aspects of the telecom customer care executive role through practical activities such as **sales calls, product upselling, showroom management, and handling customer transactions.** The training also included customer inquiry resolution, relationship building, performance monitoring, team collaboration, work planning, resource optimisation, and safety protocols**. Students expressed enthusiasm for the hands-on learning approach.**

- Similarly, students in the in-store promoter job training were taught modules on sales activities, selling telecom products and services, organising work as per health and safety standards, and effective interaction with team members and customers. These covered both technical and soft skills essential for this role in the telecom sector.

- **The centre head indicated that students would have enrolled in this course even if it were not free**, given the valuable learning experience and technological expertise it offered.

- The TSSC team member further added that while the course content was fixed and approved by the government**, the specifics for each training session were amended based on demand and need**. The trainers adapted to these needs without altering the core content, which was periodically updated to reflect industry standards and requirements (NSQF pack), for instance, **adding digital marketing courses** to help the students gain more insight about the up-and-coming trends.

"Several students shared that they found the programme so enriching, that they would join even if it was not free of cost, highlighting the value they gained in soft skills and digital literacy."

- Centre Head at the Centre of

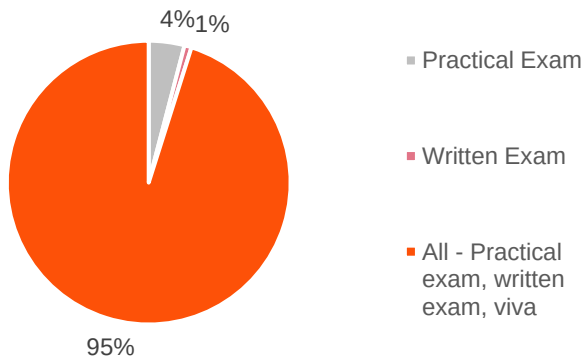
Growing Skills, Evolving Choices: Understanding the Student Career Dilemma

- The training programme was designed to strengthen women's employability by equipping them with a well-rounded set of technical and soft skills. While a significant number of job offers were extended, many students chose not to accept them guided by their aspirations for government careers, expectations of higher entry-level salaries, and a desire to continue their academic journey.

- The trainer at the centre **highlighted fostering a conducive learning environment** by conducting sessions for **four groups of 20–25 women** aspiring to become in-store promoters. **Diverse instructional methods were employed**, including PowerPoint presentations, videos, practical demonstrations, and role-playing, to enhance customer interaction and sales skills.

- Students agreed that the trainer effectively provided feedback and assessments on their progress, utilising practical exams, written exams, and viva's (Refer to Figure 97). The training included specialised courses in MS Word, Excel and customer care, providing a comprehensive skillset. Daily sessions **comprised of at least 45 minutes of theory and 15 minutes of practical application**, with a strong focus on introductions and speaking exercises to build fluency and confidence.

Figure 97:Nature of assessment (n=123)



- **All students** reported that **the trainer effectively engaged with them**, encouraging active participation and cleared their doubts effectively. The trainer tailored their teaching methods **to accommodate auditory, visual, and kinesthetic learning styles.** Moreover, **additional speaking activities were introduced, resulting in significant improvements in accent and fluency.**

- The centre head reported that assessments were conducted through oral and written tests, complemented by regular revisions.

- **Feedback was systematically collected** on the **syllabus, trainer performance, and infrastructure,** enhancing the learning environment and leading to considerable placement rates.

- According to the Centre head, trainees' technical skills were evaluated based on set criteria through **a Training and Assessment process,** focusing on theoretical knowledge, practical skills, and typing speed.

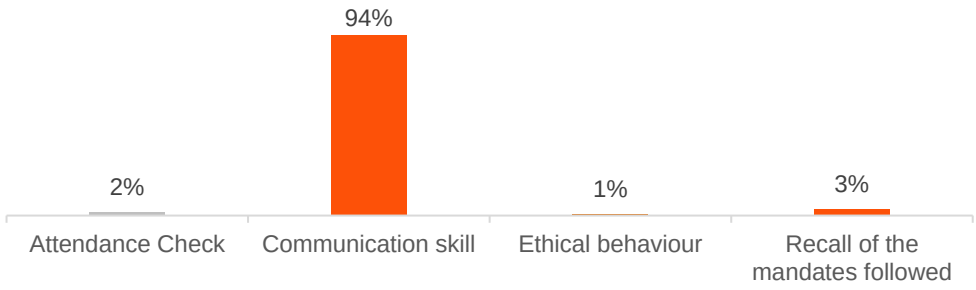
- A significant challenge was the **trainees' limited proficiency in MS Excel,** which led to the inclusion of a **dedicated computer instructor to help students strengthen their MS Excel skills**—an essential requirement for all future roles they may pursue.

- A **gaming software** was used to **enhance typing speeds**, and advanced Excel instruction was provided to overcome these obstacles as indicated by the head.

- **93%** of students (n=123) reported that the training institute conducted **monthly monitoring** during their job training, assessing parameters such as attendance, communication skills, ethical behavior, and adherence to mandates (Refer to Figure 98). This **fostered punctuality, accountability, and ethical behavior in students.** Continuous feedback enabled trainees to track progress and improve, simulating real job environments, identifying challenges early, and offering necessary support.

- During our interaction, it was indicated by the trainer that the students expressed appreciation for the valuable skills acquired through the free programme, with many stating **they would choose to enroll again despite initial salary expectation.**

Figure 98:Parameters of evaluation for students (n=114)



" Before the training, students often struggled to introduce themselves or participate confidently in class. Now, they not only speak with self-assurance but also present themselves effectively during interviews, showcasing their transformation in communication and confidence."

-Trainer at the Centre of Excellence

Reimagining Resources: Leveraging the Potential of Existing Infrastructure

- All students noted that the **quality of the training facilities,** including the learning materials, seminar room comfort, and infrastructure effectiveness, was **commendable.**

- The gap can be attributed to challenges highlighted by the faculty who previously encountered **difficulties in coordinating the college timetable** with the centre's schedule, leading to **occasional overlaps**.

- **The TSSC member recommended expanding enrolment opportunities to include individuals from outside the college**, such as unemployed youth, recent graduates, and working professionals, to broaden the programme's reach.

- **The center head highlighted that students were inclined towards pursuing higher education and preparing for government exams.**

- **The trainer shared that the** students found the **career counseling sessions to be beneficial and frequent**, aiding their preparation for employment opportunities All students participated in mock interview sessions, and the feedback they received, enhanced their task performance. They also acknowledged the institute's placement support through a dedicated placement drive initiative, which provided them with the **opportunity to choose from multiple employers.**

- The centre head indicated that he was responsible for managing the infrastructure, including ensuring the laptops, air conditioning, and projectors were functional, and gathering feedback from trainers. During the field visit, it was noted that all equipment was in **working condition**, highlighting that **leveraging this infrastructure would greatly benefit future training sessions.**

11.4 IRECS Analysis

Based on interactions with key stakeholders and a thorough desk review of the relevant documents, the project's impact was assessed using the IRECS framework. A summary of the IRECS analysis is presented in the table below.

Table 24: IRECS Analysis

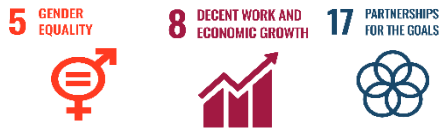
Parameters	Assessment from study
Inclusiveness	• India has one of the largest youth populations globally, creating a critical need for skill development to leverage this demographic dividend. **95% of students surveyed (n=123)** were aged between 18 and 25, ensuring inclusivity within the youth demographic, which is a critical group for employment initiatives. • The programme was designed to equip 763 women with employability skills, aligning with broader goals of **gender equality and women's empowerment** key drivers of sustainable development in India.

Parameters	Assessment from study
	• A counsellor was brought in to highlight the growth potential and career benefits within these roles. This was aimed at encouraging students' perspectives, with the goal of attempting to motivate them to explore opportunities within the telecom industry towards becoming financially independent and self-sufficient. • By offering the training programme free of cost, the initiative removed financial barriers that might prevent students from accessing skill development opportunities, thereby making the programme **inclusive**, and providing training to candidates from **economically disadvantaged backgrounds** and sections of society. • The programme was only **open to all full-time college students, regardless of whether they were in their 1st, 2nd, or 3rd year of study.**
Relevance	• The **curriculum was aligned with industry requirements** and **constantly updated** to incorporate the latest trends and technologies. This ensured that the skills taught were pertinent to current job market demands, enhancing employability. • The centre head noted that many students felt the course was so enriching, with its emphasis on practical learning and technological skills that they would have considered enrolling even if it was not free of cost. It offered a valuable learning experience and imparted relevant skills, making them future ready. • The programme regularly collected feedback and adjusted the curriculum to meet trainees' needs and industry requirements, ensuring continuous improvement and relevance to all students, for instance, **a dedicated computer instructor was hired in order to help students strengthen their MS Excel skills.**
Effectiveness	• The programme **successfully mobilised over 1,000 students, leading to the enrollment of 763 participants in the training sessions**. This **high rate of participation** underscores the program's ability to attract and engage students. • The **provision of pre-enrollment counseling enabled students** to make **informed decisions** between the two available course options. • The program's collaboration with over **450 organisations for placement opportunities demonstrated its effectiveness in linking training to real job markets**. The organisation of placement seminars and guest lectures provided students with valuable exposure to potential employers. • **Against the mandate of achieving 70% placement rate, the programme was able to garner 422 (55%) placement offers for students. However, the job acceptance rate was on the lower end influenced by students' aspirations for higher starting salaries, further studies, and preparation for government service roles.** • The inclusion of soft skills training, such as public speaking and workplace etiquette, effectively contributed to the personal and professional development of students. • The trainer highlighted that there were specific improvements noted in **confidence, communication, and self-presentation skills among these students.**

Parameters	Assessment from study
Convergence	• The **collaborative efforts of TSSC-trained faculty, SBI Card, Gurukul and the Government of Haryana in enhancing student employability highlight a unified approach** toward achieving shared objectives. • The curriculum is designed to converge with current industry standards by **aligning with the NSQF qualification pack**, which was regularly updated to incorporate the latest trends. This ensured that the skills taught remain relevant, thereby enhancing employability of students. • By aligning training curriculum with evolving industry demands and integrating courses such as digital marketing, the project **strengthened the link between academia and industry** while equipping students with in-demand skills.
Sustainability	• The programme's focus on placement support, including mock interviews and career counseling, ensured participants were well-prepared for job opportunities, contributing to sustained employment. • **Maintaining and leveraging** state-of-the-art **infrastructure** will ensure that the programme can continue to offer **good quality training**, supporting its long-term success. • The project has significantly **boosted participants' confidence and employment** opportunities by combining strong **theoretical training with vital soft skills**.

11.5 Alignment to UN SDGs and SBI Card's ESG vision

The project was aligned with several Sustainable Development Goals (SDGs), particularly **SDG 5 – Gender Equality**, **SDG 8 – Decent work & Economic Growth**, and **SDG 17 - Partnerships for the Goals.**



The project is also directly aligned with SBI Card's internal ESG vision of "**Transforming the education of 1 lakh individuals by FY 2027 and 5 lakh individuals by FY 2030 through Corporate Social Responsibility (CSR) programme's".**

11.6 Recommendations

1. **Expand Enrollment Criteria:** One of the key observations highlighted by the TSSC member was that limiting the programme to college premises restricted its outreach and potential impact. It was suggested that the initiative would have been more effective if it was open to the public, rather than being confined to enrolled college students. By opening up participation to a broader public including community members, recent graduates, unemployed youth, and working professionals, the programme can address wider skill gaps and cater to those who often lack access to such opportunities. Making the programme publicly accessible would not only strengthen its inclusivity but also amplify its ability to empower a more diverse group of individuals in building sustainable career pathways.

2. **Leverage Existing Infrastructure:** SBI Card could explore repurposing its **advanced infrastructure into a multi-purpose learning and development hub for instance, a dedicated facility for government job exam preparation**. By utilising existing seminar halls, digital resource centers, and collaborative spaces for educational programs such as skill-building workshops, professional training sessions, and academic preparation this initiative could support a wide range of learner needs. Such a move would align with

broader educational and workforce development goals while enhancing community engagement and long-term impact.

11. 7 Limitations

- One notable limitation of the project was the reliance on **self-administered forms for collecting quantitative data**, which were facilitated through the implementing partner. This method may have affected the depth and nuance of the responses, possibly constraining a more comprehensive understanding of the intervention's overall impact.

- Additionally, we engaged with only one trainer during the process, which limited our ability to gain a comprehensive understanding of the program. This restricted perspective prevented us from fully capturing diverse insights and feedback from multiple trainers, which could have enriched our evaluation and helped identify varied challenges and opportunities within the training delivery. Engaging more trainers would provide a broader, more nuanced view of the program's effectiveness and areas for improvement.

- Despite reaching out to two employers who hired students from this programme, **gathering comprehensive insights proved challenging**. Many employers found it difficult to recall specific details, which limited our ability to fully understand their perspectives on the effectiveness of the training provided by TSSC.

12. SBI Card Smart Power Schools Phase II

12.1 About the project

Education plays a pivotal role in shaping the socio-economic development of our country. It serves as a foundation for building a knowledge driven society and enhancing the quality of life. Though access to schools has substantially improved, **limited availability of resources still prevents many children from learning at their grade level**. Therefore, there is a **need to make education more inclusive, equitable and aligned with modern needs.** Central to this is the **integration of technology into the teaching-learning ecosystem**. The use of educational technology has the capability to reach out to every school in the country and **bridge the digital divide in underserved areas, ensuring continuity in learning** and supporting teacher development. The strategic use of technology in classrooms not only supports improved academic performance but also contributes to a more accountable and responsive education system.[38]

Tech-based strategies can improve the application of skills and knowledge in the classroom, especially in low-resource settings, and equip the students with advanced skills. Therefore, there is a demand for enhanced use of information and communication technologies (ICT) in education.[39] SBI Card partnered with **Yuva Unstoppable** with the aim of providing smart classrooms among schools under the SBI Card Future Classroom.

The SBI Card Future Classroom was centered around enhancing learning outcomes by improving access to technology and empowering students. The project was implemented with an aim to aid in bridging the digital divide in the government schools by equipping them with the required technology set up which included curriculum-aligned digital for Science, Math, English and other subjects of 6th to 8th grades. To provide further support to the schools, the programme engaged full time Google Certified Trainers for a period of one year to train teachers and students to get hands-on experience of technology.[40]

Project objectives:

To harness the use of technology for improving the overall reach and quality of education in government schools.

To enable access to quality education through provision of teaching and learning tools.

To enhance the student's learning outcomes, digital literacy, and classroom engagement through innovative teaching and learning.

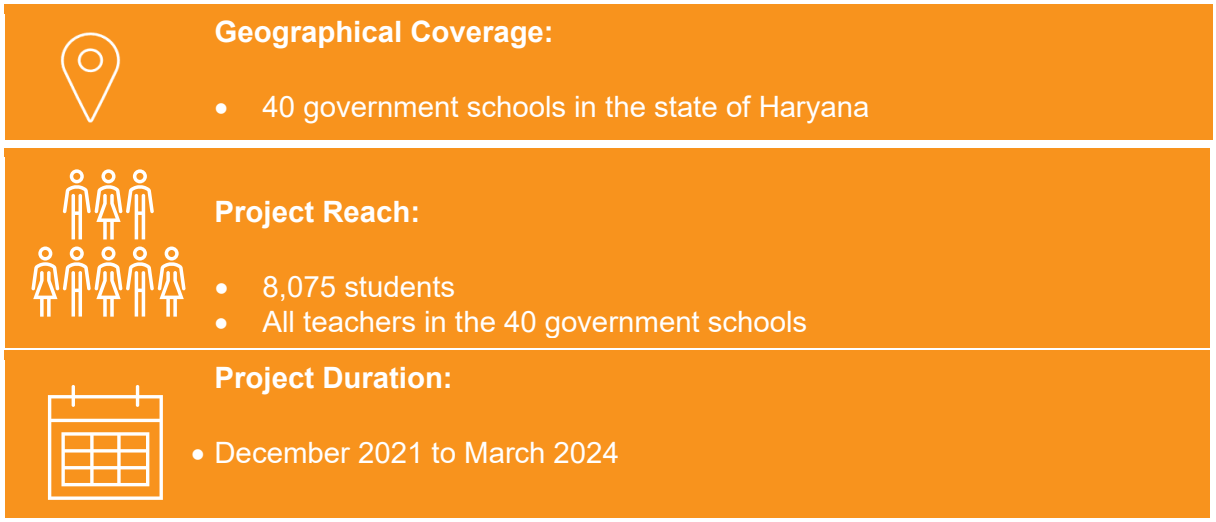
Table 25: Support provided by SBI Card

Particulars	Details
Infrastructure	
Colour work in SBI Card Future Classrooms	Includes educational wall paintings in the school.
Benches in SBI Card Future Classrooms	To improve the access to better furniture for the students in the classroom for improved teaching learning facility.

[38] Source: Ministry of Education Report on Technology in Education: National Digital Education Architecture
[39] Source: Word Bank Report on Education and Technology Overview (worldbank.org)
[40] Source: MoU and Addendum between SBI Card and Yuva Unstoppable

Particulars	Details
Multipurpose shade	To enable the students to eat mid-day meals, play, pray and come together on various other occasions.
Miscellaneous support	To undertake repairs of Smart Classes which included flooring, windows, carpets, etc.
Equipment	
Smart Classroom	Includes smart board (KYAN- Interactive multimedia device with technical tool kits inclusive of large screen display device, CPU, speaker, invertor, etc.)
Chromebooks and peripherals	15 Chromebooks and Console including charging rack, networking router and internet per school.
CCTV Camera and webcams	Equipment support given to all the schools

Figure 99: Key aspects of the project



12.2 Method of Impact Assessment

A **mixed-method research design** was adopted to assess the project's impact. This included both quantitative surveys and qualitative in-person interactions such as focus group discussions (FGDs), key informant interviews (KIIs), and in-depth interviews (IDIs) with beneficiaries and other stakeholders.

A sample of **137 students** was initially identified for the quantitative survey, calculated at a 95% confidence level and a 5% margin of error. However, owing to enhanced mobilisation efforts by the implementing partner, responses from **150 students** were ultimately captured. Students from Grades **8th to 10th** were randomly selected for the survey, as they were the primary beneficiaries of the intervention when they were in Grades 6th to 8th. Out of the total 40 schools, **eight were selected for field visits.** Refer to table 26 for the qualitative and quantitative interactions done with the key stakeholders of the project.

Table 26: Mixed-method approach for interaction with key stakeholders

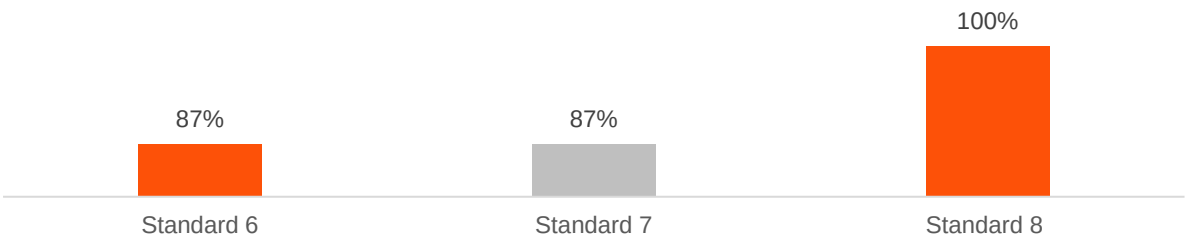
Stakeholders	Quantitative	Focus Group Discussion (FGD)	In-Depth Interview (IDI)	Key Informant Interviews (KII)
Students	✓	✓		
Teachers / Principals	✓		✓	
Google Platform Trainers			✓	
Yuva Unstoppable Programme Team				✓
SBI Card Team member				✓

12.3 Key Findings

Profile of the Teachers

During the visit to the schools, quantitative and qualitative interactions were held with 15 teachers who use the Smart Classroom. These interactions aimed towards understanding their opinion and feedback on the use of the Smart Classroom and how it has been beneficial for the students. The interactions were done with teachers who were **teaching in Standard 6 – Standard 8.**

Figure 100: Classes taught by the teachers (n=15)



Multiple choice question, total may not add upto 100%

Profile of the students

The students (n=150) currently within the grades of Standard 8th to 10th were selected for the quantitative interactions as they were the beneficiaries of the programme when they were in Standard 6th to 8th and are still being impacted by the programme.

Figure 102: Percentage distribution in gender (n=150)

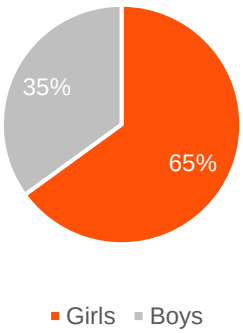
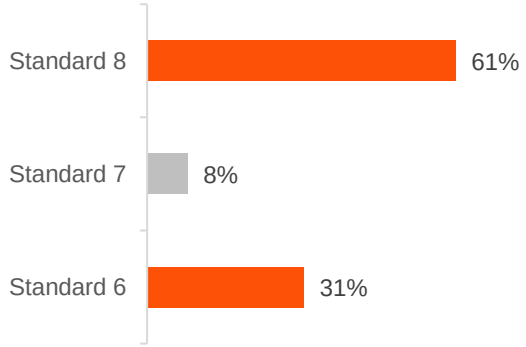


Figure 102: Percentage distribution of students (n=150)



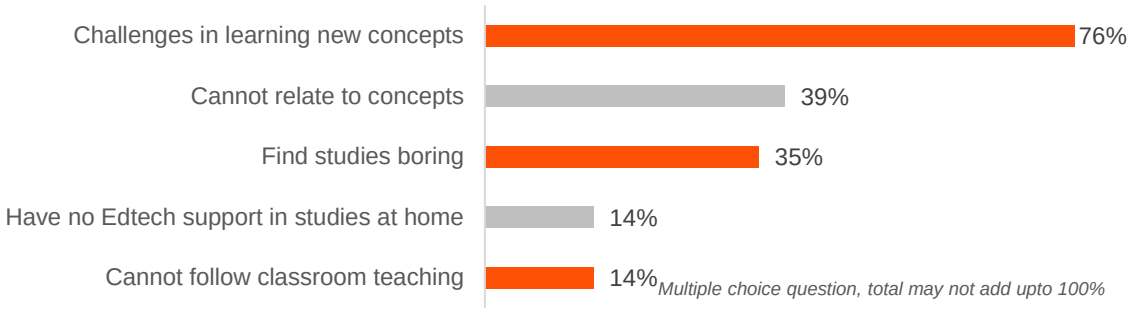
Among the 8 schools visited during the assessment, one was a government girls' school, resulting in a relatively higher proportion of female student respondents. Across the total 40 government schools impacted under the intervention, four were government girls' schools and four were government boys' schools.

Challenges prior to the Project

Prior to the implementation of the programme, both teachers and students faced a few key challenges in achieving the desired learning outcomes. These challenges were taken into account while implementing the programme.

- The teachers mentioned facing several challenges such as limited access to modern technology, a lack of resources for interactive teaching, and difficulty in maintaining student engagement within the classroom. These constraints made it harder to deliver lessons effectively and encourage meaningful participation.
- The students stated they often struggled to visualize many of the concepts that were taught. The classes felt monotonous, and the absence of digital aids made it harder for them to stay interested.

Figure 103: Challenges faced by the students in the traditional classroom (n=150)



Summary of the Impact Created

Improved Capacity of the Teachers in Education Technology

To address the issues faced by teachers and students in achieving the desired learning outcomes, structured training sessions were conducted by Google Certified Trainers, equipping teachers with the skills required to use Smart Classrooms and integrate digital tools into their pedagogy.

Out of the fifteen teachers interviewed, eleven confirmed they had received formal training under the programme. The remaining four had either recently joined the school or had been transferred from other institutions and therefore had not participated in the original training cycle. However, all fifteen teachers reported that they were using the Smart Classroom setup actively in their day-to-day teaching. The implementing team and trainers mentioned that initially the trainers were faced with some resistance from the teachers but eventually they could envision the benefits of teaching through the Smart Class and participated in the training.

- **Transformed teaching methods:** The training sessions have helped the teachers **in transforming their teaching methods**. Teachers shared that these new methods made lessons **more interactive** and allowed them to **explain complex concepts with greater clarity**. This indicates that the training has upskilled the teachers and equipped them with the required tools to integrate digital methods into their daily teaching.

  Additionally, 83% of the students (n=150) also attested that their teachers are able to **effectively use digital tools** within the classrooms which included **audio-visual content, pictures, practical demonstrations, storyboards, YouTube videos, etc**.

- **Shift from Traditional to Modern Methods of Teaching:** A clear shift was observed in teaching practices following the intervention. All teachers (100%) stated that teaching through **Smart Classes** is **more convenient than traditional methods** and expressed a desire for more such classrooms in their schools.

Figure 104: Tools used by teachers within the classroom post-intervention (n=15)

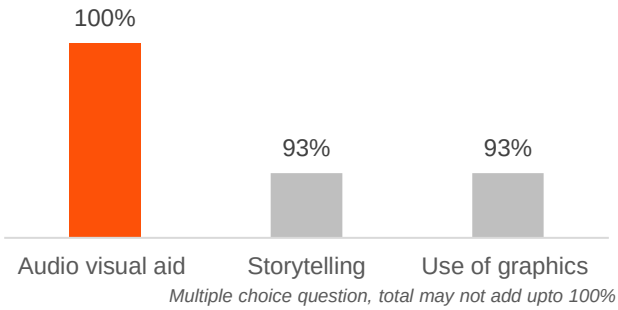


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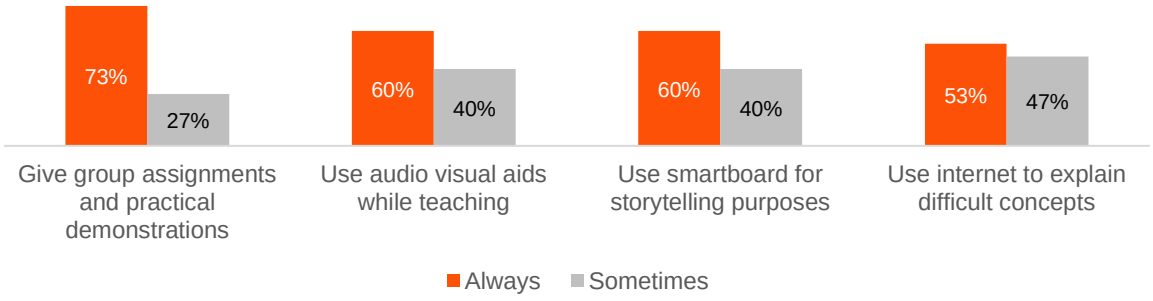
Figure 105: SBI Card Future Classroom set up

Before the intervention, more than half of the teachers (53%) had never used the internet to explain difficult topics and 47% never used audio visual aids while teaching. **Post the intervention** a higher number of teachers reported **using internet to explain difficult topics**, using **Smart Board for storytelling purposes**, **using audio-visual aids** while teaching and increased focus on **group assignments and practical demonstrations**. Refer to figure 106 for post-intervention change in teaching methods. These changes led to **increased attentiveness and participation from students** within the classroom. Teachers also highlighted that refresher training sessions would be useful for themselves and particularly important for newly appointed or transferred colleagues who had not been part of the initial training phase. However, training session recordings are available at the principal's office, which can be referred to and utilized by the teachers to equip themselves with the skills necessary for using the Smart classroom.

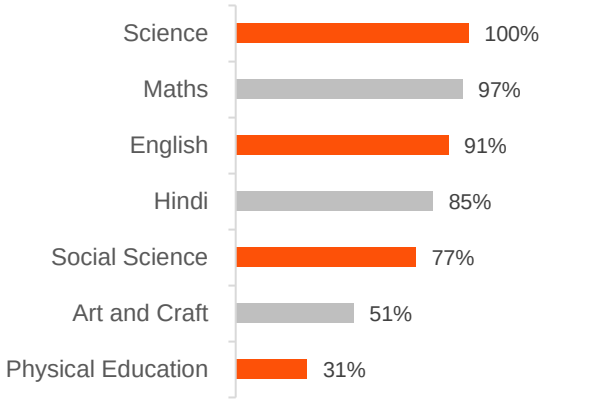
Figure 106: Post-intervention change in teaching methods (n=15)



The trainers mentioned that they observed a gradual shift in the teaching pattern of the teachers from traditional to modern. The students shared that the majority of the subjects were taught through the digital tools after the intervention (Figure 107), which significantly **enhanced their understanding of various topics**.

Teachers also mentioned that before the introduction of Smart Classes, the traditional teaching methods were time-consuming and often required them to draw complex diagrams on the blackboard, which did not effectively represent the concepts.

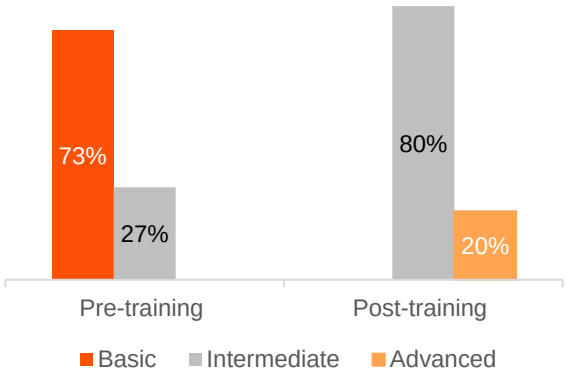
Figure 107: Subjects taught through the Smart Classes post-intervention (n=150)



Multiple choice question, total may not add upto

- **Improved IT proficiency:** The intervention contributed to a notable improvement in teachers' digital skills. All the teachers (n=15) reported that their IT proficiency had improved, with most advancing from **basic to intermediate or intermediate to advanced levels.** This effectively enhanced their digital competencies, enabling them to better integrate technology into their teaching.

Figure 108: IT proficiency of teachers - Prior & Post-intervention (n=15)



The teachers emphasized that the skill enhancement from the various aspects of the training has been helpful for them in **improving their teaching** and **communication with the students.**

Out of the teachers (n=11) who received the training under the programme, 100% of them mentioned that they learnt how to make the classes **more interactive** and 82% reported that they **gained access to better learning materials**. The students also agreed that post intervention the classes have become **more interesting and fun**.

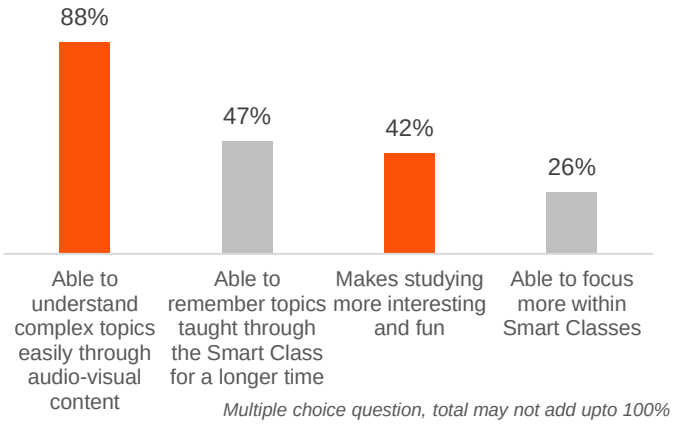
"Post set-up of Smart Classrooms in our school, students are not just eager to attend classes but have also shown increased interest in their studies and improved attentiveness leading to better academic performance."

-Teacher at Government Senior Secondary School, Balewa

Improvement in Academic Outcomes and Attendance of the students

- **Increased interest in studies:** The intervention has contributed meaningfully to enhancing students' academic performance, particularly in STEM subjects, as noted in both teacher observations and student responses. This was due to the Smart Classroms being equipped with digital content on all major subjects viz. Science, Mathematics, Social Science, English and Hindi. 94% of the students (n=150) said that their **academic performance in STEM based subjects has increased** after learning through the Smart Classes. Among those who experienced academic improvement, 88% (n=141) stated that digital tools such as audio-visual content helped them better **understand complex topics.** It was highlighted by all the teachers (n=15) that the Smart Class not only helps students **gain more knowledge** and **confidence** but has also led them in becoming **more proactive in the classroom**, **actively participating in discussions** and demonstrating **increased confidence in asking questions.**

Figure 109: Reasons for improvement in academic performance (n=141)

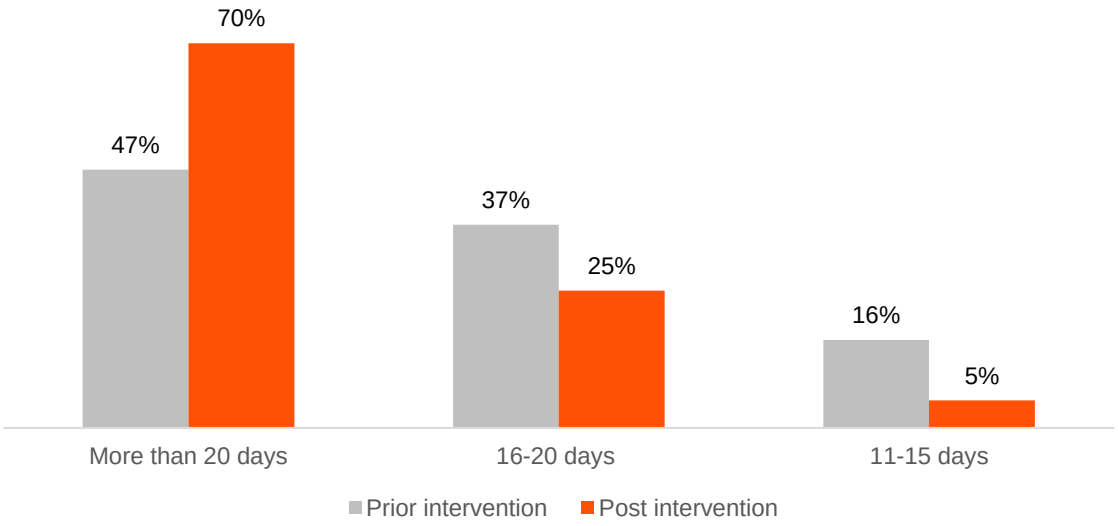


Multiple choice question, total may not add upto 100%

- **Improvement in attendance pattern:** All the teachers (n=15) interacted mentioned that the **introduction of Smart Classes and Chromebooks** in the school has **helped in improving the students' attendance.** This is primarily because of **increased interest in learning through Smart Classes** and curiosity in acquiring digital skills through the Chromebooks.

  Many of the students stated that they now **look forward to attending school because of the engaging learning environment enabled by the Smart Classrooms.** Among the students surveyed (n=150)**,** 69% stated that they are **attending the schools** for **more than 20 days in a month** after the Smart Class set up.

Figure 110: Average monthly attendance pattern of the students prior and post intervention (n=150)



- **Shift in learning preference of the students:** The feedback gathered through interviews and focus group discussions with students indicated a positive shift in their classroom experience after the introduction of Smart Classes. Students expressed that **learning through Smart Classes** was not only **easier** but also **more enjoyable.** A majority (91%) of the students (n=150) found studying through Smart Classes to be both **easy and interesting**, while 91% of students (n=150) also reported **performing better in exams** after the installation of Smart Classes. Post learning through the Smart Classrooms the learning preferences of the students have also shifted from the traditional method of learning to digital mode of learning. Figure 112 shows the learning preferences of the students.

Figure 111: Impact of the intervention on the students (n=150)

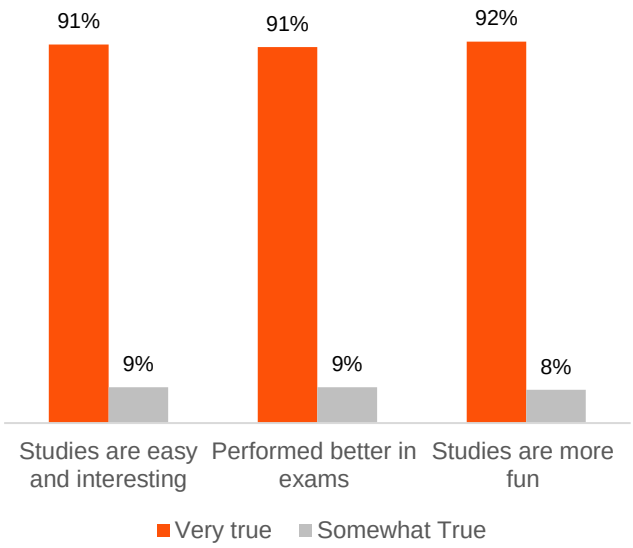
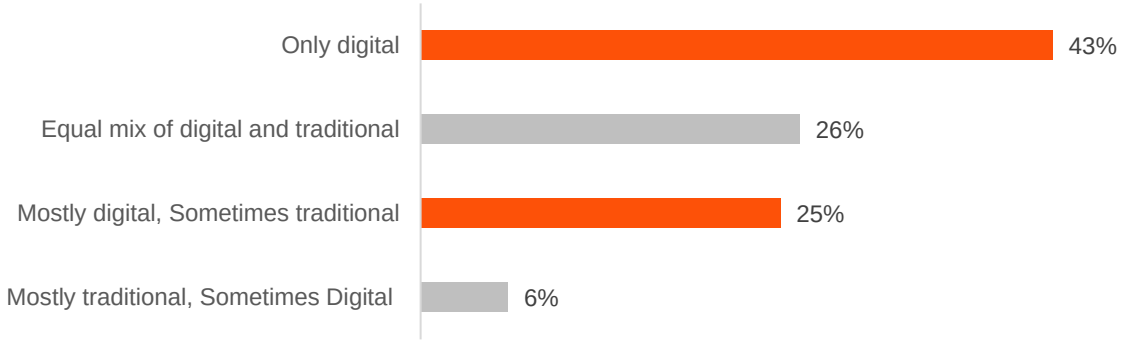


Figure 112: Post-intervention learning preference of the students (n=150)



"Before the Smart Classrooms were set up, understanding complex topics in science was challenging because our teachers used traditional teaching methods, which made it difficult for me to visualize the concepts. Now, with the Smart Classrooms, I can grasp these topics more easily and my performance in class has significantly improved."

-Student at Government Girls Senior Secondary School, Jacubpura

Enhanced Digital Literacy of the students

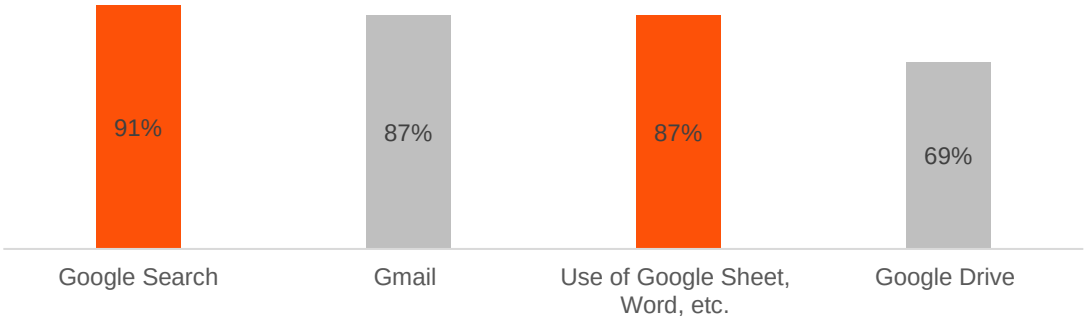
All the students (n=150) mentioned that during the intervention period they had regular access to the Chromebooks, either on a daily or weekly basis. This finding was attested by the responses of the teachers and the Google trainers, who mentioned that the students had access to Chromebooks approximately 2-3 times a week. This level of access indicates a reasonable Chromebook to student ratio in the schools.

Following the training sessions, 94% of students (n=150) indicated that they were able to operate Chromebooks independently. Teachers and trainers shared that additional support was provided to students who required it, helping them to match the digital skill levels of their peers. The quality of training was also well received, with 70% of students (n=150) stating that the sessions were easy to understand and delivered in a clear manner.

Teachers observed that students remained consistently enthusiastic about learning new digital skills. According to them, this was primarily due to the trainers' approach of maintaining interactive sessions and addressing student queries patiently. Among the surveyed students (n=150), 67% strongly agreed that they were satisfied with the overall content and duration of the Chromebook training provided.

- **Digital Skills acquired by the students:** As a result of the training, students gained exposure to a variety of **basic digital skills**. These included **creating Gmail accounts, typing, sending emails, and navigating fundamental laptop functions.** Trainers added that students showed curiosity and initiative in exploring more advanced features as well. 91% of students (n=147) said that they learned how to use Google search, while 87% (n=147) reported gaining familiarity on Google Sheets, Word and Gmail on Chromebooks.

Figure 113: Digital Tools learned through the Chromebooks (n=150)



Multiple choice question, total may not add upto 100%

- **Increased confidence in self- learning:** A key outcome of the training was a boost in students' confidence regarding independent learning. Among those trained, 97% (n=147) stated that their **ability to learn independently improved** after gaining proficiency in using Chromebooks. Students also expressed a desire for increased exposure to digital tools and further opportunities to learn advanced skills. Teachers attested this sentiment and recommended introducing short digital courses at the higher secondary level (Grades 9th to 12th), to build on this foundation and strengthen students' preparedness for future academic and vocational pursuits.

Improvement in infrastructure and quality of schools

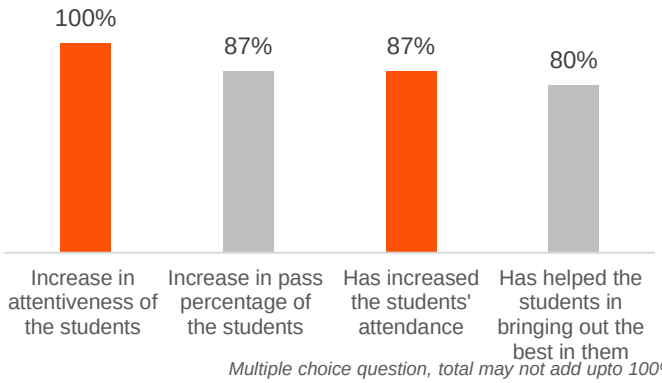
The infrastructure support provided led to a visible enhancement in the overall quality of education within these government schools. Teachers, students, school administrators, and the implementing partner all acknowledged the positive shift brought about by the intervention. A key component of this transformation was the introduction of Smart Classrooms, which included curriculum-aligned digital content for Grades 6

to 8. This content, designed with interactive elements helped make difficult concepts more accessible and improved the effectiveness of teaching.

- **Enhanced quality of education:** All the teachers (n=15) reported that the digital infrastructural enhancements have **elevated the standard of education** delivery in their schools. Teachers highlighted that this enhanced academic environment had positively influenced student attendance and enrollment. The digital content has also **helped substitute teachers manage lessons more effectively**, especially in government schools that frequently face teacher shortages.

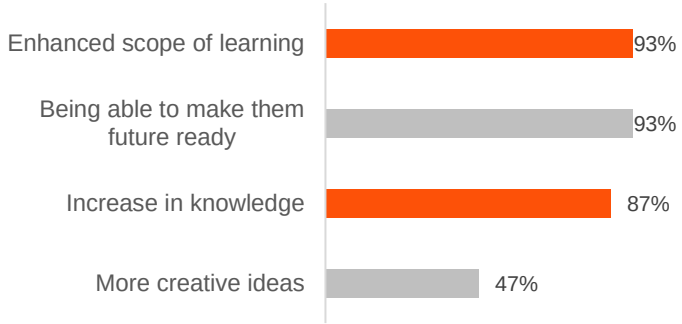
  The implementing partner reported that teachers and parents alike gave positive feedback on the integration of digital tools, affirming the relevance and usefulness of the intervention. However, it was also noted that the availability of just one Smart Classroom per school restricted access for all classes. As a result, teachers recommended **expanding the intervention** to include **multiple Smart Classrooms per school** and **extending digital content to higher grades**, particularly from Grades 9th to 12th, to ensure continuity of learning.

Figure 114: Advantages of Smart Classes for the students (n=15)



Multiple choice question, total may not add upto 100%

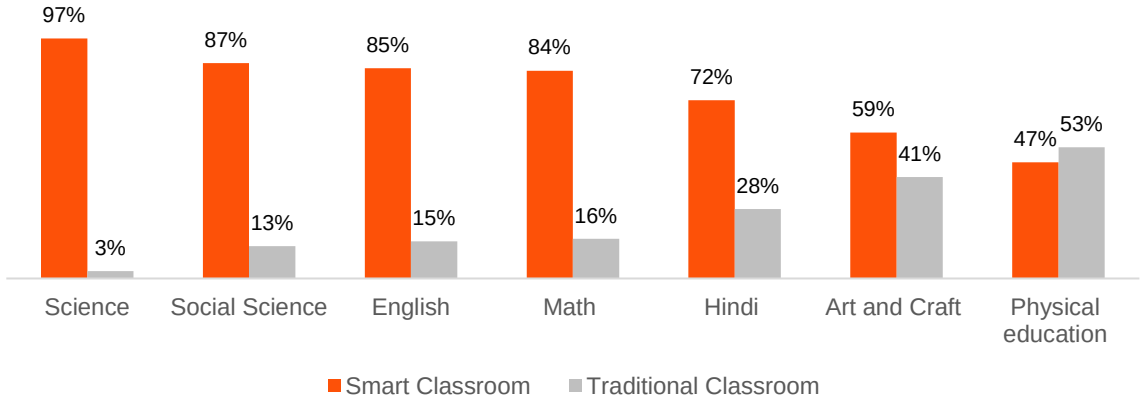
Figure 115: Impact on students after learning from the Smart Classes (n=15)



Multiple choice question, total may not add upto

- **Increased trust among students and parents in the quality of education:** The teachers shared encouraging feedback, emphasizing that the **improved infrastructure** has led to a noticeable **increase in student enrollment** and **retention**. During interactions with the teachers, it was mentioned that parents now have greater confidence in the quality of education being provided. The new facilities have made government schools more competitive with their peers, helping to reduce the gap in learning experiences. The intervention has **strengthened students' foundational skills** and **equipped** them with **essential digital skills**, preparing them for the future.

Figure 116: Subject -wise students' learning preference - Smart Class vs Traditional Classroom (n=150)



- **Enhancement in utility infrastructure:** The multipurpose sheds constructed as part of the infrastructure support were highly appreciated by both students and teachers. Majority of the teachers (80%) mentioned that the Multipurpose sheds were used for midday meals, for classes (87%), for indoor games (87%) and for attending / organizing events (73%).

Figure 117: Multipurpose Shed with classes being conducted

It was also observed during visits and interactions, that the **infrastructure investments** in these schools have not only **digitally equipped the schools** but have also **upskilled the teachers** and students in the use of educational technology. This has **enhanced teaching-learning outcomes** and **improved digital literacy** among teachers and students combined.

12.4 IRECS Analysis

Basis on the interactions with the key stakeholders and desk review, the impact of the project was also assessed on the IRECS framework parameters. The IRECS analysis summary has been presented in the table below:

Table 27: IRECS Analysis

Parameter	Assessment from Study
Inclusiveness	• The programme targeted all the students in Grades 6th – 8th in 40 government schools within the state of Haryana and support provided under the project reached out to all intended beneficiaries, irrespective of their **social class**. • Gender inclusivity remained a key feature, with **52%** of the students within the classes 6th – 8th being girls and **48%** were boys. • The intervention prioritized inclusivity by targeting children from **underserved communities** so that they have **equal access** to updated learning methods as their peers.
Relevance	• The relevance of the intervention is clearly demonstrated through its **alignment with the specific needs** of these government schools. The intervention directly addressed the challenges faced by these schools by equipping them with the necessary digital infrastructure so that these students have **access to quality education**. • The initiative also addressed learning gaps within these government schools by introducing context – appropriate digital tools and learning content. This made the intervention relevant and responsive to the on-ground challenges.
Effectiveness	• The intervention significantly improved **access to Education technology** for all students leading to betterment in academic performance and attendance patterns. • The use of Smart Boards and digital content in teaching has helped the majority **(88%)** of students in better **visualizing and understanding complex topics**, making learning more engaging and interactive • **The hands-on training received by the teachers from Google Certified Trainers** has proved effective in improving their confidence and helped them to integrate technology into their pedagogy. • There has been an **increase in classroom participation and attentiveness of the students** post intervention. This is attributed to the change in teaching pedagogy from traditional to modern. • The addition of multipurpose sheds has provided a conducive environment for midday meals, prayers, and indoor activities, contributing to a more **holistic school experience.**
Convergence	• The initiative undertaken by SBI Card has helped **in promotion of quality education** using Smart Classrooms in the schools which very well aligns with SDG 4 (Quality Education). • The initiative has effectively complemented the efforts of the education department and government schools in the region. By aligning with the government's goal to promote digital learning, the intervention has contributed to

Parameter	Assessment from Study
	elevate learning outcomes among students and strengthened teachers' capacity to adopt modern teaching methods.
Sustainability	• By training teachers and **enhancing their IT skills from basic to intermediate or intermediate to advanced levels** has ensured that the use of the digital infrastructure would continue beyond the project period. • Post the intervention majority of the teachers **reported using internet to explain difficult topics, using Smart Board for storytelling purposes, using audio-visual aids** while teaching and gave group assignments and practical demonstrations to students. This is a noticeable shift in the teaching methods possible only through sustained use of the digital infrastructure • Investments in Smart classrooms, Chromebooks, and multipurpose sheds has provided **long-term assets that schools can continue to use**. • The sustainability of the initiative is dependent on the continued maintenance of equipment and periodic refresher training for teachers to support effective use of digital tools over time. However, there is currently limited clarity on how the schools will ensure ongoing maintenance, which may affect long-term continuity of the intervention.

12.5 Alignment to UN SDGs and SBI Card's ESG vision

The project is aligned with SBI Card's CSR policy which includes education as one of the key CSR focus areas for SBI Card. The project is also aligned with **SDG 4: Quality Education** and **SDG 5: Gender Quality.**[41]

Furthermore, the project is also directly aligned with SBI Card's internal ESG vision of **"Transforming the education of 1 lakh individuals by FY 2027 and 5 lakh individuals by FY 2030 through Corporate Social Responsibility (CSR) programmes."**

12.6 Recommendations

- **Scale the Smart Classroom Infrastructure:** Each school currently has access to only one Smart Classroom, which limits reach and usage across grades. Based on feedback from teachers and students, there is a growing interest in using these tools more regularly across subjects and classes. Setting up additional Smart Classrooms could help make digital learning accessible for all students within the school.

[41] Source: https://sdgs.un.org/goals

- **Enhance Trainer Availability and Training Frequency:** While teachers have adapted well to using Smart Classrooms and digital tools, periodic refresher training will help them stay updated with evolving technology and teaching methods. Although knowledge sharing happens informally among teachers, structured refresher sessions can provide consistent support, especially for newly appointed or transferred teachers who may not have prior experience with the tools. Regular training will help ensure that all teachers are confident and equipped to make full use of the digital infrastructure, thereby maintaining the quality and continuity of tech-enabled learning in schools.

- **Future-Ready Skill Development:** The students have taken keen interest in learning digital skills from the Chromebooks and express a desire to gain more exposure through the Chromebooks. Integration of short digital vocational courses through Chromebooks can support the development of more advanced digital skills. This approach will not only prepare students for future academic and vocational opportunities but also contribute to improving their overall employability.

- **Expand digital access for higher grades:** To maintain the continuity and effectiveness of digital learning, it is recommended to expand the availability of digital content to students in grades 9th to 12th, since it has been well received by the students in classes 6th to 8th. Additionally, the use of Chromebooks is primarily focused on students in Grades 6th to 8th. To build on this foundation and ensure sustained impact, it is recommended to gradually extend access to students in higher grades (9th to 12th) as well. This extension will ensure that all students benefit from interactive and technology-enhanced education across their entire school experience.

12.7 Limitations of the Study

During the time of assessment, the team faced the difficulty in reaching out to the teachers as some of them were recently transferred from non-intervention schools or had been newly appointed. Hence, the team also interacted with the teachers who were not part of the program during intervention. Additionally, due to the closure of the project, the team was able to interact with only one Google Trainer during the assessment.

SBI card

Impact Assessment Report

Swachh Sundar Sikanderpur Project – SBI Card

Impact Practice
by CSRBOX

Disclaimer

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt. Ltd. (CSRBOX) and SBI Cards and Payment Services Limited (SBI Card) to undertake the Impact Assessment of their Corporate Social Responsibility (CSR) project implemented.
- This impact assessment adheres to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, notification dated 22nd January 2021.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimer. CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of SBI Card, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to receive information from sources generally considered to be reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the Internet, research reports, and discussions with personnel within CSRBOX as well as personnel in related industries.
- The use of this report is strictly limited to SBI Card's usage and the information and indicators sourced are for user reference. Neither the authors nor the associated organisations shall be held responsible for any consequences arising from the use, reference, or reliance on this report by any third party.

With Specific to Rapid Assessment (FY 2022-23):

- Has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by SBI Card.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same.
- CSRBOX must emphasise that the realisation of the benefits/improvisations accruing out of the recommendations set out within this report (based on secondary sources) is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realisation of the projected benefits.
- The premise of an impact assessment is the objective of the project, along with output and outcome indicators pre-set by the programme design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.

Ethical Practices for Consideration

- **Ethical Considerations in Data Collection:** As part of the qualitative and quantitative data collection process for the current project, team members adhered to essential ethical protocols by obtaining informed consent from respondents before gathering their responses. Respondents were clearly informed about the purpose of the study, the expected outcomes of data collection, and how their testimonials would be recorded accurately.

- **Sensitivity in Handling Personal Information:** Given that the data collection tools involved gathering personal information that could potentially affect respondents' sentiments if not handled with care, the team took proactive measures to prevent any such issues. A sensitisation session was conducted for all enumerators and team members involved, guiding them on the appropriate procedures for data collection.

- **Assurance of Confidentiality:** Respondents were assured that their personal information would remain confidential and that the data collected would be used strictly for research purposes.

List of Tables

Abbreviations

Abbreviation	Definition
BRSR	Business Responsibility and Sustainability Report
ESG	Environment Social Governance
FGD	Focus Group Discussions
IDI	In-Depth Interview
KAB	Knowledge, Attitude and Behaviour
KII	Key Informant Interview
SDG	Sustainable Development Goals
SEBI	Securities and Exchange Board of India

Table 1: List of Abbreviations

Chapter 1:
Project Background and Overview

1.1 About the Project

SBI Card, in partnership with **SAAHAS**, had designed an initiative to minimise the negative impacts and risks of waste on the environment by enhancing sustainable waste management practices in **Sikanderpur Ghosi Village, Gurugram (Haryana).** The **Sustainable Solid Waste Management in Sikanderpur** by the name **"Swachh Sundar Sikanderpur",** which aimed to raise awareness about source segregation and waste management while implementing a three-way source segregation system.

The site for the project was selected due to its **high migrant population, lack of municipal attention, and visible waste-dumping issues.** The baseline survey revealed that the study location had around **6052 households,** with **70-75% of residents being migrants,** many employed in domestic work. The strategy was to use Sikandarpur Ghosi **as a model village,** demonstrating successful interventions that could be replicated in other urban villages.

1.2 Need of the Project

The **"Swachh Sundar Skanderpur"** initiative aimed at mitigating waste-related environmental risks and enhancing sustainable waste management practices in **Sikanderpur Ghosi Village, Gurugram (Haryana).** The need for this project arose due to the following factors:

Unregulated waste disposal - open watse dumping leading to health and environmental hazard	High migrant population (70-75%), lack of awareness, and informal waste management system	Absence of consistent municipal attention due to urban village set-up and need for decentralized model	Establishing a model village for scalability and sustainable waste management in other villages.

Findings from the Field

Based on the assessment, the following observations supplement the need for the intervention

- **Daily Waste Generation -** A consistent pattern of daily household waste generation highlighted the urgent need for a reliable and systematic collection mechanism to avoid waste build-up, support segregation at source, and mitigate related health risks.
- **Types of Waste Generated -** Almost all households generated both wet and dry waste, with a significant proportion also reporting hazardous waste. This reinforced the need for structured three-way segregation systems and targeted awareness of safe handling and disposal.
- **Prevalence of Open Dumping -** Before the intervention, 65% of households in control areas and 29% in treated areas resorted to open dumping, highlighting the absence of proper disposal infrastructure and a lack of community adherence to safe waste management.

- **Unawareness of Waste Types -** Over 52% of respondents lack awareness of the different waste categories revealing a major gap in knowledge that limited effective sorting, recycling, and processing.
- **Unawareness of Waste Segregation -** About 44% of households had a limited understanding of segregation practices, leading to mixed waste disposal, inefficient recycling, and fewer income opportunities for waste collectors handling dry waste.

1.3 Project Objectives

The project was launched to establish a sustainable, decentralised waste management system in the village. Its primary objectives included –

- Ensuring source segregation and community awareness.
- Establish a decentralised composting unit to process organic waste.
- Formalising informal waste workers by integrating them into the structured waste collection system.
- Improving visual cleanliness to enhance the urban landscape.

1.4 Project Implementation

The process of the implementation of the project is being highlighted below –

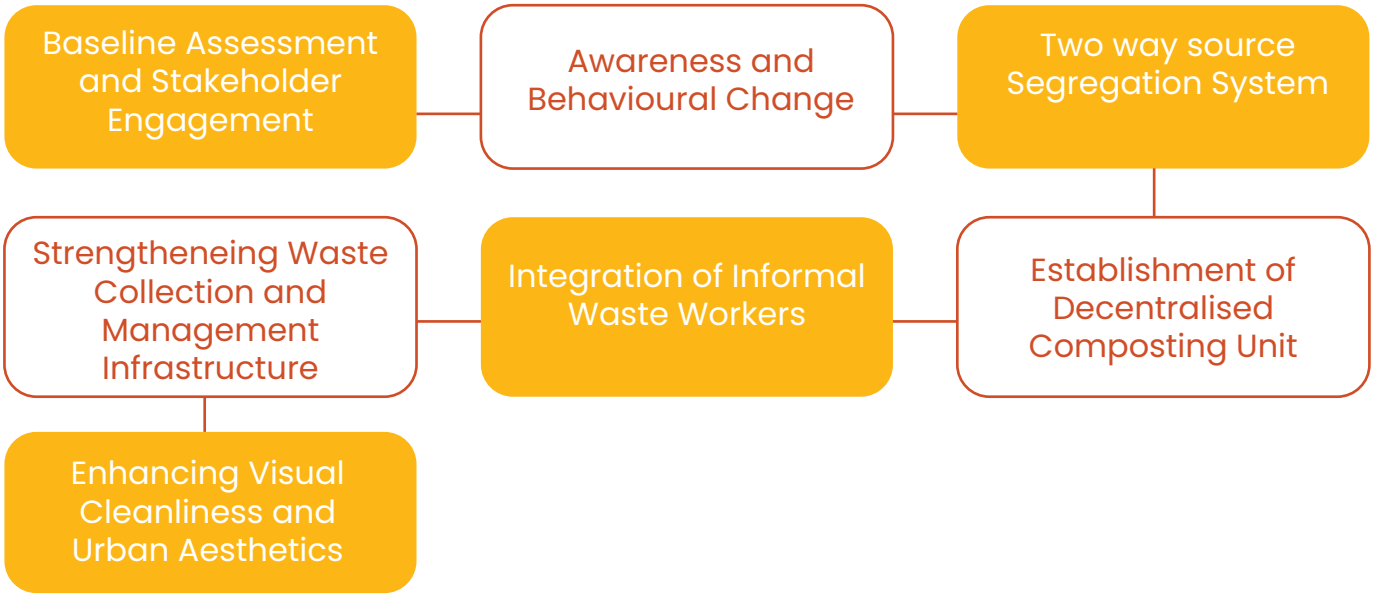


Figure 1: Segregation Awareness in the Village

Figure 2: Waste Collection from Household

Chapter 2:
Design and Approach for Impact Assessment

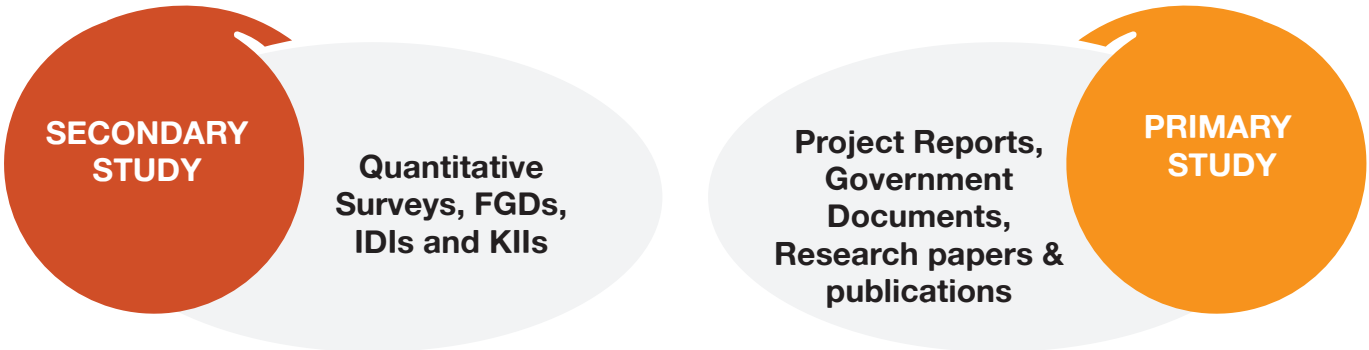
This section outlines the study objectives, framework and methodologies employed while conducting the assessment. It details the data collection methods and sampling techniques utilised to gather comprehensive insights into waste generation, segregation practices, infrastructure, and community perceptions.

2.2 Approach and Evaluation Frameworks

Given the objectives of the study and the key areas of inquiry, the method of evaluation focused on learning as the prime objective.

To measure the impact, a **pre-post programme evaluation approach** was used for the study. Under this approach, the beneficiaries were enquired about conditions before the programme intervention and after the programme intervention. The difference helped in understanding the contribution of the programme in improving the intended condition of the beneficiary. This approach assessed the programme's contribution to improved living standards, while acknowledging that positive changes may also be due to external factors.

For the assessment of the programme, the study employed a **two-pronged approach** to research and data collection and reviewed secondary data sources, literature and primary data obtained from quantitative and qualitative methods of data collection. The figure illustrates the study approach used in data collection and review.



The **secondary study** involved reviewing annual reports, project documents, and research studies from reputable organisations available in the public domain to gain insights into the area's prevailing conditions. The project implementation documents detailing the activities conducted, processes followed, and the number of beneficiaries reached were thoroughly reviewed. The **primary study** comprised qualitative and quantitative approaches to data collection and analysis. The qualitative interactions involved the inclusion of **in-depth interviews (IDIs)** and **focused group Discussions (FGDs)** with key stakeholders.

In addition to primary data collection, various project documents like project proposals, project log-frame, baseline, project cost and other variables, project implementation timelines, activity details, beneficiaries reached, communication and documentation products, and other relevant reports/literature related to the projects were studied.

2.2 Sampling Approach

2.2.1 Quantitative Sampling

A simple random sampling approach was used to ensure that the sample was representative of all the strata and divisions. The sample size was determined using a statistically significant methodology.

Primary Stakeholder	Location	Universe	Sample Proposed	Sample Achieved	Rationale	Mode of Data Collection
Treatment Group						
Households	Sikanderpur, Gurugram (Haryana)	Infinite	385	388	95% Confidence Level[1] and 5% Margin of Error[2]	On-Field
Control Group						
Households	Sikanderpur, Gurugram (Haryana)	Infinite	40	54	10% of the number of samples covered for treatment group	On-Field
Total			**430**	**442**		

Table 2: Quantitative Sampling

2.2.2 Qualitative Sampling

S No.	Stakeholder	Qualitative Tools	Mode of data collection	No. of Interactions
Primary Stakeholders				
1	Community Leaders	FGD	On Field	1
Secondary Stakeholders				
2	Informal Waste Collectors, School students, SAAHAS Project Management Team	FGDs	On-Field	4
3	Composting Unit (Technical Supervisor), School Headmaster, Local Small Shop Owners, Temple Priest	IDI		6
Total				**11**

Table 3: Qualitative Sampling

[2]The confidence level is the probability that a statistical estimate lies within a specified range of the true population parameter. It represents the degree of certainty in a sampling method
[3]The margin of error (MoE) is the range within which the true population parameter is expected to lie, given a certain confidence level. It quantifies the uncertainty in survey or statistical results due to sampling variability.

Chapter 3:
Findings of Impact Assessment

The following report section indicates key findings and insights drawn from the impact assessment study based on field interactions and the **IRECSS** standard parameters outlined in the study framework.

IRECSS Mapped Impact Findings

IRECSS Framework Indicator	Impact Area	Measured Outcome
Inclusiveness	Age Profile	**64%** women and **36%** men in the age group of 21-45 indicating active participation and behavioural changes in the community
	Educational Profile	**46%** received no formal education emphasising the need for visual and local-language materials
	Household Primary Occupation	**58%** engaged in informal labour affecting consistent participation in the project
Relevance	Waste Generation Frequency	**90%** reported daily waste generation highlighting the need for a reliable and efficient waste management system.
	Types of Waste Generated from Households	**98%** and **97%** of wet waste and dry waste produced respectively require safe disposal systems to mitigate health and environmental risk.
	Unawareness of Waste Segregation and Types	**55%** of the beneficiaries were unaware of the types of waste and methods of waste segregation before the project.
	WASH and Waste Management-Related Challenges Before the Project	**Pre-intervention,** challenges related to waste disposal include foul odour, poor hygiene, clogged drains, mosquito breeding, waterborne diseases, skin infection, and injuries to waste collectors.
Expectations	Resolution of Waste Disposal Challenges at Panghat Chowk	**99%** of respondents felt the resolution of waste issues at Panghat Chowk and community level as a result of improved waste management system, and awareness programmes.
	Improved Frequency of Waste Collection	**95%** of households now receive daily waste collection
	Waste Management Awareness	Beneficiaries rated **4.3 out of 5** towards increased waste management awareness and **3.9** towards health awareness.

IRECSS Framework Indicator	Impact Area	Measured Outcome
	Increased Awareness about Waste Types	**50%** rise in awareness among residents regarding different types of waste
	Increased Waste Segregation Practice	**43%** increase in correct waste segregation practices
Convergence	Alignment with SDG Goals	
	Alignment with National Priorities	
Service Delivery	Improved Sanitation and Hygiene Conditions	**4.4** rating by beneficiaries towards strong approval of the project's impact on improving local hygiene and sanitation.
	Modes of Training and Awareness Sessions	**97%** of awareness sessions were through door-to-door supported by visuals like wall paintings, and group engagement.
Sustainability	Waste Collection Fee	**59%** of households pay for waste collection, showing support for formal systems.
	Waste Collection Frequency	**95%** receive daily waste pickup, reflecting strong service efficiency.
	Utilisation of Wet Waste	**82%** feed wet waste to stray animals, showing local reuse practices and long-term change.
	Future Training and Awareness Sessions	**87%** favour future awareness sessions, showing continued interest

Table 4: IRECSS Mapped Findings

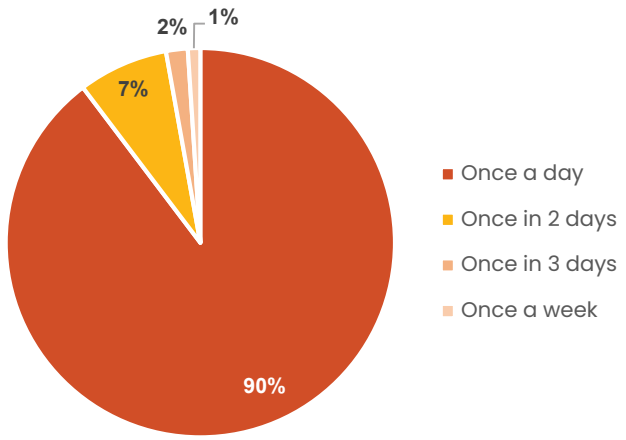
3.1 Demographic Profile of the Beneficiaries

Indicators	Findings
Gender and Age Profile	**64%** were women while **36%** were men; the majority were aged 21–45. Indicates involvement of active participation from a key demographic for driving behavioural change in communities.
Educational Profile	With **46%** participants having no formal education, the programme successfully reached underserved populations, reflecting inclusive outreach irrespective of literacy levels.
Marital Status	**82%** were married. Highlights that key household decision-makers were reached, increasing chances of family-level behavioural change.
Primary Occupation	With **58%** in informal or daily wage labor, the programme included economically vulnerable groups, though financial constraints may limit consistent engagement.
Nature and Duration of Residence	High rates of home ownership **(89%)** and long-term residence **(77%)** point to community stability, supporting sustained practice adoption and inclusive impact.

Table 5: Inclusiveness

3.2 Relevance

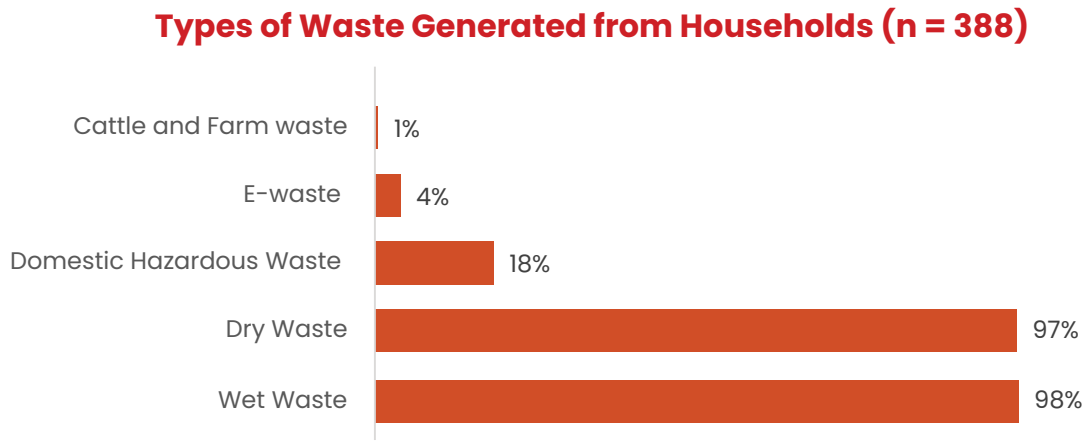
Frequency of Waste Generation (n = 388)



Graph 1: Frequency of Waste Generation by the Households

Frequency of Waste Generation

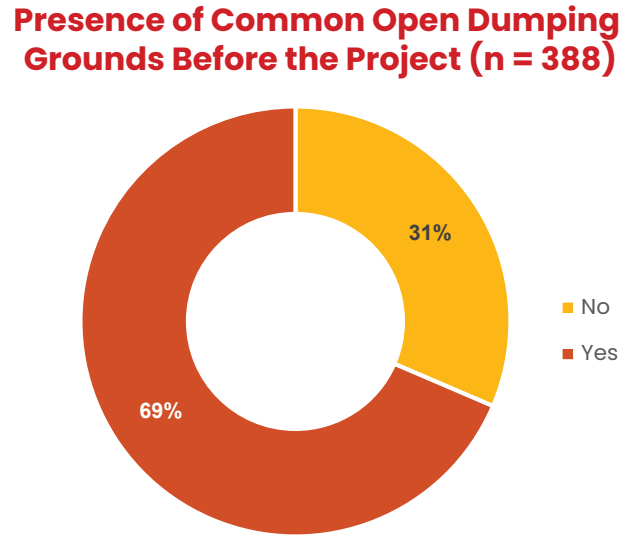
The consistent pattern of daily waste generation highlights the need for a reliable and efficient collection system to prevent accumulation, support segregation, and minimise health risks.



Graph 2: Types of Waste Generated from Households

Types of Waste Generated from Households

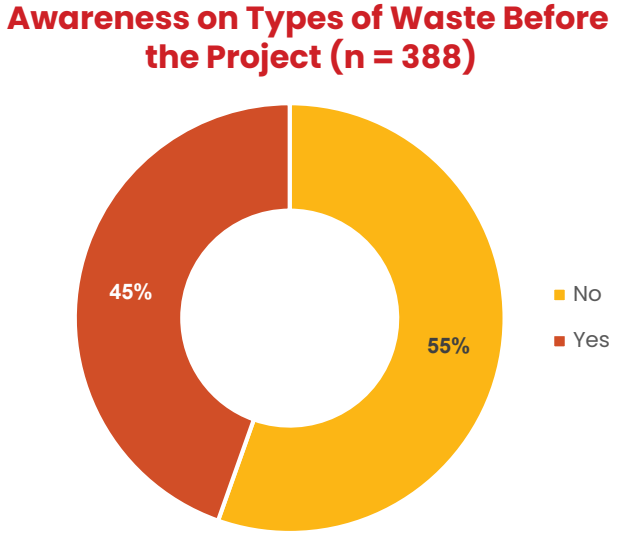
The generation of both wet and dry waste by nearly all households highlights the importance of structured segregation systems, while the presence of hazardous waste necessitates targeted awareness and safe disposal measures to mitigate health and environmental risks.



Graph 3: Common Open Dumping Grounds

Common Open Dumping Grounds Before the Project

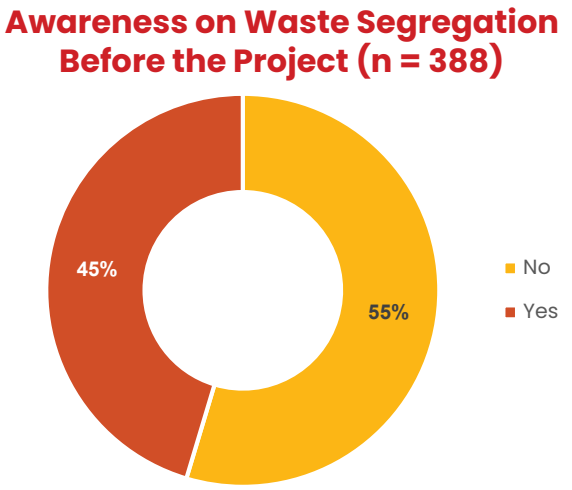
The high incidence of open dumping prior to the project indicates insufficient waste management infrastructure and a lack of community adherence to proper disposal methods, highlighting the need for improved systems and awareness.



Graph 4: Awareness on Waste Types

Unawareness of Types of Waste Before the Project

The lack of awareness about waste types among over half of the respondents highlights the need for robust waste management initiatives to prevent improper disposal and enhance recycling and processing efficiency.

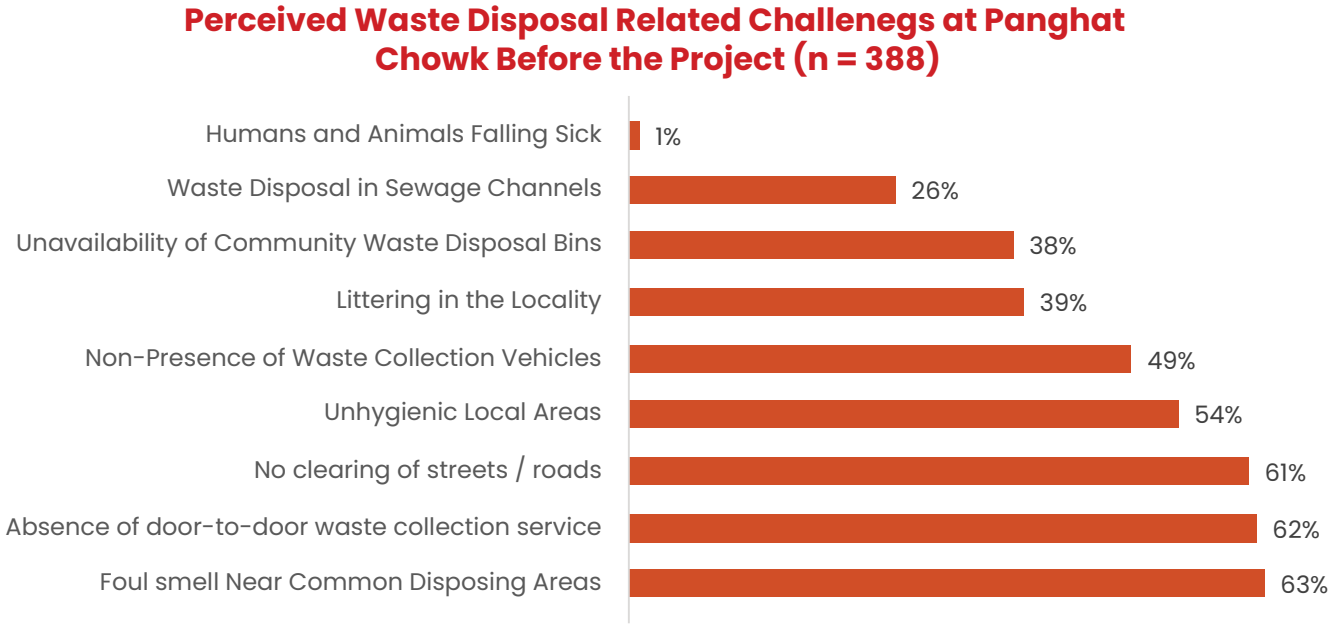


Graph 5: Awareness on Waste Segregation

Unawareness of Waste Segregation Before the Project

The lack of understanding of waste segregation among over half of the respondents resulted in inefficient recycling and disposal, complicating composting plant operations and hindering waste collectors' ability to generate income from segregated dry waste.

Waste Disposal-Related Challenges at Panghat Chowk Before and After the Project



Graph 6: Perceived Waste Disposal-Related Challenges at Panghat Chowk

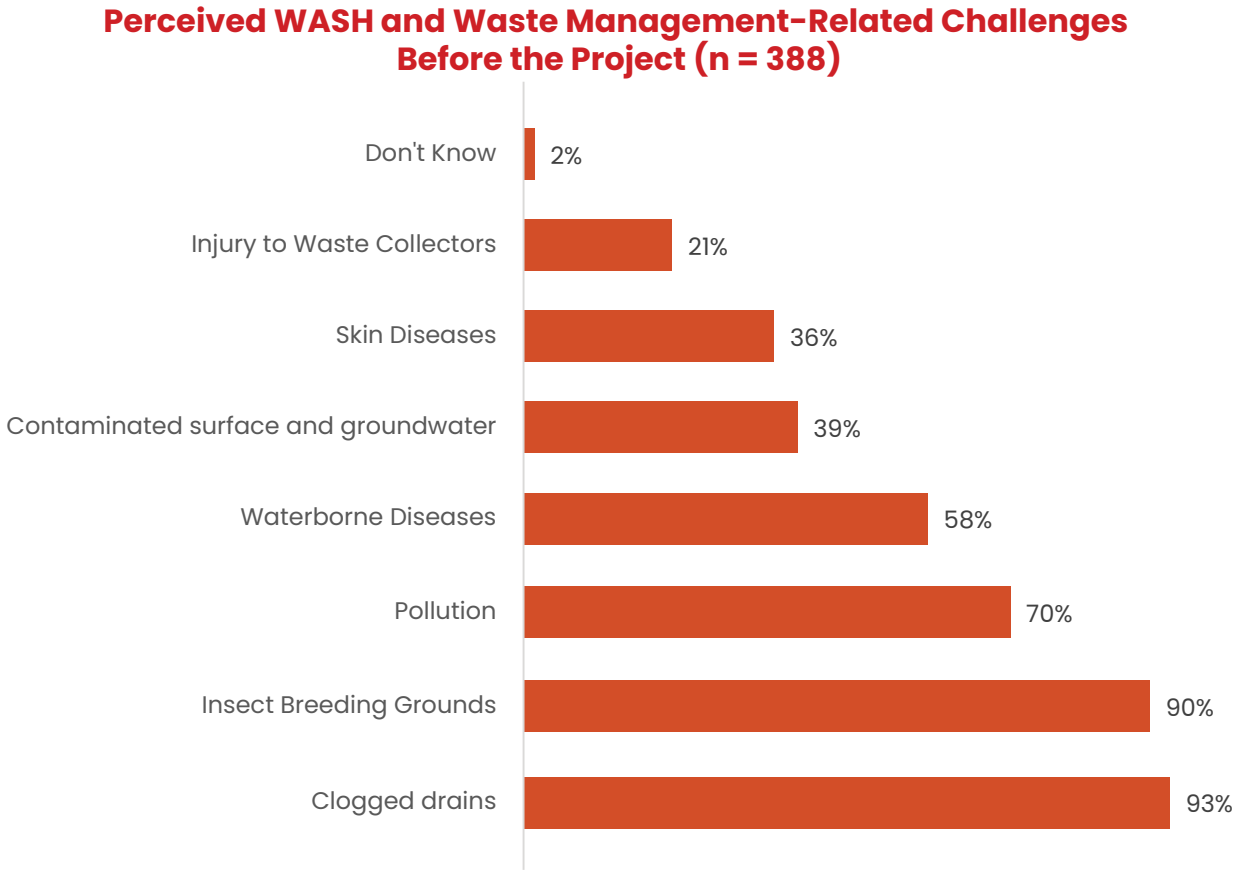
Figure 3: Panghat Chowk Before (Left) and After (Right) the Intervention

Before the intervention, key pre-project challenges included **foul odour near disposal areas, inadequate door-to-door collection** and **street cleaning,** and **poor hygiene in localities**—pointing to systemic gaps in municipal waste services. Additional issues such as littering, lack of disposal points, and waste dumped in sewage channels highlighted the need for improved infrastructure and environmental safeguards.

Pre-project challenges included **clogged drains, mosquito breeding,** and **widespread pollution**—largely driven by improper waste disposal and poor maintenance.

However, after the intervention, the community believes that the waste management challenges at Panghat Chowk have been addressed and there has been significant improvement in waste collection, disposal infrastructure, and sanitation. This improvement highlights the project's effectiveness in enhanced segregation, timely collection, awareness

WASH and Waste Management-Related Challenges Before the Project



Graph 7: Perceived WASH and Waste Management-Related Challenges

Pre-project challenges included **clogged drains, mosquito breeding,** and **widespread pollution**—largely driven by improper waste disposal and poor maintenance.

Health concerns such as **waterborne diseases, skin infections,** and **injuries** to waste collectors highlighted the urgent need for hygienic conditions, protective gear, and improved waste management practices.

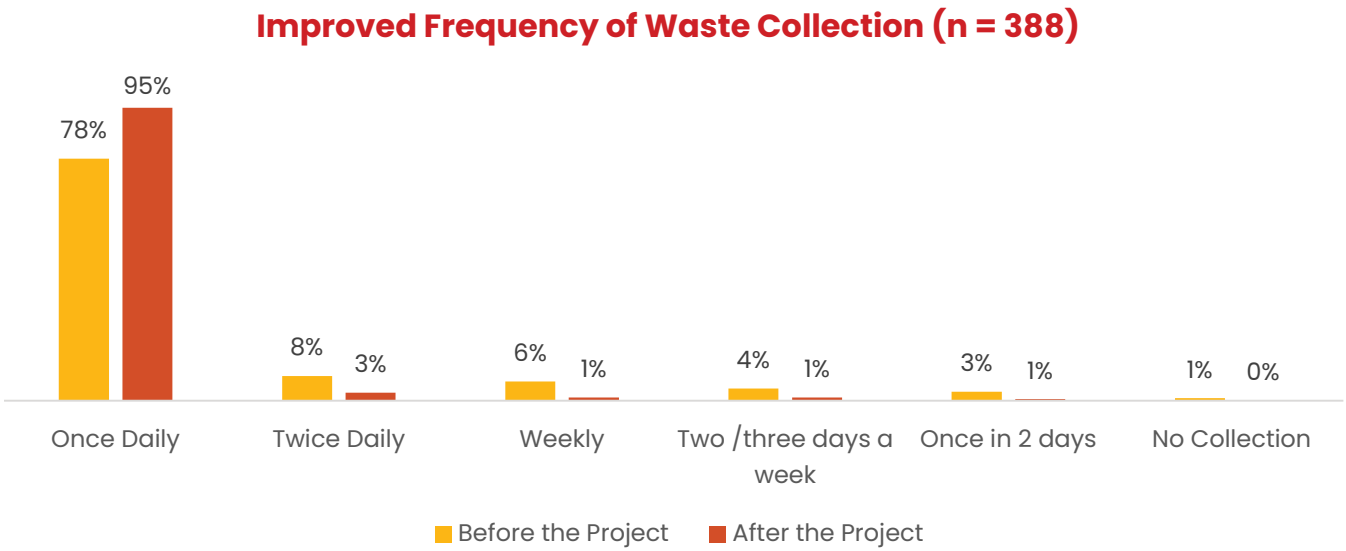
3.3 Expectation

Community Involvement and Behavioural Change

The Community Leaders conveyed that the waste management project has made notable progress, with significant contributions from residents. Initially, there was resistance, especially from landlords who were reluctant to adopt the system. However, consistent engagement and the provision of free dustbins helped overcome these barriers.

Figure 4: Community Interactions

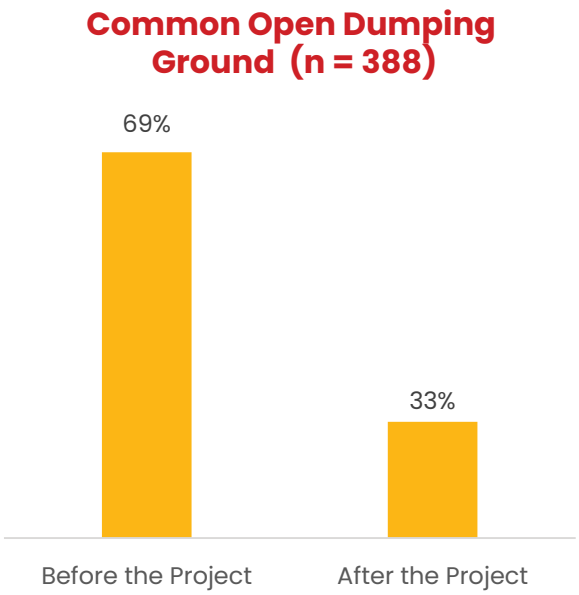
Improved Frequency of Waste Collection

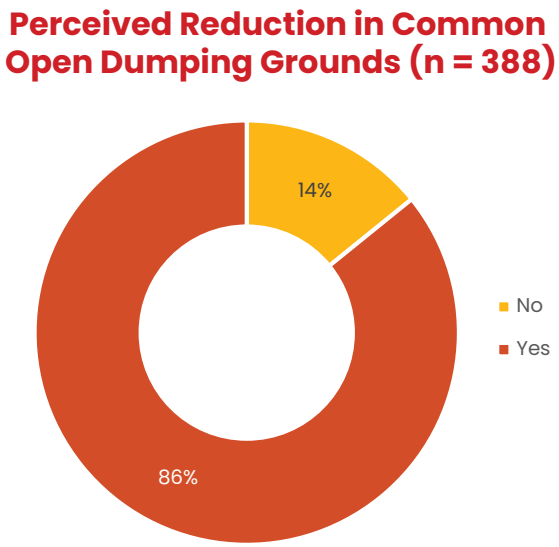


Graph 8: Improved Frequency of Waste Collection

The increase in households receiving daily waste collection reflects a significant improvement in service reliability, demonstrating the project's success in enhancing waste management coverage and promoting a cleaner, healthier community environment.

Reduction in Common Open Dumping Grounds

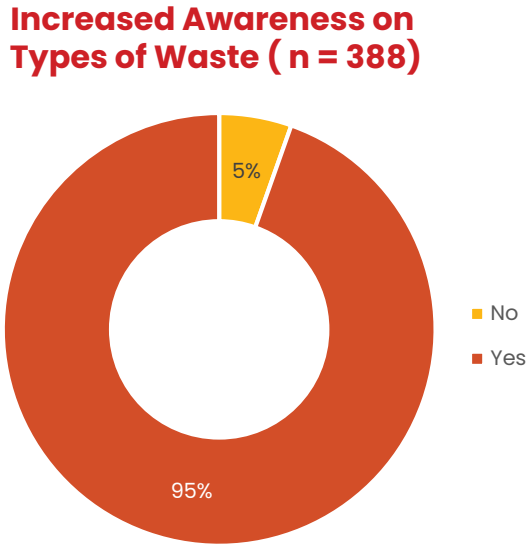


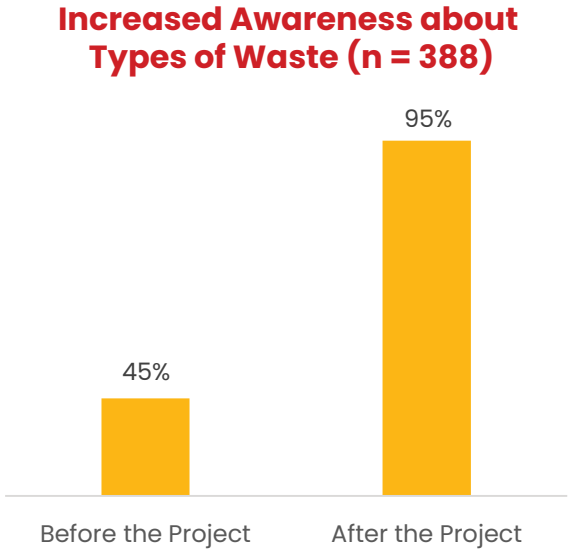


Graph 9: Perceived Reduction in Common Open Dumping Grounds in the Village

The perceived reduction in open dumping grounds post-intervention indicates improved systematic waste collection and heightened community awareness around proper disposal, reflecting the project's effectiveness in addressing unmanaged waste accumulation.

Increased Awareness of Types of Waste





Graph 10: Increased Awareness of Types of Waste

The post-intervention awareness of different waste types demonstrates the effectiveness of community engagement and training efforts, reinforcing the importance of knowledge as a foundation for proper segregation and disposal practices.

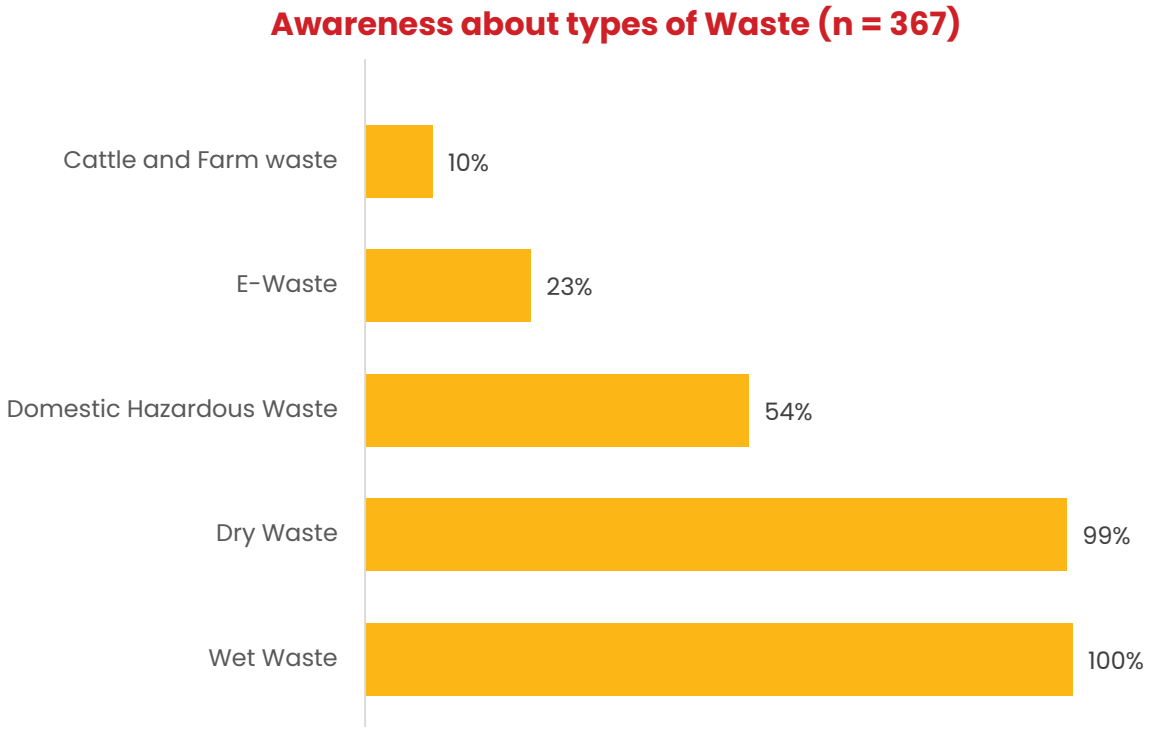
The Project Management Team felt that the project has successfully built foundational awareness of waste types, creating an opportunity to strengthen long-term waste management habits in the community.

Figure 5: Community Cleanliness Drive

"Before this project, waste was everywhere. We never thought about where our garbage went.
Now, not only do we separate our waste, but we also teach others. I have seen my children remind me to put wet and dry waste in the right bin. This project has changed our habits for the better, and I hope this change stays forever."

– Community Member from Village

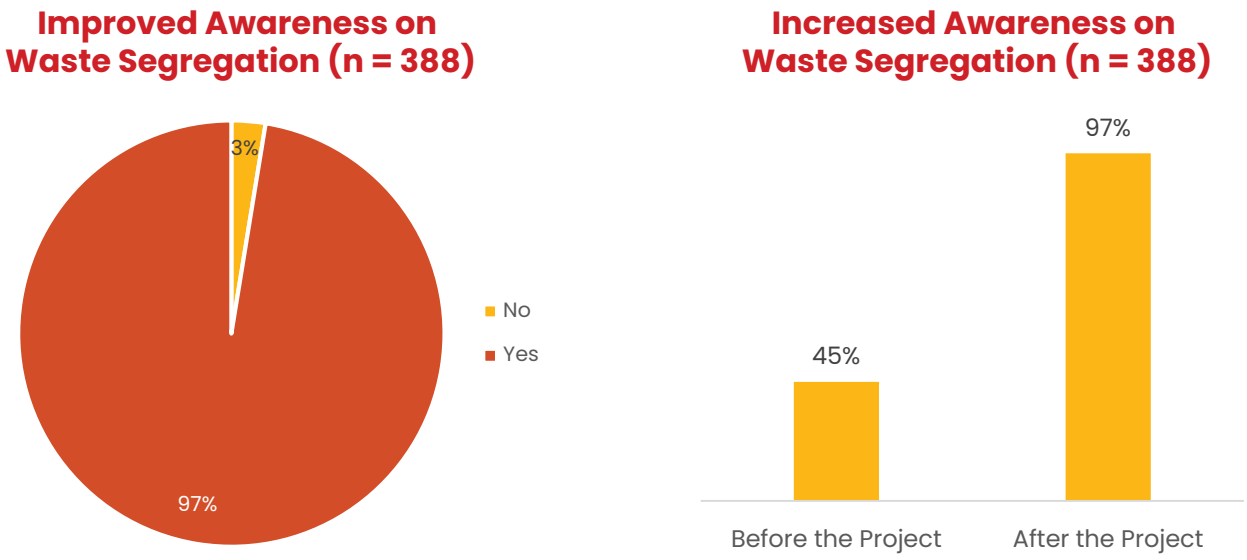
Awareness about types of Waste



Graph 11: Awareness about Waste Types

Post-intervention, awareness of wet and dry waste was nearly universal, indicating successful communication of basic segregation concepts. However, moderate awareness of domestic hazardous waste and low awareness of e-waste highlight critical knowledge gaps, reflecting the need for focused education on safe disposal of hazardous and electronic waste.

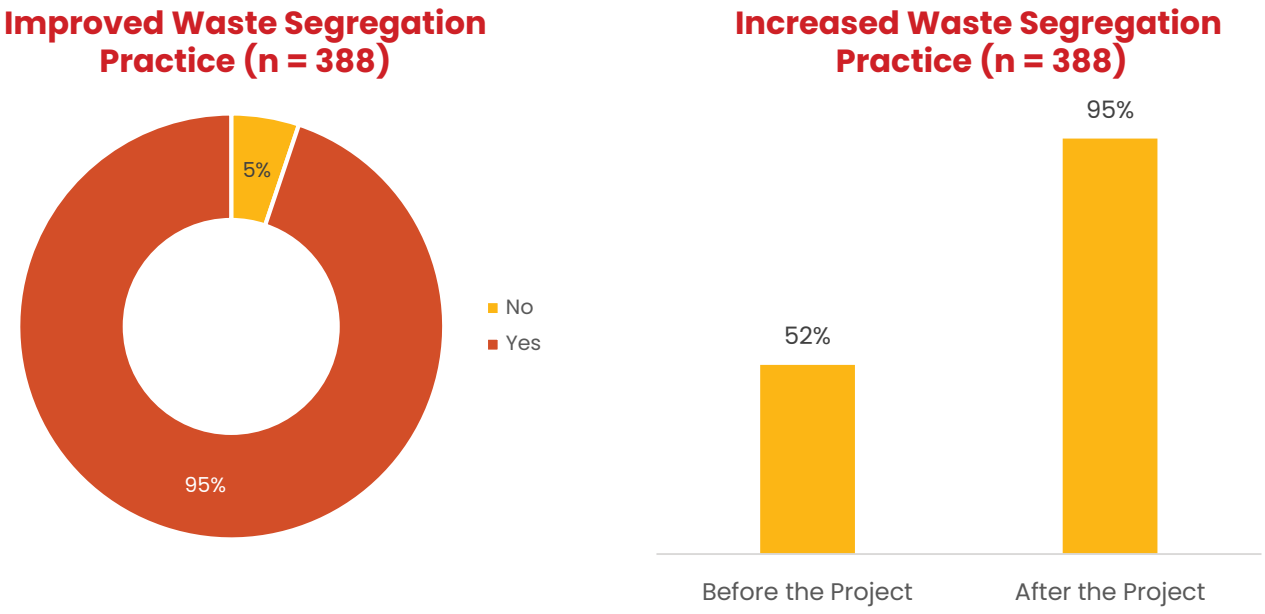
Increased Awareness of Waste Segregation



Graph 12: Increased Awareness of Waste Segregation

The high levels of awareness about waste segregation post-intervention suggest that the training, community outreach, and behavioural change initiatives were effective. The notable increase in awareness further highlights the impact of door-to-door campaigns, workshops, and visual aids in educating residents.

Improved Waste Segregation Practice

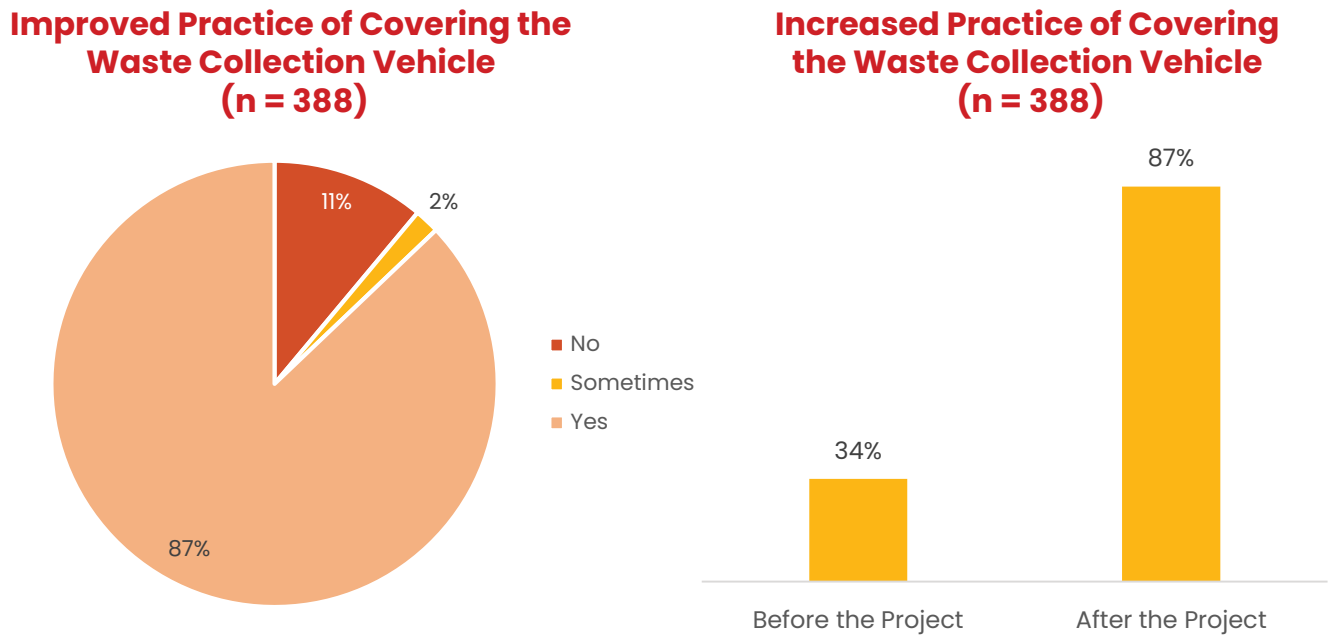


Graph 13: Improved Waste Segregation Practice

The significant improvement in waste segregation practices post-intervention highlights the initiative's success in promoting better household waste management. The notable increase in segregation practices can be attributed to enhanced awareness, knowledge dissemination, and behavioural change efforts.

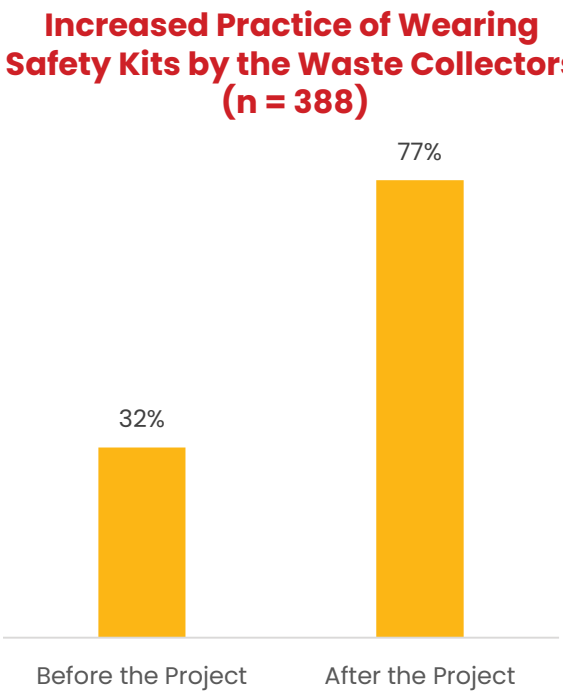
Figure 6: Community Interactions

Improved Practice of Covering the Waste Collection Vehicle



Graph 14: Improved Practice of Covering the Waste Collection Vehicle

The widespread belief that waste collection vehicles are consistently covered post-intervention reflects improved safety and hygiene in waste transportation, preventing spillage, odour, and pollution. The increase in awareness among waste collectors underscores the effectiveness of training, awareness initiatives, and regulatory enforcement in promoting best practices.

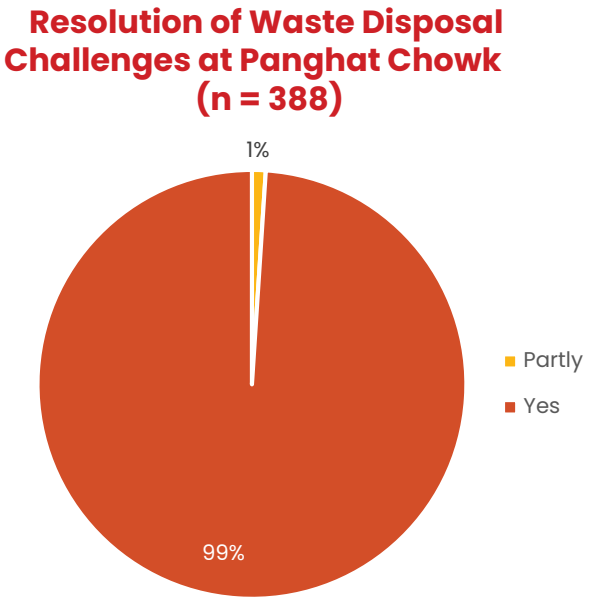


Graph 15: Increased Practice of Wearing Safety Kits

Increased Practice of Wearing Safety Kits by the Waste Collectors

The significant improvement in adherence to occupational health and safety practices post-intervention highlights the effectiveness of awareness campaigns, training, and protective equipment in ensuring safer working conditions for waste collectors. The use of safety kits is essential in reducing exposure to hazardous waste and minimizing health risks.

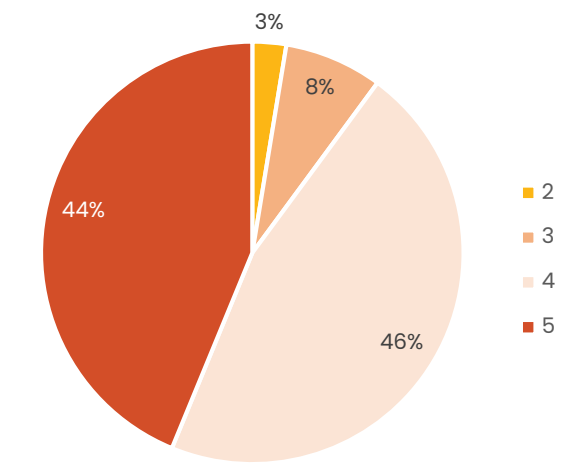
Resolution of Waste Disposal Challenges at Panghat Chowk



Graph 16: Resolution of Waste Disposal Challenges

Figure 7: Panghat Chowk After the Project

The community's belief that the waste management challenges at Panghat Chowk have been successfully addressed reflects the effectiveness of the intervention in improving waste collection, disposal infrastructure, and sanitation. This success highlights the impact of enhanced segregation, timely collection, awareness programmes, and improved facilities.

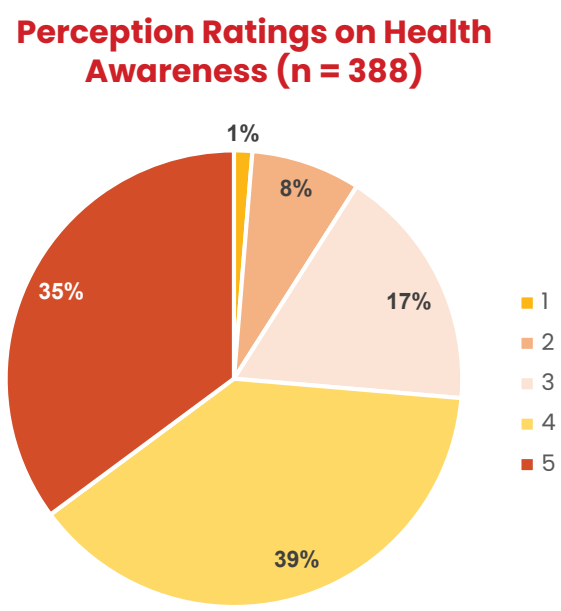


Graph 17: Beneficiary Perception Ratings on Waste Management Awareness

Perception Ratings on Waste Management Awareness

The community's rating of **4.3** for the project's effectiveness in building waste management awareness reflects its success in educating and engaging residents on proper waste practices.

In the shown graph, perception ratings are spread across a scale of 1 to 5 where 1 is the lowest and 5 is the highest level of response.



Graph 18: Beneficiary Perception Ratings on Health Awareness

Perception Ratings on Health Awareness

The community's rating of 3.9 for the project's impact on building health awareness reflects the success of outreach and engagement efforts in promoting better health practices.

In the shown graph, perception ratings are spread across a scale of 1 to 5 where 1 is the lowest and 5 is the highest level of response.

3.4 Convergence

Alignment with SDG Goals

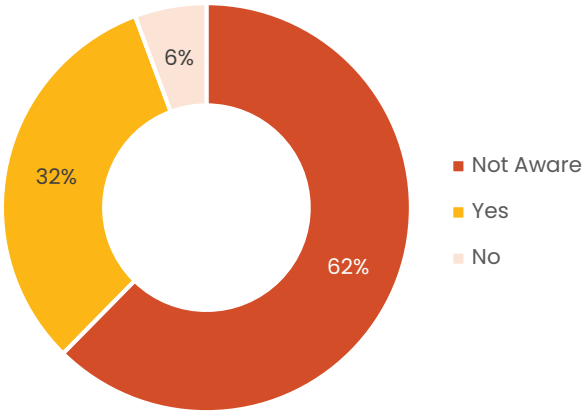
SDG Goal	SDG Target	Alignment
	End poverty in all its forms everywhere	The onboarding of compost workers in composting plants is creating a reliable job and source of income for the workers. Additionally, the improved segregation of dry waste from the project is enabling informal waste collectors to sell more efficiently, thereby generating additional income for them.
	Ensure healthy lives and promote well-being for all at all ages.	Proper waste management reduces health hazards associated with open burning and dumping, resulting in improved public health and well-being. This is supported through increased awareness and training sessions on improving sanitation and hygiene.
	Ensure the availability and sustainable management of water and sanitation for all.	Effective waste management prevents the contamination of water sources, ensuring access to clean water and sanitation facilities for rural communities.
	Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation.	The Composting Facilities are helping in recycling and effective management of waste through the creation of a sustainable 'waste to wealth' model.
	Make cities and human settlements inclusive, safe, resilient and sustainable.	By establishing a sustainable waste management model, the project contributes to creating cleaner and more resilient communities, enhancing living conditions, and promoting inclusivity and sustainability.

SDG Goal	SDG Target	Alignment
	Ensure sustainable consumption and production patterns.	The project promotes resource efficiency and waste reduction through initiatives like segregation, collection, and composting, thereby encouraging responsible consumption and production patterns.
	Take urgent action to combat climate change and its impacts.	By reducing open burning and landfill emissions, the project reduces greenhouse gas emissions and supports climate change adaptation and resilience.
	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.	Through the adoption of the Socio-Technical Model, the project helps in the conservation and preservation of life on land.
	Strengthen the means of implementation and revitalise the Global Partnership for Sustainable Development.	Collaboration between SBI Card, SAAHAS, local authorities, and community stakeholders highlights the importance of partnerships in achieving sustainable development goals, fostering collective action, and facilitating knowledge sharing.

Table 6: Project Alignment with SDG Goals

3.5 Service Delivery

Awareness about the Presence Composting Leaf in Temple (n = 388)

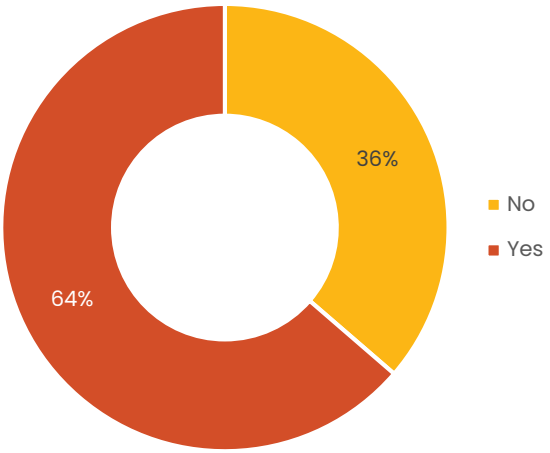


Graph 19: Awareness on Composting Leaf

Presence of Composting Leaf in the Temple

The low community awareness about the composting leaf at the temple highlights the need for stronger communication and engagement to promote composting initiatives. Enhancing visibility and education could encourage greater participation in sustainable waste practices.

Distribution of Dustbins to Households (n = 388

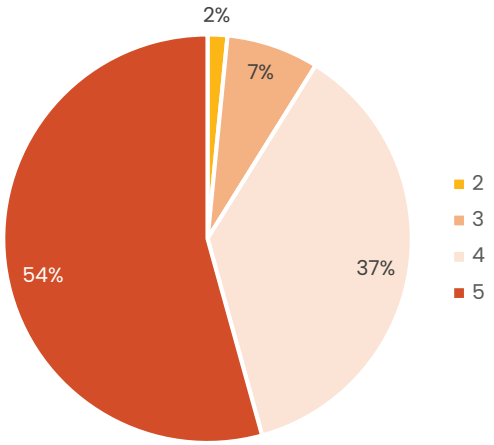


Graph 20: Distribution of Dustbins to Households

Distribution of Dustbins

The distribution of dustbins to a majority of households reflects the project's commitment to promoting proper waste disposal practices. This initiative supports improved household-level waste management and encourages responsible behaviour.

Perception Ratings in Improving Sanitation and Hygiene Conditions (n = 388)



Graph 21: Beneficiary Perception Ratings in Improving Sanitation and Hygiene Conditions

Perception Ratings in Improving Sanitation and Hygiene Conditions

The community's rating of 4.4 indicates strong approval of the project's impact on improving local sanitation and hygiene, reflecting its overall success in enhancing living conditions.

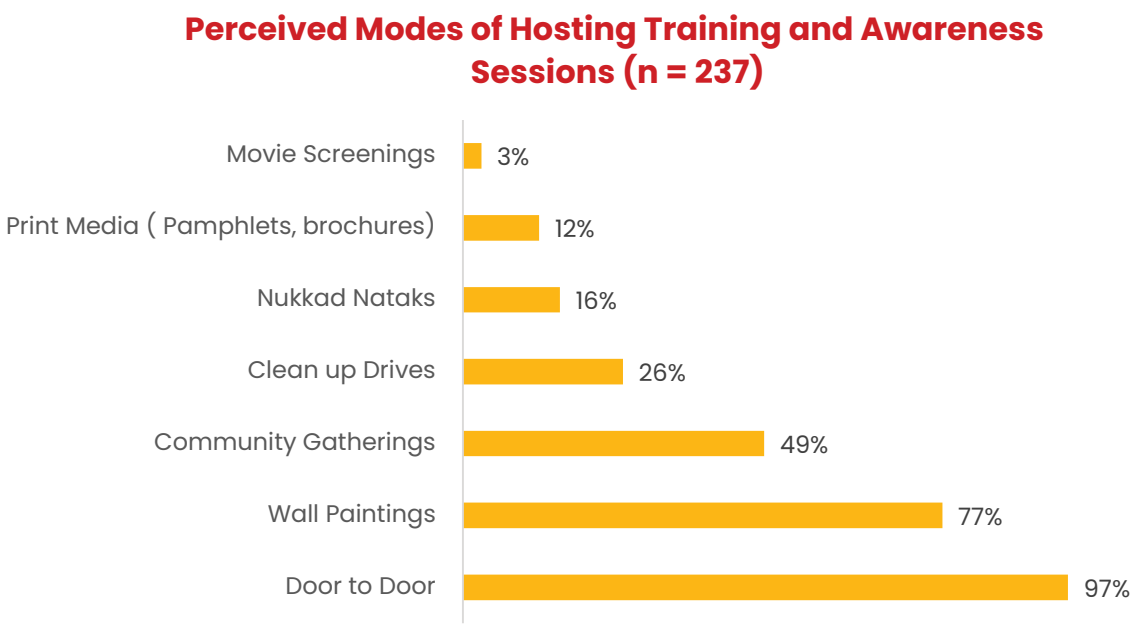
In the shown graph, perception ratings are spread across a scale of 1 to 5 where 1 is the lowest and 5 is the highest level of response.

Awareness and Training Initiatives

The Project Management Team highlighted that community awareness and training were central to the project, using street plays, training sessions, and school campaigns to promote responsible waste practices. Children's active participation strengthened the initiative, fostering early adoption of sustainable habits. These efforts reinforced key messages on segregation, composting, and reducing single-use plastics.

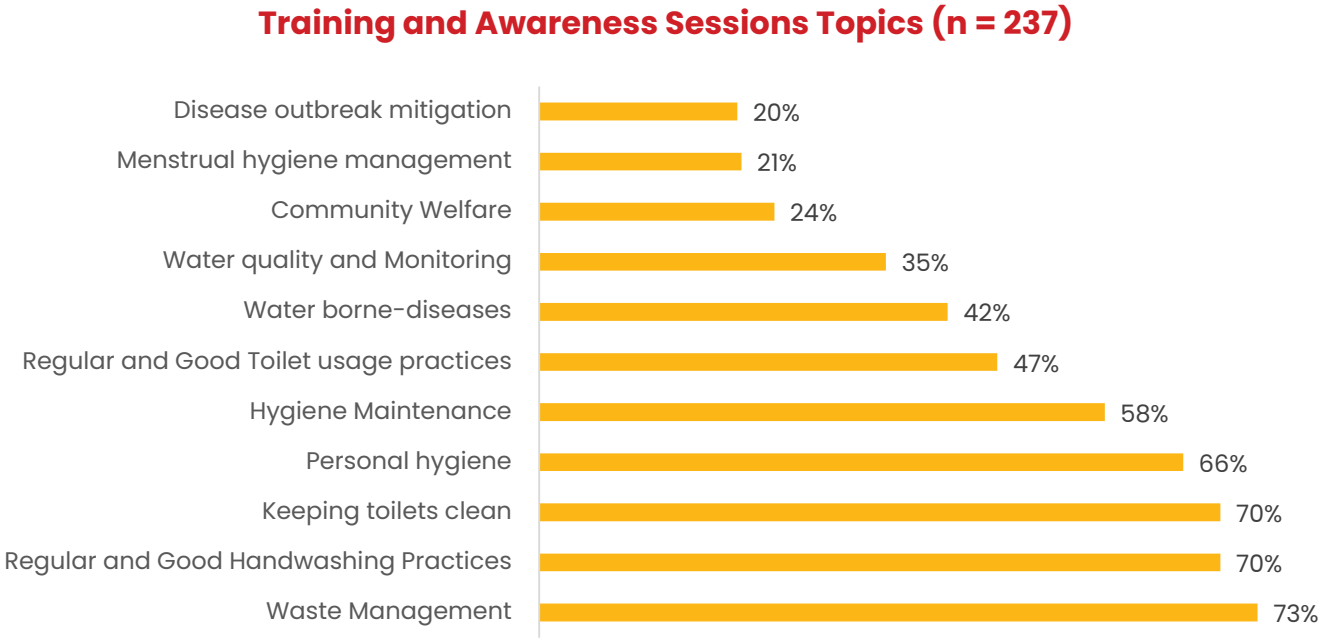
Figure 8: Waste Awareness Wall Paintings on Village Streets

Modes of Hosting Training and Awareness Sessions



Graph 22: Modes of Hosting Training and Awareness Sessions

The project primarily relied on personalised door-to-door sessions, supported by visual tools like wall paintings and group engagement through community gatherings. Interactive methods such as clean-up drives and Nukkad Nataks were also employed, though to a lesser extent.



Graph 23: Training and Awareness Sessions Topics

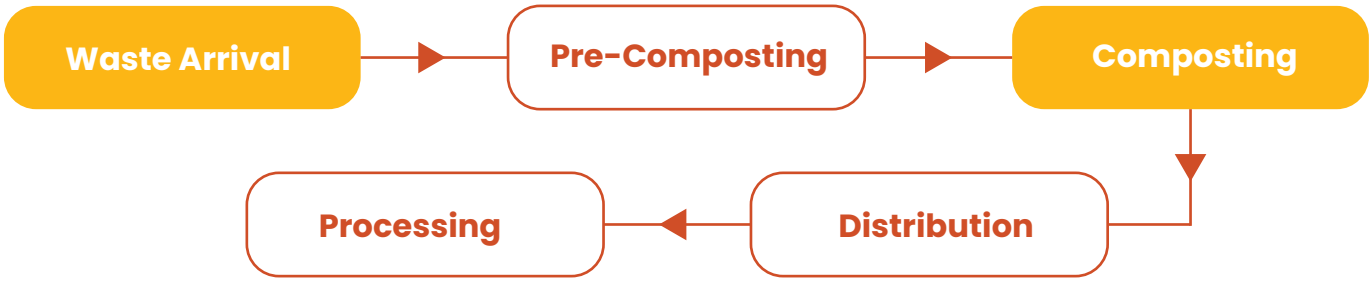
The awareness sessions strongly focused on waste management and hygiene practices, with a key emphasis on handwashing, toilet cleanliness, and personal hygiene. Sanitation awareness and water quality were also addressed, though to a lesser extent.

Composting Plant Operations

The composting plant unit efficiently converts wet waste into compost, reducing landfill dependency while supporting environmental sustainability.

Figure 9: Workers working in Composting Unit

Technical Process



Waste Arrival : From **7,000 households** where excessive moisture content is separated.

Pre-Composting : Wet waste processed in a **pre-composting machine,** converting about **1.5 tonnes** of food waste into approximately **700-750 kg of pre-processed waste.**

Composting : Once dried, the waste is placed in composting tanks following a structured layering method. The mixture is flipped every seven days to enhance decomposition.

Processing : The final stage involves processing the compost through a **shredder,** refining the material into nutrient-rich manure.

Distribution : The compost is then distributed back to the village households, where households with gardens use it for plant nourishment.

Outcomes

- The composting unit provides stable employment opportunities, with workers witnessing **a salary increase from ₹5,000-6,000 to ₹15,000-16,000 per month,** significantly improving their livelihoods while ensuring the dignity of labour and strengthening the waste management ecosystem.

- With current technology, the unit can efficiently handle the **processing of 1.5 tonnes of wet waste per day.**

- Waste Collectors' Workers reported **earning an additional ₹200-300 per day** from segregated dry waste, which is sold to scrap dealers.

- A significant benefit introduced through the project was **the issuance of ID cards** to waste collectors as an important step towards their recognition and dignity in their profession. These ID cards helped **legitimise their work,** ensuring **they were not stopped or harassed by authorities** while performing their duties.

"I used to think no one cared about the work we did. But after this programme, I have realised that our job is important—not just for us, but for the entire community. Now, people respect us. The SAHAS team treated us like family, ate with us, and made us feel seen. I no longer feel ashamed of my work. I feel proud."

– Seema Devi, Informal Waste Collector

Impact on Schools

The following section presents detailed qualitative insights gathered from interactions with the School Principal and Students.

Figure 10: School Wall painting for Awareness

- **Awareness and Training:** Students were trained in organic composting, learning to convert dry leaves into manure through interactive sessions including games, quizzes, and competitions to reinforce practical application and environmental awareness.

- **Experiential Learning:** Summer camps included visits to composting plants, giving students and teachers hands-on experience to bridge theory with practice.

- **Menstrual Hygiene Education:** Sessions for adolescent girls included sanitary pad distribution and promoted better hygiene practices. Schools emphasized the need for sustained, female-led engagement and curriculum integration.

- **Visual Communication:** Posters, wall art, and standees effectively conveyed key hygiene and waste management messages, particularly in areas with low literacy.

Impact on Students

- **Waste Segregation and Recycling:** Students demonstrated strong knowledge of waste segregation identifying wet waste as organic and compostable, and dry waste as recyclable materials like plastic and polythene. Their understanding was reinforced through quizzes, drawings, and games that encouraged practical application.

- **Behavioural Change:** The programme's impact extended beyond schools, with students practicing segregation at home and educating their families. Many reported correcting their parents and promoting better waste disposal, highlighting the initiative's broader community influence.

"At first, I wasn't sure if children would take an interest in waste segregation. But when I saw them making compost, drawing posters, and even correcting their parents at home about waste disposal, I knew we had created something meaningful. This programme has not just changed the way our school handles waste, it has changed the way our children think about their future."

– Headmaster, School

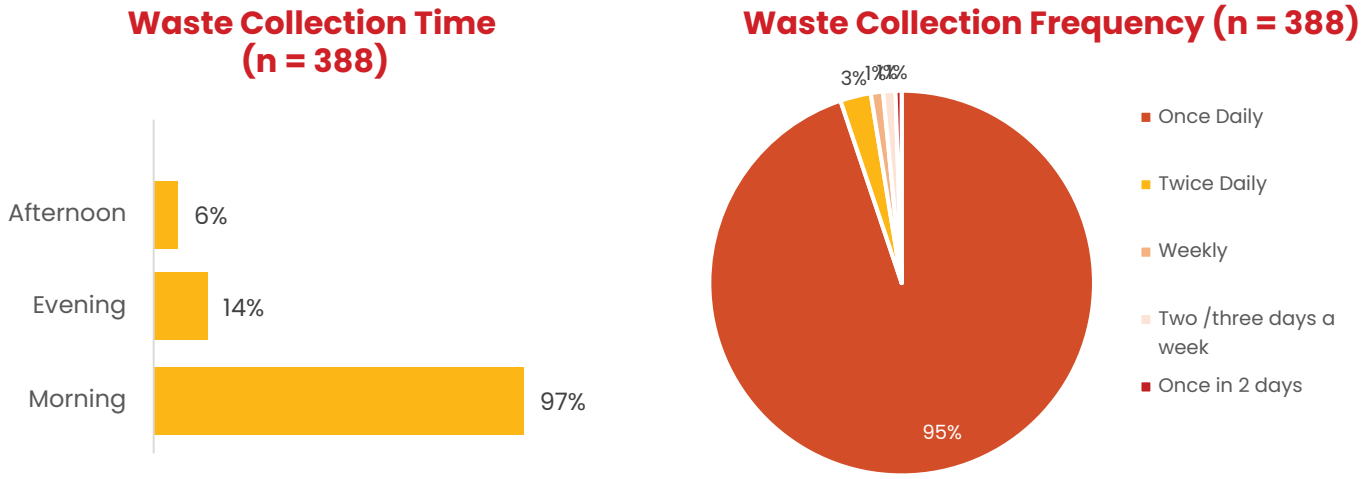
3.6 Sustainability

This section addresses the extent to which the benefits of the intervention are likely to be sustained and continue over time.

Informal Waste Collectors - Operations and Team Size

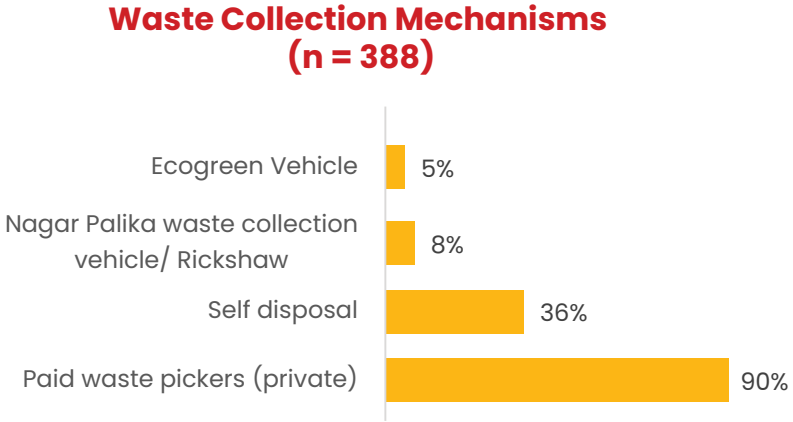
Informal Waste Collectors play a key role in diverting recyclables from landfills by collecting, segregating, and transporting waste. Around **50–100 collectors** service over **5,000 households,** following structured routes daily. They work early mornings to afternoons, averaging 6–8 hours a day. Despite high volumes, they maintain standard segregation practices. Waste quantities peak on Mondays due to weekend consumption with the workers highlighting the need to manage fluctuating loads.

Waste Collection Time and Frequency



Graph 24: Waste Collection Time and Frequency

The strong preference for morning waste collection reflects its effectiveness in maintaining daily cleanliness and preventing waste build-up. Coupled with the widespread daily collection, this indicates a well-established and efficiently functioning waste management system in the community.



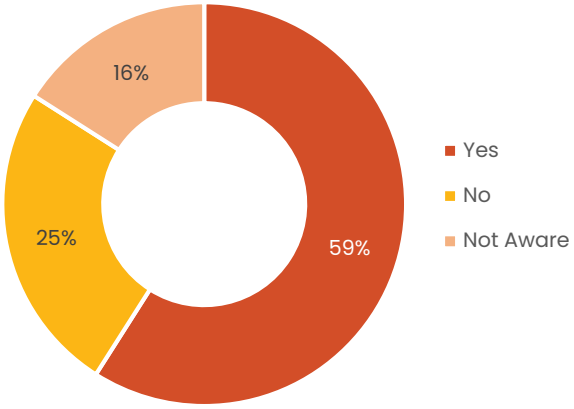
Graph 25: Waste Collection Mechanisms

Waste Collection Mechanisms

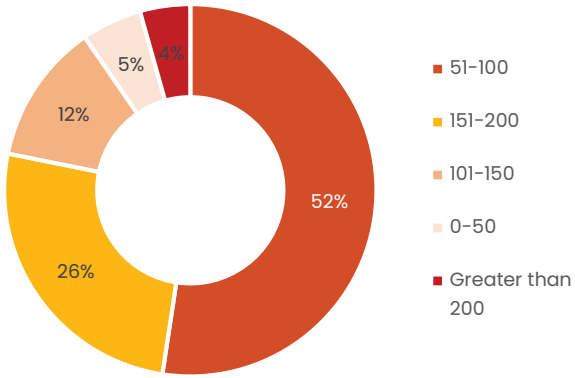
The community's high reliance on private waste pickers and self-disposal points to gaps in municipal waste services. Strengthening public waste collection systems could enhance accessibility, reduce informal burdens, and ensure more standardised and sustainable waste management practices.

Waste Collection Fee

Waste Collection Fee Payment by the Households (n = 388)



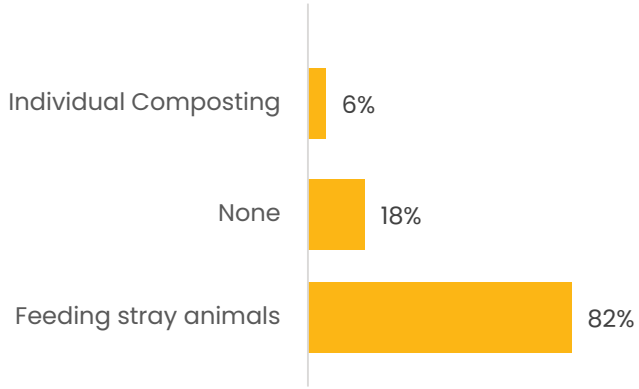
Waste Collection Fee Paid by the Households (INR/Month) (n = 388)



Graph 26: Waste Collection Fee Payment by the Households

A notable portion of the community participates in formal waste management services by paying the waste collection fee, reflecting recognition of its importance. The tiered fee structure, based on household area, ensures affordability for different income groups while supporting the sustainability of waste management systems.

Utilisation of Wet Waste by the Households (n = 388)

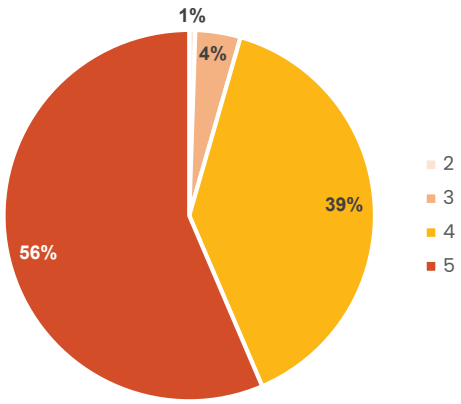


Graph 27: Utilisation of Wet Waste by the Households

Utilisation of Wet Waste

The widespread practice of feeding stray animals indicates a community-driven approach to managing food waste, which helps reduce waste volumes. However, the underutilisation of wet waste composting suggests a need for increased awareness and accessible composting facilities to further enhance sustainable waste management practices.

Perception Ratings on Sustainable Waste Management Practice (n = 388)

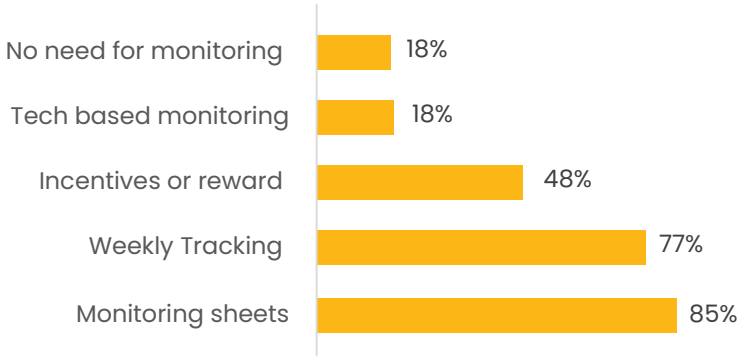


Graph 28: Perception Ratings on Sustainable Waste Management Practice

Perception Ratings on Sustainable Waste Management Practice

The community's high rating of the project in promoting sustainable waste management practices reflects strong acceptance and demonstrates the project's effectiveness in fostering long-term waste management behaviours.

Perceived Scope of Waste Segregation Monitoring (n = 388)

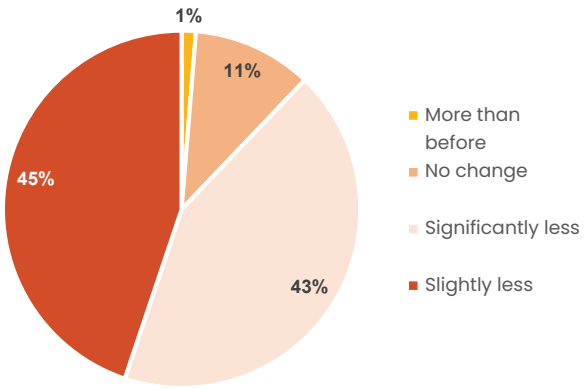


Graph 29: Scope of Waste Segregation Monitoring

Scope of Waste Segregation Monitoring

Monitoring sheets are the preferred method for tracking waste segregation, indicating a strong reliance on manual documentation. Weekly tracking highlights the community's emphasis on consistent monitoring, while incentives or rewards suggest that motivating individuals could enhance participation in waste segregation practices.

Reduction in usage of single-use plastic items (n = 388)

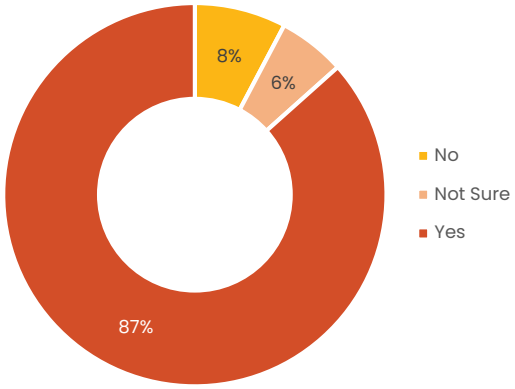


Graph 30: Reduction in usage of single-use plastic items

Reduction in usage of single-use plastic items

The Cutlery Bank Initiative has successfully encouraged the majority of beneficiaries to reduce single-use plastics during events and community gatherings, reflecting a positive shift in environmental awareness and behaviour.

Perceived Future Requirement of Awareness and Training Programmes (n = 388)



Graph 31: Perceived Future of Awareness and Training Programmes

Future of Training and Awareness Sessions

The strong support for future awareness and training initiatives highlights the community's recognition of the continued need for education. Tailoring programmes to address specific knowledge gaps could further enhance engagement and impact.

"I have always used paper trays instead of plastic because I believe the temple should remain clean. But I never thought my small habit would inspire others. Now, more shopkeepers are doing the same, and the temple surroundings are much cleaner. It feels good to know that even a small step can make a big difference."

– Flower Vendor, Near Temple

3.7 Comparison between Treatment and Control Villages

To check the exact attributes of the intervention, a comparison study was conducted during the impact assessment study by surveying people from villages where there was no intervention. This approach facilitated an assessment of the differences and impact introduced by the intervention within a similar geographic context. Both the treatment and control villages were located in the Sikanderpur Region of Gurugram.

Control vs Treatment Village

Key Factors for Comparison	Control Village	Treated Village	Inference
Daily Waste Collection Frequency	59%	95%	Regular waste collection is significantly higher in treated villages.
Availability of Common Dustbins for Waste Disposal	14%	80%	Infrastructure for disposal was greatly enhanced in the treated village.
Awareness of Waste Segregation	44%	97%	Awareness campaigns had a high impact on providing segregation knowledge in treated villages.
Waste Disposal in Sewage Channels	14%	0%	Absence of Waste Disposal in Sewage Channels of treated villages the project's success in protecting community health and the environment in Treated Village.
Waste Burning	14%	1%	The significantly lower proportion of waste burning in the treated village demonstrates the project's effectiveness in encouraging safer and more sustainable waste disposal methods.and the environment in Treated Village.
Awareness of Types of Waste	52%	95%	Strong improvement in knowledge and classification of waste in the treated village.
Waste Disposal on Common Dumpsites	29%	65%	Open dumping was reduced but still present in treated villages.
Perceived Practice of Covering Waste Collection Vehicle	46%	87%	Better compliance with hygiene and transport standards in treated villages.
Perceived Wearing of Safety Kits by the Waste Collectors	35%	77%	.Notable improvement in worker safety practices in the treated village.

Positive Indicator Negative Indicator

Table 7: Control vs Treatment Summary

Treated Village is the area where the 'Swachh Sundar Sikanderpur' initiative was implemented. It reflects the outcomes and improvements resulting from the intervention, such as better waste collection, increased awareness, and behavioural changes.

Control Village refers to an area with similar socio-economic conditions, where no intervention or project activity was implemented. It serves as a baseline to understand the status of waste management practices and community behaviour without external influence.

Chapter 4:
Social Return on Investment (SROI)

The Social Return on Investment (SROI) estimation for this project was undertaken to assess the social and economic value generated through key interventions. The methodology involved the development of a detailed impact framework using primary (and, where applicable, secondary) data to estimate benefits, followed by appropriate adjustments for drop-off, deadweight, displacement, and attribution. These adjustments ensure that the net impact reflects only the value genuinely attributable to the project. The applied assumptions are described below:

Indicator	Population Proportion
Cost savings by the temple	NA
Additional income of informal waste workers	**100%** of the 18 informal waste collectors engaged in the project
Salary increments for formal waste workers	**100%** of the 3 formal waste workers employed through the project
Healthcare cost savings	**6%** of the 363 surveyed households
Cost savings on the purchase of household dustbins	64% of the 3,853 households that received bins through the project
Social cost savings from carbon emission reduction	NA

Drop-Off

Drop-off refers to the gradual decline in benefits over time. For certain outcomes where the effect is expected to diminish annually — such as cost savings from the use of reusable cutlery, healthcare-related savings, and reductions in household expenditure on dustbins — a **drop-off rate of 33%** was applied, reflecting diminishing marginal value across three years.

Conversely, indicators such as the **additional income of informal waste workers, salary increments for formal workers at composting units, and GHG emission reductions through composting** are projected to yield consistent or increasing returns year-on-year. Accordingly, a **drop-off rate of 0%** was applied to these indicators.

Deadweight

Deadweight accounts for the portion of impact that would have occurred even in the absence of the project. Based on detailed stakeholder consultations and a review of contextual data, there was no strong evidence to suggest that the observed benefits — particularly the behavioural shifts in waste segregation, health outcomes, or financial gains — would have emerged organically. Hence, a **deadweight value of 0%** was applied to all indicators.

Displacement

Displacement assesses whether the benefits generated by the project have come at the cost of reducing benefits elsewhere. In this case, none of the outcomes — including increased income for informal workers, cost savings at the household or institutional level, or environmental benefits — appeared to displace pre-existing value. Stakeholder responses and project documentation confirmed the absence of such trade-offs. As a result, the **displacement rate was taken as 0%.**

Attribution (by others)

Attribution considers how much of the benefit can be credited to actors outside the project. Given the implementation model — where project-led efforts (including awareness drives, infrastructure like composting units, and the cutlery bank system) were directly responsible for the observed outcomes — it was concluded that the **project was the principal driver of change.** Consequently, an **attribution rate of 0%** was assigned across all indicators.

SROI Calculation

Social Return on Investment			
Year	**FY 2022-2023**	**FY 2023-2024**	**FY 2024-2025**
Inflation Rate in India (IMF, 2024)[6]	6.70%	5.40%	4.40%
Discounted Rate Considered	5.50%		
Total Input Cost	₹ 1,48,44,920.00		
Total Net Impact	₹ 9,51,77,356.67		
Net Present Value (NPV)	₹ 9,02,15,503.96		
SROI	**6.08**		

Table 8 : SROI Calculation

INR 6.08 social value generated on investment of INR 1

An SROI ratio—such as **6.08—means that for** every **₹1** invested in the project, **₹6.08** worth of social value was generated with a **total project cost of ₹1.48 crore** and a **Net Present Value (NPV) of ₹9 crore.** This metric has helped to understand the true value and effectiveness of the investment in terms of community well-being, environmental improvement, and long-term sustainability

A drop-off of 3 years is considered for certain indicators considering their diminishing effect.

[3]*World Economic Outlook (October 2024) - Inflation rate, average consumer prices*

Chapter 5: Recommendations

- **Further strengthening of the Decentralised Waste Management -** Installation of Aero-bins in strategically located community spaces to promote on-site composting and significantly reduce the burden on landfills.

- **Capacity Enhancement -** Increase the frequency of mass awareness campaigns in schools and communities—such as eco-club initiatives, composting demonstrations, and creative tools like wall murals—to foster long-term behavioural shifts towards responsible waste segregation.

Chapter 6: Impact Stories

From Waste Collector to Community Leader

For years, Reema* and her family worked as **informal waste collectors,** navigating the streets of Sikanderpur before dawn to collect garbage from households. The job was harsh—exposure to unhygienic conditions, lack of protective gear, and **no formal recognition.**

"When the SAAHAS team first approached us, we didn't understand why they wanted us to separate wet and dry waste," she recalled. "It felt like extra work for nothing."

Reema, like many others, initially resisted the idea of segregation. However, **SAHAS introduced an incentive system** where waste workers who segregated waste properly received **household essentials like pressure cookers, blankets, ration kits, and PPE.** More than the material rewards, she noticed something deeper—their work was now being **acknowledged and respected.**

"For the first time, people looked at us as more than just waste pickers. The SAHAS team even sat with us and had a meal together. No one had ever done that before."

Today, Reema has become **a key advocate for proper waste management,** ensuring that both households and fellow waste collectors **follow segregation rules.** With improved earnings from **selling segregated recyclables,** her family's financial situation has stabilised, and she now dreams of **providing her children with an education she never had.**

"This is more than just work. It is about our dignity and our future. And I am proud to be part of it."

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