



Third Party Impact assessment

Gaon Mera programme: Government school reconstruction in Dombaramattur, Haveri, Karnataka

HDFC ERGO General Insurance Co. Ltd. (FY 2021-2022)

February 2024

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Abbreviation

Abbreviations	Definitions
BEO	Block Education Officer
BaLA	Building as Learning Aid
BRC	Block Resource Coordinator
Co.	Company
CRC	Centre Resource Coordinator
CSR	Corporate Social Responsibility
FGDs	Focus Group Discussion
IP	Implementing Partner
KIIs	Key Informant Interviews
Ltd	Limited
PTM	Parent-Teacher Meeting
PwDs	People with Disabilities
RO Water	Reverse Osmosis
RTE	Right to Education
SDGs	Sustainable Development Goals
SSA	Sarva Shiksha Abhiyan
SMC	School Monitoring committee
SOW	Scope of Work



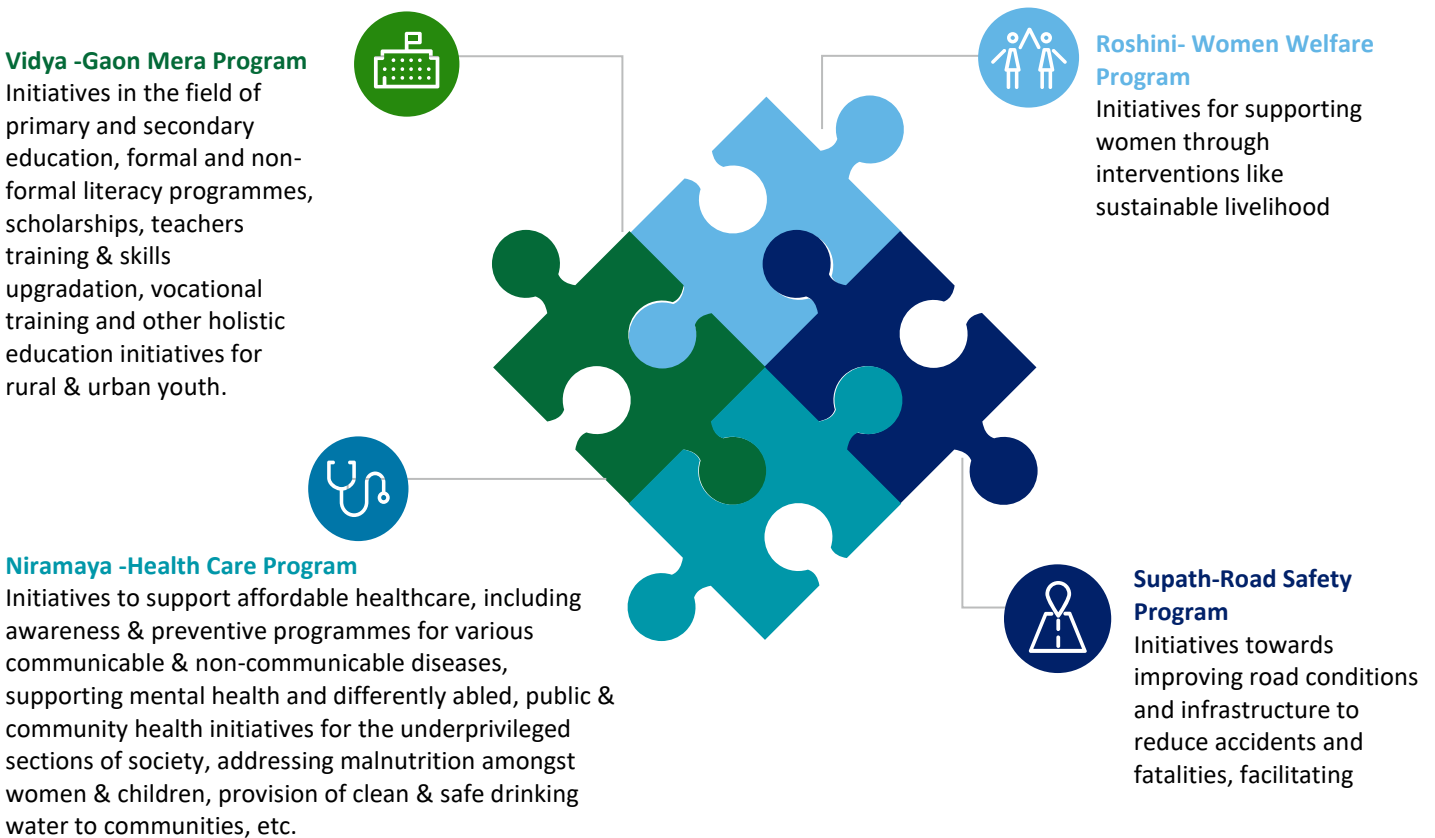
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Executive Summary

HDFC ERGO General Insurance Company Limited (HDFC ERGO) formed through a JV between Housing Development Finance Corporation limited (HDFC Ltd) (now merged with HDFC Bank) and ERGO International AG, a key player in the Munich Re Group, the Company draws upon the rich legacy of these industry leaders. The Company offers a wide range of general insurance products ranging from motor, health, travel, home and personal accident insurance in the retail space, weather, cattle and crop insurance catering to the rural markets and products like property, marine and liability insurance in the commercial space.

As a socially conscious global corporate, HDFC ERGO promotes the growth of local economies and communities, which benefits both the community and the individual. The Corporate Social Responsibility (CSR) initiatives of HDFC ERGO are in line with the Sustainable Development Goals (SDGs) 2030 of the United Nations. The organisation has a strategic focus on education, health, rural development, environment, and sustainable communities. Additionally, employees volunteer their time to support the CSR initiatives that stem from this global focus. The wide charter of operations specified in Schedule VII under Section 35 of the Companies Act 2013 includes HDFC ERGO CSR efforts, which are in line with HDFC ERGO CSR policy.¹



In FY 21-22, HDFC ERGO CSR portfolio reached more than 170 villages across the projects with an overall spend of INR 11.38 Cr on its CSR initiatives (the company has been consistently meeting its mandated CSR spends) that were delivered in partnership with its network of credible implementing partners.

Project overview:

In compliance with the robust governance protocols overseeing decision-making and CSR portfolio management at HDFC ERGO general insurance co. ltd. Deloitte was tasked with the responsibility of conducting an impact assessment of the 'Gaon Mera'

¹ <https://www.hdfcergo.com/docs/default-source/about-us/legal-and-compliance/csr-policy.pdf>

Program. The initiative encompassed the construction of a new school block, library, sanitation and drinking water platform. Moreover, it integrated innovative qualitative education through BaLA (Building as a Learning Aid) in specific government schools. The program, financed through CSR grants for the fiscal year 2021-22, was effectively implemented during the 2021-2022 period.

As part of the detailed perspective, it's worth noting that this initiative aligns with the United Nations Sustainable Development Goal 4(SDG4) on quality education. By enhancing educational infrastructure, providing access to qualitative education, and addressing basic amenities, the *Gaon Mera* program contributes to the broader global efforts towards ensuring inclusive and equitable education, as outlined in SDG 4.

Approach and methodology:

Deloitte used a mixed research design to conduct the impact assessment and answer the following research questions:

- Are the CSR initiatives either relevant to the community's needs/aspirations or aligned with the developmental priorities of the region?
- What were the intended or planned outcomes of the initiatives? Are the program's results in line with the anticipated outcomes?
- Did the evolving pandemic cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- How have the CSR initiatives impacted beneficiaries and other relevant stakeholders? Explore changes in the physical, economic, and socio-cultural environments.
- How do the beneficiaries and other stakeholders perceive the CSR initiatives undertaken?
- Are the activities ensuring long term solutions to the developmental issues of the region? What elements have been built into the project design that will ensure sustainability of results?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

Programmatic review:

The programmatic review and impact assessment of the CSR initiatives was executed in a phased manner in Dombramattur, Haveri location on 26th October 2023. The four main phases are outlined below:

Phase	Desk Research	Interactions with Stakeholders	Documentation	Finalization
Objectives	Document project design and intended outcomes	Data collection	Analyze findings	Final deliverable
Activities	Desk analysis of CSR project documents	Face to face Interactions with project beneficiaries	Consolidate findings based on interactions	Presentation of findings
	Structuring of assessment tools	Face to face Interactions with other stakeholders	Identify gaps /challenges and suggest course corrections	Incorporation of feedback
			Preparation of draft report	Preparation and submission of the report

Summary of findings:

The current report presents detailed documentation of Deloitte's observations and findings of the impact assessment of HDFC ERGO funded Support program implemented by Yuva Unstoppable. A summary of the findings is presented in the table below, while elaborated documentation is available subsequently in the report.

Key parameters	Findings
Relevance/need for project:	<ul style="list-style-type: none"> According to the Census of India 2011, people in the age group 0 to 14 years constitutes around 39.5%, while people in the age group 0-4 constitutes 9.7% of the total population. Providing equitable access to education for almost 40% of the population is not an easy task for any policy maker since the population belongs to middle-income and poor families² The national policy on education, Right to Education (RTE), and Sarva Shiksha Abhiyan (SSA) play pivotal roles in enhancing the quality of education in government schools. Reason for poor enrolment at the secondary level is the lack of attention of National Policy on Education, Right to Education, and Sarva Shiksha Abhiyan on the quality of education at government schools. While addressing concerns about poor secondary-level enrolment, these initiatives focus on universalizing elementary education, emphasising improvements in infrastructures, teacher qualifications, and curriculum design.³
Usage and uptake:	<ul style="list-style-type: none"> The newly constructed classrooms with Building as Learning Aid (BaLA) tools, charts and graphs have enhanced students' learning outcome and thereby increased attendance from 40 -100% The teachers have reported a 50% increase in the number of female students enrolled in school, rising from 48 to 96 due to the upgradation of the school infrastructure facilities. 60% of grade 4th to 7th students has full access to the computer lab, as students from lower primary sections do not engage in computer-related work. This accounts for the percentage of students with lab complete access falling below the 90-100% range. 100% of the students accessing to clean drinking water 30% of students have access to playing materials and sports equipment. The playground is equipped with items such as swings, slides, and climbers designed for small children, leading to reduced engagement from students in higher sections As reported by the teachers the use of BaLA tools have helped students who have been promoted from 6th to 7th grade score higher on math and science tests as compared to their previous grades
Impact created:	<ul style="list-style-type: none"> As reported by the teachers and other school staff the attendance of students has increased by 100% The teachers have reported that the total strength of the students has increased by 50-55%, rising from an average strength of 100,110 to 224 According to the teachers, the boys' hostel is now at full capacity with a 100% occupancy, indicating an increase in number of residential students. Prior construction of new infrastructure, the occupancy was low, as parents were hesitant to admit their children The dropout rates have been reduced to 0% as reported by the teachers The BRC has emphasized that the number of students clearing the competitive examination for high school enrolment in reputed schools has increased from zero to 30% The teachers have emphasized a notable 50% increase in the enrolment of girl students

² <https://www.frontiersin.org/articles/10.3389/feduc.2022.871043/full#B32>

³ Mehrotra, S. (2012). The cost and financing of the right to education in India: can we fill the financing gap? *Int. J. Educ. Develop.* 32, 65–71. doi: 10.1016/j.ijedudev.2011.02.001

Sustainability:

- The *Gaon Mera* Program has demonstrated sustainability by engaging all stakeholders to a collective mechanism. Quality infrastructure and uninterrupted power supply have been crucial components enhancing the well-being of the students, teachers, and community members. This ensures the long-term sustainability of the project

Overall Rating

- The project has successfully met its expectations by significantly enhancing students' learning outcomes, boosting enrolment rates, and improving overall well-being of students through comprehensive upgrades and infrastructure development in the school
-


Recommendations for way forward:

- Given the recent increase in enrolment, the school in collaboration with the government stakeholders and the community members can explore infrastructure expansion options. This may include constructing additional classrooms or investigating alternative solutions to ensure a conducive learning environment for all students.
- Considering the potential challenges posed by the increasing student enrolment, the school can explore and implement mechanisms for digital learning in remote classrooms. This proactive approach can help address concerns related to the teacher-student ratio, ensuring effective teaching, and learning even in the absence of sufficient on-site teachers.
- With the enhanced school infrastructure and improved quality of education, there has been a notable increase in the trust of parents with daughters attending the school. Furthermore, parents from lower economic backgrounds have expressed the need for a provision to establish a girls' hostel.



Demonstration of BaLA tools by the school children during Deloitte's interactive session, picture credit: Deloitte

Introduction

Project title	<i>Gaon Mera- Improving the status of Education in selected schools</i>
Implementing partner	Yuva Unstoppable
Project overview	<p>The HDFC ERGO CSR grant to Yuva Unstoppable aims to construct new/additional school block, library, sanitation and drinking water platforms. The project also focuses on innovative and qualitative education through BaLA (Building as Learning Aid) in selected Govt schools the programs. Many government-run schools currently face challenges such as dilapidated infrastructure, lack of access to water, electricity, or sanitation. Some of the Government schools don't even have access to basic facilities like clean drinking water, toilets, libraries, and limited computer lab facilities. The initiatives strive to address these issues and uplift the overall learning environment in the supported schools.⁴</p> <p>The specific objectives of the HDFC ERGO-supported project are as follows:</p> <ol style="list-style-type: none"> 1. To enhance the quality of education by creating a playful and kid-friendly physical learning environment 2. To enable the classrooms to have enough light and ventilation 3. To furnish Govt school with computer rooms, kitchens, dining areas, seats, desks-benches, and green boards
Project period	Dec 2019 to Oct 2020
Grant amount	INR 1,02,84,836/- under HDFC ERGO
Project location	Dombramattur village, Haveri district
Problem statement	<p>According to a report by the 75th round of assessment by National Sample Survey Organization, nearly one-third of the teachers in India lacks the essential qualifications for effective teaching. do not have the necessary qualifications to teach. This significantly impacts the quality of education as many teachers in government schools lack adequate training in modern teaching techniques and cannot provide their students with an interactive and engaging learning experience. Additionally, lack of basic infrastructure facilities and unavailability of contemporary teaching-learning materials affects the quality of teaching in the government or low-income schools.⁵</p> <p>Keeping this in view, the HDFC ERGO- supported <i>Gaon Mera</i> programme, implemented by Yuva unstoppable. The program has been implemented to Improve the quality of education by constructing schools equipped with computer rooms, kitchens, dining areas, green boards, desks, and benches. The upgraded school has been thoughtfully designed with Building as Learning Aids (BaLA principles) in mind.</p>
SDG alignment	
Sampling	<p>In Dombramattur village, Haveri district, a Purposive/Convenience sampling strategy was deployed for interviews with multiple stakeholders. The breakdown includes [Block Resource Coordinator, School Headmaster, Teachers, School children, Program coordinator].</p> <p>Methodology: FGDS/KII</p> <p>These interviews were conducted on October 26th (Date of visit: 26.10.2023). Additionally, interviews were also carried out with:</p> <p>Panchayat members, parents and SDMC members on 27th October. The comprehensive approach, including multiple stakeholders and methods such as FGDS and KIIs, contributes to a well-rounded understanding of the <i>Gaon Mera program's</i> impact in Haveri district.</p> <p>Methodology: FGDS/KII</p>

⁴ Source: YUVA-HDFC ERGO MOU

⁵ <https://educationforallinindia.com/quality-of-education-in-indian-schools>

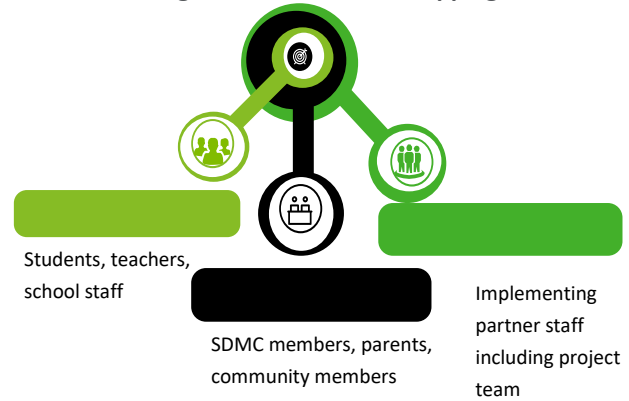
Approach and Methodology

Deloitte’s tailor-made approach for evaluating the impact of the HDFC ERGO General Insurance Co. Ltd.-funded CSR project was based on substantial experience in conducting evaluations of similar nature and scope of work (SOW). Mixed-method research design was deployed for the assessment capturing insights through quantitative and qualitative tools. The primary data collection was carried out through in-person and remote interactions through key informant interviews, and focused group discussions with the identified stakeholders between August and October 2023, supplemented/triangulated with the help of relevant secondary data from the project reports and stakeholder interactions. The data collection was followed by a phase of analysis and documentation of observations and findings to arrive at the key impact narrative within the report.

Description of sample

A stakeholder mapping exercise for the Gaon Mera - A program to improve the status of government school in selected school, based on the desk review, was conducted to identify the range of interactions that would be required to document multiple perspectives about impact. The documentation of multi-stakeholder interactions was critical to validating findings through triangulation.

Figure 1: Stakeholder Mapping



Sampling plan

The final set of respondents was selected purposively. A snapshot of the sample covered is given below:

Project location	Sample covered	Type of sampling
Government Higher Primary School, Dombramattur village, Savanaur block, Haveri district, Karnataka	<ul style="list-style-type: none"> Block Resource Coordinator:1 Students (from different grades): 30 Teachers: 7 SDMC members: 3 Parents:5 Implementing Partner personnel: 1 	Purposive, Convenient

Study tools

A range of tools were customized to meet the objectives of the assessment. The table below presents a snapshot of the methods and tools used to document various stakeholder perspectives during the assessment.

Stakeholder	Key points covered	Study tools employed
Direct beneficiaries (Teachers/School students)	Feedback on the project Perception of impact Gap areas and needs addressed by CSR support	KII and FGDs
Project management/field team	Program implementation Vendor management Program monitoring	KII and FGDs

Limitations


The project encountered obstacles during implementation due to the impact of COVID. The implementation phase coincided with pandemic restrictions, posing difficulties, particularly because skilled construction workers, especially those proficient in grit wash, were scarce in the country.

Perceived implementation challenges


The project encountered challenges notably in sourcing raw materials for grit wash, which proved difficult as they had to be obtained from Rajasthan, the sole location where these materials were available. Additionally, providing accommodation for external construction workers posed another challenge amid COVID restrictions.

Project coverage


The HDFC ERGO supported *Gaon Mera- Education program* has been successful in enabling transformational outcomes by Building of new/additional school block, library, sanitation and drinking water platform & Innovative qualitative education through BALA (Building as Learning Aid) in **Dombramattur, Haveri**. The outreach and initiative provided through the Gaon- Mera program for the FY 19-20 grant (December' 2019 to October' 2020) is presented below.



224 students benefitted
Through provision of well-furnished classrooms, accessible drinking water, a library and computer lab



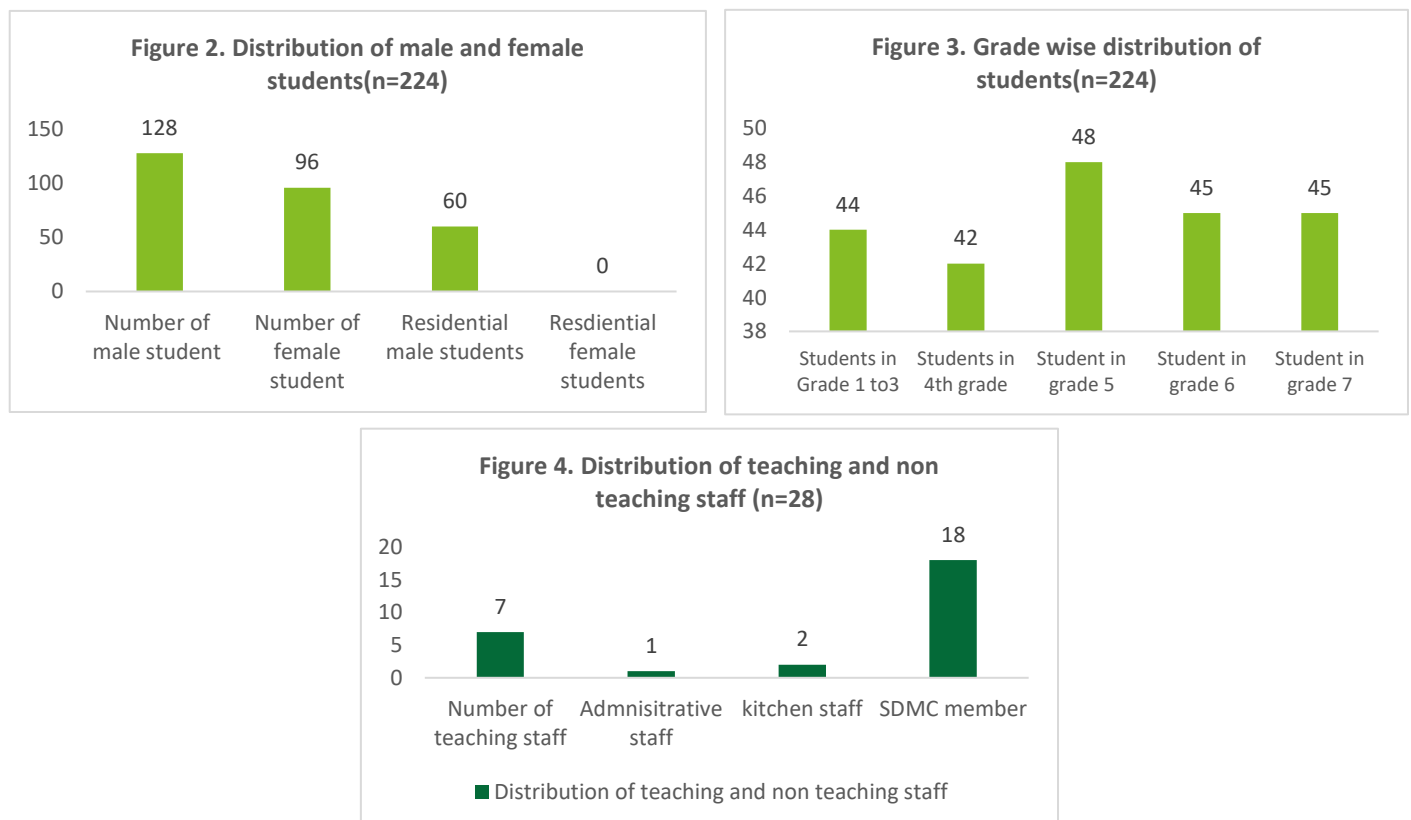
1050 community members engaged and benefitted
Through participation in school events, PTMs, and utilisation of school premises for various school gatherings



7 teachers, 3 school staff & 18 SDMC members benefitted
Through access upgraded teaching methodologies, faculty events and utilizing school facilities

Description of beneficiaries

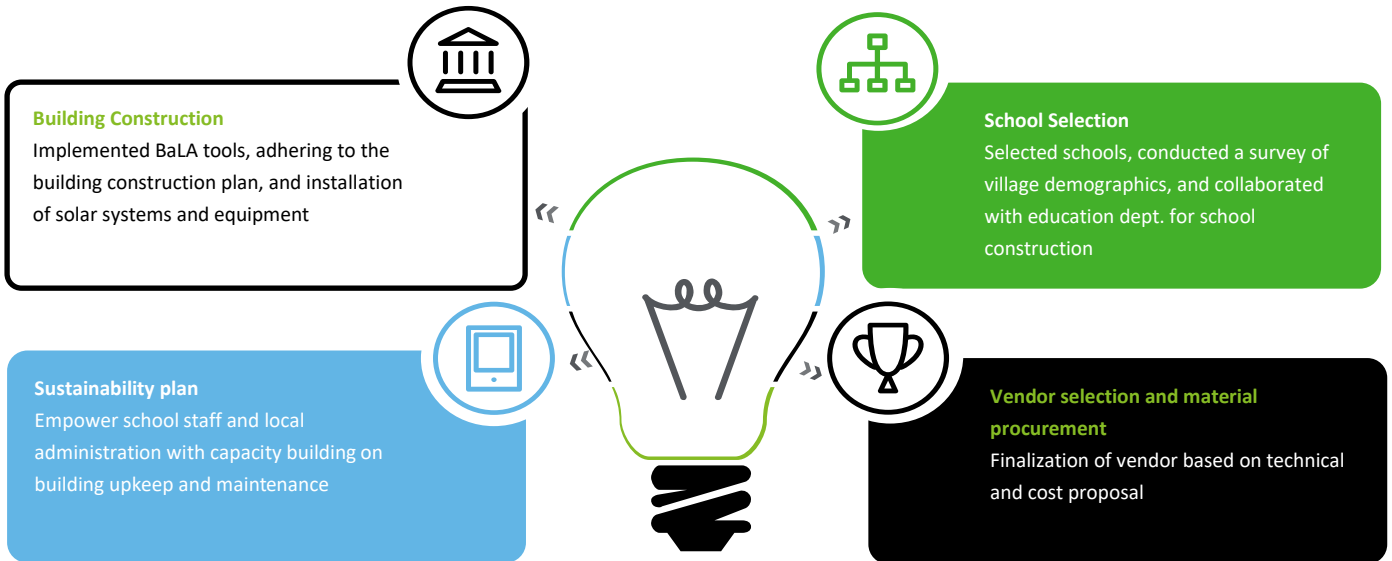
The HDFC ERGO supported *Gaon Mera program* has played a pivotal role in enhancing student enrollment, improving student learning outcomes, fostering community engagement, and improving hygiene and sanitation facilities through the reconstruction and refurbishment of school infrastructure in Dombramattur village Haveri district. Additionally, the school provide accommodation for 60 male students from poor backgrounds. However, due to safety considerations as reported by the stakeholders, for female students' similar facilities are not currently available for girls. A detailed demographic analysis of the surveyed beneficiaries is presented below:



Intervention Model





The **Gaon Mera educational** program aimed to build of new/additional school block, library, sanitation and drinking water platform and innovative qualitative education through BALA (Building as Learning Aid) in selected Govt schools the programs. The intervention model for the HDFC ERGO supported **Gaon Mera Education** project is illustrated below:

Figure 5: Intervention model adopted by Yuva unstoppable to implement the HDFC ERGO's CSR initiative, FY 21-22



School children during Deloitte's field visit

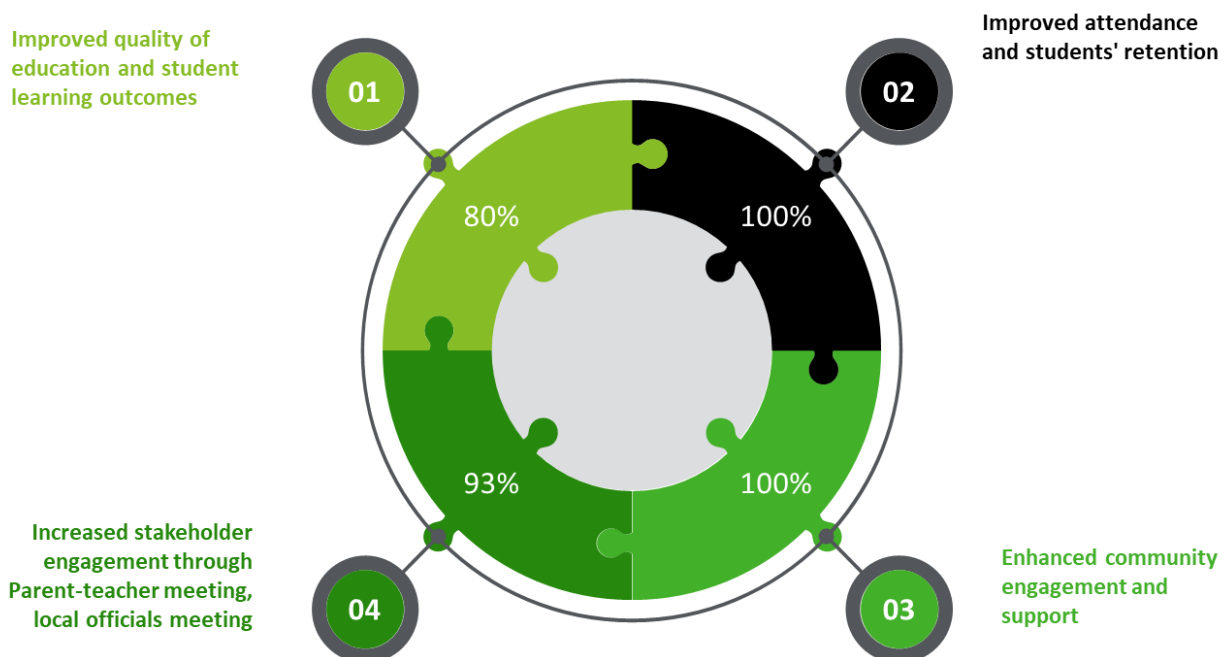
Strategic differentiators

 <p>Enhanced students' attendance and focus via a holistic campus wellness program, combining quality infrastructure facilities with empowering students through knowledge development</p>	 <p>Leverage innovative educational approaches through BaLA tools, providing students with dynamic resources to enhance comprehension and critical thinking</p>
 <p>Enhanced student hygiene and health by constructing separate toilet blocks, providing RO drinking water, and implementing sanitation and handwashing facilities</p>	 <p>Increased students' enrollment by fostering an environment that promotes students' well-being, thereby attracting more students to enroll</p>

Key findings

The account presented below is based on the analysis of survey responses, observation mapping through checklists, and a content analysis of the narratives recorded during Deloitte's interactions with the multiple sample stakeholders. Key Informant Interviews/Focus Group Discussions (KII/FGDs) were conducted with 7 schoolteachers (including the headmaster), Implementing partner staff (1 program manager), block resource coordinator (1 BRC), student management committee members (3 SMC members), students (30 students from different grades) and parents of school children (5). The findings below have been documented through in-person interactions by the Deloitte team with the stakeholders and beneficiaries at the project intervention sites at Dombramattur village in Haveri district.

Figure 6: Key Impact Findings of HDFC ERGO's *Gaon Mera* CSR initiative implemented in FY 21-22



Improved quality of education and student learning outcomes

The newly constructed school building provides well-furnished classrooms, with adequate furniture including study table and chairs, green board, well-furnished computer lab, and a library. Additionally, BaLA tools have been developed and designed to enhance engagement and effectiveness in learning for both students and teachers. The following subsequent key observations include the following:

- 1) BaLA tools facilitated students to engage in activities like drawing and writing to emphasize learning by doing leading to improved attendance and grades. BaLA tools were well constructed and tailored to address diverse learning styles, personalized engagement, and effective learning. 100% students reported engaging in learning and access to wide range of educational resources.
- 2) Elevation of teaching methods due to engaging and effective BaLA tools. Interactive teaching methods such as Smart TV, BaLA tools, charts and graphs have improved learning outcomes and retention. Scores on Math and science tests were reported to improve in comparison to previous grades (from average 45% to average 70% for students in 6-7th grades).
- 3) Access to improved resources and facilities, hence influencing experience and academic performance.

The HDFC ERGO grant for FY'21 for classroom furnishing was utilized on a range of activities such as painting on plywood, construction within building structures, and creation of charts and articles. This initiative was reported to enhance both the educational environment and overall quality of education, leading to positive impact and lasting benefits of the initiative. The impact of the classroom upgradation was:

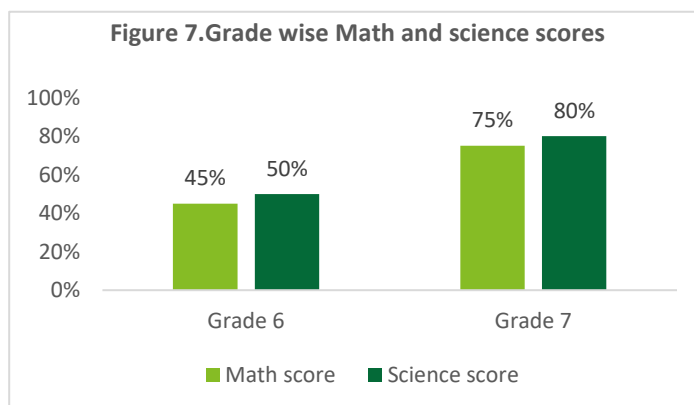


Enhanced student learning outcomes through the development and design of interactive BaLA tools



Access to improved resources and facilities, positively influencing the learning experience and academic performances

- The inclusion of well-constructed structures, tailored BaLA tools to address diverse learning styles, personalized engagement with students, and effective learning process for individual students supported in actively engaging students in learning process.
- Of the total 30 surveyed students, **100%** of them shared that use of BaLA tools have made learning more engaging as now they have access to a wide range of educational resources, including painting on plywood that are tailored to the specific needs of a classroom as well as learning styles of the students.
- As reported by teachers, the integration of interactive teaching methodologies such as smart TV, BaLA tools, charts, and graphs in classrooms has not only contributed to improved student learning outcomes but has also promoted better retention, with no recorded dropouts.
- **100%** of the surveyed teachers (n=7), reported that used of BaLA tools had helped the students to score higher on math and science tests as compared their previous grades. As reported by the teachers the current seventh (7) grade students have significantly shown better results than their previous academic year in grade sixth.



- The above figure depicts a comparison of student performance in the summative assessment, which reveals a notable improvement in grade-wise scores. In Grade 6, the average percentage of scores in Math and Science stood at 45% and

50%, respectively. This has increased significantly to an average of 75% and 80% for the same students in Grade 7, highlighting a remarkable academic growth.

Improved attendance and students’ retention

Access to clean and separate toilets, particularly for girls, and Person with Disabilities (PwD) students has significantly improved school attendance and students’ retention rates. Prior to construction of these toilet blocks, most of the girl students reported facing challenges due to lack of proper sanitation facilities during their menstruation cycles. They reported skipping the regular classes due to embarrassment and discomfort, which eventually led to lower attendance and higher drop-out rates among girls.

Additionally, as reported by the teachers and other education stakeholders the well-equipped and maintained school environment has significantly enhanced the learning experience of the students. The upgraded classroom with adequate lighting and ventilation, a functional library with a diverse collection of books, an access to computers provides students with a more conducive environment for learning and engagement. The following key points elucidate the impact of the development:

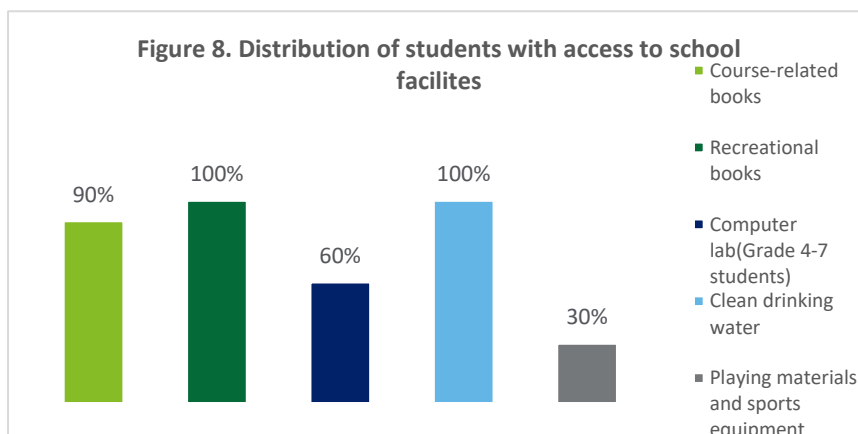


Increased enrollment and reduced dropouts rates



Improved academic performance and reduced absenteeism

- 100% (n=7) of the surveyed teachers including the headmaster reported that the enhanced school environment, including a well-equipped library and computer with other facilities have attracted more students to enroll and encourage them to stay in the school. As reported by the teachers, the Block Resource Centre officer (BRC) and the school management committee members (SMC) since last two years the total strength of the school has increased by 103%, from a total an average strength of 100,110 to 224. With the upgradation of the basic facilities the enrollment of girls’ students has also increased by 100%, from a total of 48 to 96.
- With the support received from HDFC ERGO in FY 20-21, the school has reportedly increased its student enrollment due to improved facilities. The figure below shows that among the surveyed students (n=30), 90% have complete access to the library borrowing course related books and recreational books, while 60% of grade 4th to 7th students have full access to the computer lab, as students from lower primary sections do not engage in computer-related work. This accounts for the percentage of students with lab complete access falling below the 90-100% range. Additionally, 100% of the students confirmed access to clean drinking water through water bottle provided by HDFC ERGO, and about 30% of students have access to playing materials and sports equipment.
- Teachers unanimously expressed their positive feedback about the school’s environment. The presence of well-equipped Facilities, including a library, computer lab, clean water and separate toilet for girls’ not only enhanced learning but also lead to increased enrollment and consistent attendance.



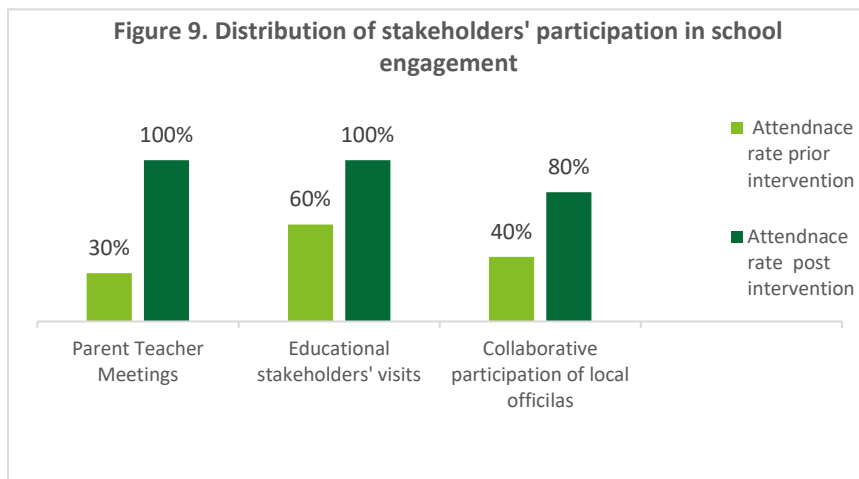
*The sports materials generously provided by HDFC ERGO are tailored to benefit the lower-grade students, offering features such as swings, multi-play stations, and playground climbers. While accessible to higher primary students, these materials are thoughtfully designed to align better with the needs and interests of the younger learners in the lower primary sections.

Enhanced teacher morale and motivation

The teachers reported that working in a well-maintained and equipped school has boosted their morale and motivation. The positive and supportive school environment and adequate resources and technology have contributed to improved teacher performance and more effective teaching process.

Increased stakeholder engagement including parent-teacher meeting, local officials, and representative from educational department

- The improved school environment resulting from the school development project, has led to increased engagement from various stakeholders, including parents, local officials, and representative from educational organizations. This engagement is evident in the increased frequency and level of visits to the school
- The increased engagement of parents, local officials, and government stakeholders, along with a higher frequency and level of visits, reflects positive changes. These improvements have ultimately boosted teachers' morale through greater support and recognition
- All surveyed teachers, School Management Committee (SMC) members, and other education stakeholders confirmed a sixfold increase in the number of Parent-Teacher Meetings (PTMs) from grades 1 to 6. This indicates a 100% attendance rate in the PTMs.
- The frequency of visits education stakeholders' including Block Education Officer (BEO), Block Resource Coordinator (BRC) and Cluster Resource Coordinator (CRC)s has increased, with 100% participation in school workshops, training sessions, or collaborative projects. Moreover, at the community level, there has been an 80% increase in the involvement of local officials, such as community leaders and sarpanch. The below figure provides a clear overview of the positive impact on various aspects.



Enhanced community engagement and support

The reconstruction and development of the school project not only contributed to physical improvements but also fostered a sense of community engagement and pride.

- All surveyed School Management Committee (SMC) members (n=4) and community members (n=5) reported actively participating in supporting the construction. Remarkably, 100% of respondents mentioned providing shelter to construction workers. This community involvement not only reflects a strong commitment to the project but also underscores the collaborative spirit and support extended to the workers facing challenges due to unavailability of residential housing in the area.
- 100% of the surveyed community members shared that the upgraded facility at the school premises has helped them in numerous ways. The community members organized social events that extended beyond school boundaries, benefiting students and larger community. These events could include skill development workshops, cultural programs, or community-building activities, fostering a sense of unity and empowerment among community members.



Interactive session with teachers, SDMC members and community members during Deloitte's field visit, Picture credit: Deloitte

Stories from field

Stakeholder quotes

"Ever since I was a student here, I've harbored a deep aspiration to see our school become a beacon of excellence, contributing to the betterment of our community. As one of the oldest schools in the Haveri district, I am immensely proud to witness the realization of my childhood dream. The school's upgradation and reconstruction have not only led to a surge in enrollment and academic achievements but have also fostered a stronger sense of community commitment to the school's development. This remarkable transformation has earned our school the well-deserved recognition as a model school in the Haveri district."

- Headmaster, Government higher primary school Dombbrammattur

"My joy has no bounds when the entire school development project has been successfully completed. As a program manager the onus of completing the project was on my shoulders. During the initial phase of the project challenges posed by Covid-19 outbreak, recruiting construction workers, especially those skilled in grit wash proved to be a significant hurdle due to their limited availability. Additionally, during the reconstruction of the school building, I had to request the school administration to relocate the school to a nearby temple to ensure uninterrupted classes, this decision created some tensions among school stakeholders and parents of the students. I am grateful for the community's support, and my happiness knows no bounds now that the project is finished."

- Sandeesh, Program Manager, Yuva unstoppable

"As a member of the SMC committee, I played a pivotal role in ensuring that the school's infrastructure was designed with the holistic development of the community in mind. This approach not only enhanced educational outcomes but also contributed significantly to the overall socio-economic development of the area. During the school's reconstruction, the community's overwhelming support was a testament to their recognition of the school as an indispensable asset. The school premises have become a hub for community events that benefit both children and the community. Being a member of both the school committee and the community, I have always been committed to contributing to the socio-economic development of our rural community. The school's transformation stands as a testament to this shared vision."

- Nagappa, SMC member, government higher primary school, Dombbrammattur, Savanaur block

Case studies



Ms. Sunitha, Social science teacher, Government higher primary school

Ms. Sunitha, a dedicated social science teacher and class teacher, resides just three km away from the school where she has spent her entire academic and professional life. Having been a student at the same school, she maintains a strong connection with both the school and the community.

Ms. Sunitha shared that she has witnessed a remarkable transformation in the school's infrastructure, a change she describes as the greatest gift she has ever received. According to her, witnessing this development is like a dream coming true during her tenure at the school. Proudly, considering herself a vital part of the school, she had always aspired to see it excel in every aspect. She shared that despite the collective efforts of her and her co-workers to instigate positive changes, the realisation of a fully furnished infrastructure remained a dream for them. The recent

accomplishment has brought a sense of pride and fulfillment to her, making a milestone in her vision for the school's excellence.



Shivappa Student Committee Member (SDMC), GHPS, Domb Bramattur

Shivappa is an important member of both the SMC as well as the gram panchayat. Shivappa expressed his heartfelt gratitude for the provision of a fully furnished and well-equipped infrastructure that has significantly contributed to the school's development. Emphasising the close connection the community shares with the school, Shivappa points out that the school premises serve as the primary venue for various social events and free health camps, benefiting both students and community members.

Highlighting the impact of the school's solar-powered infrastructure, Shivappa notes that it has enabled uninterrupted power supply which helps them to organise events during the evening hours, considering the frequent power outage in the rural area. Proud of his role in the school management committee, he envisions not only improved student learning outcomes but also anticipates the school garnering accolades and awards for its consistent upward trajectory.



S.K. Doshkar, Math teacher, Government higher primary school, Domb Bramattur

Mr. Doshkar is a mathematics teacher, who teaches math to 6th and 7th grade students. He takes pride in the remarkable academic success achieved by his students. According to him, this success is a direct result of the holistic development of the school. The introduction of an upgraded library, computer lab, and smart TV has not only broadened the scope of learning and teaching but has also instilled confidence and a positive mindset among both students and parents, leading to observable behaviour changes among stakeholders. Emphasising on the significant milestone, he mentions that, for the first time in the last four to five decades, 10 students secured

scholarships and earned seats by excelling in a competitive examination. This success stands as an accreditation as well as proof of how the school's comprehensive initiatives have positively transformed not only academic achievements but also the general welfare of the school community.



G.S. Hirammat, Block resource coordinator, Savanaur block

Mr. Hirammat has been appointed as a block resource coordinator (BRC) for Savanaur block since last 5 years. As a BRC with the primary goal of advancing quality education at the block level, he underscores the significant growth observed in both academic and extracurricular activities within the school. Describing his key tasks and responsibilities, he highlighted that the school has set a benchmark for others in the entire Savanaur block. He proudly mentioned that, owing to a high student enrolment and outstanding academic performances, the school has earned the prestigious designation of a model school. Notably, senior officials from the district frequently visit the school to study its outcomes and consider it as a replicable model, significantly enhancing its visibility and recognition.



One on one interaction with the program staff, Picture credit: Deloitte



Deployment of audio-visual methodology during a classroom session, Picture shared by a school stakeholder



The smart and well-equipped classroom facilities are provided by HDFC ERGO General Insurance Co. Ltd.

Way forward

The project reviewed by Deloitte reported frameworks and systems that allowed for timely reporting and adherence to agreed outputs and outcomes. The assessment however, outlined certain opportunity areas to enhance the effectiveness of the grant and maximize impact. Specifically, certain modifications to the implementation model could be made, which are presented as project wise recommendations in the table below:

Recommendations

- Given the recent increase in enrolment, the school in collaboration with the government stakeholders and the community members can explore infrastructure expansion options. This may include constructing additional classrooms or investigating alternative solutions to ensure a conducive learning environment for all students.
- Considering the potential challenges posed by the increasing student enrolment, the school can explore and implement mechanisms for digital learning in remote classrooms. This proactive approach can help address concerns related to the teacher-student ratio, ensuring effective teaching, and learning even in the absence of sufficient on-site teachers.
- With the enhanced school infrastructure and improved quality of education, there has been a notable increase in the trust of parents with daughters attending the school. Furthermore, parents from lower economic backgrounds have expressed the need for a provision to establish a girls' hostel.

Annexure A:**Details of Field interactions**

Sr. No.	Category/ Thematic focus	HDFC ERGO's intervention	Achievement*- as per availability of stakeholders and beneficiaries on the ground at the time of assessment and short updates on discussion
1.	Promoting Quality Education	Implementing the fun-based learning tool called BaLA (Building as Learning Aid) an innovative concept for qualitative improvement in education	<p>Primary stakeholders:</p> <ul style="list-style-type: none"> • 30 student beneficiaries from grade (1st to 3rd), 5 students from grade (4th), 4 students from grade (6th), and 6 students from grade (7th) <p>Secondary stakeholders:</p>
2.	Infrastructure	Construction of 6 classrooms, Electrification, Natural Stone Wall Cladding and other furnishings	<ul style="list-style-type: none"> • School staff: 7 school staff (6 teachers - S.K.Doshkar, Nagaraj,Ashok, G.S. Gaja,Ms.Sunitha, LM Dodda Gowda and 1 headmaster- G.S Gunjal), • Parents: 5 parents (Lakhsamma, Anjamma, Basavaraj, Shivakumar, Padma from Dombrammatur village) • Implementing partner: Program manager from Yuva unstoppable – Sandeesh
3.	Solar Panel Installation	Solar plant installation for uninterrupted power supply	
4.	Sanitation Facility	Separate toilet blocks with good plumbing and electrification	<p>Government officials at block level: Block Resource person - G.S. Hirammat (BRC)</p> <ul style="list-style-type: none"> • 3 School development monitoring committee members(SDMC)- Shivappa, Vasunappa, Manjunath



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