

# Impact assessment of 'Road to School'

IndusInd Bank

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## Executive summary

The impact assessment evaluates the “**Road to School (RTS)**” programme implemented by Learning Links Foundation (LLF) in Bhubaneswar, Odisha, with support from IndusInd Bank. The assessment examines programme performance across OECD-DAC parameters using a mixed-methods approach, combining analysis of a large-scale comparative dataset (Baseline to AY3 covering ~12,000 students) with an assessment of 300 students across 14 government schools from Classes 5–8.

The intervention targeted students in government schools and aimed to address foundational learning gaps, low grade-level proficiency, and limited engagement in academic and wellness practices. It focused on strengthening instructional delivery aligned with Odisha’s Learning Enhancement Programme (LEP), enhancing teacher capacity, and promoting structured classroom practices to improve learning outcomes in language and mathematics.

The programme adopted a holistic approach by integrating academic learning with wellness behaviours such as regular handwashing, physical activity, and improved attendance. It leveraged low-cost, high-impact pedagogical strategies including remedial instruction, peer learning, and activity-based learning, while also encouraging community engagement and school-level ownership.

**Relevance:** Strong alignment with target beneficiaries (Classes 5–8) and Odisha’s LEP framework; assessment tools captured core foundational learning and wellness domains consistent with programme objectives.

**Effectiveness:** Universal attainment of foundational competencies, with **100% correctness across academic indicators** and complete adoption of key wellness behaviours such as daily hygiene and physical activity.

**Efficiency:** High operational efficiency demonstrated through **complete data capture (0% missingness)** and significant learning gains from baseline (~33–38%) to endline (~81–86%) using low-cost pedagogical models.

**Impact:** Programme achieved full elimination of foundational learning gaps, with **100% learning index** across all schools, alongside strong institutionalisation of positive student behaviours.

**Sustainability:** Learning and behavioural outcomes stabilised over time, supported by teacher capacity building (TEP) and integration within school systems, indicating strong potential for sustained impact.

**Coherence:** Strong alignment between programme design, LEP framework, and implementation; however, indicator saturation limited deeper analytical assessment of interlinkages.

Overall, the programme aimed to ensure foundational learning attainment, build student confidence, and institutionalise sustainable teaching-learning practices within government school systems, laying the groundwork for long-term educational improvement.

### Rationale for the impact assessment

The impact assessment of CSR programmes is undertaken in accordance with the mandate of Section 135 of the Companies Act, 2013, read with Rule 8(3) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, as amended in 2021. These provisions require companies with significant CSR obligations (₹10 crore or more on average over the preceding three financial years) to conduct independent impact assessments of projects with outlays exceeding ₹1 crore, upon

completion of at least one year. The primary objective of this requirement is to move beyond input- and output-level reporting towards a more outcome- and impact-oriented evaluation of CSR initiatives. By systematically assessing the effectiveness, efficiency, and sustainability of interventions, impact assessments enable companies to determine whether intended social outcomes have been achieved and whether resources have been utilised in a judicious and accountable manner.

Furthermore, the requirement strengthens transparency and governance by mandating disclosure of assessment findings in the Board's CSR report, thereby enhancing stakeholder confidence and ensuring that CSR investments create measurable and meaningful value for communities. Beyond regulatory compliance, impact assessments serve as a critical strategic tool for evidence-based decision-making, helping organisations refine programme design, improve implementation mechanisms, and scale interventions that demonstrate high social returns, while addressing gaps in underperforming areas.

In this context, the present assessment is aligned with statutory requirements as well as broader objectives of accountability, learning, and continuous improvement in CSR programme delivery.

## About IndusInd Bank Limited

IndusInd Bank, founded in 1994, derives its name from the ancient Indus Valley Civilization, symbolizing a deep cultural heritage and a progressive outlook. Over the years, the Bank has established itself as a reliable and inclusive financial institution, catering to individuals, businesses, public sector organizations, and development partners across India. It has become a preferred and reliable financial institution, serving millions of customers, including individuals, corporations, government bodies, and PSUs. The Bank is committed to expanding its customer base using advanced technologies to provide seamless, convenient, and effective banking experience.



The Bank's operations are firmly aligned with Environmental, Social, and Governance (ESG) principles, reinforcing its long-term commitment to ethical practices and societal impact. Guided by its vision "to be trusted, valued, and respected for our financial, environmental, and social performance," the Bank places inclusivity at the heart of its initiatives. It actively promotes equity by enabling access and participation for underrepresented groups, including women, persons with disabilities, and economically marginalized communities. The banks work across several thematic areas including Rural development, Sports, Water stewardship, Environment, Education, Skill development, and Livelihood.

## Method of Impact Assessment

### Assessment Framework

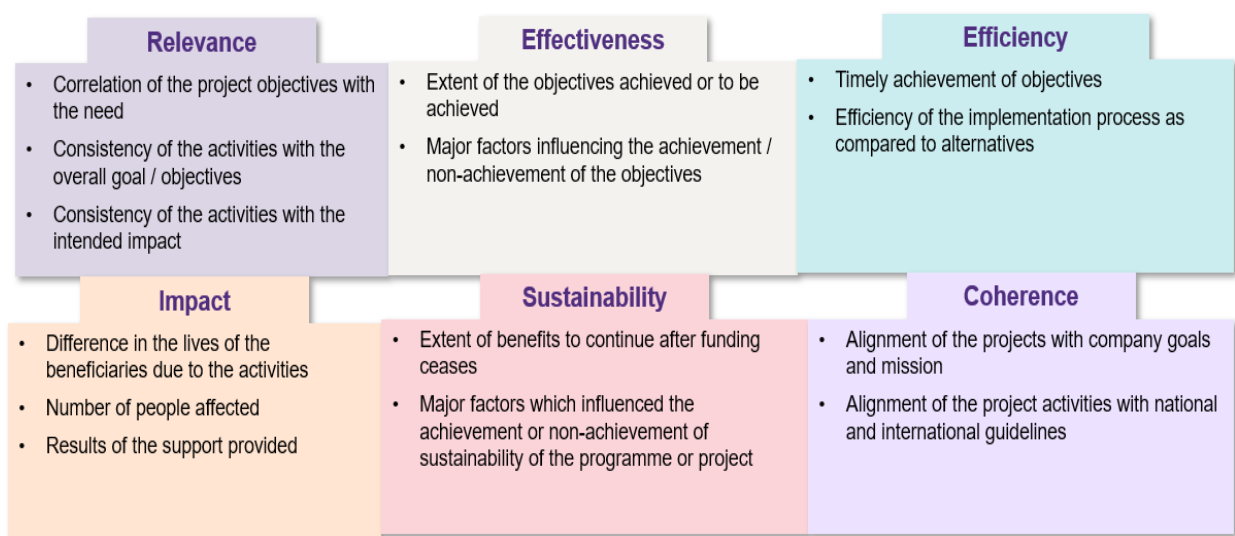
The study aimed to assess the programme's activities, outputs, and overall impact through systematic engagement with relevant stakeholders. It documented stakeholders' perceptions of programme outcomes, captured their feedback on the changes observed, and gathered their suggestions for further improvement. The assessment focused on understanding not just the results achieved but also the perspectives and experiences of beneficiaries, frontline workers, and governance actors.

The study followed a pre defined approach to examine the programme's outcomes and impact on beneficiaries. A mixed methods design was used, combining both qualitative and quantitative techniques for data collection and analysis. This enabled triangulation of evidence and provided a comprehensive understanding of programme performance across different levels of implementation.

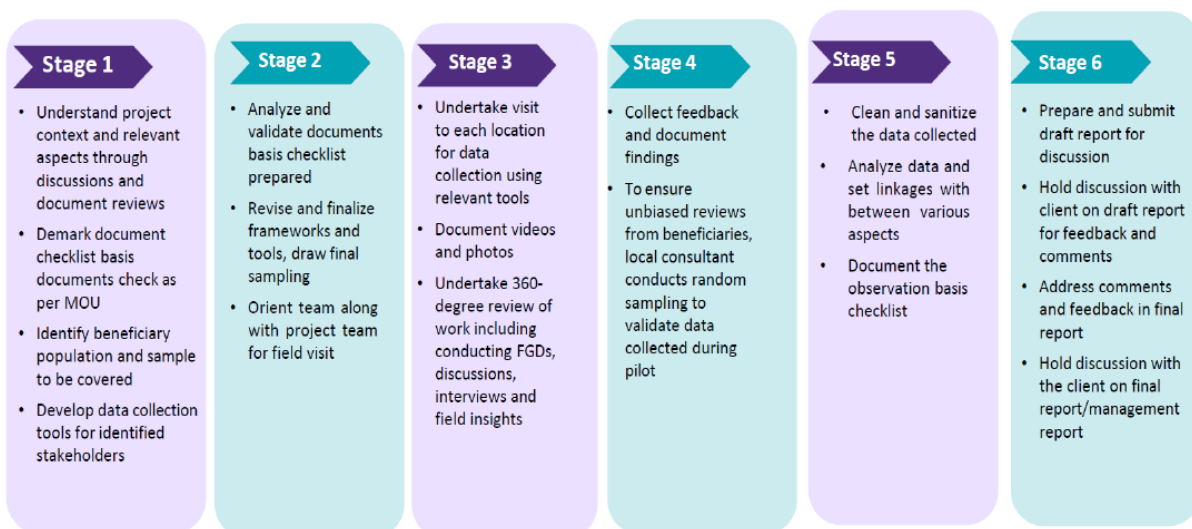
The evaluation was guided by the OECD DAC criteria, which offered a holistic and structured framework to examine the programme across six key dimensions:

- **Relevance:** Alignment of programme objectives and activities with local needs and intended impacts.

- **Effectiveness:** Extent to which planned objectives were achieved and factors influencing achievement or non achievement.
- **Efficiency:** Efficiency of activities, timeliness of outputs, and comparison of implementation processes with alternatives.
- **Impact:** Observable results of the programme, including differences made in beneficiaries' lives and any unintended effects.
- **Sustainability:** Likelihood of benefits continuing after programme support ended, and factors influencing sustainability.
- **Coherence:** Alignment with national strategies, local development plans, regulatory frameworks, and relevant SDGs.



## Methodology for the study



## **Stage 1: Understanding Programme Context and Key Aspects**

In the first stage, the team focused on gaining a comprehensive understanding of the programme's context, objectives, and operational framework. This was done through detailed discussions with the LLF team and a thorough review of relevant documents. The programme's goals, scope, and expected outcomes were clarified, and a document checklist—based on the MoU—was used to ensure all necessary materials were reviewed. The beneficiary population was identified, the sample size was determined, and data-collection tools were developed for different stakeholder groups. This stage established the foundation for all subsequent phases of the study.

## **Stage 2: Document Analysis, Validation, and Finalisation of Frameworks & Tools**

During this stage, all documents gathered earlier were analysed and validated against the prepared checklist. Based on insights from the review, the frameworks and data-collection tools—survey questionnaires, FGD guides, and interview protocols—were refined and finalised to ensure alignment with the programme's objectives. A final sampling plan was prepared to ensure representativeness. The study team was also oriented on the programme's goals, tools, and methodologies, and a detailed field-visit plan was developed in coordination with the programme team.

## **Stage 3: Field Visits and Data Collection**

Field visits were carried out across all programme locations using the finalised tools. The team engaged with stakeholders to collect both quantitative and qualitative data, enabling a 360-degree review of programme activities and outcomes. Field insights were documented through photos, videos, and detailed notes to capture ground realities, implementation processes, and challenges.

## **Stage 4: Feedback Collection and Data Validation**

Following field activities, feedback was gathered from beneficiaries and stakeholders to document their perceptions and experiences. To strengthen credibility and reduce bias, a local consultant conducted random sampling to validate a portion of the data collected. This process helped identify gaps or discrepancies and enabled cross-checking of preliminary findings.

## **Stage 5: Data Cleaning, Analysis, and Documentation**

In this stage, all collected data was cleaned to correct inconsistencies and remove errors. The cleaned dataset was analysed to identify trends, patterns, and linkages across key programme components, including training quality, access to equipment, and utilisation of services. These insights informed the analytical narrative and formed the evidence base of the final report.

## **Stage 6: Report Preparation and Finalisation**

A draft report summarising findings, analysis, and recommendations was prepared and shared with the CSR team for review. Discussions were held with the client to clarify observations, address concerns, and incorporate feedback. The revised report was finalised after integrating all suggestions and was presented to the Bank's CSR team, ensuring that the findings were clearly communicated, actionable, and aligned with expectations.

## **Sampling Plan**

The impact assessment covered students and school-level delivery points across 14 government schools in Bhubaneswar, ensuring representation of learners across **upper primary and middle school grades (Classes 5–8)**. **A structured sample of 300 students was covered as part of the assessment**, aligned with the programme's implementation footprint and designed to capture outcomes across diverse school contexts. **The sample was distributed across schools with**

**approximately 20–30 students per institution, ensuring proportional representation and inclusion of both male and female students.**

This sampling approach enabled the study to **capture variations in learning outcomes, wellness practices, and attendance patterns across different grade levels and school environments. In addition to student-level data, the assessment incorporated qualitative insights through interactions with teachers, school management committees, and programme staff, enabling triangulation of findings across stakeholders.**

The coverage also extended to reviewing school-level processes such as classroom practices, teaching-learning methodologies, and implementation of remedial and wellness interventions. This ensured that the analysis reflected both learner outcomes and system-level improvements, providing a comprehensive understanding of programme relevance, effectiveness, and sustainability within the public education ecosystem.

## Project Overview

As part of IndusInd Bank's **education-focused CSR initiatives**, the **Road to School programme** addresses foundational learning gaps among students in government schools in Odisha. Implemented by Learning Links Foundation, the assessment covered 300 students across 14 schools in Classes 5–8 and aligns with the state's Learning Enhancement Programme. The initiative combines remedial education, teacher capacity building, and wellness interventions to strengthen literacy, numeracy, and student well-being.

Over a three-year period, learning outcomes have improved significantly, with subject scores increasing from below 40% at baseline to above 80%, culminating in 100% foundational competency at endline. The programme also promotes behavioural changes such as improved hygiene and regular physical activity, establishing a scalable model for enhancing education quality within public school systems

## Key findings

### About the Project:

The Road to School (RTS) programme, implemented by Learning Links Foundation with support from IndusInd Bank, focuses on improving learning outcomes among students in government schools in Bhubaneswar, Odisha. It targets students from Classes 5–8 and aims to bridge foundational learning gaps in language and mathematics. Aligned with the state's Learning Enhancement Programme (LEP), the initiative strengthens classroom teaching through remedial learning, peer learning, and activity-based methods, while building teacher capacity. It also promotes student wellness behaviours such as hygiene and regular physical activity.

### OECD-DAC Analysis:

Presented below is the OECD-DAC Analysis of the assessment:

### Relevance:

The programme is strongly aligned with foundational learning needs in government schools. It focuses on bridging literacy and numeracy gaps among students in Classes 5–8 while integrating wellness and behavioural components.

1. The **sample of the impact assessment among 300 students across 14 government schools** reflects alignment with the intended beneficiary group. The sample design ensures representation across upper primary and middle school learners within the programme footprint.
2. Baseline learning levels below **40%** highlighted a clear need for foundational interventions. The programme directly addressed these gaps through structured remedial learning approaches aligned with the Learning Enhancement Programme.
3. Alignment with Odisha's LEP framework ensured consistency with state education priorities. This strengthened integration with existing systems and enhanced relevance within the broader education ecosystem

### Effectiveness:

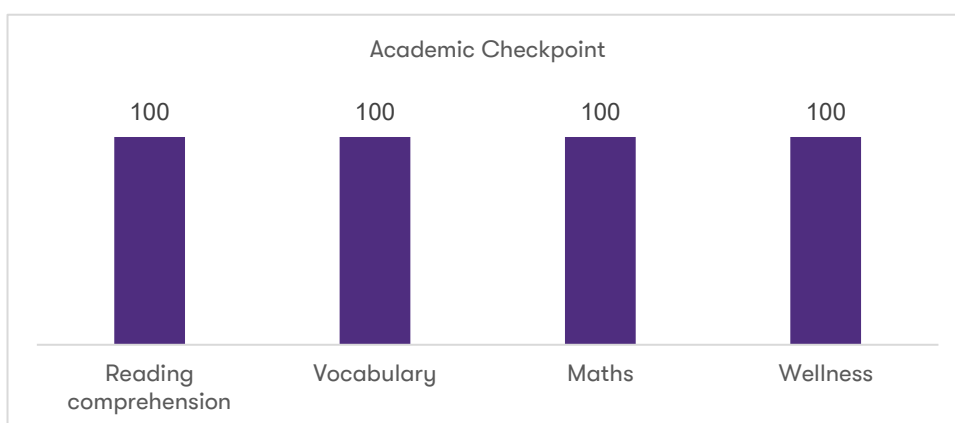
The programme has demonstrated strong effectiveness in improving foundational learning outcomes and student well-being. It has enabled students to achieve universal baseline competency levels.

1. **100%** correctness in reading comprehension, vocabulary, and mathematics indicates full mastery of foundational competencies. This reflects consistent learning outcomes across all students and schools.
2. Subject-level averages exceeding **80%** over multiple years demonstrate sustained academic improvement. These outcomes indicate that programme interventions translated effectively into learning gains.
3. Universal adoption of wellness practices such as daily handwashing and exercise reflects strong behavioural outcomes. This contributes to improved student readiness and overall well-being.

### Efficiency:

The programme demonstrates strong efficiency through cost-effective pedagogical approaches and streamlined implementation. It has achieved significant outcomes with optimised use of resources.

1. Learning outcomes improved from **33–38%** at baseline to **81–86%**, demonstrating strong input-to-output efficiency. This highlights effective use of remedial teaching and peer-learning approaches.
2. **100%** data completeness across the sample reflects strong monitoring and evaluation systems. This ensures accuracy and reliability of findings and programme tracking. (*refer graph 1*)
3. Consistent outcomes across all 14 schools indicate high scalability of the delivery model. This demonstrates efficiency in achieving uniform results across diverse school environments.



Graph 1: Academic checkpoint

### Impact:

The programme has generated strong improvements in foundational learning and overall school readiness. It has contributed to eliminating basic learning gaps across the intervention schools.

1. Learning Index reached **100%** across all 14 schools, indicating universal attainment of foundational competencies. This reflects a transformative shift in basic learning outcomes.

2. Improvement of **40–50 percentage** points from baseline highlights strong longitudinal impact. This demonstrates sustained effectiveness of the programme over multiple years.
3. Universal adoption of hygiene and wellness behaviours has improved the overall school environment. This contributes to better health, attendance, and learning outcomes among students.

### **Sustainability:**

The programme demonstrates strong sustainability through institutionalisation within school systems and continued teacher-led delivery. It has built capacity for long-term continuity of outcomes.

1. Transition to the Teacher Empowerment Programme strengthens sustainability by building teacher capacity. This ensures continued delivery of learning interventions beyond direct programme support.
2. Stable high learning outcomes across multiple years indicate retention of learning gains. This suggests that improvements are embedded within teaching practices and systems.
3. Institutionalisation of hygiene and wellness practices ensures continuity of behavioural outcomes. These practices are likely to persist and support long-term student development.

### **Coherence:**

The programme demonstrates strong coherence through alignment with government frameworks and integration of multiple intervention components. It operates as a cohesive system linking pedagogy, wellness, and governance.

1. Strong alignment with Odisha's Learning Enhancement Programme ensures consistency with policy priorities. This enables integration with existing government education initiatives.
2. Integration of academic interventions with wellness practices reflects a holistic programme design. This strengthens both educational and health outcomes simultaneously.
3. Uniform learning outcomes across schools indicate consistent implementation across programme sites. This reflects strong coordination between programme delivery, teacher support, and monitoring systems.

### **Alignment with IndusInd Bank's CSR Priorities**

The programme demonstrates strong alignment with IndusInd Bank's CSR priorities, particularly in the areas of education, skill development, and community empowerment. By focusing on improving foundational learning outcomes among students in government schools, the initiative addresses critical gaps in education quality and access in underserved communities, reinforcing the Bank's commitment to inclusive and equitable education.

The programme's design—centred on strengthening classroom pedagogy, enhancing teacher capacity, and promoting student engagement and wellness—reflects a system-strengthening approach, aligned with IndusInd Bank's emphasis on sustainable and scalable impact. Its alignment with the Government of Odisha's Learning Enhancement Programme (LEP) further strengthens integration with public education systems, ensuring continuity and institutionalisation of outcomes.

## Alignment with Sustainable Development Goals

From a global development perspective, the programme contributes significantly to multiple Sustainable Development Goals (SDGs):



- **SDG 3 (Good Health and Well-being):** Promotion of wellness practices such as regular handwashing and daily physical activity contributes to improved student health and readiness to learn.
- **SDG 4 (Quality Education):** Improvement in foundational competencies, with students achieving universal mastery in reading, vocabulary, and mathematics, supports enhanced learning outcomes.
- **SDG 5 (Gender Equality):** Inclusive participation of both boys and girls in government schools supports equitable access to quality education.
- **SDG 10 (Reduced Inequalities):** Targeted interventions in government schools help reduce learning disparities among socioeconomically disadvantaged students.
- **SDG 17 (Partnerships for the Goals):** Collaboration with state education systems and alignment with LEP demonstrate effective multi-stakeholder partnership.



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