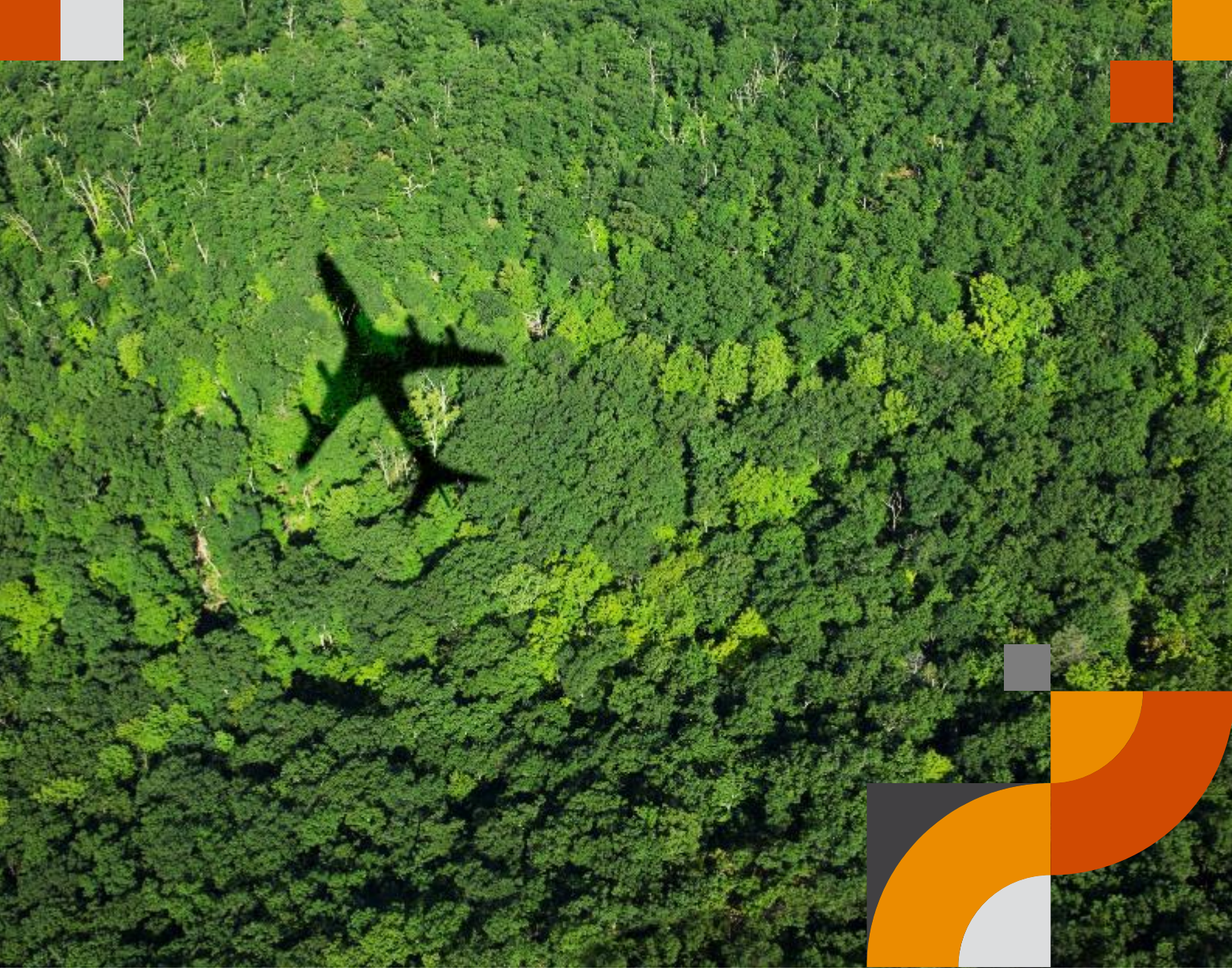

Impact Assessment Report of Pragat Projects in Kalaburagi, Karnataka

IndusInd Bank Limited

August 2025

Price Waterhouse Chartered Accountants LLP

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List of Acronyms

Acronym	Full Form
AEE	Assistant Executive Engineer
AMC	Annual Maintenance Contract
ATNF	Apollo Telemedicine Networking Foundation
ATW	Any Time Water
BB	Boulder Bunds
BFIL	Bharat Financial Inclusion Limited
BPL	Below Poverty Line
BVSSS	Bala Vikasa Social Service Society
CA	Chartered Accountant
CBC	Complete Blood Count
CSR	Corporate Social Responsibility
ECG	Electrocardiograms
FGDs	Focus Group Discussions
FLN	Foundational Literacy and Numeracy
FPC	Farmer Producer Companies
FPO	Farmer Producer Organizations
GP	Gram Panchayat
GP	General Practice
HER	Health Electronic Records
IBL	IndusInd Bank Limited
IDIs	In-Depth Interviews
INR	Indian Rupee
KFT	Kidney Function Tests
KII	Key Informant Interview
KPI	Key Performance Indicator
KVK	Krishi Vigyan Kendras
LEAP	Learning Enhancement and Practice
LFT	Liver Function Tests
LLF	Learning Links Foundation
LoE	Letter of Engagement
MBBS	Bachelor of Medicine, Bachelor of Surgery
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MIS	Multiple Indicator Survey
MYRADA	Mysore Resettlement and Development Agency
NCD	Non-Communicable Disease
NEP	National Education Policy
NGO	Non-Governmental Organization
NIPUN Bharat	National Initiative for Proficiency in Reading with Understanding and Numeracy
NITI Aayog	National Institution for Transforming India Aayog
NSS	National Sample Survey

OBC	Other Backward Classes
OECD-DAC	Organisation for Economic Co-operation and Development - Development Assistance Committee
PHC	Primary Health Centre
PM-JAY	Pradhan Mantri Jan Arogya Yojana
PMSMA	Pradhan Mantri Surakshit Matritva Abhiyan
PPP	Public-Private Partnership
PRI	Panchayati Raj Institutions
PW	Price Waterhouse Chartered Accountants LLP
RBS	Random Blood Sugar
RDWSD	Rural Drinking Water and Sanitation Department
RLP	Remedial Learning Plan
RO	Reverse Osmosis
RPs	Resource Persons
RTS	Road to School
SC	Schedule Caste
SMS	Short Message Service
SOP	Standard Operating Procedures
SROI	Social Return on Investment
ST	Scheduled Tribe
SWC	Special Water Committees
TDS	Total Dissolved Solids
TLM	Teaching Learning Materials
WMC	Water Management Committees
WW	Waste Weirs

Executive Summary

IndusInd Bank Limited (IBL) engaged Price Waterhouse Chartered Accountants LLP (PWCALLP) to conduct an impact assessment of four Pragat Projects. The goal was to evaluate their effects on the community. Using the OECD-DAC framework and applying Social Return on Investment (SROI) methodologies, the assessment aimed to analyze defined Key Performance Indicators (KPIs) for evaluating project outputs, outcomes, and impacts.

A comprehensive mixed-method approach, combining both quantitative and qualitative research, was employed. The quantitative component comprised a structured survey with 746 beneficiary households, offering a 95% confidence level and 5% margin of error. This sample was distributed across the four projects, with about 187 participants per project. In the qualitative component, 20 interactions through In-Depth Interviews (IDIs) and Focus Group Discussions (FGDs) gave insightful stakeholder feedback.

Key project-wise findings:

Project 1: Pragat Watershed Project

Relevance: The Pragat Watershed Project effectively addressed pressing issues of water scarcity and unsustainable farming in northern Karnataka's drought-affected areas. By focusing on sustainable resource management and enhancing agricultural productivity, it met the essential needs of the local community, which relies heavily on agriculture.

Coherence: Aligning with SDG 1 and SDG 2, the project boosted agricultural productivity and water management, enhancing income opportunities and food security. Collaborations, such as those with MGNREGA, optimized resource use and impact, positioning the project within existing government frameworks to enhance coherence and economic resilience in the community.

Effectiveness: The project successfully met its objectives by improving water resource management and agricultural productivity. Initiatives like farm pond construction, borewell recharge, tank desiltation, and check dams elevated groundwater levels, while reducing cultivation costs and boosting yields for staple crops. These advancements contributed to decreased seasonal migration and increased income opportunities for community members.

Efficiency: Resource efficiency was demonstrated through a well-coordinated funding model with support from IndusInd Bank and beneficiary contributions. Training programs improved irrigation access, reduced costs, and input usage, while boosting yields. Sustainable solutions like drip and sprinkler systems minimized chemical dependency, optimizing resource utilization.

Impact:

- **Water Management**: Farm ponds and borewell recharge systems were implemented; groundwater levels improved significantly.
- **Diversification and Irrigation**: Expanded cultivable land and improved irrigation frequency enhanced crop variety and water efficiency.
- **Economic Gains**: Increased household income by 30-50%, with decreased seasonal migration and improved crop yields and quality.
- **Increased Crop Yield:** Tur yield increased from 3.5 to 4.5 quintals per acre, reducing cultivation costs from ₹20,000 to ₹18,000, and selling price surged from ₹4,000 to ₹7,000 per quintal. Maize yield rose from 18 to 20 quintals per acre, with cost reduction from ₹22,000 to ₹20,000, and selling price increased from ₹1,700 to ₹2,000 per quintal.

Sustainability: The project's sustainability was reinforced by community-led initiatives and stakeholder engagement, crucial for maintaining water management systems. Water Management Committees were

established to ensure the long-term upkeep of the structures. However, continued efforts are needed to help these groups secure funding for necessary repairs to prolong project impacts.

Project 2: Pragat Water Purification Programme

Relevance: The intervention effectively addressed critical local health concerns by reviving non-functional RO plants and tackling high fluoride, nitrate, and bacterial content in water. By focusing on educating communities about waterborne diseases and drinking water quality, the intervention directly aligned with local health priorities, enhancing community well-being.

Coherence: The programme demonstrated strong coherence with local governance structures by collaborating with RDWSD and Gram Panchayats and forming Special Water Committees. This alignment supported existing government efforts, enhancing the provision of safe drinking water. It also aligned with SDG 3 (Good Health and Well-being) and SDG 6 (Clean Water and Sanitation) by significantly improving water quality, reducing waterborne diseases, and ensuring access to clean water.

Effectiveness: The programme effectively changed water consumption habits, increasing the use of treated water and public health awareness. Community involvement in decision-making promoted ownership and accountability, leading to reduced healthcare costs and water-related diseases, thus enhancing health and economic prosperity.

Efficiency: The membership model provided affordable access to clean water, significantly reducing household expenses. The use of ATW cards and streamlined operations improved resource efficiency and minimized wastage. Community training ensured the efficient management and maintenance of RO plants, optimizing resource use.

Impact:

- **Community Awareness and Membership**: The programme achieved 100% active membership in local RO plants through effective orientation sessions and awareness campaigns.
- **Drinking Water Sources**: The transition from traditional sources to RO plants increased substantially, improving water quality and safety.
- **Functionality and Accessibility**: RO plants became more operationally efficient, reducing time needed to fetch water and enhancing convenience.
- **Economic Impact**: The membership model reduced average monthly water costs by 85%, promoting economical access and community management.
- **Health and Well-being**: Access to quality water improved household health, confirmed by community feedback and data.

Sustainability: Special Water Committees and community-managed models ensure long-term sustainability through local ownership. Revenue from membership fees and water sales funds ongoing maintenance. The programme's self-sustaining economic model, including AMCs and technical support, secures consistent maintenance and longevity of RO plants.

Project 3: Pragat Healthcare Project

Relevance: The Pragat Healthcare Project addressed critical gaps in rural healthcare, particularly benefiting disadvantaged groups, with 78% of beneficiaries from marginalized communities. It emphasized maternal and preventive care, including antenatal, child health, and chronic disease management. By integrating telemedicine and diagnostic services, the project overcame challenges related to geographic isolation and high healthcare costs, improving access and equity in healthcare services.

Coherence: The initiative was in line with national and state health missions, enhancing Primary Health Centres (PHCs) by integrating diagnostic and teleconsultation services. Aligned with SDG 3 (Good Health

and Well-being), it improved healthcare access and services in rural areas, reducing medical travel and expenses while promoting preventive care, particularly benefiting women and disadvantaged groups.

Effectiveness:

- 91% of beneficiaries reported reduced delays in receiving medical attention, and 92% noted improved follow-up care.
- Diagnostic services enabled faster identification and management of chronic illnesses like hypertension and diabetes.
- 78% of beneficiaries experienced decreased travel time for medical visits, enhancing healthcare access and convenience.

Efficiency: By using digital tools and community resources, the project delivered cost-effective healthcare, reducing reliance on tertiary care. Beneficiaries received free tests, increasing engagement and allowing timely disease management. PHCs and subcentres conducted over 20,582 lakh lab tests, and teleconsultation volumes reached 30,191, optimizing specialist time. Real-time data tracking by ATNF enhanced efficiency and scalability.

Impact:

- Free diagnostic service access increased from 34% to 75%, reducing out-of-pocket expenses and improving accessibility.
- Free healthcare access rose from 20% to 53% of households, lowering financial barriers.
- Consultation cost reductions reported by 78%, with 84% noting increased routine check-ups for women, strengthening preventive and maternal care.
- The school health project extended services to children, with 75% confirming screenings.
- 96% received free diagnostic services, highlighting the project's success in delivering essential care.
- 72% adopted new health practices at home, reflecting increased health awareness and behavioral change.

Sustainability: The project fostered community engagement and ownership through health outreach teams and local workers. A self-sustaining model was embraced with strategic partnerships, government integration, and continual staff training. A dashboard tracked data for 53,876 beneficiaries, ensuring ongoing service quality and long-term functionality of digital health interventions at PHCs.

Project 4: Pragat Road to School Programme

Relevance: The programme was aligned with national educational policies and priorities, focusing on improving literacy and numeracy rates. By incorporating digital literacy sessions, it addressed a critical aspect of modern education, improving learning experiences and preparing students for future academic and career opportunities in the digital age.

Coherence: The programme integrated with existing educational structures, involving school principals and teachers in its implementation. The establishment of Digital Literacy and Life Skill Hubs provided complementary skills, aligning with SDG 4 (Quality Education) by enhancing access to quality education and reducing learning gaps, particularly for disadvantaged youth.

Effectiveness: The programme significantly improved students' reading, writing, and arithmetic skills, positively impacting their educational paths. Innovative teaching methods and materials increased student engagement and participation. It also addressed gaps in digital literacy and life skills, equipping students with essential modern competencies. Satisfaction with Digital Literacy and Life Skills sessions was high, with 72% of respondents satisfied and 25% very satisfied.

Efficiency: Resource Persons (RPs) and customized Teaching Learning Materials (TLMs) were utilized efficiently, maximizing the impact of resources through training sessions for teachers and Pragat Teachers.

Impact:

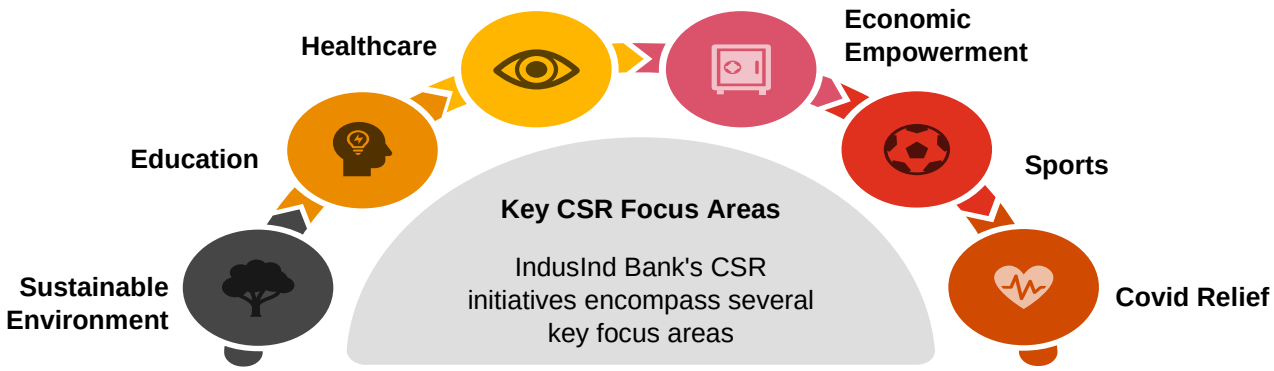
- The programme substantially improved students' fundamental skills in reading, writing, and arithmetic.
- Prior to the programme, students faced significant challenges in arithmetic and reading. Innovative methods and TLMs led to impressive improvements, with 99% identifying Kannada letters, 92% accurately reading words, and 78% reading sentences fluently.
- In mathematics, 99% of students correctly identified numbers, 92% solved more than half of subtraction problems, and 80% completed several division problems.
- Training in digital literacy and life skills equipped all students with competencies in word processing and spreadsheets.
- Increased student engagement and participation reflected positive changes in attitudes towards education.

Sustainability: The programme enhanced local capacity for sustained improvements by training teachers, deploying Pragat teachers, and integrating new materials. Investments in digital labs and teaching resources created lasting benefits. Community awareness initiatives, engagement with Gram Panchayats, and strengthening of SDMCs, alongside the reactivation of Student Associations, established a solid framework for long-term educational success in the community.

1. Introduction and background

IndusInd Bank Limited (IBL) is a financial institution committed to sustainable growth, supporting community empowerment, environmental conservation, and stakeholder value through its comprehensive CSR initiatives. IndusInd Bank's CSR framework involves a long-term, impactful approach categorised into Flagship Programmes and Strategic Projects. Flagship Programmes focus on holistic rural development, aligning with national priorities like the NITI Aayog Aspirational Districts initiative, aiming to boost economic empowerment and resource efficiency over 5-10 years. The CSR budget supports various initiatives, underpinned by partnerships with government bodies, NGOs, and leveraging public-private partnerships[1].

Figure 1: Key CSR focus areas



1.1. About the projects under assessment

Project 1: Pragat Watershed project

The project supported by Bharat Financial Inclusion Limited's (BFIL) CSR efforts, aims to address water scarcity in Karnataka's Kalaburagi district. Collaborating with the government and the implementing partner, MYRADA (Mysore Resettlement and Development Agency), the initiative focuses on water security, restoring ground water levels, improving agriculture productivity, and enhancing community resilience.

Project 2: Pragat Drinking Water

The project implemented with the support of BFIL and Bala Vikasa Social Service Society (BVSSS) revived and maintained 93 RO plants in Kalaburagi to ensure continuous access to affordable clean water. The initiative improved village health, reduced medical expenses, and empowered local communities through training. Borewell recharge structures enhanced raw water treatment and community-managed institutions ensured sustainability.

Project 3: Pragat Education project

The project implemented with the support of BFIL and Learning Links Foundation (LLF) enhanced student learning in Kalaburagi's government schools. Focused on literacy, numeracy, digital skills, and community awareness, it improved learning outcomes and enrollment rates. The initiative successfully helped return 358 dropout students and significantly increased the regularity rate and college enrollment post-10th grade.

Project 4: Pragat Healthcare project

The project promoted healthcare services in Kalaburagi's government sub-centres. The project was implemented with the support of BFIL and Apollo Telemedicine Networking Foundation (ATNF). It integrated telemedicine and preventive screenings, provided specialist consultations, and enhanced diagnostic services. The initiative reached over 53,876 beneficiaries, improved awareness, and ensured regular healthcare access through digital health records, significantly boosting community health outcomes.

[1] Source: IBL website

2. Approach and methodology

IndusInd Bank Limited (IBL) engaged PW (Price Waterhouse) to carry out the impact assessment of the 4 Pragat Projects with a purpose to evaluate the impact created on the community through the activities undertaken during the programme period. The scope of work included reviewing the Key performance indicators (KPIs) as defined by the Management of the IBL under the framework for implementing the Projects for the outputs, outcomes and impact of the Projects. OECD-DAC framework was adopted, and Social Return on Investment (the 'SROI') and recommendations were provided on the Projects' performance for their further evaluation and consideration.

The assessment was undertaken using the quantitative and qualitative methods to understand the interventions undertaken under the CSR projects post mutual discussion with IBL. The scope of work involved conducting the desk review of the project documents, mapping of key programme stakeholders, developing research methodology and impact map, data collection and analysis and report writing. This is an abridged report created basis the impact assessment undertaken and a detailed report has also been submitted to the management. The overall methodology adopted for conducting the impact assessment study can be broken down into four stages as illustrated below:

Stage 1: Desk review

- A detailed understanding of the interventions was obtained through an inception meeting held with the IBL team.
- The scope of work was agreed upon, and IBL expectations were understood.
- A desk review of project documents was undertaken.
- Mapping of project stakeholders was carried out, based on the desk review and preliminary interactions with key stakeholders and in consultation with the IBL team, for interaction purposes.

Stage 2: Planning and tool preparation

- The data collection plan was finalized in consultation with the IBL team.
- Key indicators and research tools were shared and finalised after the incorporation of feedback from the IBL team.
- A draft impact map for SROI was created and finalised in consultation with the IBL team.
- The developed tools were digitized and translated into the local language.
- The IBL team was apprised of the data collection plan for the field visit.

Stage 3: Data collection & field visit

- The field team was trained on the data collection tools.
- The field data collection process was initiated.
- A quantitative survey with project beneficiaries was undertaken to record their feedback.
- In-depth interviews (IDIs) with key stakeholders such as beneficiaries, IBL team members, panchayat members, and block officials were conducted.
- Focus group discussions (FGDs) with beneficiaries were undertaken to gauge their views on the project.

Stage 4: Data analysis and report writing

- The key findings were assimilated to better analyze the data.
- SROI analysis was conducted using primary and secondary data.
- The draft of the impact assessment report was prepared for the IBL team.
- Feedback from IBL was obtained and incorporated.
- The final impact assessment report was prepared and submitted to IBL.

2.1. Sampling Plan

The projects' impact was evaluated using a mixed research methodology, which involved both qualitative and quantitative techniques to gain comprehensive insights. As part of the quantitative approach, a structured sampling plan was implemented, involving a survey with **a sample size of 746 beneficiary households which was estimated** using **95% confidence level and 5% margin of error** by considering the total number of beneficiaries covered under the projects as the universe (two separate universe was considered: 1. Combined for Watershed, Drinking Water and Healthcare projects and 2. Education project). The same was agreed with IBL during the contracting stage. The sample size of 746 was then equally distributed across the 4 projects with **each project having a sample size of ~187**[2].

As a part of the qualitative assessment, the following interactions including In-Depth Interviews (IDIs) and Focus Group Discussions (FGDs) were also conducted to ensure holistic feedback on the project activities from the stakeholders:

Table 1: Qualitative sampling plan

Sl. No.	Stakeholders	Type of interaction	No. of interactions conducted
1	Local community (beneficiaries)	Focus Group Discussion (FGD)	3
2	Students (beneficiaries)	Focus Group Discussion (FGD)	1
3	Community Institutions (Water Management Committees, Watershed Management Institutions, etc.)	Small Group Discussion (SGD)	2
4	Panchayati Raj Institution members	In-Depth Interview (IDI)	1
5	Healthcare officials (PHC/ Subcenter)	Key Informant Interview (KII)	1
6	Government department Officials (Watershed Development Department/BDO/CMO)	Key Informant Interview (KII)	2
7	Parents (for education project)	In-Depth Interview (IDI)	2
8	Teachers (for education project)	In-Depth Interview (IDI)	2
9	School Administration (for education project)	In-Depth Interview (IDI)	2
10	Implementing Partners	In-Depth Interview (IDI)	4
	Total		**20**

[2] In case of the education project, respondents were selected only from classes 6 and above as students from classes 5 and below might find it difficult to answer the survey questions. Thus, the sample size of 186 was distributed among the classes 6-10.

3. Project 1: Pragat Watershed Project

3.1. Beneficiary details

Gender, age group and education background of the respondents:

- **92%** of the respondents are male and **8%** were female respondents (Figure 4).
- The age distribution indicates a concentration of respondents in the 30-40 age group (34%), followed by the **41-50 age group (28%)** (Figure 5).
- A significant proportion of respondents are **illiterate (27%)** or have limited formal education, with only 13% having completed graduation. This implies challenges in accessing higher educational opportunities and could impact employability and economic advancement (Figure 6).
- Most respondents belong to Other Backward Classes (OBC) and General categories, at 39% and 35%, respectively.

Socio-economic status of the respondents:

- Most of the respondents **(42%, n=186**) reported agricultural labour as the primary source of income for their household followed by **38% (n=186)** reporting cultivation.
- Over half of the respondents (53%) have an alternative income source, indicating diversification in livelihoods, which may reduce vulnerability to economic shocks.
- Among those with alternative incomes, 68% continue to rely on cultivation, followed by 16% engaged as agricultural labourers. Discussions with local communities revealed that most respondents primarily reliant on agricultural labour possess limited landholdings. Their families typically participate in cultivation during the Kharif season, while one or two male members engage in agricultural labour.

3.2. Summary of the Impact Created

Relevance

The Pragat Watershed Project was highly pertinent as it tackled crucial challenges related to water scarcity and unsustainable farming methods in the drought-affected areas of northern Karnataka. By prioritizing sustainable management of natural resources and enhancing agricultural productivity, the project effectively met the needs of the local community, which largely depends on agriculture for their livelihood. Its focus on conserving water and promoting sustainable agricultural practices was in alignment with the region's socio-economic conditions, where diminishing water resources impede local development.

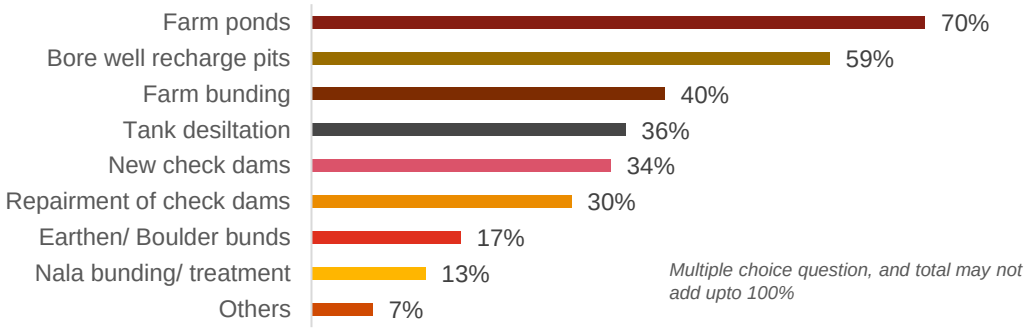
Coherence

The project aligned with SDG 1 (No Poverty) and SDG 2 (Zero Hunger) by boosting agricultural productivity and water management in northern Karnataka, reducing poverty through increased income opportunities and enhancing food security with diverse crops and increased cropping intensity. These initiatives fostered economic resilience and nutritional well-being in drought-prone communities. Additionally, collaboration with government programmes, such as MGNREGA for labor activities, serves as an example of external coherence, optimizing resource use and maximizing impact by coordinating with existing frameworks.

Effectiveness

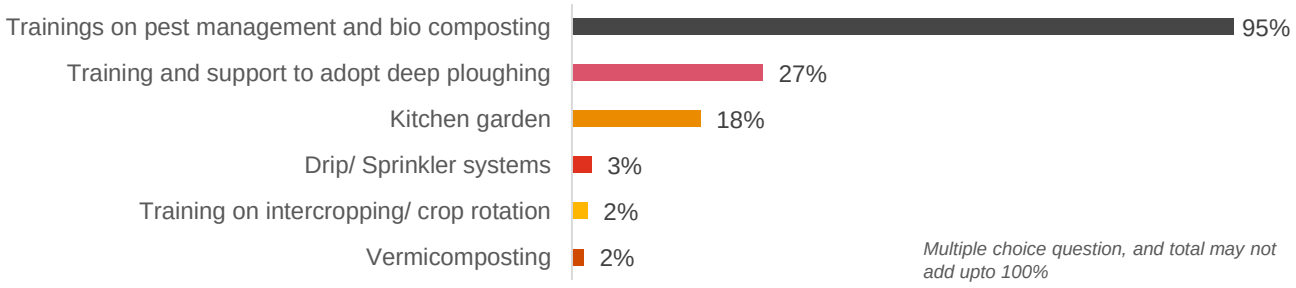
The project has managed to meet its objectives, showing positive advancements in water resource management and agricultural productivity. Key interventions such as the creation of farm ponds and borewell recharge pits, along with tank desiltation and the construction of check dams, have directly contributed to elevating groundwater levels. Moreover, the project has led to reduced cultivation costs and boosted crop yields for important staple crops including Tur, Maize, Chana, and Jowar, highlighting improvements in irrigation efficiency and farming techniques. These positive outcomes are further supported by reports of decreased seasonal migration and enhanced income opportunities among the community members.

Figure 2: Type of support received under the project (% of respondents)



Additionally, the Pragat Watershed Project has provided varied support to the community on promoting sustainable farming practices and improving agricultural productivity. Reflecting on the support data, 95% of respondents received **training in pest management and bio-composting**. This training indicates a strong focus on environmentally friendly agricultural techniques, aiming to reduce chemical reliance and promote natural soil fertility.

Figure 3: Type of support received under the project (% of respondents)



Efficiency

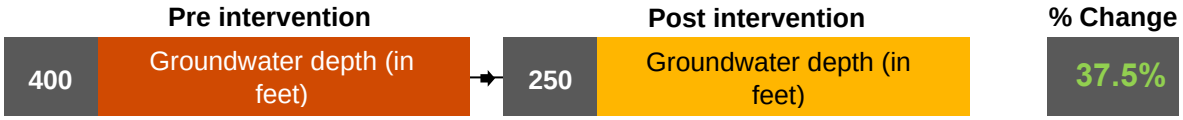
The project demonstrated resource efficiency by achieving significant outcomes through a well-coordinated funding model, involving financial backing from IndusInd Bank and contributions from the beneficiaries. By integrating financial resources with targeted training programmes, the initiative effectively improved access to irrigation among local farmeers, lowered costs and reduced input usage in agricultural practices while boosting crop yields. This efficient approach is evidenced by sustainable solutions, such as drip and sprinkler systems, which minimized reliance on chemical fertilizers and pesticides, leading to optimized resource use.

Impact

Activity 1: Enhance water conservation:

- To combat these issues, the Pragat Watershed Project implemented a series of targeted interventions. They constructed farm ponds designed to harvest rainwater, boosting water availability. In addition, the installation of borewell recharge pits promoted groundwater percolation, ensuring a more sustainable way of accessing water. Efforts to desilt tanks and the construction of new check dams further improved water retention and distribution across the region. These collective measures resulted in an improvement in groundwater levels, raising them from depths of 400 feet to about 250 feet, thus granting farmers more reliable access to water for irrigation purposes.

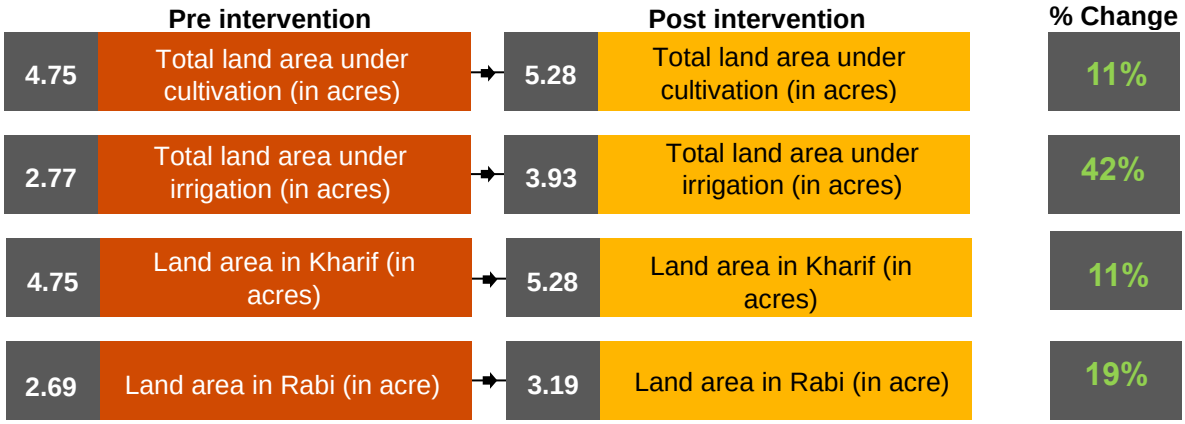
Figure 4: Change in average groundwater depth



- The positive outcomes of the initiatives were evident in the socio-economic fabric of the community. The incidence of **seasonal migration decreased**, from 25% of community members down to just 5%. With improved irrigation options now available, farmers could grow additional crops round the year, which not only increased food production but also created more local jobs, boosting the overall economic stability of the area.

- Moreover, the introduction of efficient irrigation systems, such as drip and sprinkler technologies, brought about notable **reductions in the time required for irrigation and the labor costs** associated with it. Through these advancements, the project succeeded in enhancing water management practices and improving agricultural productivity, thus stabilising the economic outlook for the communities involved. The Pragat Watershed Project, therefore, stands as a testament to the transformative power of effective water resource management, bearing long-lasting fruits for local agriculture and economic resilience.

Figure 5: Impact of the project on land related parameters



- **Enhanced Crop Production:** The Pragat Watershed Project has played an instrumental role in transforming agricultural practices by **expanding the cultivable land in the community from 4.75 to 5.28 acres**. Before the intervention, the villagers grappled with severe water scarcity, largely dependent on deep borewells to access groundwater, a method that was increasingly proving unsustainable. The cultivation of land under such conditions was daunting, as water resources were

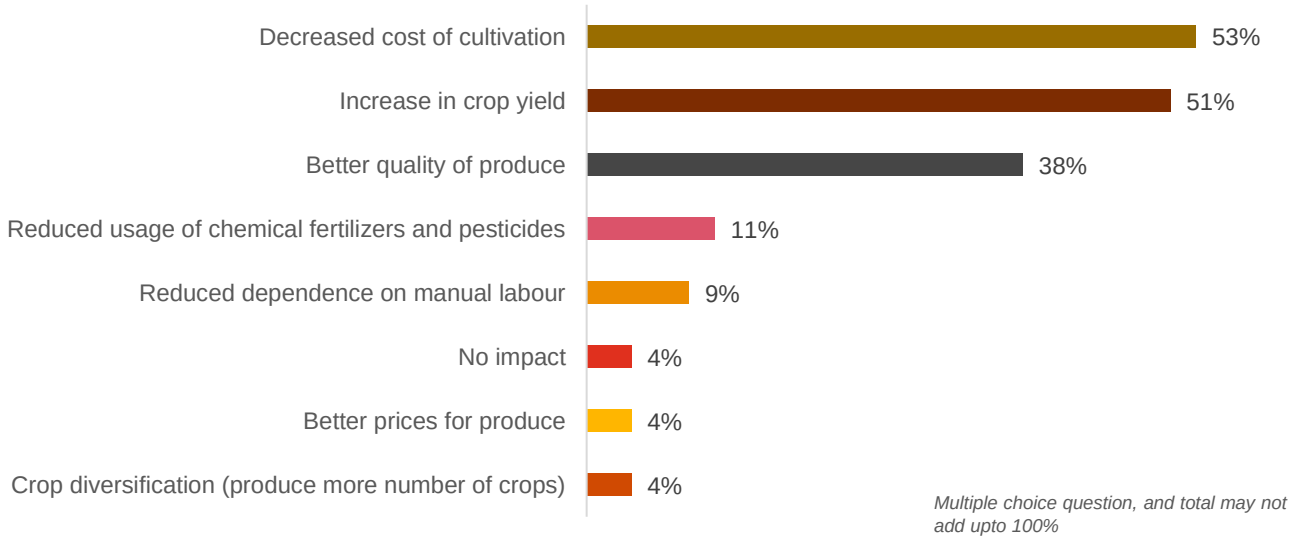
limited and unreliable. Recognizing these challenges, the Pragat Watershed Project took decisive measures by constructing check dams and undertaking desilting of nalas, which improved the availability and management of water resources. This has had an impact on farming practices, as it enabled farmers to diversify their crop production beyond the traditional choices. Today, farmers can cultivate a variety of crops throughout the year, including vegetables, sunflowers, and groundnuts, leading to increased agricultural output and economic resilience. The availability of water ensures consistent crop cycles and helps sustain the community's agricultural activities.

> The desiltation of the irrigation tank has helped a lot. I used to watch parts of my land go uncultivated, just dry and barren. With the improved water access, I have been able to cultivate these sections, increasing our paddy yield significantly. The silt provided has been just like the finest fertiliser.
>
> - As narrated by a local farmer

Activity 2: Improve agriculture productivity

As per the respondents, the activities carried out under the project in improving agriculture productivity has resulted in the following impact:

Figure 6: Impact of agricultural activities on the respondents



Multiple choice question, and total may not add upto 100%

The Pragat Watershed Project has successfully transformed agricultural practices and outcomes across various crops through sustainable techniques and support interventions:

- **Tur Cultivation:** Farmers increased Tur cultivation from 3 to 3.5 acres due to optimized land use and reduced cultivation costs from ₹20,000 to ₹18,000 per acre. Yield improved from 3.5 to 4.5 quintals per acre, and selling price rose from ₹4,000 to ₹7,000 per quintal, boosting profitability and demonstrating effective pest management and irrigation training.
- **Maize Cultivation:** Although the cultivation area remained constant, costs reduced from ₹22,000 to ₹20,000 per acre. Yield increased from 18 to 20 quintals per acre, with selling price rising from ₹1,700 to ₹2,000 per quintal, highlighting enhanced resource efficiency and productivity.

- **Chana Cultivation:** Farmers expanded cultivation from 1.5 to 2 acres, reducing costs from ₹12,000 to ₹10,000 per acre, with yield increasing from 2 to 3 quintals. The slight price increase from ₹4,800 to ₹5,000 per quintal further enhanced profitability and confidence in chickpea farming.
- **Jowar Cultivation:** Cultivation costs dropped from ₹11,000 to ₹9,000 per acre, with yields improving from 4 to 5 quintals per acre. Despite a price drop from ₹3,200 to ₹3,000 per quintal, efficiency gains promote viable and resilient farming.

Sustainability

The project showcased potential for sustainability by emphasizing community-led initiatives and active stakeholder engagement, which are crucial in building and maintaining local capacities for the ongoing maintenance and support of water management systems. The importance of community-driven management of water structures is underscored through the establishment of Water Management Committees. These committees lay the groundwork for continuous maintenance and support of the water systems, ensuring the longevity of the project's results. However, it remains important for these groups to develop the capability to secure the necessary funding for repair activities to sustain their effectiveness over time.

Figure 7: Check dam constructed by the project in Pattan village

3.3. Recommendations

The following recommendations are based on valuable insights shared by farmers, WMC members, PRI representative, and government stakeholders along with our own understanding of the sector. These can be considered for further improving the efficiency and effectiveness of the project (or similar projects) in future.

Water Conservation

1. **Promotion of Agroforestry:**

Forge strong partnerships with Krishi Vigyan Kendras (KVKs) and the Department of Horticulture to champion agroforestry practices using tree species that are well-suited to the local ecosystem. This strategy will enhance environmental sustainability and stimulate local economies. Agroforestry not only enriches soil health by increasing organic matter but also offers farmers diverse income opportunities and fosters biodiversity, which strengthens ecosystem resilience.

2. **Implementation of Soil Moisture Conservation Techniques:**

Promote the adoption of soil moisture conservation methods such as mulching, contour farming, and cover cropping through specialized training programmes. These practices are vital in preserving soil moisture, reducing evaporation rates, and enhancing water infiltration, thereby bolstering crop resilience against climate variability.

3. **Soil Health Monitoring:**

Promote regular soil-health assessments to devise specific soil conservation strategies. These evaluations enable farmers to understand the nutrient levels and soil composition, facilitating precise interventions that uphold long-term soil fertility and agricultural productivity.

4. **Community Training Programmes:**

Enhance practical learning by establishing demonstration plots at the fields of progressive farmers and setting up farmer field schools. These initiatives empower farmers to adopt sustainable farming practices and effectively manage their natural resources, leading to increased agricultural productivity and resilience.

Agriculture Productivity Enhancement

1. **Establishment of Localised Weather Information Systems:**

Develop community-specific weather information systems designed to provide timely forecasts and alerts for farming communities. Ensure effective dissemination of weather advisories to farmers through SMS alerts and WhatsApp notifications, allowing them to make informed agricultural decisions and mitigate risks associated with adverse weather conditions.

2**. Promotion of Effective Post-Harvest Management Practices:**

Implement training programmes focused on effective post-harvest management for crops such as red gram and chick pea. These programmes should cover optimal handling, drying, grading, and storage techniques, enhancing product quality and market value while minimizing spoilage and losses, to further boost farmers' income.

3. **Establishment of Bio-Resource Centers:**

Create bio-resource centers as community-operated enterprises dedicated to producing and distributing locally-made bio-inputs. These centers will offer sustainable agricultural inputs, reducing costs for farmers and promoting eco-friendly practices, ;while ensuring economic viability and supporting sustainable farming.

4. **Strengthening Linkages with Farmer Producer Companies (FPCs) and Private Entities:**

Facilitate direct connections between farmers and FPCs, along with private companies dealing in agri-inputs and food processing. These linkages will improve farmers' access to quality inputs and marketing opportunities, fortifying the supply chain and offering better commercial channels for farmers to sell their produce.

5. Focus on bridging the gap between farmers and market:

- Many farmers face challenges in accessing markets to sell their produce at fair prices. This disconnect often results in reduced income and economic vulnerability.
- IBL can facilitate direct market linkages for farmers by establishing farmer cooperatives/ companies.
- Such efforts empower farmers, ensuring they receive appropriate value for their produce, ultimately contributing to increased financial stability and resilience.

6. Value-chain centric focus to make farming more remunerative

- Enhancing the agricultural value chain is crucial for achieving sustainable profitability for farmers.
- Current CSR initiatives frequently offer limited, short-term support, overlooking critical aspects such as post-harvest management and market access.
- IBL can bridge these gaps by investing in infrastructure development, fostering strategic agribusiness partnerships, and promoting technological solutions alongside financial access to empower farmers long-term.

4. Project 2: Pragat Water Purification Programme

4.1. Beneficiary details

Gender, age group and education background of the respondents:

- **62%** of the respondents are **male** and **38%** were **female** respondents.
- **32%** of the respondents **are aged between 37 to 47 years** followed by the age group of **48 to 58 years with 22%**. The distribution of age is represented in below figure.
- **27%** of the respondents reported having **no formal education** followed by 26% reporting **10th Pass (Secondary)** as their **highest level of formal education** attained.

Socio-economic status of the respondents:

- 68% of the respondents reported their social category as Other Backward Class (OBC) followed by 14% from General category and 13% from Schedule Caste (SC).
- Majority of the respondents (52%, n=187) reported agricultural labour as the primary source of income for their household followed by 21% (n=187) reporting self-employed.

4.2. Summary of the Impact Created

Relevance

The intervention effectively tackled the issue of high fluoride, nitrate, and bacterial content in water by reviving defunct RO plants, addressing significant local health concerns. The efforts centered on educating communities about waterborne diseases and the quality of drinking water, directly aligning with and supporting local health priorities to improve community well-being.

Coherence

The programme's collaboration with RDWSD and Gram Panchayats, as well as the creation of Special Water Committees, illustrates strong coherence with local governance structures. This initiative aligns with and enhances existing government efforts to deliver safe drinking water, effectively boosting overall programme effectiveness. The alignment of the programme with various SDGs, including SDG 6 (Clean Water and Sanitation), SDG 3 (Good Health and Well-being), and SDG 11 (Sustainable Cities and Communities) further underscores the programme’s commitment to sustainable development and community well-being.

Effectiveness

The programme demonstrated significant effectiveness by shifting water consumption behaviors, with more community members opting for treated water, thereby enhancing public health awareness. It actively empowered communities through involvement in decision-making and water resource management, promoting ownership and accountability. Furthermore, the intervention contributed to reduced healthcare costs and water-related diseases, enhancing community health and economic prosperity, highlighting its comprehensive effectiveness in tackling water-related issues.

Efficiency

The membership model offers an affordable solution for accessing clean water, which has led to a significant reduction in household water expenses. The implementation of ATW cards and streamlined operations contributes to resource efficiency and minimizes wastage. Additionally, investment in community training has played a crucial role in ensuring effective management and maintenance of RO plants, thereby optimizing the utilization of resources.

94% (n=187) of the respondents **confirmed present day full functionality of the RO plants** for which they've sought membership**,** whereas **6% (n=187)** reported it **to be partly functional**

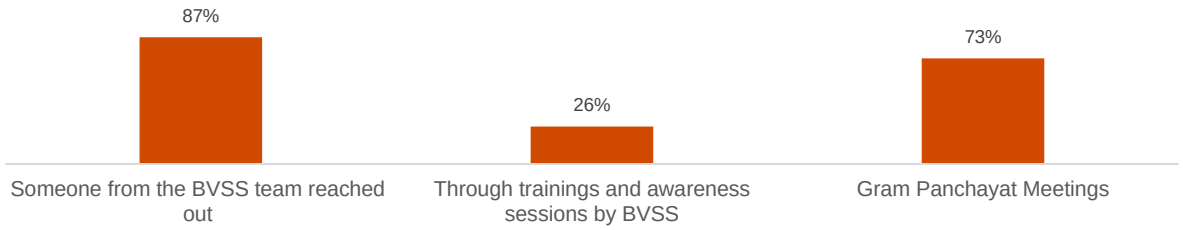
99% (n=187) of the respondents **confirmed receiving 20L jerry cans and automated cards** which were provided to them during registrations for membership.

97%(n=187) of the respondents reported that post programme implementation, they have **24/7 access to safe drinking water,** whereas **3% (n=187)** believe that the water is **available however with occasional interruptions.**

Impact

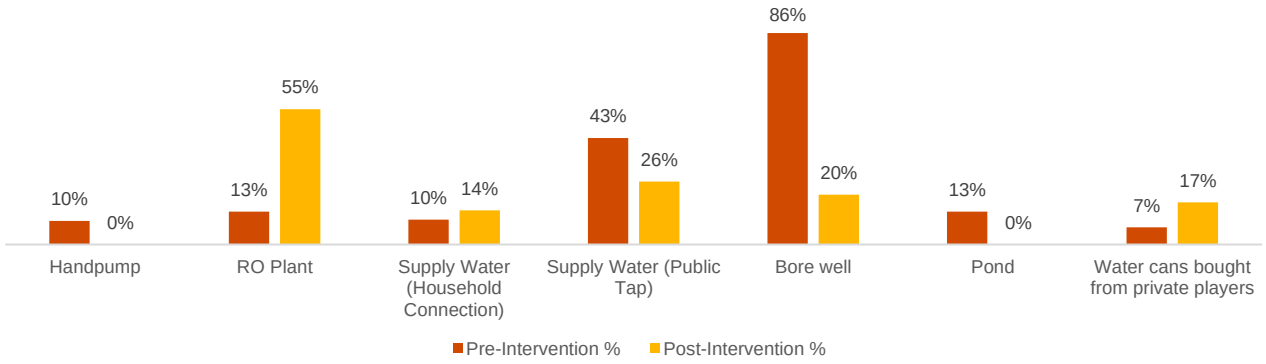
Improved Community Awareness and Membership: The programme successfully engaged the community through orientation sessions with key stakeholders and extensive awareness campaigns. As a result, there was 100% active membership for the local RO plant, with 87% of respondents attributing their awareness to the BVSS team's outreach and 73% to Gram Panchayat meetings.

Figure 8: Distribution of factors contributing to programme awareness



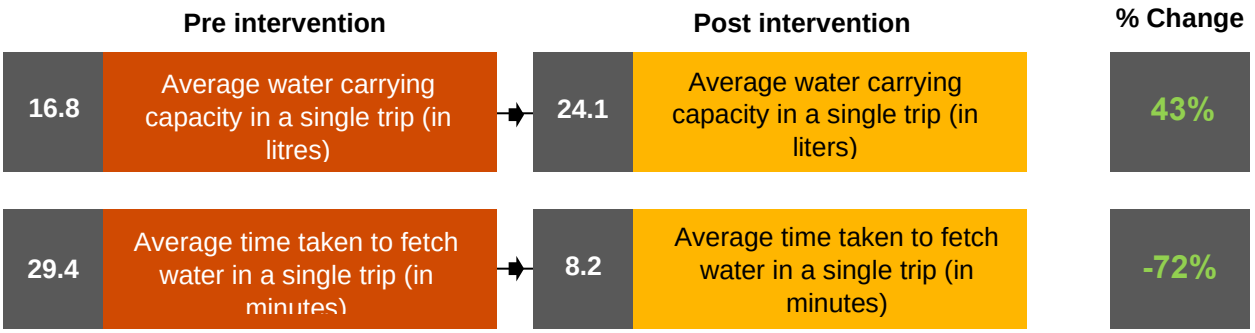
Enhanced Drinking Water Sources: Transition from traditional, untreated water sources (handpumps, tap water, borewells, ponds) to RO plants increased dramatically from 13% to 55%, while borewell usage dropped from 86% pre-intervention to 20% post-intervention. The quality and safety of drinking water improved, addressing concerns about high levels of fluoride, nitrate, and bacterial contamination in untreated sources.

Figure 9: Distribution of change in source of drinking water (n=187)



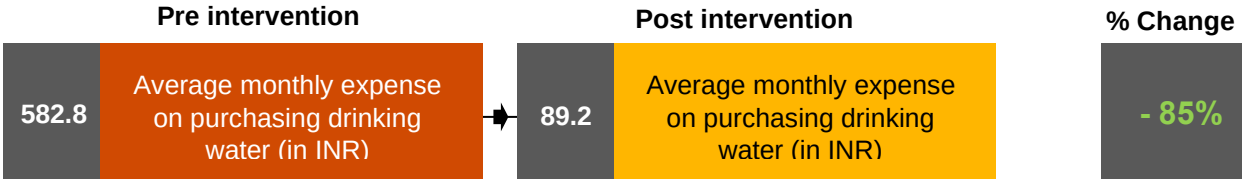
Improved Functionality and Accessibility of RO Plants: Operational enhancements included 24/7 availability, ATW card implementation, and increased efficiency in water collection, evidenced by a reduction in the average time taken to fetch water and an increase in carrying capacity per trip. Users reported convenience and time savings by switching to RO plant sources.

Figure 10: % change in water carrying capacity and time take in a single trip (n=187)



Economic Impact of Membership Model: The membership model provided economical access to clean water, reducing average monthly expenditure on drinking water from ₹583 to ₹89, marking an 85% cost reduction. This model ensured community ownership and efficient management through structured membership frameworks and dedicated committees.

Figure 11: % change in average monthly expense on purchasing drinking water (n=187)



Improved Health and Well-being: The consumption of good quality water has resulted in tangible improvements in household health and reduction in waterborne diseases, evidenced by community testimonials and quantitative data.

Figure 12: Improvement in household health (n=187)

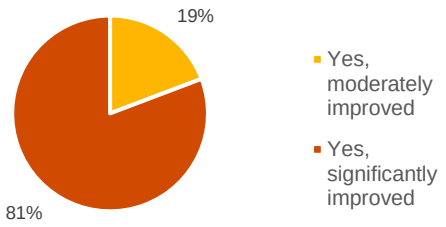
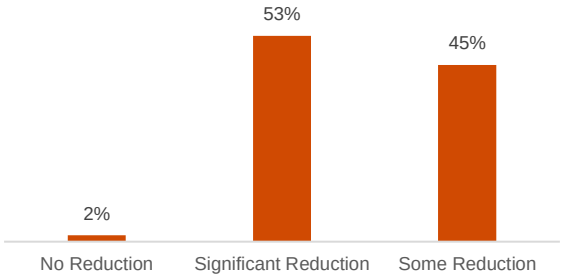


Figure 13: Reduction in waterborne diseases (n=187)



Sustainability

The establishment of Special Water Committees and community-managed membership models effectively promote long-term sustainability by fostering local ownership and accountability. Revenue generated from membership fees and water sales via a pay-as-you-use model provides the necessary financial resources for ongoing maintenance, thereby supporting the programme's sustainability. Additionally, the programme's self-sustaining economic model, which includes Annual Maintenance Contracts (AMC) renewals with BVSS and regular technical support, ensures consistent maintenance and secures the long-term functionality of the RO plants.

Figure 14: Revived and Functional RO Plant at Farhatabad

4.3. Recommendations

The following recommendations are based on valuable insights shared by students, teachers, school administration along with our own understanding of the sector. These can be considered for further improving the efficiency and effectiveness of the project (or similar projects) in future.

1. **Enhancing Digital Learning Outcomes through Optimised Laptop Allocation:**

The digital literacy programme has achieved significant progress; however, feedback indicates that a ratio of five students per laptop limits the learning experience. To mitigate this issue, it is advisable to increase laptop distribution so that the ratio improves to one device for every two students. Planning for more effective use of these laptops through teacher-led curriculum design can be implemented, for which teachers may be trained. Consideration may also be given to including in-kind donations of used laptops from corporate partners along with the project. This strategic approach is intended to enhance the overall effectiveness and impact of the programme.

2. **Boosting Student Engagement with Colour Workbooks:**

The programme has successfully enhanced the learning experience and outcomes through FLN and LEAP initiatives. Building on this success, producing colour workbooks for students, especially younger learners, is a strategic recommendation based on feedback from teachers. Incorporating colour into educational materials has been shown to make the workbooks more engaging and enjoyable for students. This increased engagement fosters a more interactive and effective learning process, encouraging students to actively participate and absorb the material, thereby maximising educational outcomes and the overall effectiveness of the programme.

3. **Enhancing Future Academic Pathways: A Focus on STEM**

In light of the observed inclination toward Arts and Commerce among students, it is recommended that future iterations of the programme can incorporate a stronger emphasis on STEM (Science, Technology, Engineering, and Mathematics) courses. By providing targeted mentorship and resources in these fields, the programme can help balance students' interests and expose them to the diverse opportunities within STEM careers.

5. Project 3: Pragat Healthcare Project

5.1. Beneficiary details

Gender, age group and social category of the respondents:

- **57%** (n=187) on the respondents were female, while **43%** were male respondents.
- **27%** (n=187) of the respondents belonged to the 26-36 age group, followed by **24%** in the 59-69 age category.
- Most of the respondents **(48%)** reported having no formal education, followed by **15%** who had completed primary education (5th pass).

Socio-economic status of the respondents:

- Most of the respondents **(48%, n=187**) reported agricultural labour as the primary source of income for their household followed by **38% (n=186)** reporting cultivation. (Figure 7)
- **37%** of the respondents belonged to the Scheduled Caste (SC) category, followed by **33%** from Other Backward Classes (OBC) and **8%** from the Scheduled Tribe (ST) category

5.2. Summary of the Impact Created

Relevance

The Pragat Healthcare Project was highly relevant as it addressed systemic healthcare challenges in the underserved villages of Kalaburagi district, Karnataka. In a region where access to timely, affordable, and quality primary care is limited, the project focused on improving maternal health, chronic disease management, and preventive healthcare. With 78% of the beneficiaries belonging to socially and economically marginalised communities, the intervention was well-aligned with local healthcare needs. Its integration of telemedicine, digital diagnostics, and community outreach successfully tackled barriers of distance, cost, and infrastructure making healthcare more equitable and accessible for rural populations.

Coherence

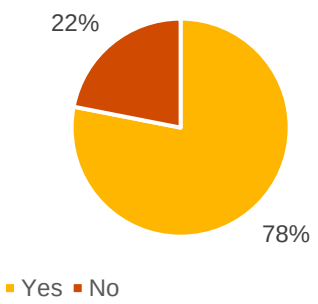
The Pragat Healthcare Project aligned with SDG 3 (Good Health and Well-being) by strengthening rural health infrastructure, improving service delivery through teleconsultation, diagnostics, and preventive care. It complemented national and state health missions such as Ayushman Bharat, Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA), and the Karnataka Health Department's rural outreach, reinforcing public health systems and reducing dependency on tertiary care. The collaboration with Apollo's healthcare professionals and integration into PHC-level services exemplifies strong external coherence, optimising public-private partnerships to deliver accessible and efficient healthcare to marginalized rural communities.

Effectiveness

The Pragat Healthcare Project successfully delivered on its intended outcomes, significantly improving healthcare efficiency and reach in rural Karnataka. 91% of beneficiaries reported reduced delays in receiving medical attention, while 92% experienced better continuity of care through regular follow-ups.

The introduction of diagnostic services at PHCs enabled early identification and management of chronic conditions such as hypertension and diabetes. 78% of respondents reported reduced travel time for healthcare access, reflecting improved service proximity and convenience. These outcomes collectively highlight the project's impact in strengthening rural healthcare delivery.

Figure 15: Reduction in Travel Time Post-Pragat intervention (n=187)



Efficiency

The Pragat Healthcare Project demonstrated strong resource efficiency by delivering impactful healthcare outcomes through the strategic use of digital technologies and effective community mobilisation. All beneficiaries (n=187) received free diagnostic tests, which not only encouraged higher service uptake but also facilitated early identification and management of chronic conditions such as diabetes and hypertension.

Over 20.58 lakh lab tests and 30,191 teleconsultations were conducted, maximising the use of diagnostic facilities and specialist time across villages The integration of telemedicine and diagnostic platforms played a key role in minimising overhead costs while expanding the project's scale and reach, thereby demonstrating operational efficiency.

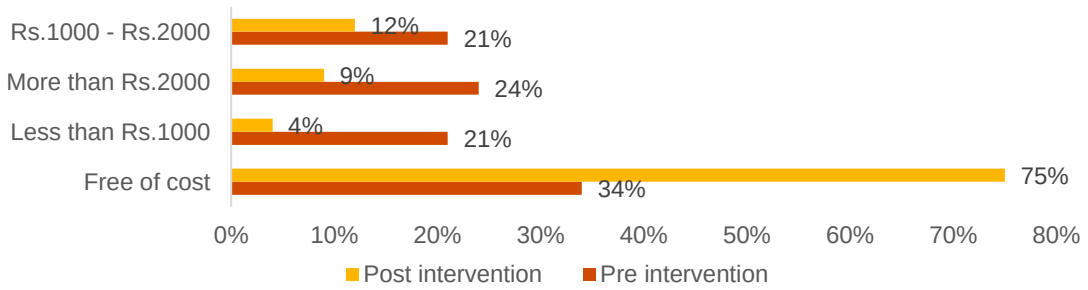
The implementing partner, ATNF, further strengthened the project's efficiency by enabling real-time monitoring through a centralised dashboard. This digital system allowed for accurate tracking of patient records, service utilisation, and follow-up care, improving both transparency and timely decision-making at the field level.

Impact

Activity 1: Expand Access to Affordable and Preventive Healthcare:

- To address the widespread gaps in rural healthcare delivery, the Pragat Healthcare Project introduced a range of targeted interventions. These included the deployment of telemedicine services, diagnostic facilities at the PHC level, and structured community outreach for awareness and screenings. As a result, **free diagnostic service access rose from 34% to 75%**, significantly reducing out-of-pocket medical expenses for underserved households.

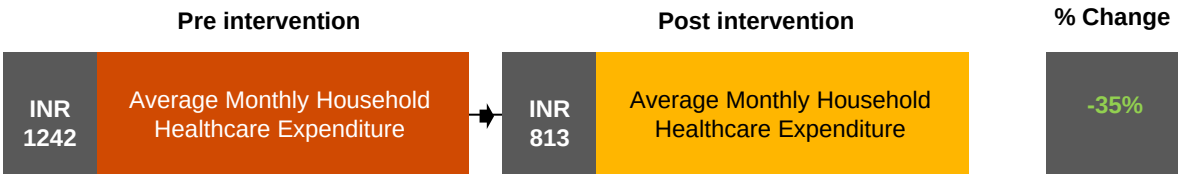
Figure 16: Average cost of diagnostic tests (Pre & Post Intervention)



- Access to free healthcare rose from 20% to 53%, improving financial protection and reducing dependency on costly tertiary care. This shift was especially impactful for women, with 84% reporting increased routine check-ups and 78% noting reduced consultation costs, reflecting improved affordability and access within their own villages.

- The introduction of telemedicine, diagnostic services, and general healthcare delivery has led to a significant drop in monthly healthcare expenses from INR 1,242 to INR 813 per respondent household. This indicates a remarkable 35% reduction in average monthly costs incurred by families. The availability of medical consultations, routine tests, and vaccinations within the village has reduced dependency on far-off hospitals and private clinics, helping families save both time and money.

Figure 17: % change in average monthly household expense (Pre & Post Intervention) (n=187)



> Earlier, women had to travel far or wait long hours at PHCs just for basic check-ups or medicines. Many would miss antenatal visits or vaccinations due to household responsibilities. Now, with the intervention, things have become much more streamlined. Services are available closer to home, and the process is far more convenient. Women just walk in, get their check-ups, and access medicines without long delays.
>
> - As narrated by a healthcare worker

Activity 2: Promote Early Diagnosis and Health Awareness

- The school and household outreach efforts under the project played a vital role in improving preventive health practices. 75% of respondents confirmed that their children underwent health screening through the school health outreach initiative, aiding in early detection and timely medical referrals.
    - 72% of respondents (n=187) reported that they implemented new health practices at home as a result of the Pragat outreach project. This highlighted a positive shift in household-level health behavior influenced by the project's interventions.
    - With 96% of respondents having accessed free diagnostic services, the project significantly enhanced healthcare equity across social groups. By providing timely and affordable testing within the community, the initiative reduced medical vulnerability and enabled early detection of health issues. This led to a long-term behavioural shift, as families became more proactive in seeking care, ultimately improving overall community health outcomes.

Sustainability

The project showcased potential for sustainability through the creation of community health outreach teams and the involvement of local health workers, which fostered continuous community engagement and strengthened local ownership of healthcare services. It adopted a self-sustaining operational model by leveraging strategic partnerships, integrating with government systems, and providing continuous training to telemedicine and diagnostic staff, ensuring service continuity beyond the project duration. ATNF implemented a dashboard for real-time tracking of patient data, covering 53,876 beneficiaries by March 2024. Regular monitoring, feedback mechanisms, and technical support structures supported service quality and helped maintain the long-term functionality of digital health interventions at the PHC level.

Figure 18: Lab at Farhatabad PHC

5.3. Recommendations

The following recommendations are based on valuable insights shared by farmers, WMC members, PRI representative, and government stakeholders along with our own understanding of the sector. These can be considered for further improving the efficiency and effectiveness of the project (or similar projects) in future.

Strengthening Local Healthcare Capacity:

The project's reliance on Apollo doctors for telemedicine and diagnostic services is valuable, but this model may not be sustainable after the exit phase. To ensure continued quality healthcare, the project can collaborate with the local health department to ensure more human resources are placed at the PHC/ Sub-Center level. Additionally, expanding diagnostic services and increasing local healthcare staff will strengthen the long-term viability of the project and improve community access to essential services.

2. **Improving Access to Specialists:**

While general healthcare services have been strengthened, there remains a clear gap in access to specialist consultations, particularly in areas such as heart care, emergency services, and chronic disease management. Introducing a scheduled rotation system of visiting specialists or expanding telemedicine to include specialty consultations is recommended. This will ensure more comprehensive care delivery and reduce dependency on tertiary healthcare facilities.

3. **Scale Up Health Education to Strengthen Preventive Health Culture**

The project should now focus on scaling these efforts by institutionalising health education. This can be done by integrating structured health awareness modules into school curriculum, establishing permanent digital kiosks at PHCs for community use, and conducting regular health literacy drives in partnership with ASHA workers and local NGOs. These steps will help reinforce a preventive health mindset and reduce the long-term disease burden across communities.

3. **Plan for Transition Funding and Exit Strategy: Towards a Self-Sustainable Telemedicine Model**

To ensure continuity of services beyond the CSR grant period, it is critical to design a robust exit and transition strategy that allows the telemedicine model to evolve into a self-sustaining, community-owned healthcare

solution. Telemedicine, currently driven by private funding and external expertise, must gradually evolve into a **self-sustaining model** embedded within the public health system.

4. **Key recommendation for sustainability:**

- **Partnership with Medical Colleges:** Tie-ups with nearby medical colleges, nursing schools, can ensure the continuation of specialist consultations and staff rotation. In return, these institutions can use the PHCs as rural health learning hubs or internship sites, reducing staffing costs.
- **Phased Ownership Transfer and Capacity Building:** A two-year transition plan can be prepared, in which key responsibilities like data management, diagnostics, and teleconsultation operations are gradually transferred to PHC staff. During this period:
    - Existing staff must be trained on digital platforms.
    - ASHA workers can be oriented to promote digital health services
    - Technical helpdesks or backend teams can be linked with district e-health cells
- **Integrating Telemedicine with Government Health Schemes:** The state and district health departments can allocate funds under the **National Health Mission (NHM)** and **District Health Society (DHS)** budgets to sustain telemedicine infrastructure and operations beyond the CSR grant period. Under the Ayushman Bharat initiative, telemedicine is already supported as a core component of the **Health and Wellness Centre (HWC)** model. These schemes already support infrastructure like digital devices, internet connectivity, diagnostic tools, and trained personnel such as and Data Entry Operators. By converging the Pragat project's assets with these provisions, telemedicine can be integrated into the public health system and made financially sustainable beyond the CSR phase.
- **Introduce a Low-Cost, Community-Approved User Fee Model**: A small user contribution (Rs.10–30 per consultation) can be introduced, particularly for non-BPL patients, to create a revolving healthcare fund at the PHC level. Funds collected can be routed through the Rogi Kalyan Samiti (RKS) and used for software maintenance, training, or equipment servicing. In few states, similar fee-based models for telehealth are functioning effectively.

6. Project 4: Pragat Road to School Programme

6.1. Beneficiary details

Gender, age group and education background of the respondents:

- **72%** of the respondents are **female** and **28%** were **male** respondents.
- **55%** of the respondents **are aged between 13 to 15 years** followed by the age group of **16 to 18 years with 24%**.
- **29%** of the respondents were studying in **7th grade** followed by **20%** from **10th grade**.

Socio-economic status of the respondents:

- Majority of the respondents (**58%, n=186**) reported their social category as **Other Backward Class (OBC)** followed by **19%** from Schedule Caste (SC) and **16%** from Schedule Tribes (ST).
- A significant majority, **94% (n=186)**, of the respondents confirmed their Below Poverty Line (BPL) status and the possession of BPL cards.

Programme wise distribution of the respondents:

- **63%** (n=186) of the respondents assessed are **the beneficiary of the LEAP and FLN Initiative** whereas **37%** (n=186) of the respondents are the beneficiary of **Digital Literacy and Life Skills Hub initiative.**

6.2. Summary of the Impact Created

Relevance

The programme was designed in alignment with national educational policies and priorities, such as improving literacy and numeracy rates, ensuring its contribution to broader educational objectives and government benchmarks. By incorporating digital literacy sessions, the initiative addressed a crucial aspect of modern education, enhancing the learning experience and preparing students for future academic and professional opportunities in an increasingly digital society.

Coherence

The programme aligned with existing educational structures by involving school principals and teachers in its design and implementation. Additionally, the creation of Digital Literacy and Life Skill Hubs enriched the educational focus by providing complementary skills that supported and aligned with broader educational goals. The alignment of the programme with various SDGs, including SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities), further underscores its comprehensive approach to improving educational outcomes and fostering sustainable community development.

Effectiveness

The programme exhibited high effectiveness by significantly enhancing students' reading, writing, and arithmetic skills, highlighting its success in improving academic performance and positively shaping students'

educational paths. The introduction of innovative teaching methods and materials led to increased student engagement and participation, demonstrating the programme's positive impact on their attitudes towards education and supporting long-term educational outcomes. Additionally, the programme effectively addressed digital literacy and life skills gaps, equipping students with essential competencies for the modern world. By preparing them for future educational and career opportunities, the programme extended its influence beyond traditional academic subjects, reinforcing its comprehensive effectiveness.

When enquired on satisfaction with LEAP and FLN sessions **68% (n=117)** of the respondents reported of being **very satisfied** whereas **31% (n=117)** were **satisfied** and 1%(n=117) were neutral.

When enquired on satisfaction with digital Literacy and Life Skills sessions **72% (n=69)** of the respondents reported of being **satisfied** whereas **25% (n=69)** were **very satisfied** and 3%(n=69) were neutral.

Efficiency

The appointment of Resource Persons (RPs) and the deployment of customized Teaching Learning Materials (TLMs) illustrated efficient utilization of human and material resources. Training sessions for teachers and Pragat Teachers maximized the impact of limited resources by enhancing the skills of existing educators. The program enhanced classroom efficiency by utilizing diverse teaching materials and customized workbooks, which fostered an engaging learning environment while streamlining practice opportunities and improving students' comprehension of complex concepts.

63% (n=117) of the respondents deemed the customised workbooks **as very engaging whereas 37% (n=117)** considered it **engaging**

66% (n=117) of the respondents deemed the activity-based classroom design **as very beneficial whereas 34% (n=117)** considered it **beneficial**

Impact

- The programme's impact on students' reading, writing, and arithmetic abilities was substantial, with assessments indicating significant improvement in these fundamental skills.
- Prior to the programme, students faced challenges in basic arithmetic and reading comprehension, with reported difficulties from 99% of students in arithmetic and 98% in reading. With the introduction of innovative teaching methods and customized Teaching Learning Materials (TLMs), the programme managed to turn around these difficulties, resulting in 99% of students correctly identifying Kannada letters, 92% accurately reading words, and 78% fluently reading sentences.

Figure 19: Identification of words in Kannada (n=117)

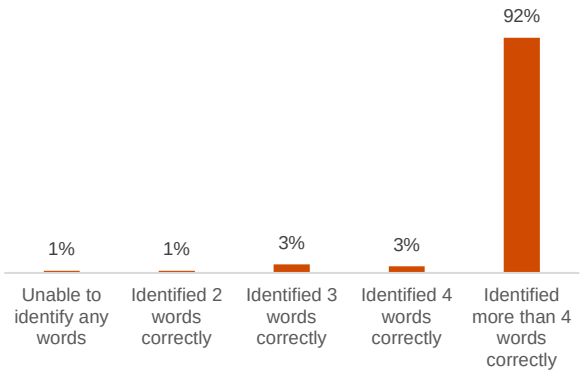


Figure 20: Reading sentences in Kannada (n=117)

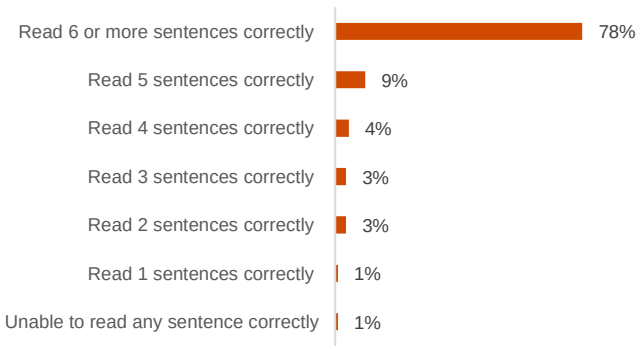
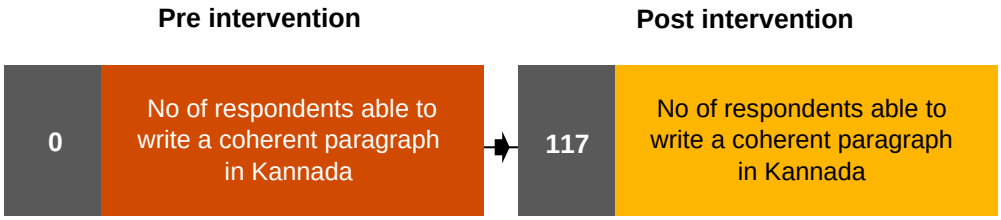


Figure 21: Change in writing ability in Kannada (n=117)



- In Mathematics, the gains were equally significant, with students accurately identifying numbers and solving subtraction and division problems, marking a notable improvement in their academic skills. 99% accurately identified all ten numbers, 92% correctly solved over three of six subtraction problems, and 80% completed more than two of six division problems.

Figure 22: Subtraction problem in Mathematics (n=117)

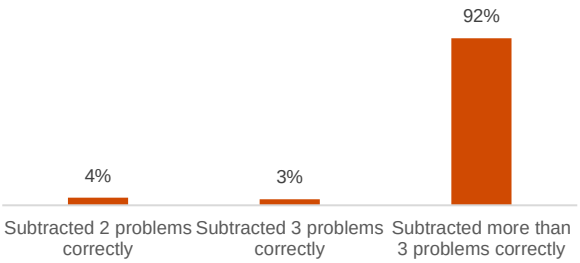


Figure 23: Division problem in Mathematics (n=117)

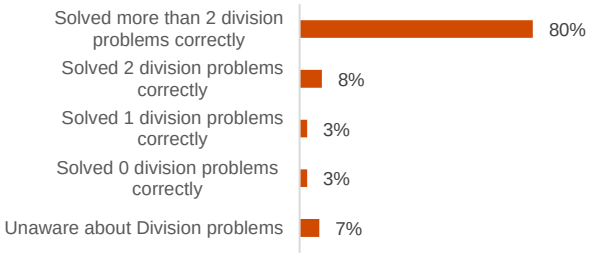
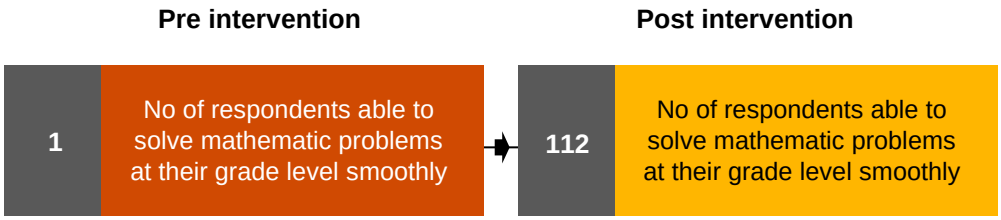


Figure 24: Change in solving grade level mathematic problem smoothly (n=117)



- Moreover, digital literacy and life skills training equipped students with essential modern competencies, enabling 100% of them to learn word processing and spreadsheet software.

Figure 25: % change in proficiency of respondents at word processing software (n=59)

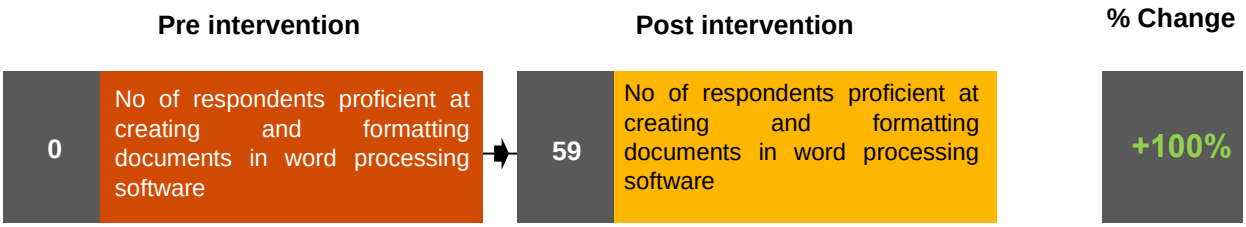
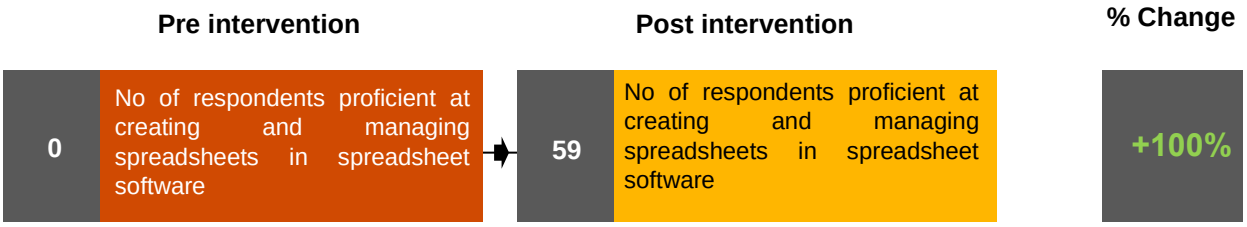


Figure 26: % change in proficiency of respondents at spreadsheet software (n=59)



- This preparedness for future academic and career opportunities extended the programme's impact beyond traditional subjects. Additionally, increased student engagement and classroom participation, facilitated by innovative teaching materials, reflected positive changes in their attitudes towards education.

Sustainability

Through training teachers, deploying Pragat teachers, and integrating new educational materials, the programme enhanced local capacity to sustain improvements beyond its duration. Investments in digital labs and teaching materials created enduring resources that continue to benefit students. The programme demonstrated sustainability by implementing community awareness initiatives, increasing engagement with Gram Panchayats in school development, and strengthening SDMCs, alongside reactivating former Student Associations, establishing a solid framework for the community's long-term educational initiatives.

Figure 27: Customised Mathematics workbook

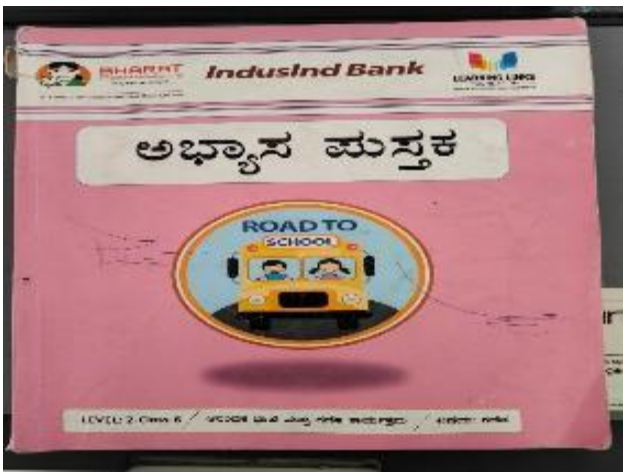
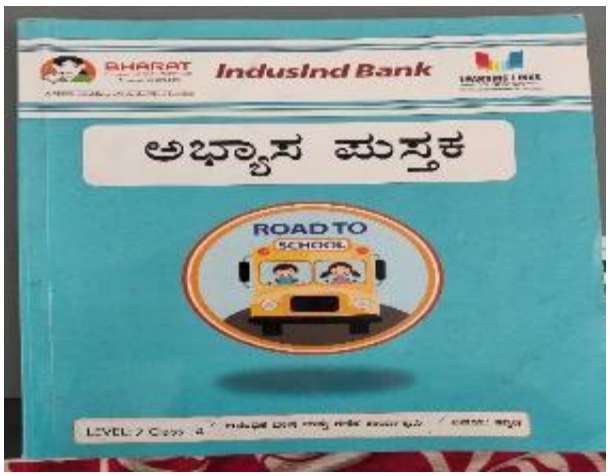


Figure 28: Customised Language workbook



6.3. Recommendations

The following recommendations are based on valuable insights shared by students, teachers, school administration along with our own understanding of the sector. These can be considered for further improving the efficiency and effectiveness of the project (or similar projects) in future.

1. **Enhancing Digital Learning Outcomes through Optimised Laptop Allocation:**

The digital literacy programme has achieved significant progress; however, feedback indicates that a ratio of five students per laptop limits the learning experience. To mitigate this issue, it is advisable to increase laptop distribution so that the ratio improves to one device for every two students. Planning for more effective use of these laptops through teacher-led curriculum design can be implemented, for which teachers may be trained. Consideration may also be given to including in-kind donations of used laptops from corporate

partners along with the project. This strategic approach is intended to enhance the overall effectiveness and impact of the programme.

2. **Boosting Student Engagement with Colour Workbooks:**

The programme has successfully enhanced the learning experience and outcomes through FLN and LEAP initiatives. Building on this success, producing colour workbooks for students, especially younger learners, is a strategic recommendation based on feedback from teachers. Incorporating colour into educational materials has been shown to make the workbooks more engaging and enjoyable for students. This increased engagement fosters a more interactive and effective learning process, encouraging students to actively participate and absorb the material, thereby maximising educational outcomes and the overall effectiveness of the programme.

3. **Enhancing Future Academic Pathways: A Focus on STEM**

In light of the observed inclination toward Arts and Commerce among students, it is recommended that future iterations of the programme can incorporate a stronger emphasis on STEM (Science, Technology, Engineering, and Mathematics) courses. By providing targeted mentorship and resources in these fields, the programme can help balance students' interests and expose them to the diverse opportunities within STEM careers.

7. SROI Analysis

7.1. Establishing the Impact

The Social Return on Investment (SROI) Framework design helps us measure and account for value in a broad sense. The overall impact and the subsequent calculation of the return was done after preparing an impact map for the programme. Thereafter, the cumulative benefit was derived after adjusting the deadweight, displacement, attribution (by others) and drop-off factors from the year wise benefits. These factors are defined in detail as follows:

Deadweight	Deadweight is the estimation of the benefits which would have occurred even in the absence of the programme. For the benefits attributable to this project, dead-weight has been considered to be between 50% to 80% based on the interaction with the stakeholders on-ground.
Displacement	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 0-20% for the calculations based on the interaction with the stakeholders on-ground.
Attribution (by others)	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) can be set between 20% to 50%. Attribution (by others) is an estimate of what proportion of the impact may
Dropoff	Dropoff is factored in as in the subsequent years, the benefit or the impact would be slightly less than the previous year. During the interactions with respondents, it was found that around 0-25% of the beneficiaries have either stopped practicing/ using the trainings/ supports promoted under the project. Accordingly, a drop-off of 0-25% has been considered for calculations.

7.2. Calculating the Impact

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)
- **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 **FY 2019-20 till the end of the financial year 2024-25** comes out to be **INR 950,928,010/-.** The impact map, detailed calculations and year-wise values can be referenced from the Annexure.

7.3. Calculating SROI value

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) created under the project 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 INR 907,562,973/- whereas the net present value of **Total Utilization or Investment** # **(till the time of survey) is INR 194,210,839/-.**

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

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

Net Present Value can be calculated using the below formula:

Net Present Value of benefits = Cumulative benefits*POWER ((1+r) time) where 'r' has been taken as per the yearly CPI inflation (general) rate for Karnataka during the project period[3].

SROI	$\frac{\text{Net Present value of benefits}}{\text{Net Present Value of Investment}}$
NPV of benefits	INR 907,562,973/-
NPV of Investment	INR 194,210,839/-
SROI Value*	4.67

SROI value of 4.67 indicates that an investment for every INR 1 invested in the project, a social value of INR 4.67 is generated.

[3] Source of inflation rate- Reserve Bank of India

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- 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 IBL 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. PW does not claim the responsibility for the correctness of data shared by the stakeholders.