



Deloitte.

Impact assessment of FY 2022-2023 CSR grant

Bank of America N.A., India Branches

July 2024

Disclaimer

Deloitte refers to one or more of Deloitte Touche Tohmatsu India LLP, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see www.deloitte.com/about for a detailed description of the legal structure of Deloitte Touché Tohmatsu Limited and its member firms.

This material and the information contained herein prepared by Deloitte Touche Tohmatsu India LLP (DTTILLP) is intended to provide general information on a particular subject or subjects and is not an exhaustive treatment of such subject(s) and accordingly is not intended to constitute professional advice or services. The information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser.

For purposes of the exercise, Deloitte Touche Tohmatsu India LLP has used information obtained from various enquiries, primary interactions, and secondary information sources, which we believe to be reliable, and our assessment is dependent on such information being complete and accurate in all material respects. We do not accept any responsibility or liability for any losses occasioned to any party because of our reliance on such information.

Deloitte Touche Tohmatsu India LLP makes no representation or warranty as to the accuracy or completeness of the information used within this assessment, including any estimates, and shall have no liability for any representations (expressed or implied) contained in, or for any omission from, this assessment.

This report is for information purposes only. While due care has been taken during the compilation of this report to ensure that the information is accurate to the best of Deloitte's knowledge and belief, the content of this report is not to be construed in any manner whatsoever as a substitute for professional advice. Deloitte neither recommend nor endorse any specific products or services that may have been mentioned in this report and nor do they assume any liability or responsibility for the outcome of decisions taken as a result of any reliance placed in this report.

Overview of the assessment by Deloitte

Introduction

Bank of America N.A., India Branches (BANA), has been operating in India since 1964 and boasts a well-established track record in the local financial markets, offering a comprehensive suite of financial products—including lending, working capital, treasury and trade services, foreign exchange, and interest rate solutions—to leading Indian corporates, financial institutions, multinationals, and foreign government entities. Through its four branches in Mumbai, Delhi, Chennai, and Bengaluru, BANA builds long-term relationships by delivering integrated advisory services and solutions covering mergers and acquisitions, corporate banking, risk management, and debt and equity solutions.

BANA's Corporate Social Responsibility (CSR) strategy emphasizes fostering robust economies, supporting community development through advancing access to fundamental needs and providing employability training, promoting arts and culture, and advancing environmental sustainability, and is implemented through collaborations with NGO partners, with investments directed by a strategic policy that aligns with the broader development goals of its parent organization, ensuring that its CSR efforts contribute to the holistic development of the communities it serves. In FY22-23, BANA has invested over INR 35 crores in philanthropic grants, transforming more than 12 lakh lives and positively impacting children, adolescent girls, women, tribal communities, and differently abled individuals.

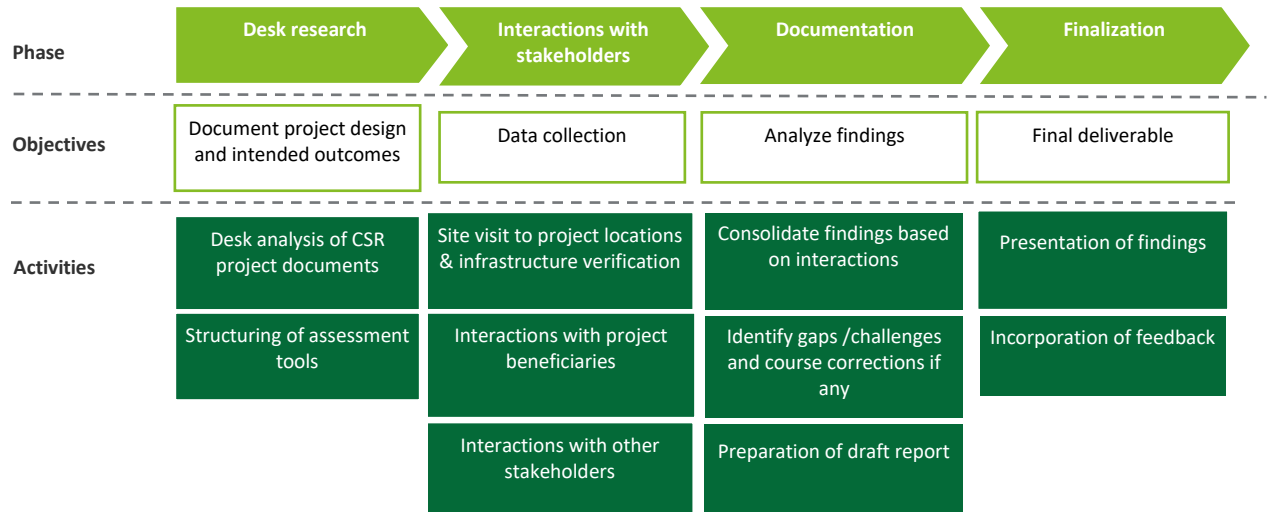
In compliance with the robust governance protocols that govern the decision making and management of CSR at Bank of America National Association, India Branches, Deloitte was tasked with conducting impact assessments of projects funded from the CSR grant for FY 2022-23.

Approach and methodology

The evaluation exercise assessing the impact of these projects was conducted using a mixed research design, in line with the Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles (2019). Data for the impact assessment was collected using customized tools through document reviews and key stakeholder and beneficiary interactions (on a sample basis). The data, collected up to March 2024, underpins the findings. Primary data was gathered through a combination of field visits and surveys. Following data collection, a phase of analysis and documentation of observations and findings was carried out.

1. **Desk review and secondary research-** Preliminary project documents were studied. This includes review of project documents such as project proposal, budget, quarterly progress reports, monitoring reports, project MIS, etc.
2. **Stakeholder mapping-** Initial calls with implementing partners to identify the primary and secondary stakeholders for the project were held
3. **Sampling plan-** A sample was selected across different types of stakeholders to base the results of this study. This sample was covered through research tools like Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), observations, surveys, knowledge checks, infrastructure checklists, etc. For this study, Deloitte has employed various sampling techniques to select sample stakeholders.

The programmatic review and impact assessment of the CSR initiatives was then executed in a phased manner. The four main phases are outlined below:



Findings from the impact assessment are presented in the following section. Detailed impact reports for individual projects are available for management consumption.

Findings from the impact assessment

PRADAN (Professional Assistance for Development Action) | Environmental Sustainability

Grant amount	Project period	Project location
INR 8 cr.	April 2022 - March 2023	Jharkhand, Odisha

Project overview BANA’s one year CSR grant to PRADAN focused on promoting sustainable means of livelihood through round the year cultivation with the support of renewable energy across rural interiors of Jharkhand and Odisha

SDG alignment

						
---	---	---	---	--	---	---

- Methodology**
- Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles used for the assessment
 - Window Energy Performance (WEP) Energy Transition Indicators and UNDP’s Results Based Framework were used for developing KPIs as per the project and used as the basis for the programmatic review
 - Primary and secondary stakeholders of the project were mapped and covered across project locations
 - A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	Solar Lift Irrigation (SLI) beneficiaries Solar Microgrid (SMG) beneficiaries Farmer Producer Organisation (FPO) members, Agro-processing unit beneficiaries	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),
Secondary	PRADAN team Technical partners	Infrastructure checklist, Document verification

- Achievement against target (achieved/target)**
- Solar Micro Grid (SMG):**
- SMGs with **40kW capacity** were installed across **2/2 (100%)** villages in Jharkhand
 - **100%** of the SMGs are in use by the villagers post-installation
- Solar Lift Irrigation (SLI):**
- **100%** lift irrigation systems were installed across **40** villages along with a Lift Irrigation Committee (LIC) in each village
 - **12** months access to water for irrigation across **535 acres** of land resulted in reduction in usage of diesel pumps or electric pumps and reduction in carbon emissions
- Farmers Producers Organization:**
- **4 FPOs** were supported benefiting **9953** farmers across Jharkhand
 - **48,700 farmers** were mobilized through various activities and events
 - The FPOs provide input and market linkages for end-to-end support in the life cycle

- Impact created** **Transforming lives through universal energy access**
- Provided electricity in **2** villages to **79** households and community structures including Schools, Anganwadis and Health Centers with no previous electricity access

- An additional **2-3 hours of time has been unlocked in the day through access to electricity leading to more productive time for children** to study even after sunset, increased efficiency in the kitchen, etc. leading to reduction in time poverty
- Powering of streetlights helped improve safety and reduced incidents of wild animals entering the village

Access to water leading to enhanced agricultural productivity

- **535 acres** of land irrigated through solar lift irrigation in Jharkhand and Odisha
- **1560 metric tons** of production through the **2-3 crop cycles** through the year including creepers and solanaceous crops in the **summer**, Solanaceous crops, Cole crops, Mango, Pulse, and Millets for **Kharif**, and Green Peas, Cole crops, Mustard, Pulses, and Solanaceous crops for **Rabi**
- **1100 Metric Ton (MT)** of agricultural production across **4 FPOs with 9953 farmers**
- Access to good quality seeds, fertilisers, and medicines at farmers' doorstep
- **134** knowledge dissemination sessions for best practices in farming

Empowering lives and boosting savings

- **~INR 25,000 increase** in income for an average of 2-3 acres farm size per year which contributed to improvement in their homes and more money being put towards children's education
- **INR 3.5Cr total turnover** made by the FPOs with a **profit of INR 9.9L**
- **Average** earning of **INR 67,000** per farmer member of FPO & **107** local people employed in the FPOs
- FPOs benefit from access to subsidised inputs and higher bargaining power in the market
- Cost saving as microgrid is cheaper than spending on kerosene/candles/torches and more efficient
- Introduced card based recharging system to streamline collection of user-fees

Maximizing impact through strategic program interventions

- **Value additions** through setting up of SMIs, net-sheds, and agro-processing units offered more livelihood options and increased income in the hands of farmers
FPO ambit of support to farmers was expanded through provision of large **agro-processing units** that help employ members and create revenue
- Implemented a hybrid model in Siringa with an agro-processing unit attached to SMG which provides employment to villagers
- The Torpa FPO is selected under the Central Government scheme of promotion of **10,000** FPOs providing several benefits. It was included in Top 75 FPOs of India list and invited by PMO to attend Republic Day Parade'24 in New Delhi
- Through a separate state-level fund, the Jharkhand State government has provided Torpa FPO with **12** acres of land to build a model FPO and bolster income generation for farmers by demonstrating an integrated farming model that is named Kisan Pathshala

Empowering women: pathways to self-sufficiency

- **806 farmers** impacted and **40 women led lift irrigation committees** formed, positioning women as leaders and decision makers in the community
-

- **1289 women supported** through capacity building and training programs on SLIs and SMGs which ensured women can continue the programs
- **9953 women farmers** joined FPOs through mobilization efforts by the team bringing them improved access to backward and forward linkages

Pictures from the field



Deloitte team interaction with villagers at Chirgaon



Solar installation, Jharkhand

Gramalaya Trust | Basic Needs

Grant amount	Project period	Project location
INR 3 cr.	April 2022 - March 2023	Pudukkottai, Tamil Nadu

Project overview BANA's one year CSR grant to Gramalaya aimed to provide SMART Individual Household Toilet (IHHT) at the household level in the rural areas of Pudukkottai for 800 families, 100 household Rainwater Harvesting (RWH) structures, create awareness on toilet usage and hygiene habits, menstrual hygiene management and nutrition (MHMN), and to promote reusable menstrual cloth pads.

SDG alignment



Methodology

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	IHHT beneficiaries RWH beneficiaries Beneficiaries of awareness sessions Masons WASHMAN volunteers	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Knowledge, Attitude Practice (KAP) survey, Training observation,
Secondary	Gramalaya team	Infrastructure checklist,

	Technical officers Block Coordinators Panchayat members	Document verification
Achievement against target (achieved/target)	<ul style="list-style-type: none"> • 800/800 (100%) SMART toilets constructed and used by all households • 100/100 (100%) RWH structures constructed and used by all households • Over 27,556 individuals have participated in IEC and BCC sessions • 100% of RWH and IHHT structures are maintained with uncontaminated catchment areas, including the installation of filters • 50/50 (100%) masons trained 	
Impact created	<p>Enhanced access to sanitation, water, and hygiene facilities</p> <p>Deloitte's survey of IHHT and RWH beneficiaries in Thetampatti and Uthukuli villages highlights significant outcomes:</p> <ul style="list-style-type: none"> • 100% of the surveyed respondents reported that the construction of 800 smart toilet facilities improved hygiene and environmental awareness • Installation of 100 RWH structures ensured year-round access to clean potable water for all beneficiaries • All the surveyed respondents of RWH facility reported that the initiatives enhanced community resilience against water scarcity and promoted environmental preservation through shared resources among neighbours <p>Improved hygiene practices</p> <ul style="list-style-type: none"> • 100% of the surveyed respondents reported reduced open defecation and proper waste disposal post construction of Individual toilet • 100% of the respondents shared that access to waste disposal and water facilities facilitated regular handwashing after toilet use • 100% of school children were aware of the 8-step handwashing process taught by Gramalaya, emphasizing effective hand cleaning <p>Increase in awareness and uptake of MHMN best practices</p> <ul style="list-style-type: none"> • 85% of surveyed women found menstrual health sessions highly informative, addressing their prior knowledge gaps. Pictorial IEC materials and awareness campaigns enhanced comfort in discussing menstrual issues. • 90% reported reduced stigma, positively impacting daily activities and social interactions • Involving men in awareness sessions helped break taboos and foster better support for menstrual health management in the community <p>Improved nutritional intake</p> <ul style="list-style-type: none"> • All beneficiaries reported improved nutrition awareness and dietary habits, emphasizing healthier food choices such as locally grown vegetables and iron-rich foods. Women and girls specifically mentioned taking iron folic tablets to support their health <p>Improved health indicators</p> <ul style="list-style-type: none"> • 100% noted overall enhancement in health, with 65% reporting reduced incidences of vector-borne diseases like dengue and malaria, and waterborne diseases decreasing from 60% to 5%. Kidney-related ailments also decreased from 20% to 4% due to improved access to clean drinking water <p>Enhanced income and savings</p>	

- Hygiene and sanitation awareness decreased healthcare costs by **15-20%**, with **15% of beneficiaries saving on waterborne** disease-related expenses
- Gramalaya trained **50 local masons to construct twin-leach-pit toilets**, boosting their skills and economic stability
- **RWH structures** reduced potable water expenses, **saving 5-7% of income**, especially during drought and monsoon seasons
- Women and girls saved **Rs.700 annually by switching to Giocare pads**
- Households **started kitchen gardens using water from SMART Toilets**, growing organic **food and reducing kitchen costs**

Women empowerment in the community

- **90% of adolescent girls reported regular school attendance** due to improved hygiene practices learned from attending MHMN awareness sessions
- Women Block Coordinators and WASHMAN volunteers reported **increased confidence and community respect through their esteemed work with Gramalaya**
- Household toilets **enhanced privacy and safety for women, especially at night**

Conscious choices leading to environmental sustainability

The intervention had significant environmental impacts. **85% of respondents reported to switched to Giocare pads**, influenced by their environmental benefits. Previously, improper disposal of non-organic sanitary napkins contaminated village water sources, with students noting these pads take 500-800 years to decompose. This awareness prompted a shift towards more sustainable menstrual hygiene products.

Pictures from the field



Interaction with SMART Toilet beneficiaries at Pudukkottai



Rainwater Harvesting beneficiary

Vatsalya | Basic Needs

Grant amount	Project period	Project location
INR 1 cr.	April 2022 - March 2023	Lucknow, Uttar Pradesh
Project overview	BANA's one year CSR grant to Vatsalya aimed to enable them to Address Adolescents' Rights to Sanitation and Hygiene (ADARSH) by improving water, sanitation, and menstrual hygiene facilities, conducting NCD screening in community and generating awareness in	

schools and communities to attain positive outcomes in health, gender, dignity, and the environment.

SDG alignment



Methodology

- Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP’s Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	Individual Household Toilet beneficiaries Beneficiaries of water quality testing Students (including WASH brigade) Beneficiaries of NCD screening Adolescent girls (including Saheli groups)	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Knowledge, Attitude Practice (KAP) survey,
Secondary	Vatsalya team School staff Panchayat members Health and Wellness Centre staff Community Health Officers and ASHA workers	Infrastructure checklist, Document verification

Achievement against target (achieved/target)

- **360/360 (100%)** Individual household toilets constructed were operational and in use
- **19** health camps conducted **reaching 1441 individuals** of which **978 were tested for Non-Communicable Diseases (NCDs)**
- **500/500 (100%) water samples tested** from **225/225 (100%) villages**
- **332 Jal Chaupals** conducted which reached **6813 community members**
- **WASH brigades** created in **60 schools**
- **163 Saheli groups** created with **2904 adolescent girls**

Impact created

- Improved awareness on WASH practices**
- **6,813** individuals learned about water use management, water pollution and conservation through **332 Jal Chaupals**
 - Community members, armed with **awareness about water quality management and testing**, were empowered to **utilize safe water sources and explore water treatments like filtration and conservation practices for better water resource management**
 - **WASH brigades** have played a significant role in educating children on good sanitation and hygiene practices
- Improved access to sanitation and hygiene**
- Vatsalya constructed **360** individual household toilets. **100% of the beneficiaries interacted with on field confirmed usage.**
 - **The toilet usage has reduced time poverty** as beneficiaries reported saving at least an hour each day

- Women attribute the use of household toilets to the **reduction in cases of perinatal, neonatal, and infant mortality**
- Women got to **spend more time with their family** and hope to use this extra time productively. Some have already begun **using this time for sewing or cattle rearing to augment the family income.**
- **10** Health and Wellness centres (HWCs) improved services for patients due to repair and maintenance of WASH infrastructure by Vatsalya

Increase in awareness and uptake of MHMN best practices

- **11,469** adolescent girls adopted better menstrual health management through period tracking, better nutrition and use of sanitary napkins
- **163 Saheli Groups** have helped **2094** adolescent girls improve **confidence and increase mobility'**
- Men and women reported being more aware of the biology of menstruation and more comfortable talking about the same within their family

Improved health outcomes

- Instances of diseases and infections have significantly reduced in communities that have adopted the use of toilets. The **burden of healthcare costs has also been reduced** due to improved health outcomes.
- **1442** individuals attended health camps and **978** individuals above thirty years of age screened for Non-Communicable Diseases (NCDs) helping people in the **early diagnoses** of health conditions free of cost, giving them greater chance to resolve these conditions and **inculcating healthy behaviors for disease prevention**
- **Health camps and NCD screenings (saving at least ₹6,000 per person)** addressed financial barriers, resulting in increased access to care, particularly for women

Pictures from the field



Awareness sessions at schools



MHM session with a Saheli Group

Ummeed Child Development Center | Basic Needs

Grant amount	Project period	Project location
INR 1.09 cr.	April 2022 - March 2023	Mumbai, Maharashtra
Project overview	BANA's one year CSR grant to Ummeed Child Development Center was to support clinical services for children with Intellectual and Developmental Disabilities (IDD). The objectives were to:	

1. Make evidence-based, cross-functional, family-centered clinical care accessible
2. Improve the standard of care provided through development, implementation, and dissemination of new models of clinical care

SDG alignment



Methodology

- Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP’s Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	Children with Intellectual Disability Families	Focus Group Discussions (FGDs),
Secondary	Therapists Social Workers Ummeed Team	Key Informant Interviews(KIIs), Therapy observations, Document verification

Achievement against target (achieved/target)

- 23 therapists and clinical staff were supported by BANA grant
- **1,474/1100 (134%)** families have availed specialized clinical services
- 5503 consults, 53 group therapy sessions, 6603 ongoing services provided
- 3359 social work sessions conducted

Impact created

Capacity building of therapists and community awareness building

- **Weekly team meetings, tailored trainings, and mentorship for staff** ensured therapists and social workers deliver evolving, high-quality services
- **28 IDD awareness campaigns conducted, reaching over 2.4 lakh people**

Access to high-quality, concessional therapy services

- **1,474 families supported with therapies including Developmental Therapy, Autism Intervention, Early Intervention, Mental Health Services, Occupational Therapy, Special Education, Speech Intervention, and Family Support**
- **61% beneficiaries come from low-income groups and 78% of families availed concessional rates**
- Parents rated their experience with Ummeed as excellent and deemed their services as excellent in terms of affordability, highlighting accessibility

Improved developmental outcomes

- Collaborative goal-setting and high-quality clinical therapies have driven **significant progress across therapy areas resulting in improved developmental outcomes. On average, 84% of goals across therapies were achieved fully/partially.**
- Therapies have **promoted emotional regulation, resilience, and community engagement, resulting in a positive mental health impact**

Positive mental health impact

- 82 individuals have experienced improvements in emotional regulation, self-esteem, and coping skills, leading to a greater sense of confidence and resilience
- 47 Fun Club and Apna Adda sessions acted as inclusive community spaces that offer children socialization opportunities and skill-building activities

Empowerment and skill building

- Individuals equipped with the tools and resources to navigate daily life and foster independence
- Group therapies resulted in reduced sensory issues and improvements in social skills of children. Children were observed to actively engage in play, demonstrate sharing and waiting abilities, exhibit decreased stubbornness, and show increased willingness to interact with peers.

Empowering families to provide comprehensive support

- Ummeed empowered 1,474 families for effective support at home and beyond
- 3359 social work sessions and personal support provided to families
- Families were educated on their rights, government schemes, available concessions, and were assisted in applying for the UDID card, disability certificate, etc.
- Parents reported gaining insight on how to support their children in various situations at home post workshops to foster a conducive and nurturing environment for each child. This support extended beyond the family unit to include schoolteachers and other stakeholders as well.

Pictures from the field



Therapy rooms, Ummeed centre

Quest Alliance | Workforce Development

Grant amount	Project period	Project location
INR 3.0 Cr.	April 2022 - March 2023	Pan India
Project overview	Enhancing employability and economic empowerment of youths through Youth Skills and Employment program & building stronger relationships between teachers, students, and parents through the Anandshala program	

SDG alignment



- Methodology**
- Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles used for the assessment
 - UNDP’s Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
 - Primary and secondary stakeholders of the project were mapped and covered across project locations
 - A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	MyQuest: Trainees Partner institution placement officers Anandshala: Students Teachers Girl champions	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Knowledge, Attitude Practice (KAP) survey, Document verification
Secondary	MyQuest team Parents Placement partners Anandshala team Community members	

Achievement against target (achieved/target)

- Youth Skills and Employment:**
- **2,541/2,500 (100%) candidates enrolled and trained** across 6 states in employability training
 - **997 candidates in employment** (636 placed in jobs by Quest Alliance, 225 in self-employment & 136 in apprenticeship/ internships)
 - **517 candidates** pursuing higher education
 - **707 candidates enrolled and trained** across 3 states in green mindset
- Anandshala:**
- **10,725 students (4,960 girls, 5,765 boys)** across 64 schools reached as part of the in-school program
 - **2,488 schoolgirls** part of the out-of-school program through 60 youth clubs set up by Girl Champions
 - **6,893 community members/ parents** reached through the intervention

Impact created

- Youth Skills and Employment**
- Improved access to digital learning:**
- 3 Employability Labs were established in 3 ITIs in Rajasthan, Gujarat and Tamil Nadu to bridge the digital divide, ensuring Quest App access to enrolled students
 - Quest provided computers and ITIs provided internet access and classrooms for the labs. **68% of sample trainees reported downloading the Quest application. 61% of sample trainees reported completing all Quest modules**
- Improved 21st century and interpersonal skills:**

- Students shared positive feedback about the sessions and reported that it helped them to be more self-confident and develop interpersonal skills
- **68%** of candidates reported **their skills were enhanced** post the training program

Increase in income post placement and post-placement satisfaction:

- **66%** of sample placed candidates are **satisfied with their placements**. The **average annual income of employed trainees stands at INR 1.4 lakh**

Inculcation of Green Mindset in students:

- Increase in awareness about recycling and sustainability among students and ITI staff by taking part in key activities under Green Mindset training including **kitchen garden, waste management and eco-friendly technology like solar power** in it is. 7 Modules on green futures were launched and uploaded on the Quest app.
- **80% of sample trainees noted that the training has helped them to improve their knowledge of the subject**

Anandshala

Increase in school attendance and retention:

- **85% of the sample students agreeing to attending school regularly**. **86%** of sample students reported that the Anandshala intervention helped them understand the importance of education

Increase in participation in school activities by students:

- **73% sample students** reporting being part of school enrichment activities such as school assemblies, bal sansads, etc.

Increased awareness about own sexual and reproductive health:

- **99% of the girls at youth clubs** reporting feeling comfortable/ somewhat comfortable in discussing their own sexual and reproductive health

Increased awareness about child marriage and teen pregnancies:

- **93% of sample youth club members** reporting that the Anandshala intervention has changed their family's perception of child marriage while **90%** reported a change in their family's mindset on teen pregnancies

Pictures from the field




Anandshala activities in Deogarh, Jharkhand



Meeting with the trainees in Ajmer, Rajasthan

EnAble India | Workforce Development

Grant amount	Project period	Project location									
INR 2.3 Cr.	April 2022 - March 2023	Offline courses offered across Bengaluru and Mysore and online courses offered pan India									
Project overview	The BANA-supported EnAble India project aimed to bring dignity to Persons with Disability (PwD) through economic independence and build a world where 'Everyone is a Changemaker'. Its objectives were to provide skill development training, upskill disability professionals, provide placement support, and create workplace solutions										
SDG alignment											
Methodology	<ul style="list-style-type: none"> Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review Primary and secondary stakeholders of the project were mapped and covered across project locations A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study <table border="1" data-bbox="414 940 1464 1201"> <thead> <tr> <th></th> <th>Stakeholders</th> <th>Tools used</th> </tr> </thead> <tbody> <tr> <td>Primary</td> <td>Trainees Disability professionals</td> <td>Focus Group Discussions (FGDs), Key Informat Interviews (KIIs),</td> </tr> <tr> <td>Secondary</td> <td>Parents Partner NGO organisations Placement partners EnAble India team</td> <td>Knowledge, Attitude Practice (KAP) survey, Document verification</td> </tr> </tbody> </table>			Stakeholders	Tools used	Primary	Trainees Disability professionals	Focus Group Discussions (FGDs), Key Informat Interviews (KIIs),	Secondary	Parents Partner NGO organisations Placement partners EnAble India team	Knowledge, Attitude Practice (KAP) survey, Document verification
	Stakeholders	Tools used									
Primary	Trainees Disability professionals	Focus Group Discussions (FGDs), Key Informat Interviews (KIIs),									
Secondary	Parents Partner NGO organisations Placement partners EnAble India team	Knowledge, Attitude Practice (KAP) survey, Document verification									
Achievement against target (achieved/target)	<ul style="list-style-type: none"> 453/400 (113%) candidates with various disabilities including visual impairment, hearing impairment, physical disabilities and other disabilities, have been trained 223/220 (101%) candidates were successfully placed out of the targeted 220 Among them, 122 candidates were from the 22-23 grant cycle 156/150 (104%) candidates provided with workplace solutions 2/2 (100%) partner organizations provided with capacity building workshop program 										
Impact created	<p>Improved access to cost-free skill training</p> <ul style="list-style-type: none"> EnAble India's partnership with different training partners offered affordable and specialized training in areas such as spoken English, email writing, IT full stack programming, banking basics, and Power BI tailored to PwD candidates' varied interests and requirements Partnered with and built capacities of 7 training partners to provide customized skill training across geographies to increase outreach population <p>Enhanced skill sets among trainees</p> <ul style="list-style-type: none"> All surveyed candidates unanimously reported that the skill training has helped them acquire skills tailored to their specific needs and physical disabilities Digital literacy for visually impaired: 90% of VI candidates credited the advanced employability course for developing 21st-century digital literacy skills 										

- **Diverse skill enhancement:** Candidates with different disabilities reported improvements in technical skills (e.g., advanced Excel, technical certifications), soft skills (e.g., communication, teamwork), and job-specific skills. 100% of surveyed candidates noted significant skill enhancement across various domains
- **70%** improvement in their soft skills post the intervention
- **94% reported significant benefits** in improved computer proficiency from Advanced Excel training, enhanced communication skills from spoken English training, and deep industry insights from customized employability training
- Students valued the adaptive methods using JAWS and cloud storage, simulation-based learning, **broader employment opportunities from mock interviews and job fairs, and comprehensive job placement support with personalized career guidance**

Enhanced employability and income

- Jobs have been provided across **27 sectors** through the program
- The skill training program boosted employability, **increasing family income for 95% of candidates**
- For **80% of the surveyed candidates, this job represents their first opportunity for regular income, with an average monthly income of INR 17,000 - 18,000** which enabled them to support their families where no previous income source existed

Enhanced workplace accessibility

- EnAble India's support **ensured workplace accessibility and safety, with 50% of candidates facing no issues.** The three-month support program led to **90% higher retention and increased productivity.**
- Workplace solutions support sensitization sessions and provide aids, mentoring, and handholding at employment sites for PwD candidates, promoting diversity and inclusion. This initiative has **enabled 156 candidates to thrive and grow in their jobs.**
- Employers are increasingly willing to hire trained individuals with disabilities, with **75% planning future hires.** EnAble India's **university connect program has earned high employer satisfaction, evidenced by TVS Motors, which boosted hiring of hearing-impaired candidates by 90%** for assembly line roles in engine and vehicle production, highlighting the program's success and positive impact.

Increased retention rate and post-placement satisfaction

- **The post-placement support resulted in 90% retention,** as candidates were retained through continuous mentoring support and employer engagement by EnAble India
- Moreover, **60% of candidates are satisfied with job placement,** citing salary, job role, work environment, and flexible work domain allocation as key factors

Pictures from the field



Visually impaired candidates attending a training session at the VI training lab



VI candidates highlighting challenges faced by PwDs during a training session

Muskaan-PAEPID | Workforce Development

Grant amount	Project period	Project location
INR 1.2 Cr	April 2022 - March 2023	Delhi

Project overview BANA's one year CSR grant to Muskaan aimed to provide vocational and life skills training and support with regular work opportunities to adults with Intellectual and Developmental Disabilities (IDD).

SDG alignment

		
---	---	---

Methodology

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	Adults with Intellectual and Development Disability (IDD)	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),
Secondary	Muskaan team Instructors Families	Session observations, Document verification

Achievement against target (achieved/target)

- **123/100 (100%) students** with Intellectual and Developmental Disabilities (IDD) enrolled
- **29 adults** were provided continuous support at Support Work Centre (SWC)
- **59 adults** placed at **SWC with average stipend ranging between INR 200-4,000**
- **37 adults** placed in Art and Activity Centre

Impact created

Holistic training

- Access to **quality training for diverse needs** of **123 IDD** adults and their families
- **7219 sessions on pre-vocational and life skills training** focused on developing daily routines, essential life skills, physical fitness, and health. It also assessed each participant's strengths and needs to determine the most suitable specialized training path
- **Specialized vocational training** is based on individual assessments as participants received practical training in various vocational areas. This allowed them to develop skills needed to produce different products in dedicated work units
- Muskaan's training program provided individuals with training in life skills, cognition, communication, social-emotional learning, daily living activities, creative self-expression through art and craft, vocational and work-related skills, physical fitness, computer skills, and conceptual learning, **fostering holistic development.**
- The center helps students improve their bodily movements and fine motor skills through the help of an in-house therapist which is accentuated with **sports and physical training** for health & physical fitness

Linkages to income generation

- **Employment support provided to 37 adults in Art and Activity Centre and 44 trained adults were placed at the Support Work Centre receiving stipends ranging between INR 200- 4,000**
- **90% of the placed adults are retained in their respective jobs**

Empowering Families for Holistic Care

- **Muskaan empowers families through workshops and individual sessions tailored to their needs.** Workshops and sessions are conducted every 3-6 months
- **165+ families reached through increased awareness on caregiving practices** through training programs and parent groups for support and best practices sharing . Parents can practice learned skills, fostering a consistent and nurturing environment that reinforces the training provided by Muskaan
- **Regular parent-teacher meetings** established open communication between Muskan staff and families. These meetings kept families informed about their ward's progress, challenges, and individualized training plans. This transparency built trust and allowed for collaborative efforts to optimize support
- Support provided in obtaining disability certificate, legal guardianship, and other benefits of the government schemes

Pictures from the field



Candle Unit, Muskaan Centre



Masala Unit, Muskaan Centre

NABET India | Workforce Development

Grant amount	Project period	Project location
INR 1.5 cr.	April 2022 - March 2023	Manesar, Haryana
Project overview	BANA's one year CSR grant to NABET (National Association for the Blind – Employment & Training) aimed to provide employment to the 100 visually impaired/ handicapped and weaker sections of the society. It is conducting skill development programs in the IT/ITES domain for beneficiaries.	
SDG alignment		

- Methodology**
- Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles used for the assessment
 - UNDP’s Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
 - Primary and secondary stakeholders of the project were mapped and covered across project locations
 - A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	Trainees	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Session observations, Document verification
Secondary	NABET team Instructors Families Employers	

- Achievement against target (achieved/target)**
- **101/100 (100%) candidates with visual and orthopaedic impairments were reported as trained** in IT and ITes sector
 - **100%** candidates reported to have **attended industry visits and guest lectures** while **90%** were also **provided on job training** **43 visually and physically challenged candidates reported placed** in IT & ITes call centers, Bill invoice management, merchant onboarding etc.

- Impact created**
- **Enhanced 21st century skills**
 - **101 candidates with improved employability through skill training**
 - **Collaboration with employers through industry visits and guest lectures prepared trainees for enhanced performance and retention at jobs**
 - High participation (90.1%) in on-the-job training enhanced **practical skills development for job readiness**
 - **Candidates reported improved communication and interview skills**
 - **Promotion of inclusivity**
 - **Individualized counselling sessions** (provided to 101 participants) addressed career aspirations and potential challenges, empowering informed career choices
 - Accommodation provided by NABET eliminated lengthy commutes for candidates with visual and orthopaedic impairments and minimized the candidates’ expenses while enhancing accessibility
 - **Improved employability through skill training**
 - **42.5% of trained candidates reported as employed** with an average monthly salary of **INR 19,000-23,000**
 - Households of **placed candidates saw an average annual income increase of approximately 50% compared to pre-training income.** Increased income allows families to afford necessities like food, shelter, and healthcare. This can lead to better overall living standards and financial stability

Pictures from the field





Placed trainees



Trainees at the NABET Centre

YUVA Unstoppable | Workforce Development

Grant amount	Project period	Project location									
INR 10 Cr	April 2022 - March 2023	Gujarat, Maharashtra, Karnataka, Delhi, Rajasthan, Uttar Pradesh									
Project overview	BANA's one year CSR grant to YUVA Unstoppable aimed to provide provided tablets to children in government schools and Community Resource Centres (CRCs) for access to digital learning.										
SDG alignment	 										
Methodology	<ul style="list-style-type: none"> - Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment - UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review - Primary and secondary stakeholders of the project were mapped and covered across project locations - A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study <table border="1"> <thead> <tr> <th></th> <th>Stakeholders</th> <th>Tools used</th> </tr> </thead> <tbody> <tr> <td>Primary</td> <td>Students at Schools and CRCs Staff at Schools and CRCs</td> <td>Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Class observations,</td> </tr> <tr> <td>Secondary</td> <td>Project team</td> <td>Document verification, Infrastructure checklist</td> </tr> </tbody> </table>			Stakeholders	Tools used	Primary	Students at Schools and CRCs Staff at Schools and CRCs	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Class observations,	Secondary	Project team	Document verification, Infrastructure checklist
	Stakeholders	Tools used									
Primary	Students at Schools and CRCs Staff at Schools and CRCs	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Class observations,									
Secondary	Project team	Document verification, Infrastructure checklist									
Achievement against target (achieved/target)	<ul style="list-style-type: none"> • 10,900/10,000 (109%) tabs were distributed to 197 schools and 480 CRCs, reaching ~51,400 students. • 62% of schools integrate tablets into their weekly activities, averaging ~30 hours of device usage per month. The devices are primarily utilized for assessments (65%), followed closely by curriculum teaching (62%), and revision (59%). • The tablets were used to supplement school education through the usage of government apps like G-shala, Diksha, and reading A-Z 										
Impact created	<p>Intervention at Public Schools</p> <p>Access to digital infrastructure in public schools</p> <ul style="list-style-type: none"> • Access to technology for ~39,400 socio-economically underprivileged students across grades 5-8 grades in 197 government schools for digital learning 										

- **23% of student beneficiaries lack access to smart devices at home**, rendering these tablets their inaugural foray into the digital realm
- **Increased use of technology in schools** as 62% of surveyed schools integrate tablets into their weekly activities, averaging ~17 hours of device usage per month

Enhanced digital literacy and teacher empowerment

- The tablets have empowered teachers at 197 schools to adapt their teaching methods to meet the diverse learning needs of students, leveraging digital tools and resources to create engaging and interactive learning experiences
- 97% of teachers and 100% of students reported being highly comfortable with technology

Improved classroom engagement

- 94% of surveyed teachers acknowledged the tablets' effectiveness in increasing student engagement during classes, with 74% expressing strong agreement
- YUVA reported an **average annual score** for Grade 6-8 students across 132 schools supported in Gujarat as **64% and 63% for Science and Mathematics respectively**. Average student attendance was found to be **67%**.

Intervention at CRCs

Access to digital infrastructure in CRCs

- Tablets in 480 CRCs enhanced educational accessibility for ~12,000 students with disabilities

Enhanced digital inclusion and accessibility

- Specific features and apps that use text-to-speech functionality, adjustable font sizes, and interactive learning games tailored for students with disabilities, have **facilitated personalized learning experiences for students with varying abilities and learning styles**

Deeper student engagement fostered



- **38 special educators revealed unanimous agreement on the positive impact of tablets on their students' overall learning experience**
- Tablets have played a pivotal role in **fostering meaningful connections between special educators and their students at 480 CRCs**, overcoming previous challenges in reaching out and establishing rapport

Pictures from the field



Students with their tablets, Ahmedabad & Delhi

CSMVS| Arts & Culture

Grant amount	Project period	Project location									
INR 2.25 Cr.	April 2022 - March 2023	Mumbai									
Project overview	BANA's one year CSR grant to CSMVS aimed to encourage learning and interest in art, history, and culture among the children through the Children's Museum wing of CSMVS- which caters to a target age-group of 2-18 years.										
SDG alignment	 										
Methodology	<ul style="list-style-type: none"> - Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment - UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review - Primary and secondary stakeholders of the project were mapped and covered across project locations - A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study <table border="1"> <thead> <tr> <th></th> <th>Stakeholders</th> <th>Tools used</th> </tr> </thead> <tbody> <tr> <td>Primary</td> <td>Children's Museum visitors Students from school and NGO partnerships</td> <td>Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),</td> </tr> <tr> <td>Secondary</td> <td>Children's Museum team Educators School and NGO coordinators</td> <td>Online session observation, Document verification</td> </tr> </tbody> </table>			Stakeholders	Tools used	Primary	Children's Museum visitors Students from school and NGO partnerships	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),	Secondary	Children's Museum team Educators School and NGO coordinators	Online session observation, Document verification
	Stakeholders	Tools used									
Primary	Children's Museum visitors Students from school and NGO partnerships	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),									
Secondary	Children's Museum team Educators School and NGO coordinators	Online session observation, Document verification									
Achievement against target (achieved/target)	<ul style="list-style-type: none"> • Partnerships with 171 schools & 37 NGOs • 4,99,551 direct beneficiaries onsite at Children's Museum including 306 participants in Annual Children's contest and 266 participants in Sustained Enrichment Programme • 3,21,334 social media impressions and digital subscriptions 										
Impact created	<p>Enhancing cultural awareness and education of children</p> <ul style="list-style-type: none"> • During sample interactions with children and teachers, they noted that a large majority of them hail from Maharashtra and thus did not have exposure to the art and dance forms of the southern states of India until they were able to see this represented in the Performing Arts Fest at CSMVS • Digital partnerships and collaborations with organizations like Spic Macay and EnGuru app extend cultural enrichment opportunities to a wider audience, fostering appreciation for diverse cultural expressions across India <p>Integrating school curriculum during interactive sessions</p> <ul style="list-style-type: none"> • The Blended Learning Programme (BLP) was praised by school and NGO coordinators for its interactive approach to teaching the school curriculum, which students found both engaging and easy to understand <p>Providing accessibility to art and culture</p>										

- All sessions offered to partner schools and NGOs were provided at no charge, ensuring access for students from diverse economic backgrounds and delivering tailored, high-quality experiences.
- According to a representative from CASE Academy-SRCC (The Society for Rehabilitation for Crippled Children), students with physical disabilities from their institution were able to participate in sessions facilitated by CSMVS, which organized the entire visit.
- Digital outreach through Instagram, Facebook, Twitter, and YouTube reached children from diverse age groups and socio-economic backgrounds.
- The Children’s Museum also publishes books and merchandises for children in multiple languages annually thus reaching out to a larger and diverse population.

Fostering future curators through the Young Curators program

- By enabling young people to take charge of curating their own exhibitions and projects, the program instilled a feeling of ownership and satisfaction in preserving culture, prompting the children to consider museum curatorship as a potential career path for their future

Preservation and curation of historic artefacts:

- The CSMVS team conducted research, documentation, and preservation of artifacts from the Kahu-jo-daro Stupa, dating back to the 2nd century BCE, in their Buddhist Collection.
- They assessed and treated approximately 350 objects excavated from the site in present-day Pakistan, addressing issues like deterioration and damage from age, environmental factors, and neglect.
- A curated selection of these artifacts is showcased in the museum's permanent Buddhist Collection gallery.

Pictures from the field



Root Folkways Festival at CSMVS

Art & Photography Foundation | Arts & Culture

Grant amount	Project period	Project location
INR 2 Cr	April 2022 - March 2023	Bengaluru

Project overview BANA’s one year CSR grant to Art & Photography Foundation aimed to preserve and conserve heritage treasures by digitizing 4,800 pop-culture objects and creating 25 holographic representations of locations of cultural significance in India.

SDG alignment



Methodology

- Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP’s Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
Primary	Museum visitors	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey, Exhibition Review
Secondary	Project team	

Achievement against target (achieved/target)

- 5,610/4,800 (116%) pop-culture objects digitized
- 25/25 (100%) immersive holographic videos created
- 4,300+ visitors to the museum
- 1,07,497 impressions (78,471 unique impressions) on the MAP website

Impact created

Creation of a digital lab by leveraging of innovation and technology

- By embracing innovation, MAP creates immersive and interactive experiences, inviting visitors to explore heritage in new, exciting ways
- The project has helped **create a digital lab through building a skilled workforce and a robust inventory of equipment, ensuring the continuity of digitization efforts in the future**
- MAP has **leveraged cutting-edge technology offering high-quality digital access** to artifacts and immersive holographic experiences. They have **purchased 23 advanced equipment** including Insta360 camera, scanners, and editing equipment.

Preservation of cultural heritage

- MAP’s digitization efforts have **safeguarded 5,610 pop-culture objects from cinematic and cultural history spanning from the early 1940s to present day**, ensuring **long-term conservation**
- Creation of holographic and immersive experiences showcasing **25 locations and events across India, encompassing heritage sites, temples, natural wonders, and festivals safeguards cultural treasures from the ravages of time** and ensures that **future generations can explore** the rich tapestry of India’s cultural heritage

Revolutionizing the art experience

- Through 5,610 object digitisations, MAP has redefined the art experience for over 82,771+ visitors, allowing for appreciation of cultural history transcending physical limitations
- The holographic videos feature interactive elements **transports visitors to distant locations**, offering an **unparalleled sense of immersion**, accompanied by **informative narration** that enriches understanding and appreciation of cultural heritage

Providing access to untold stories

- MAP served as a **platform for voicing unheard stories**, shedding light on lesser-known artists and background workers, while providing virtual access to remote locations and events

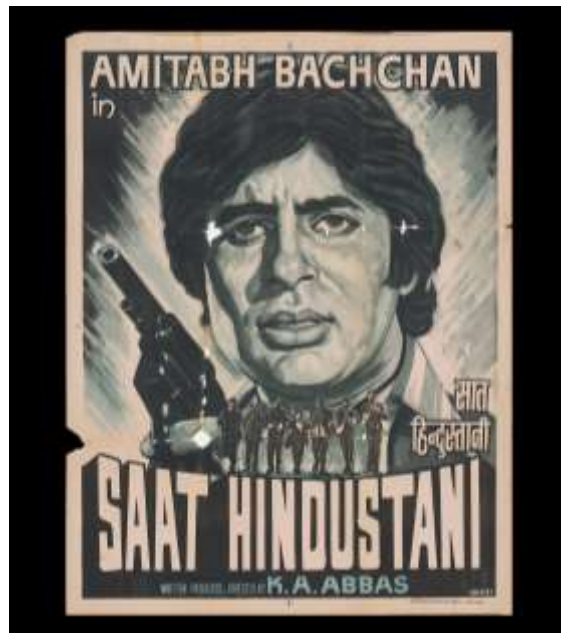
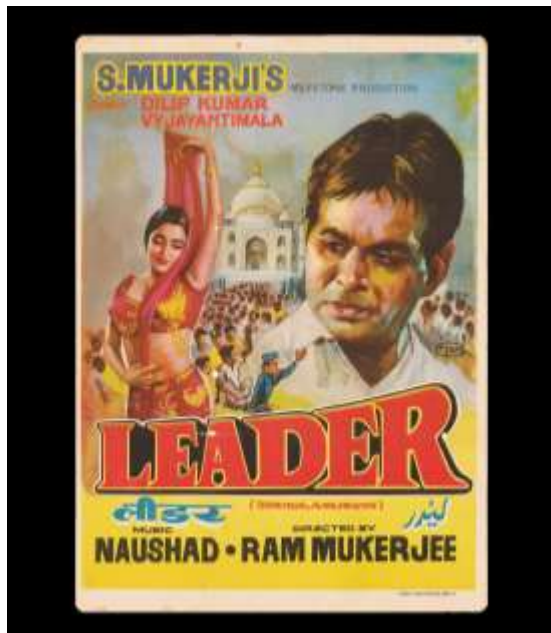
Encouraging inclusion and accessibility

- MAP **ensured accessibility and inclusion**, enabling visitors of diverse backgrounds and abilities to engage with art and cultural artifacts, fostering a welcoming environment for all. Visitors interacted with have rated MAP a 4/5 on accessibility.

Pictures from the field



Visitors at the museum during opening week



Film posters digitized at MAP



[Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see www.deloitte.com/about for a more detailed description of DTTL and its member firms. This material is prepared by Deloitte Touche Tohmatsu India LLP (DTTILLP).

This material (including any information contained in it) is intended to provide general information on a particular subject(s) and is not an exhaustive treatment of such subject(s) or a substitute to obtaining professional services or advice. This material may contain information sourced from publicly available information or other third-party sources. DTTILLP does not independently verify any such sources and is not responsible for any loss whatsoever caused due to reliance placed on information sourced from such sources. None of DTTILLP, Deloitte Touche Tohmatsu Limited, its member firms, or their related entities (collectively, the “Deloitte Network”) is, by means of this material, rendering any kind of investment, legal or other professional advice or services. You should seek specific advice of the relevant professional(s) for these kinds of services. This material or information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser.

No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person or entity by reason of access to, use of or reliance on, this material. By using this material or any information contained in it, the user accepts this entire notice and terms of use.