



Deloitte.

Impact assessment of FY 2023-2024 CSR grant

Bank of America N.A., India Branches

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Overview of the assessment by Deloitte

Objective of the assessment

In compliance with the robust governance protocols of CSR at Bank of America National Association, India Branches, and regulatory requirement to conduct 3rd party assessment, Deloitte was tasked with conducting impact assessments of projects funded from the CSR grant for FY 2023-24.

The assessment for 15 eligible projects was conducted using a mixed research design. The data for the impact assessment was collected using customized data collection tools through document review, and key stakeholder and beneficiary interactions (on a sample basis). The primary data was collected through an optimal mix of field visits and surveys. The data collection was followed by a phase of analysis and documentation of observations and findings. The details of projects covered under the impact assessments are given below:

Focus Area*	Implementation Partners	Grant amount	Project Name	Alignment with Schedule VII
Environmental Sustainability	SOCIETY FOR DEVELOPMENT ALTERNATIVES	INR 1,50,00,000	Support for setting up solar energy-based enterprise centres owned and managed by women entrepreneurs' and for building/creation of women run enterprises	Environmental sustainability (iv), livelihood enhancement (ii), women empowerment (iii)
	END POVERTY	INR 2,00,00,000	Support for sustainable crop residue management initiative in Northern India	Environmental sustainability (iv)
	PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION (PRADAN)	INR 8,50,00,000	Support for micro-grids and micro-irrigation systems to benefit low-income households; capacity building for farmers to enhance sustainable livelihoods	Environmental sustainability (iv), livelihood enhancement (ii), women empowerment (iii)
Basic Needs	GRAMALAYA TRUST	INR 2,00,00,000	Support for construction of 'Bath attached SMART toilets', setting up of rainwater harvesting structures as well as awareness generation around sanitation and hygiene	Sanitation & healthcare (i)
	UMMEED	INR 2,50,00,000	Support for family-centred clinical care services for children with developmental disabilities and their families	Healthcare (I), special education (ii)
Workforce Development	ENABLE INDIA	INR 2,50,00,000	Support for skills training for persons with disabilities	Livelihood enhancement (ii)
	INTERNATIONAL FOUNDATION FOR RESEARCH	INR 3,20,00,000	Supporting initiatives for students with special needs through the University's Office of Learning Support and creation	Inclusive education & livelihood

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	AND EDUCATION (IFRE) AT ASHOKA UNIVERSITY		supportive spaces for mental wellbeing at the Ashoka Centre for Well-being	enhancement (ii)
	INDIAN INSTITUTE OF MANAGEMENT-AHMEDABAD (IIMA)	INR 1,26,00,000	Supporting activities of IIM-A's Centre for Digital Transformation	Contribution to public funded universities(ix)
	INDUSTREE CRAFTS FOUNDATION	INR 1,00,00,000	Support for capacity building and economic upliftment of women-led producer groups	Livelihood enhancement (ii)
	MUSKAAN PAEPID	INR 1,00,00,000	Training and continued livelihood support for youth with intellectual disabilities	Education and livelihood enhancement (ii)
	NABET	INR 1,00,00,000	Support for skills training for persons with disabilities	Livelihood enhancement (ii)
	QUEST ALLIANCE	INR 3,00,00,000	Support for skills training and for girls' education	Education and livelihood enhancement (ii)
	YUVA UNSTOPPABLE	INR 6,00,00,000	Support for enabling blended learning through smart boards and disability equipment for students from less privileged backgrounds	Inclusive education (ii)
Arts & Culture	CHHATRAPATI SHIVAJI MAHARAJ VASTU SANGRAHALAYA (CSMVS)	INR 2,25,00,000	Continued support for the Children's Museum	Promotion of arts and culture (v)
	MAP	INR 3,00,00,000	Support for digitisation of 15,000 objects in the Museum's collection as well as digitization of 50 historically significant locations	Promotion of arts and culture (v)

*Categorisation of the CSR pillars are as per the pillars considered at the time of approvals in FY 23-24

Approach and methodology

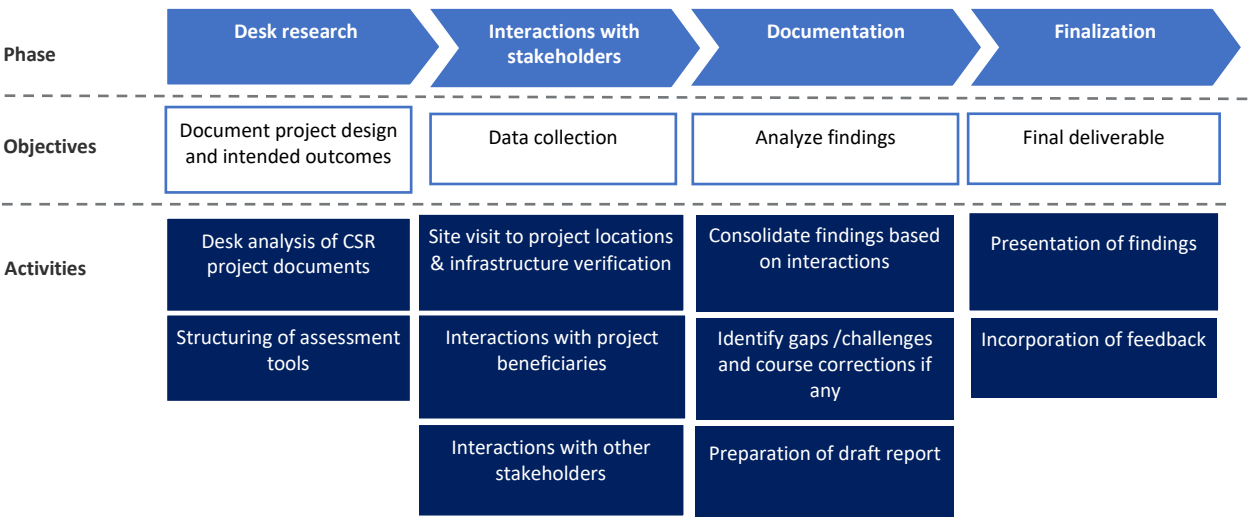
The evaluation exercise assessed the impact of these projects in line with the Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles (2019):

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),

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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. Deloitte conducted the impact assessments of 15/17 eligible projects in FY-24-25. The programmatic field visits, data collection, research and preparation of the report were undertaken in the third and fourth quarter of FY24-25. 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.

Workforce Development

Relevance of intervention

In 2019-20, **only 73 million of India's 542 million strong workforce received any form of vocational training, whether formal or informal.**¹ In addition to this, out of 100 children, **29 per cent of girls and boys drop out of school before completing the full cycle of elementary education**, and often they are the most marginalised children². India is set to add another 183 million people to the working age group between 2020-50 as per the UN Population Statistics database. Hence, **22% of the incremental global workforce over the next three decades will come from India.** To meet this demand for employment, **it is imperative to provide people with employability training and access to employment opportunities.**

Persons with Disabilities (PwDs) in India **face barriers in accessing sustainable livelihoods due to inadequate accessibility and societal stigma.** According to the 2011 Census, **only 36% of PwDs are part of the labor force.**³ This underscores the need for targeted skill development programs.⁴ Despite initiatives like the National Action Plan and Skill India, many PwDs remain underserved due to low awareness, poor accessibility, and societal stigma. Addressing these challenges **requires designing inclusive skill development programs specifically for PwDs.** Such programs can close educational gaps, improve employability, and support their seamless integration into the workforce.

Under its skill development initiatives, the Bank supported **projects aimed at enhancing employability and promoting economic empowerment through its partnership with Quest Alliance & IndusTree Foundation.** To foster an inclusive ecosystem for persons with disabilities, the Bank collaborated with organizations such as **Enable India, Muskaan – PAEPID, the International Foundation for Research & Education (Ashoka University), and the National Association for the Blind Employment and Training (NABET).** These partnerships facilitated skills training for individuals with physical, intellectual, and developmental disabilities. In its efforts to bridge learning gaps through digital access, the Bank supported **YUVA Unstoppable.** The Bank supported **IIM-Ahmedabad's Centre for Digital Transformation (CDT)** influencing public discourse on responsible digital transformation, bringing together industry leaders, government representatives, and academics.

¹ Confederation of Indian Industry. 2022. Harnessing India's Demographic Dividend for Boosting Growth.

² SRI-IMRB Surveys, 2009 and 2014

³ Latest project achievement number reported by Quest on March 2025

³ Ministry of Statistics and Programme Implementation, Government of India. *Census of India 2011: Disabled Population*. Retrieved from <http://censusindia.gov.in>.

⁴ International Labour Organization. (2017). *Global Business and Disability Network: Skills for Employability*. Retrieved from <https://www.ilo.org>.

Findings from the impact assessment

EnAble India | Support for skills training for persons with disabilities

Grant amount	Project period	Project location									
INR 2.5 Cr.	April 2023 - March 2024	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	- 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>Trainees Disability professionals</td><td>Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Knowledge, Attitude Practice (KAP) survey,</td></tr> <tr> <td>Secondary</td><td>Parents Partner NGO organisations Placement partners EnAble India team</td><td>Document verification</td></tr> </tbody> </table>			Stakeholders	Tools used	Primary	Trainees Disability professionals	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Knowledge, Attitude Practice (KAP) survey,	Secondary	Parents Partner NGO organisations Placement partners EnAble India team	Document verification
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Achievement against target (achieved/target)	1000/1000 (100%) candidates with various disabilities including visual impairment, hearing impairment, physical disabilities, and other disabilities, have been trained 400/400 (100%) candidates provided with domain-specific customized skill training by different domain partners 213/200 (107%) candidates were successfully placed out of the targeted 200. Among them, 168 candidates were from the 23-24 grant cycle. 2/2 (100%) partner organizations were provided with capacity building workshop program										
Impact created	Improved access to cost-free skill training EnAble India partnered with different training organizations including four (4) domain and one university connect program to deliver affordable and specialized courses, including spoken English, email writing, IT full-stack programming, banking basics, and Power BI, tailored to the diverse needs of PwD candidates. The total hours in domain training vary depending on the program; for some courses, the duration and hour are less, while for others,										

they are more. Overall, the training ranges from short modules of 1 day with 1 hour of instruction to extensive programs lasting 100 days with 800 hours of training.

- Collaborated with **four domain-specific training partners** to provide **customized skill development programs** across different geographies, expanding outreach to a larger population.
- Conducted a **70-hour "Training of Trainers"** session to enhance the capacity of partner organizations, equipping them to deliver employability skills training effectively for PwDs.

Enhanced employability and skill proficiency

- The pre-skilling initiative empowered **1000** PwD candidates by equipping them with essential **technical, digital, and soft skills** tailored to their needs.
- 100% of surveyed trainees reported significant **improvement in areas such as resume building, email etiquette, communication, and digital literacy**, fostering better career preparedness and workplace readiness.
- 90% of candidates reported to set informed career goals, understand workplace expectations, and explore growth opportunities, creating a clear roadmap for professional success.
- Trained candidates benefited from firsthand exposure to workplace environments, with **mentoring programs contributing to 20% of job placements**. The program bridged the gap between candidates and potential employers by providing direct guidance and industry insights.

Sustained career growth, inclusion, and independence

- Skilling interventions have improved employability and personal development through need-based, domain-specific training with support from EnAble India's partners.
- **100% of surveyed candidates** with disabilities reported improved technical (e.g., Excel, certifications), soft, and job-specific skills.
- 100% of surveyed candidates with hearing impairments gained **career awareness, job readiness, and employability skills** through **workshops and training**.
- All surveyed candidates **trained under the skilling program** reported receiving domain training, exposure visits, and foundational skill-building. They also participated in programs like **Santhe (entrepreneurship)**, **volunteer-led sessions**, etc.

Enhanced employment, income and workplace inclusion

- 90% of surveyed candidates reported a **30-35% increase in family income** post-training, **leading to financial independence and a greater sense of dignity**.
 - **90% of candidates reported retaining their jobs for over a year**, with many **receiving promotions or salary hikes**. They were placed **across 27 industries**, including IT, consulting, automobile, FMCG, finance, non-profit, government, e-commerce, retail, real estate, logistics, and others. **Among these, the automobile sector had the highest representation 26%**, followed by big four firms which collectively accounted for **10% of the placements**. The remaining candidates were placed across other sectors.
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- A total of **213 candidates** were placed across both FY 2023-24, and previous grant cycle. Among those surveyed, candidates reported an **average increase of 30-35%** in their overall income after placement.
- Due to employer sensitization and support from EnAble India, **70%** of candidates reported **no accessibility issues**. Additionally, **100%** received **post-placement mentoring**, which improved their confidence, adaptability, and contributed to a **66%** job **retention** rate.

Enhanced capacity building of NGO partners

- Capacity-building training enabled NGO partners to design tailored skill programs for candidates with diverse disabilities, including counselling, employer networking, and placement support.
- 100% of the surveyed **Training of Trainers (ToT)** participants found the program effective. All of them reported gaining knowledge of inclusive training methodologies and policies, which helped them train PwD candidates and enhance their **employability skills**. As reported by the NGO partners, many of these candidates were **placed** by multiple employers **after the program**.

Pictures from the field



Hearing impaired candidates received post-placement support

Quest Alliance | Support for skills training and for girls' STEM education

Grant amount	Project period	Project location												
INR 3 Cr.	April 2023 - March 2024	Pan India												
Project overview	The objectives of the Youth Skills and Employment project are as follows: - To provide employability skill training to 2,500 candidates in various ITIs/VTIs and enable placement for 60% of them. - To build green mindsets for 450 youth The objectives of the Anandshala project are as follows: - To reach out to 10,450 students through in-school model with STEM mindset 3,000 girls through 60 Youth Clubs and Girl Champions													
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td>Youth Skills and Employment: - Trainees - Partner institution placement officers Anandshala: - Students - Teachers - Girl champions </td><td rowspan="2">Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey, Document verification</td></tr><tr><td>Secondary</td><td>Youth Skills and Employment: - Parents - Placement partners - Women in Workforce & Green Careers team Anandshala: - Parents - Community members - Anandshala team </td></tr></table>							Stakeholders	Tools used	Primary	Youth Skills and Employment: - Trainees - Partner institution placement officers Anandshala: - Students - Teachers - Girl champions	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey, Document verification	Secondary	Youth Skills and Employment: - Parents - Placement partners - Women in Workforce & Green Careers team Anandshala: - Parents - Community members - Anandshala team
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Achievement against target (achieved/target)	Youth Skills and Employment: 2,550/2,500 candidates enrolled and trained across 5 states in employability training.													

- **1,227 candidates in employment** (765 placed in jobs by Quest Alliance, 214 in self-employment & 248 in apprenticeship/ internships)³.
- **442 candidates** pursuing higher education.
- **1,106 candidates enrolled and trained** across 3 states in green mindset.
- **205 green mindset candidates in employment** (77 placed in jobs by Quest Alliance, 89 in self-employment & 39 in apprenticeship/ internships)³.

Anandshala:

- **17,578 students (9,974 girls, 7,604 boys)** across **64 schools reached** as part of the in-school program.
- **738 students taking part in STEM clubs in school.**
- **2,729 schoolgirls** part of the out-of-school program through 60 youth clubs set up by Girl Champions
- **3,446 community members/ parents** reached through the intervention

Impact created

Youth Skills and Employment:

Improved access to digital learning

- **4 Employability Labs** were established in Kerala and Rajasthan ITIs to bridge the digital divide and ensure Quest App access to the enrolled students.
- Quest provided computers and ITIs provided internet access and classrooms for the labs.
- **100%** of sample trainees reported downloading the Quest application and completion of the modules. **100% 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.
- During interactions with principals, placement officers, and students, it was noted that the Quest training not only supported placements but also enhanced candidates' awareness of diverse career opportunities.
- **100%** of surveyed candidates reported **their skills were enhanced** post the training program.

Increase in income post placement and post-placement satisfaction

- **100%** of sample placed candidates self-reported being employed in roles such as **data entry operators, accountants** (often on a contractual basis in government offices), **receptionist**, and similar **entry-level administrative positions**. As per the responses shared by the candidates during survey, the reported **average annual income of employed trainees stands at INR 1.5 lakh approximately**. The sample candidates also reported an **14% increase in household income post completion of training**.

Inculcation of Green Mindset in students

- **90%** of surveyed students shared that involvement in **green activities** like gardening, campus cleaning, and discussions promoted a sense of responsibility and environmental consciousness.
- **100%** of surveyed teachers observed a **positive mindset shift in students**. Many students began practicing green habits at home—reducing plastic use, planting trees, and initiating conversations about sustainability with their families.

Anandshala:

Increase in school attendance and retention

- **94% of the sample students agreeing to attending school regularly. 98% of sample students reported that the Anandshala intervention helped them understand the importance of education**

Increase in participation in school activities by students

- **89% of the sampled students reported participating in school enrichment activities, with 99% stating that these experiences boosted their self-confidence.**
- During interactions with STEM club members, they mentioned that the STEM club activities have sparked interest in science and technology among the students.

Increased awareness about own sexual and reproductive health

- **100% of the girls at youth clubs reporting feeling comfortable/ somewhat comfortable in discussing their own sexual and reproductive health**

Increased aspirations among students

- **99% of sample students reported that the Anandshala intervention has inspired them to go for higher education.**
- **74% of sample students also reported that the sessions have inspired them to pursue employment.**
- **70% of STEM club members showed interest in taking up STEM courses after school**

Pictures from the field



Green Career candidates rating their experience in the program using smiley face charts, at Govt. (w) ITI, Mangalore



A faculty member demonstrating the Green mindset program during a student-teacher meets.

YUVA Unstoppable | Support for enabling blended learning through smart boards and disability equipment for students from less privileged backgrounds

Grant amount	Project period	Project location								
INR 6 Cr.	April 2023 - March 2024	Gujarat								
Project overview	To provide 157 smart boards to children in 132 government schools and disability equipment kits to 150 Community Resource Centres (CRCs) for access to digital learning									
SDG alignment	4 QUALITY EDUCATION  10 REDUCED INEQUALITIES 									
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td> - Student beneficiaries - Teaching staff and Principal of the schools - Special educators at CRCs - Technical instructors </td><td rowspan="2">Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),</td></tr><tr><td>Secondary</td><td> - Implementing Team </td></tr></table>			Stakeholders	Tools used	Primary	- Student beneficiaries - Teaching staff and Principal of the schools - Special educators at CRCs - Technical instructors	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),	Secondary	Implementing Team
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Secondary	Implementing Team									
Achievement against target (achieved/target)	157/157 (100%) tabs were distributed to 132 schools and disability equipment kits were distributed to 150 CRCs, reaching ~21,082 students. The smart boards were installed in schools between September 2023-January 2024. The kits were distributed in CRCs between October 2023 and February 2024. The smart board and disability equipment kits were provided across government schools and CRCs in Gujarat. 74 technical instructors were recruited, trained and deployed at the supported schools. 100% of schools integrate smart boards into their daily activities, averaging ~25.5 hours of device usage per week. The devices are primarily utilized for daily classes, revisions, assessments, and extracurricular activities.									
Impact created	Intervention at Public Schools: Access to digital and physical infrastructure in public schools - Access to technology for ~17,332 socio-economically underprivileged students across grades 6-8 grades in 132 government schools for digital learning 15 benches, colorwork, and carpeting in each school with deteriorating infrastructure have notably enhanced the daily educational experience for students who previously lacked adequate seating.									

Increased use of technology in government schools

- 75% of these schools have implemented a timetable to share the digital classroom among grades 6-8.
- 42% of the students prefer Smart Class over traditional learning.
- **As compared to baseline data, the endline data showed that the percentage of teachers using digital classrooms increased by 41%, while the percentage of teaching sessions conducted using digital tools rose by 40%.**

Enhanced digital literacy and teacher empowerment

- Teachers are trained on utilizing educational applications like G-shala, accessing educational content on YouTube, utilizing Google Docs and Google Slides, and navigating device features and settings.
- **100% of teachers and 100% of students reported being highly comfortable with the smart board.**
- The smart board has addressed the challenge of teacher absenteeism due to additional government duties. **By assigning video lessons and assessments, teachers can ensure uninterrupted learning, even in their absence.**
- The smart boards have empowered teachers at 132 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.

Improved classroom engagement

- **It was revealed during survey that a unanimous consensus on the smart board's effectiveness in boosting student engagement.**
- Teachers reported that the smart board's diverse tools and resources, such as mathematical graph sheets, shape tools, pictorial representations, and in-depth video lessons, have significantly enhanced students' ability to visualize complex concepts.
- Student participation improved by **5%**, and **38% increase in productive time of teachers** when compared with baseline due to streamlining of classroom learning with digital learning.
- Academically, students demonstrated an average improvement of 4% in math scores and 5% in science scores in their annual examination when compared with baseline.

Employment and capacity building for trainers

- The project has provided a **year-long employment opportunity to 74 trainers.**
- These trainers have not only secured stable jobs but have also **acquired valuable technical skills, making them more self-reliant and enhancing their professional profiles.**
- Additionally, teachers reported that the trainers have stepped in to conduct classes in the absence of teachers, ensuring uninterrupted learning and minimizing academic disruptions.

Intervention at CRCs:

Enhanced digital inclusion and accessibility

- **Disability supportive kits with 10 devices provided in 150 CRCs enhanced educational accessibility for ~3,750 students with disabilities.**
 - Tools like the Evo E11 Daisy Player, Jyoti AI Reader, Saarthi Smart Cane, which are assistive devices for students with Visual Impairment that help in reading out pdfs, recording and replaying, and in navigation, and various tactile learning kits like the
-

Indian Institute of Management-Ahmedabad (IIMA) | Supporting activities of IIM-A's Centre for Digital Transformation

Grant amount	Project period	Project location												
INR 1.26 Cr.	April 2023 - March 2024	Ahmedabad, Gujarat												
Project overview	In FY 2023-24, BANA supported IIMA for following activities: 1. Enabling high-impact research on responsible digital transformation 2. Funding the onboarding of skilled research staff Facilitating industry collaborations and expanding public awareness through research publications, seminars, and media engagement													
SDG alignment	4 QUALITY EDUCATION 	8 DECENT WORK AND ECONOMIC GROWTH 	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	17 PARTNERSHIPS FOR THE GOALS 	10 REDUCED INEQUALITIES 									
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td> • Research team • Users of online course content • Attendees of digital immersive events </td><td rowspan="2">Focus Group Discussions (FGDs), Key informant Interviews (KIIs),</td></tr><tr><td>Secondary</td><td> • Industry interface representatives • Implementation team • Founding Chair – Centre for Digital Transformation • Assistant Manager – E-learning department at IIM-A </td></tr></table>							Stakeholders	Tools used	Primary	• Research team • Users of online course content • Attendees of digital immersive events	Focus Group Discussions (FGDs), Key informant Interviews (KIIs),	Secondary	• Industry interface representatives • Implementation team • Founding Chair – Centre for Digital Transformation • Assistant Manager – E-learning department at IIM-A
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Achievement against target (achieved/target)	• 11 members onboarded onto the CDT research team, including 1 Assistant General Manager, 1 Research Manager, 3 Research Associates and 6 Research Assistants • Organized 4 research webinars, engaging 165 participants across academia, industry, and government. • 1/1 (100%) research papers completed and published by CDT • CDT completed and launched 2 research reports, with 228 participants in both reports launch events. • 2/2 (100%) research conclaves conducted by CDT reaching a total of 43,772 people													

	1/1 (100%) course content launched on Coursera portal and 1/1 (100%) course content launched on Swayam portal, with a cumulative 19,973 subscriptions/registrations across both portals with 9,469 Coursera certifications
Impact created	Strengthened institutional research capabilities - The BANA grant enabled CDT to onboard 11 skilled professionals, including researchers, associates, and managerial staff, significantly enhancing the Centre's capacity to conduct high-quality, interdisciplinary research. - CDT's expanded team facilitated collaborations with leading companies and contributed to ongoing policy dialogues on responsible digital transformation, reinforcing its credibility as a trusted knowledge partner. - High-impact research reports such as <i>"Digital Retail Channels and Consumer Emotions in India"</i> and <i>"Digital Technologies and Inclusion – The SAID Model"</i> were published, offering actionable insights for industry stakeholders and policymakers. - The Centre's focus on capacity-building is exemplified by lived experiences of Kanishka K., a postgraduate research assistant whose work on online gaming behaviour was nurtured through CDT's structured mentoring, peer-review, and data access ecosystem. The project has generated insights on digital inclusion and economic patterns, while building her professional trajectory for roles in academia and digital innovation. - The grant positioned CDT as a prominent hub for research and advocacy on inclusive and responsible digital practices, reinforcing its role in shaping India's digital transformation agenda. Advancing knowledge and awareness in responsible digital transformation - Notably, CDT published 2 key research reports in FY 2023-24, covering digital retail channels and inclusive digital policies, further reinforcing its position as a leading research hub in responsible digital transformation. - CDT successfully broadened awareness through 4 research webinars, 2 research conclaves, and multiple panel discussions, bringing together industry leaders, government representatives, and academics. - These knowledge-sharing platforms facilitated discussions on emerging digital challenges, influencing both academic and industry practices. Catalyzing collaboration between academia and industry - Through strategic partnerships with government, academia, and industry stakeholders, CDT strengthened collaboration in addressing key challenges in digital transformation. - The center actively contributed to the NASSCOM Gujarat Tech Vista 2024, held in January 2024. Under the theme <i>"Navigating the Future of Business in the Digital Age,"</i> the event brought together thought leaders from academia, major industry players, and technology innovators. - As part of the event's keynote sessions, CDT offered insights on <i>"Demystifying Generative AI for Business Growth,"</i> sparking a rich, interdisciplinary dialogue on the ethical and strategic deployment of emerging technologies. Such initiatives have positioned CDT as a central player in India's digital transformation ecosystem. Increased access to quality education in digital transformation - The grant facilitated the launch of free, online courses with over 40 hours of learning content, significantly expanding access to digital transformation and education.

- **19,973 learners enrolled in the courses across both SWAYAM and Coursera portals**, furthering reflecting the initiatives taken by CDT to make knowledge about digital transformation more accessible to the wider public.
- These courses have provided professionals and students with critical insights and skills to navigate the evolving digital landscape, with **9,469 certifications awarded for the Coursera specialization**, highlighting strong learner engagement and demand for accessible, high-quality digital transformation education.

Enhanced public awareness and advocacy on responsible digital transformation

- The widespread media coverage of CDT's research seminars, webinars, and events has significantly amplified its visibility and outreach, **with CDT reaching a total of 43,772 people**.
- CDT's research and events received extensive media coverage, with **over 19 articles featured in prominent news outlets**, including The Hindu Business Line and People Matters.
- Thought leadership articles and op-eds further amplified the center's reach, influencing public discourse on responsible digital transformation.
- Media coverage also attracted new partnerships, increasing CDT's engagement with key stakeholders across sectors.

Pictures from the field



Interaction with Research Manager at CDT



Launch of Retail Tech report at IIMA

Industree Crafts Foundation | Support for capacity building and economic upliftment of women-led producer groups

Grant amount	Project period	Project location								
INR 1 Cr.	April 2023 - March 2024	Pan India								
Project overview	In FY 2023-24, BANA supported Industree for following activities: Onboarding and capacity building of 48 producer groups Design intervention training sessions, catalogue shoots, branding workshops and one-on-one mentoring sessions provided for 10 producer groupsFacilitating industry collaborations and expanding public awareness through research publications, seminars, and media engagement									
SDG alignment	4 QUALITY EDUCATION 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 17 PARTNERSHIPS FOR THE GOALS 10 REDUCED INEQUALITIES									
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td> • Artisan producer groups • Producer group members </td><td rowspan="2">Focus Group Discussions (FGDs), Key informant Interviews (KIIs)</td></tr><tr><td>Secondary</td><td> • Families of producer group members • Design intervention session trainers • Marketing and branding coordinators • Project managers • Implementation team </td></tr></table>			Stakeholders	Tools used	Primary	• Artisan producer groups • Producer group members	Focus Group Discussions (FGDs), Key informant Interviews (KIIs)	Secondary	• Families of producer group members • Design intervention session trainers • Marketing and branding coordinators • Project managers • Implementation team
	Stakeholders	Tools used								
Primary	• Artisan producer groups • Producer group members	Focus Group Discussions (FGDs), Key informant Interviews (KIIs)								
Secondary	• Families of producer group members • Design intervention session trainers • Marketing and branding coordinators • Project managers • Implementation team									
Achievement against target (achieved/target)	• Onboarded 48/48 (100%) producer groups. • Developed 100/100 (100%) product catalogues. • Organized 10/10 (100%) design intervention training sessions with a total of 581 participants to the museum • 10 Producer groups were onboarded onto digital platforms									
Impact created	Enhanced capacities of producer groups • A total of 48 producer groups from 16 states across India, including women-led enterprises and rural artisans, have been onboarded, fostering cross-learning, market access, and economic opportunities.									

- **Approximately 84% of the members were women**, reflecting inclusion. Data also shows that **40% of total groups are established and run by women leaders**.
- Furthermore, the demographic analysis reveals that a substantial proportion of these group members, approximately **70% fall Below the Poverty Line (BPL)**, and 30% are from Above Poverty Line (APL).
- Training on financial planning, inventory management, and pricing strategies **enabled 48 producer groups to strengthen skills in branding, marketing, and quality enhancement**.
- Increased ability to respond to market trends and customer demands.

Strengthened product competitiveness through design interventions

- **10 producer groups benefited from expert-led design sessions that helped refine their product offerings** to meet modern consumer preferences, improve quality, and command better pricing.

Broader market access and reach

- The project enabled producer groups to showcase their products beyond local markets, leveraging offline events, digital catalogues, and e-commerce platforms to connect with national and international buyers.

Improved digital presence and technological proficiency

- The project enabled 10 producer groups to establish an active presence on digital platforms such as Amazon, ONDC, and Flora, significantly expanding their reach and visibility.
- **10 Producer groups gained crucial skills in digital marketing, online sales, and catalogue management and made their first sales through e-commerce platforms, enhancing their visibility and competitiveness in today's digital economy.**
- Digital platforms contributed to an estimated 30–40% increase in overall sales of producer groups, marking a major step forward in bridging the digital divide and future-proofing their businesses.

Increased income and livelihood opportunities

- The producer groups experienced a **25% average increase in annual income** through improved branding, product design, and access to diverse market channels, with **average annual revenue of INR 3,75,958**. Offline events alone contributed an average of **INR 8,966 per event (15-20% profit margins on sales)**, while the integration of digital platforms further scaled their market reach and revenue potential.
- **19 women-led groups**, in particular, reported **enhanced financial independence and household contributions**. A strong focus on women entrepreneurs fostered leadership, financial inclusion, and decision-making power, creating long-term social and economic benefits within their communities.

Revival and modernization of traditional art forms

- Facilitated the transition of traditional crafts from local markets to urban and global platforms, enhancing relevance and demand. **Revived endangered crafts such as Ajrakh block printing, Madhubani paintings, and regional handloom weaving traditions by aligning them with contemporary market trends.**
 - Conducted craft assessments and market research to identify consumer demand, enabling the **tailored redesign of traditional products for modern buyers**.
-

- Enabled artisans to **reimagine legacy crafts into functional, eco-friendly, and high-utility products** like packaging, apparel, and home décor.
- Helped artisans reclaim pride and economic value in generational art forms, reducing dropout rates and **enabling continued intergenerational transmission of skills**.

Pictures from the field



Artisans making miniature paintings



Design intervention session in progress

International Foundation for Research and Education (IFRE) | Supporting initiatives for students with special needs and creation of supportive spaces for mental wellbeing.

Grant amount	Project period	Project location								
INR 3.2 Cr.	April 2023 - March 2024	Sonepat, Haryana								
Project overview	In FY 2023-24, BANA supported IFRE for following activities: 1. Supporting students with special needs at Office of Learning Support (OLS), including services such as converting 10,000 pages of curriculum into accessible formats and providing assistive technology devices and 10 specialised laptops 2. Creating supporting spaces for mental well-being at Ashoka University through the Ashoka Centre for Well Being (ACWB), through the onboarding 7 mental health professionals 3. Supporting 62 Resident Assistants to aid seamless student facilitation into residential life at Ashoka University									
SDG alignment	3 GOOD HEALTH AND WELL-BEING 4 QUALITY EDUCATION 8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES 17 PARTNERSHIPS FOR THE GOALS									
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.									
	<table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td> • Students with physical and/or learning disabilities • Resident Assistants • Ashoka University staff </td><td rowspan="2">Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),</td></tr><tr><td>Secondary</td><td> • ACWB counselling professionals • OLS trainers • Implementing team, Development Office </td></tr></table>		Stakeholders	Tools used	Primary	• Students with physical and/or learning disabilities • Resident Assistants • Ashoka University staff	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),	Secondary	• ACWB counselling professionals • OLS trainers • Implementing team, Development Office	
	Stakeholders	Tools used								
Primary	• Students with physical and/or learning disabilities • Resident Assistants • Ashoka University staff	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),								
Secondary	• ACWB counselling professionals • OLS trainers • Implementing team, Development Office									
Achievement against target (achieved/target)	• OLS supported 23 students with physical disabilities, 59 students with learning disabilities and 164 non-disability students seeking academic assistance. • Converted 20,516/10,000 pages of curriculum content into accessible formats. • 31/15 Higher Education Institutes (HEIs) sensitized through training workshops. • 132 internal capacity building workshops conducted, with over 356 participants. • 7/7 (100%) mental health professionals onboarded at ACWB									

	- ACWB conducted 2700 counselling sessions online, in-person and through helpline services. 1005 students attending counselling sessions. 62/62 (100%) Resident Assistants supported and onboarded through the BANA grant 14/1 sensitization workshops conducted by ACWB for Ashoka University staff, with 381 participants
Impact created	Extending support to HEIs in creating a more inclusive environment - OLS supported 31 Higher Education Institutions (HEIs) in building inclusive ecosystems through sensitization workshops, structured outreach, and one-on-one consultations on accessibility and accommodation frameworks. As part of <i>Conclave 2.0</i>, OLS launched the Idea Labs initiative, fostering peer learning and documentation of scalable inclusion models. The initiative engaged over 100 key stakeholders, including representatives from institutions such as IIT Delhi, Ambedkar University, and St. Xavier's College, as well as government officials from the Department of Empowerment of Persons with Disabilities (DEPwD), reinforcing sectoral momentum for disability inclusion in higher education. - Ashoka's inclusive education model—covering disability support services, accessible curriculum design, inclusive infrastructure planning, and assistive technology integration—is now being adapted and implemented by reputed institutions such as Plaksha University, Atlas SkillTech University, IIM Bangalore, IIT Delhi, O.P. Jindal Global University, and Krea University, fostering a national network committed to equitable education. - Through its flagship College Readiness Program (CRP), OLS conducted outreach to 141 institutions across 80 cities, strengthening students' awareness of academic expectations and learning accommodations. Tailored CRP sessions were held in 79 schools, leading to 65% of institutions reporting increased interest among students with disabilities in pursuing higher education. To build on this momentum, OLS launched the College Readiness Cohort (CRC) 2024, offering targeted training to enhance student confidence and preparedness, resulting in 39 high-need student applications. The program remains active as of March 2025, with further applications in progress. Corporate sensitization to support creation of a network of inclusive workplaces - OLS has strengthened corporate-student engagement, by conducting 29 sensitization workshops across the country, equipping corporate stakeholders with actionable strategies on accessibility and inclusive hiring practices. - These efforts have led to greater awareness among recruiters, more inclusive placement processes, and the emergence of partnerships with organizations committed to building accessible, equitable workplaces for individuals with disabilities. Enhanced academic support for students with disabilities - OLS provided individualized support plans for 194 students, including 23 with physical disabilities and 59 with learning disabilities. Out of the total students supported by OLS, 40% students are on financial aid. 20,516 pages of academic content were converted into accessible formats—including braille, audio, and large print—based on student needs, and made available to all Ashoka University students. Through OLS's library outreach

program and resource-sharing network, this accessible content is also available to individuals beyond the Ashoka community, extending the impact to a wider ecosystem of learners with disabilities.

Improved campus navigation & digital accessibility

- The first phase of the 'Accessible Ashoka' campus navigation application has been completed, mapping 75% of the Ashoka University campus, ensuring greater mobility for students with disabilities.
- The app provides real-time guidance and location-based support, reinforcing autonomy and inclusion for Ashoka students.
- The installation of 5 assistive technology devices and 600 braille signages across campus significantly improved learning accessibility and campus navigation for students with disabilities.
- These interventions have not enabled students with visual and learning impairments to independently access academic content and navigate the campus with confidence, but have also exemplified Ashoka's strong commitment to inclusive, barrier-free education.

Strengthening mental health & well-being

- ACWB provided 2,700 counselling sessions to 1,005 students, addressing academic pressures and personal challenges.
- Through 19 mental health awareness sessions, engaging 1,384 students, ACWB has proactively taken action to reduce stigma and encourage help-seeking behaviour.
- ACWB has also supported 62 Resident Assistants (RAs) at Ashoka University, who are trained and onboarded to provide students with peer allies and guide students to ensure successful integration into academic and residential life on campus.

Pictures from the field



Training workshop for Resident Assistants



Sensitization workshop organized by OLS in collaboration with Spandan

Muskaan-PAEPID | Training and continued livelihood support for youth with intellectual disabilities

Grant amount	Project period	Project location								
INR 1 Cr.	April 2023 - March 2024	Delhi								
Project overview	BANA’s one year CSR grant to Muskaan-PAEPID is to provide vocational and life skills training and support with regular work opportunities to adults with Intellectual and Developmental Disabilities (IDD). The objective of the program includes: 1. Holistic development through vocational and life-skills training 2. Provision of job opportunities 3. Continued support beyond training & placements									
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td> • Adults with Intellectual and Development Disabilities and their families </td><td rowspan="2">Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),</td></tr><tr><td>Secondary</td><td> • Instructors • Project team </td></tr></table>			Stakeholders	Tools used	Primary	• Adults with Intellectual and Development Disabilities and their families	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),	Secondary	• Instructors • Project team
	Stakeholders	Tools used								
Primary	• Adults with Intellectual and Development Disabilities and their families	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),								
Secondary	• Instructors • Project team									
Achievement against target (achieved/target)	• 98 students with Intellectual and Developmental Disabilities (IDD) were enrolled in the implementing year. • 16 adults were provided work readiness training. • 49 adults placed at SWC with average stipend ranging between INR 200-4,000 • 29 adults placed in Art and Activity Centre • 165+ families engaged through support sessions and workshops									
Impact created	Fostering holistic development • Access to quality training for 98 adults with intellectual and developmental disabilities • 1,047 sessions on pre-vocational and vocational 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 special 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 namely food processing (pickles, squashes, spices), bakery, stationary, block printing, decorative diya and candles, hygiene products and craft 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.

Creating linkages to income generation

- **Employment support provided to 29 adults in Art and Activity Centre and 49 trained adults were placed at the Supported Work Centre** receiving stipends ranging between INR 200- 4,000 per month.
- The program provides an opportunity for productive engagement and learning workplace skills. The stipends are aimed to improve financial literacy and understanding concepts of salary, expenses, savings, etc.
- **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 have increased awareness on caregiving practices** through training programs and parent groups for support and best practices sharing. Parents put into practice the learned skills, fostering a consistent and nurturing environment at home that reinforces the training provided by Muskaan.
- **Regular parent-teacher meetings** established open communication between Muskaan 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.
- 300+ families were provided support in obtaining disability certificate, legal guardianship, and other benefits of the government schemes

Pictures from the field

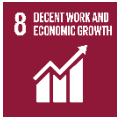


*Candidates undergoing
F&B training*



Candidate enaaed at the stationerv unit (SWC)

NABET India | Support for skills training for persons with disabilities

Grant amount	Project period	Project location								
INR 1 Cr.	April 2023 - March 2024	Manesar, Haryana								
Project overview	The project targeted providing employment to the visually impaired/ orthopaedic impaired and weaker sections of the society through skill development for 70 candidates in the IT/ITeS domain									
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td> - Trainees </td><td rowspan="2">Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey</td></tr><tr><td>Secondary</td><td> - Instructors - Employers - Project team - Families of trainees </td></tr></table>			Stakeholders	Tools used	Primary	Trainees	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey	Secondary	- Instructors - Employers - Project team - Families of trainees
	Stakeholders	Tools used								
Primary	Trainees	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey								
Secondary	- Instructors - Employers - Project team - Families of trainees									
Achievement against target (achieved/target)	70 candidates with visual and orthopaedic impairments received training in data entry, Customer Relationship Management (CRM) soft skills, and call center operations to prepare them for IT and ITeS jobs. 90% candidates reported to have attended industry visits and guest lectures while 90% were also provided On Job Training (OJT) 32 visually and physically challenged candidates reported placed in call centers, bill invoice management, merchant onboarding etc. in e-commerce, food & beverage, and automotive sectors.									
Impact created	Enhancing 21st century skills 70 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. - On-the-job training enhanced practical skills for job readiness. - Candidates reported improved communication and interview skills. Promoting inclusivity Individualized counselling sessions (provided to 70 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 lead to savings' while enhancing accessibility.									

Improved employability through skill training

- **46% of trained candidates reported as employed** with an average annual income of INR 3.3L in dynamic sectors like e-commerce, food & beverage, and automotives.
- 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 candidates working from NABET centre



Practical training at NABET centre

Environmental Sustainability

Relevance of intervention

Access to **reliable energy and resources** remains a critical challenge for **rural development in India, affecting key sectors such as health, education, agriculture, and livelihoods**. Despite progress in household electrification, many rural communities still face limited electricity access, with a significant number of households lacking grid connections or receiving insufficient power. High costs and unreliable supply often deter people from opting into grid connections. These energy gaps are compounded by **water scarcity and frequent dry spells, which reduce crop yields, depress farmer incomes, and strain farmers**, forcing many to migrate in search of work.⁵

In northern India, the narrow time window between rice harvesting and wheat sowing drives farmers to burn rice stubble—an easy but environmentally harmful solution due to limited awareness and access to sustainable alternatives. This widespread practice contributes significantly to air pollution, especially in states like Punjab and Haryana, which collectively produce millions of tons of paddy straw annually.⁶

The lack of viable, scalable solutions to manage agri-residue, coupled with insufficient energy and water access, hampers rural economic resilience.

The Bank's emphasis on integrating renewable energy access with sustainable livelihoods, particularly for women, has guided its support for projects with **Professional Assistance for Development Action (PRADAN) and Development Alternatives (DA)**. These partnerships have focused on enhancing income opportunities for marginalized communities through clean energy solutions. Additionally, **the Bank supported End Poverty's** project which promoted sustainable agricultural practices aimed at reducing emissions, preventing soil degradation, and discouraging stubble burning.

⁵ Jain et. Al (2015), Measuring Energy Access in India, CEEW

⁶ DACFW. Report of the Committee: Review of the Scheme Promotion of Agricultural Mechanisation for in-situ Management of Crop Residue in States of Punjab, Haryana, Uttar Pradesh and NCT of Delhi. New Delhi: Department of Agriculture, Cooperation and Farmers Welfare, Krishi Bhawan; 2019

Findings from the impact assessment

Society for Development Alternatives | Support for setting up solar energy-based enterprise centres owned and managed by women entrepreneurs' and for creation of women run enterprises

Grant amount	Project period	Project location								
INR 1.5 Cr.	April 2023 - March 2024	2 districts in Uttar Pradesh								
Project overview	Empowering women in rural areas of Uttar Pradesh through entrepreneurship, help gain financial independence and exercise broader choices of non-traditional enterprises by enabling access to solar energy. 1. Facilitate set-up of Shakti Samuday through CLFs 2. Facilitate establishment of 1 Shakti Kendra and 1 Shakti Mart 3. Train women to establish 75 non-traditional enterprises									
SDG alignment	5 GENDER EQUALITY 7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 10 REDUCED INEQUALITIES									
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.									
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	Stakeholders	Tools used								
Primary	• Shakti samuday and CLF members • Non-traditional entrepreneurs’	Focus Group Discussions (FGDs), Key informant Interviews (KIIs), Survey, Focus Group Discussions (FGDs),								
Secondary	• Project implementing team • UPSRLM and other govt. stakeholders									
Achievement against target (achieved/target)	- On average, 3900 kWh at Shakti Kendra and 1275 kWh generated per month at the Shakti Mart. - 1/1 Shakti samuday with 12 members engaged. - 1 Shakti Kendra and Shakti Mart established. - 6 solar energy-based production and service-based units set up at the Shakti Mart - 446/150 (299%) women participated in FGDs and Comic Workshops - 14/10 FGDs and Comic Workshops held. - 173/250 (69%) women participated in 1 KBBL - 80/75 women led non-traditional enterprises supported. - 1 innovative financier onboarded from the 3 identified									

Impact created	Capacity building • Comprehensive Training Programs: Provided targeted business and technical training to women entrepreneurs, equipping them with the skills needed to manage and grow their enterprises effectively. 5 trainings were conducted on the ILO business module with the participation of 165 women. • Innovation and Diversification: Encouraged women to explore new business ideas and diversify their product offerings, such as slipper manufacturing, water filtration unit, etc., reducing dependency on a single income source and increasing resilience. • Confidence and Leadership: Empowered women with the knowledge and confidence to take on leadership roles within their enterprises and communities, fostering a culture of female entrepreneurship. Access to Energy • Renewable Energy Adoption: Shakti Kendra and Mart run on solar energy, generating 3900 kWh and 1275 kWh per month respectively, reducing reliance on non-renewable sources by 90% and promoting environmental sustainability. • Cost Savings: Solar power has significantly reduced energy costs, enabling enterprises to reinvest savings into business growth and development. On average 2197kWh utilized at the Shakti kendra per month and 750kWh at Shakti Mart per month resulting in average savings of INR 15,000 per month. • Energy Security: Solar energy provides a reliable and consistent power source, minimizing production disruptions and ensuring continuous operation of units. Economic empowerment • Economic stability: Direct employment for 28 women and establishment of 80 women-led enterprises, enhancing community income and stability. During field interactions around 40% of beneficiaries reported this to be a novel opportunity for them as they found local and safe work opportunities. • Job creation: Direct employment over 100 women is also expected to have a multiplier effect. Over 70% of sample covered suggests indirect employment generation for 1-2 individuals each at the Shakti Kendra and Non-Traditional Enterprises. • Financial independence: Total turnover of Shakti Kendra was 16,73,00 and that of the Shakti Mart was 4,06,000. Majority women engaged in Shakti Kendra and Shakti Mart not only earned their first individual income but also saw an average monthly income of INR 6000 in the early months of the enterprise. 75 Non-traditional enterprises have seen an annual income growth of INR 87,65,400 leading to an average income of INR 1.17L. • Access to financial resources: Financial linkages for 19 women entrepreneurs, leveraging INR 6.6 Lakh in credit, and additional support to 22 women of INR 4.18 Lakh through the PM Vishwakarma Yojana. • BANA grant acts as a last mile support and enables women to leverage existing govt. programs and schemes. The partnership between DA and UPSRLM allowed for increased reach of the program and leveraging of resources from both parties for greater and more sustained impact. Women empowerment • Increased Decision-Making Ability: Women reported that the additional income has improved household financial stability, giving women a stronger voice in
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important decisions. Women now have a **voice in decisions** including but not limited to their children's education, healthcare, big purchases, etc.

- Financial Security and Independence: As reported by the women involved in the project, financial security has empowered women, reducing domestic violence and vulnerability.
- Enhanced Confidence and Social Mobility: Boosted **confidence** has led women to independently visit government offices and banks, promoting self-reliance. Women took great pride in being able to create and take charge of their businesses.
- Leadership and Community Involvement: During interactions, community members reported that women in the community who took on leadership and entrepreneurial roles became role models, fostering a supportive network, and encouraging more entrepreneurial ventures.

Pictures from the field



Women participating in KBBL campaign



Dona pattal production at Shakti kendra

Professional Assistance for Development Action (PRADAN) | Support for micro-grids and micro-irrigation systems to benefit low-income households; capacity building for farmers to enhance sustainable livelihoods

Grant amount	Project period	Project location									
INR 8.45 cr	April 2023 - March 2024	9 districts in Jharkhand and Odisha									
Project overview	The project intervention focuses on adopting innovative solar energy solutions for strengthening livelihoods, improving living conditions, and promoting women FPOs of Indigenous communities in rural Jharkhand and Odisha. The key objectives of the grant were as follow: 1) Installation of 40 solar based micro-grid systems and 20 micro-irrigation sites benefiting 1200 households 2) Creation of 5 Model villages with agri-loads supported by solar energy for processing of the agriculture produce of the farmers like oilseeds, pulses, millets to develop local enterprises and boost the local economy. 3) Capacity building of around 10,000 women farmers to adopt modern technology to improve livelihoods. Supporting around 9,000 women to become members of 5 FPOs.										
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.										
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Impact assessment of FY 2023-2024 CSR grant

	• Hi-tech Agro solution Pvt Ltd • Krishna Power Solution	
Achievement against target (<i>achieved/target</i>)	Solar Lift Irrigation (SLI): • 40/40 (100%) lift irrigation systems were installed across 35 villages in Jharkhand and 5 in Orissa along with a Lift Irrigation Committee (LIC) in each village • 12 months access to water for irrigation across 643 acres of land resulted in reduction in usage of diesel pumps or electric pumps and reduction in carbon emissions. • 100% of the SLI systems are in use by the villager's post-installation. Solar Micro Irrigation (SMI): • 21/20 (100%) SMI systems with were installed across villages in Jharkhand benefitting 934 farmer households Farmers Producers Organization: • 7 FPOs were supported, engaging 10,839 /9,000 (120%) women farmers across Jharkhand and Orissa • 65,885 farmers were mobilized through various activities and events as reported by IP. • 80% farmer members utilized the input and market linkages provided by FPO for end-to-end support in the life cycle. • 7 FPOs have been connected to the Nodal FPO for backward and forward market linkages through three market channels- Bulk, Farm to plate, Rural Retail Mart • 68 rural retail marts set up by women entrepreneurs. • 11 agro-processing units established being utilized by 850 farmers	
Impact created	Knowledge dissemination for best practices in farming • 138 capacity building sessions were held on operation and maintenance of SMI covering 2,078 individuals and 1,277 for SLI covering 13,589 individuals. • 436 capacity building sessions were conducted on developing a business mindset covering 7,189 women farmers. • 7,353 women farmers adopted modern technology for agriculture leading to improved productivity and income. • 15 youth were trained and employed as operators. Increased livelihood options • 5 large-scale agro-processing units and 8 micro-enterprises powered by SLI excess energy were established by FPOs, processing 240 metric tons of produce and increasing the income of farmers by an average of INR 1,800 per month and being utilized by 850 community members. • The total production under the FPOs as of March 2025 was 4250 MT leading to a turnover of 8.96cr. Farmer members earned an average of INR 42,000 per annum from FPO as of March 2025 • FPOs facilitated better market access, with 120 farmers selling to Farm2Plate, saving on transportation costs. Additionally, FPOs created 138 local jobs.	

- 68 rural retail marts, supported by FPOs, were established with an average turnover of INR 4.2L and an average annual profit of around INR 36,000 as of March 2025, also serving as retail points for FPO products.

Increase in crop cycles and production

- The installation of Solar Lift Irrigation (SLIs) has revolutionized agriculture in previously rain-dependent dry regions, enabling farmers to cultivate 2-3 crop cycles annually on approximately 18-20 acres per SLI.
- This shift has significantly boosted yearly incomes and diversified crop options to include higher value produce like watermelon and tomatoes. In FY23-24 alone, SLIs irrigated 643 acres, yielding around 2250 metric tons of production while also reducing emissions.
- Adoption of micro-irrigation on 105 acres has improved yield quality, saved about 50% of water, and provided farmers with an average annual profit increase of INR 24,000.
- Shade net cultivation of crops like brinjal and capsicum has further contributed, yielding 10 metric tons and increasing farmer income by an average of INR 45,000 per crop cycle.

Value addition

- 7 FPOs connected to a Nodal FPO for bulk purchasing, farm-to-plate channels, and rural retail marts.
- Reduced dependency on middlemen, saving farmers time and money.
- FPOs produced various goods; by March 2025, INR 45 lakhs worth of processed goods sold, with an average income of INR 3,500 for farmers.
- Solar lift irrigation sites equipped with shade nets and small micro irrigation systems to boost production and provide employment.

Increase in income and cost savings

- FPO members earned an average of INR 42,000 post-intervention and leveraged government funds through FPOs.
- Increase in income due to more increased crop cycles and higher output from SLIs; farmers with 2-3 acres earned an average of INR 42,000 per year. (72% increase in income)
- Farmers saved INR 3,000 in irrigation costs through micro-irrigation and increased annual income by INR 24,000. (41% increase in income)
- Farmers using shade-net cultivation saw an average income increase of INR 45,000 per crop cycle. (77% increase in income)
- Micro-enterprise owners earned an additional INR 21,600 per annum; rural mart entrepreneurs earned an average profit of INR 36,000 per year.

Women empowerment

- All 7 FPOs supported by PRADAN are women led FPOs. They have enabled women to come together to discuss, plan, co-ordinate, train and execute, which gives them a platform to learn, hone, and develop new skills. A total of 12,822 women were collectivized through these FPOs.
 - From the initial community interactions to the Samiti meetings, they are seen actively participating and opining on what the best way forward is. Women also serve as the operators, bookkeepers, mobilisers and community voices ensuring no damage happens to the infrastructure. It has even helped
-

strengthen existing women's collectives and encourages regular meetings and savings.

Pictures from the field



*Solar run grain filtering machine,
Navatoli*



Net shed beneficiary from Jharkhand

End Poverty | Support for sustainable crop residue management initiative in Northern India

Grant amount	Project period	Project location									
INR 2 Cr.	April 2023 - March 2024	135 villages across Karnal and Kurukshetra districts									
Project overview	The project intervention focuses on reducing the harmful practice of stubble burning in 135 villages of Karnal and Kurukshetra districts of Haryana region. The key objectives of the grant were as follow: 1) Conducting Information Education Communication (IEC) awareness campaign at district, block and village level and reaching out to 3000 households and 1350 farmers in the Haryana region 2) Promotion of Krishi Yantra Saathi (KYS) App and linkages of Farmers and CHCs to KYS App 3) Bridging the gap of CRM through leasing CRM equipment.										
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. <table border="1"> <thead> <tr> <th></th><th>Stakeholders</th><th>Tools used</th></tr> </thead> <tbody> <tr> <td>Primary</td><td> • Farmers • Households • CRM/CHCs vendors </td><td>Focus Group Discussions (FGDs), Key informant Interviews (KIIs), Survey,</td></tr> <tr> <td>Secondary</td><td> • Implementing team • Govt. officials • Deloitte implementation team </td><td>Focus Group Discussions (FGDs),</td></tr> </tbody> </table>			Stakeholders	Tools used	Primary	• Farmers • Households • CRM/CHCs vendors	Focus Group Discussions (FGDs), Key informant Interviews (KIIs), Survey,	Secondary	• Implementing team • Govt. officials • Deloitte implementation team	Focus Group Discussions (FGDs),
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Achievement against target (achieved/target)	Coverage: - 2 Districts and 12 blocks reached. - Reached 138/135 villages. Awareness generation: - 14062/3,000 households covered through IEC campaigns. - 163 district, block and village level IEC campaigns - 15,861 door to door campaign Krishi Yantra Saathi (KYS) Application: - 35,409/1,350 farmers registered on KYS App - 1794 CHCs and CRM vendors registered on KYS App - 23 Industries and End user Industries identified. -										

Impact created	Improved awareness on stubble burning across farmer households in the region • The IEC campaigns conducted in association with govt. and Deloitte, reached 14,062 households through block and village-level outreach, with an additional 15,861 direct interactions through door-to-door visits and phone calls. • All farmers interacted during the field visit confirmed on attended the block and village level IEC campaigns. • From the covered farmers, notably 97% of the farmers reported that they were aware of the KYS application and its usage. 74% of the farmers were able to recollect the IEC content/stories shared during IEC campaigns and social media groups. Whereas 65% of them reported that they have received IEC kits during awareness campaigns and door to door visits conducted in their respective villages. Established linkages of farmers and CHCs/CRM vendors through KYS application • End Poverty with the support of Govt. and Deloitte were able to register 35,409 farmers to the KYS platform thereby linking these farmers to 1794 registered CHCs and CRM vendors on the platform. • This initiative has not only linked farmers in accessing the CRM equipment but also saved 2-5 days of farmer's time which was earlier spent to get the CRM vendor for the stubble clearing work in the area. • 78% of the farmers reported that they have KYS application on their phone. • 93% of these farmers shared that they have availed the CRM services from the KYS application. • 98% of the farmers who availed these services reported that they were satisfied with CRM services received from the KYS application. Limiting stubble burning practices by filling the gap of supply of CRM equipment • End poverty in partnership with 16 CHCs/CRM vendors cleared paddy stubble from 27,416 acres of land across 2 districts in Haryana. • This initiative has not only helped small farmers in getting access to supply of CRM machines but also helped curbing the stubble burning incidents in this area. These efforts resulted in reducing 68,540 tons of stubble from burning thereby limiting CO2 emissions in the region. Income generation and incentives for farmers • The 23 identified End User Industries (EUIs) purchased stubble across Karnal and Kurukshetra district at INR 150-180 per quintal, generating over INR 8 crore income for farmers. End user industries included paper, oil, waste management, etc. • Income and savings of average INR 7,075 per acre was generated by the farmers by adopting sustainable farming practices and avoiding stubble burning in the region. Reduced stubble burning practices and air pollution in the Haryana region. • The shift from conventional stubble management techniques to more sustainable practices along with constant awareness generation amongst the farmers, has resulted more than 50% reduction in the stubble burning cases across 2 districts of Haryana.
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- Kurukshetra has seen 62% reduction in Active Fire Locations (AFLs) while Karnal observed 42% reduction in AFLs in year 2023 when compared the AFLs reported in 2022.
- There are **72 villages** which reported zero AFLs as per the data shared by the IP in Year 2023 thereby **reducing stubble burning practices and shifting the status to green villages.**
- The project has helped **cover 1.41 lacs acres of land** which **helped clear 3.54 lacs tons of stubble** across 2 districts.
- This initiative has **significantly reduced the air pollution in the region and helped curbing close to 6 lakhs+ Metric tons of CO2 equivalent emissions.**

Pictures from the field



Crop residue management in agricultural fields



A tractor is being used to harvest crops

Basic Needs

Relevance of intervention

Access to safe water, sanitation, and hygiene remains a critical challenge in rural areas, compounded by gaps in infrastructure, awareness, and inclusivity. Limited usage of sanitation facilities, poor hygiene practices, and lack of access to reliable water sources continue to affect health and well-being, especially among vulnerable groups. Additionally, stigma and limited awareness around disabilities hinder access to support services.

The Bank's focus on integrated and inclusive development solutions led to support for **Gramalaya for enabling access to water and sanitation infrastructure & Ummeed for delivery of clinical and ancillary services for children with IDD.**

Findings from the impact assessment

Gramalaya Trust| Support for construction of 'Bath attached SMART toilets', setting up of rainwater harvesting structures as well as awareness generation around sanitation and hygiene

Grant amount	Project period	Project location
INR 2 Cr.	April 2023 - March 2024	Pudukkottai, Tamil Nadu
Project overview	BANA's one year CSR grant to Gramalaya is to enable them: • To promote smart toilets at household level for 250 families in the rural areas of Pudukkottai. • To implement rainwater harvesting systems for 125 families in drought-prone areas, addressing water scarcity and enhancing water sustainability. • To educate communities through awareness session on toilet usage and adopting hygienic practices to improve overall well-being. • To Implement menstrual hygiene education programs for adolescent girls and women in villages, promoting the use of reusable cloth pads to safeguard their health and protect the environment by reducing waste.	
SDG alignment	3 GOOD HEALTH AND WELL-BEING 4 QUALITY EDUCATION 5 GENDER EQUALITY 6 CLEAN WATER AND SANITATION 10 REDUCED INEQUALITIES	
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	• Toilet beneficiaries • RWH beneficiaries • MHMN beneficiaries • School students and teachers • WASHMAN volunteers • Panchayat members • Masons	Focus Group Discussions (FGDs), Key informant Interviews (KIIs), Survey,
Secondary	• Project team • Block coordinators • Technical officers	Focus Group Discussions (FGDs),

Achievement against target (<i>achieved/target</i>)	- 250/250 (100%) SMART toilets constructed and used by all households - 99% of toilets have water supply arrangements, 26% of households use wastewater from SMART washroom outlet pipes for their kitchen garden. - 125/125 (100%) households use RWH structures - Over 3,17,315 individuals have participated in IEC and BCC sessions. - 100% of RWH and IHHT structures are maintained well. - 29 masons trained
Impact created	Enhanced access to sanitation, hygiene, and water facilities • 100% of the surveyed respondents reported that the construction of 250 smart toilet facilities improved hygiene and environmental awareness. • Installation of 125 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. • During Deloitte's visit, it was observed that 100% of beneficiaries were effectively utilizing and maintaining the RWH structures and SMART toilets. The infrastructure was well-maintained, with water seals, clean surroundings, and separate handwashing area. Some households added extra fittings, showing improved hygiene practices. • 100% of the surveyed beneficiaries reported having an average of 5,400 liters annually of water post-intervention, fulfilling their water needs. Improved hygiene practices • The intervention improved hygiene practices, with 100% of beneficiaries reducing open defecation and properly disposing of waste. Access to water and proper waste disposal facilities enabled consistent hygiene practices, with 97% of respondents practicing handwashing with soap, leading to better hygiene and reduced diseases. • 100% of school children were aware of the 8-step handwashing process taught by Gramalaya, emphasizing effective hand cleaning.

Improved health indicators

- The intervention has improved overall community health, with **100% of beneficiaries reporting positive outcomes**. The elimination of stagnant water from open defecation led to a sharp decrease in waterborne diseases. As per survey and interaction with sample stakeholders, diarrhoea and other water-borne diseases dropped **from 60% to 0%**, and minor **kidney-related ailments decreased from 40% to 5%**, reflecting a substantial improvement in health conditions linked to waterborne diseases.

Increase in awareness and uptake of MHMN best practices

- The intervention increased awareness and adoption of menstrual health practices. **85% of women and adolescents** found the sessions informative, leading to **reduced stigma and restrictions** around menstruation. **Increased awareness in men helped break taboos**, and **95% of women and girls adopted reusable cloth pads**, improving hygiene practices and menstrual health.

Improved nutritional intake

- **100%** of beneficiaries reported healthier dietary choices, including more locally grown vegetables and iron-rich foods, improving overall health. Women and girls were also referred to health centres for free iron folic tablets.
- **20%** of lactating mothers and mothers of children aged 2-6 years incorporated key nutritional elements into their diets after attending dietary diversity sessions.

Enhanced income and savings

- Improved hygiene awareness reduced healthcare costs, with 100% of beneficiaries reporting **savings on medical expenses**.
- Installation of RWH facilities have helped beneficiaries' save **INR 720-800 annually on water**, resulted in improved savings by **5-7% of income**.
- **29 local unemployed** individuals were **trained as masons for twin-pit toilets, gaining skills and improving employment opportunities, thereby boosting household income**.
- 95% of the surveyed Women and girls reported using reusable pads. Earlier, they spent around Rs.650 each year on disposable pads. By switching, they improved menstrual hygiene and **saved about Rs. 650 annually**.
- Households **leveraged water from SMART Toilets to grow kitchen gardens**, reducing food costs by cultivating organic vegetables, fruits, and medicinal plants.

Women empowerment in the community

- The program boosted **confidence and changed attitudes** among women and adolescent girls. **Reduced absenteeism** in school during menstruation and increased confidence in daily activities were evident, especially among adolescent girls. **All WASHMAN volunteers** reported gaining respect and confidence in their communities. **Women and girls experienced better privacy and safety with access to household toilets**. Additionally, adolescent girls encouraged **peers to adopt reusable cloth pads, promoting empowerment and community involvement**.

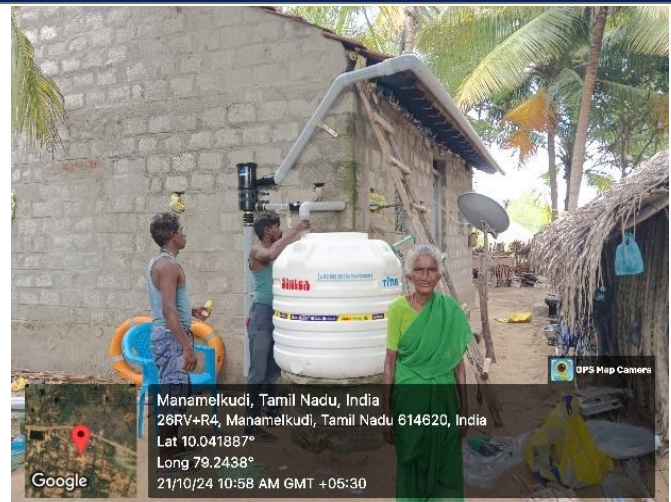
Enhanced environmental sustainability

- The intervention improved environmental sustainability and social awareness through IEC materials and awareness campaigns. Post awareness sessions the

percentage of women using disposable cloth pads reduced from 90% to 20%, leading to as decrease in menstrual waste as they no longer need to dispose it in the open spaces.

- The use of traditional cloth pads reduced from 55% to 5%, particularly among elderly women, indicating a shift towards safer and more sustainable menstrual materials.

Pictures from the field



A before and after images showing the installation of RWH provision

Ummeed | Support for family-centred clinical care services for children with developmental disabilities and their families

Grant amount	Project period	Project location									
INR 2.25 Cr.	April 2023 - March 2024	Mumbai									
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. <table border="1"> <thead> <tr> <th></th><th>Stakeholders</th><th>Tools used</th></tr> </thead> <tbody> <tr> <td>Primary</td><td>Children with Intellectual Disability Families</td><td>Focus Group Discussions (FGDs),</td></tr> <tr> <td>Secondary</td><td>Therapists Social Workers Ummeed Team</td><td>Key Informant Interviews (KIIs), Therapy observations, Document verification</td></tr> </tbody> </table>			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
	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)	- 51 therapists and clinical staff are supported by the BANA grant. - 1,559 /1,200 (130%) children with their families have availed the specialized clinical services - 5,700 consults and 212 group therapy sessions conducted. - 3,444 social work sessions conducted										
Impact created	Access to high-quality, concessional therapy services • 1,559 families supported with therapies including Developmental Therapy, Autism Intervention, Early Intervention, Mental Health Services, Occupational Therapy, Special Education, Speech Intervention, and Family Support • 91% of families availed concessional rates on therapy sessions. • Parents rated their experience with Ummeed as excellent and deemed their services as excellent in terms of affordability and highlighting accessibility. Fostering societal understanding and acceptance of disability • 3 main campaigns were conducted. • Ummeed's awareness campaigns reached over 5.6 lakh views across various social media platforms.										

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.**
- The therapy sessions empower individuals to develop essential skills across various domains, including communication, social interaction, and emotional regulation.

Positive mental health impact

- **101 individuals** have experienced improvements in emotional regulation, self-esteem, and coping skills, leading to a greater sense of confidence and resilience.
- **212 group therapy sessions** acted as inclusive community spaces where children are observed to **actively engage in play, demonstrate sharing and waiting abilities, exhibit decreased stubbornness, and show increased willingness to interact with peers.**

Empowerment and skill building

- **Individuals equipped with the tools and resources to navigate daily life and foster independence.** Through Ummeed's programs, **101** individuals have experienced improvements in emotional regulation, self-esteem, and coping skills, leading to a greater sense of confidence and resilience.
- Group therapies resulted in reduced **sensory issues and improvements in social skills of children.** Children are observed to actively engage in play, demonstrate sharing and waiting abilities, exhibit decreased stubbornness, and show increased willingness to interact with peers.

Capacity building of therapists and focus on Diversity-Equity-Inclusion (DEI)

- **Weekly team meetings, tailored trainings, and mentorship for staff** ensured therapists and social workers deliver evolving, high-quality services.
- A group of five Development Paediatricians attended the 5th Congress of the International Developmental Paediatric Association
- A core group of 25-30 Ummeed staff actively worked on various aspects of DEI, including **training and sensitization, resource development, communication strategies, infrastructure enhancements, and influencing practices for families, trainees, and staff.**
- These sessions have fostered awareness and understanding among **120 staff members, promoting a more inclusive and supportive work environment.**

Empowering families to provide comprehensive support

- Ummeed **empowered 1,559 families** for effective support at home and beyond.
 - **3,444 social worker sessions and personal support provided** to families by social workers.
 - 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.**
-

- The Ummeed team had also arranged a 'Meet the expert' session where families could interact with government officials who walked them through different benefits and schemes available for PwDs. Additionally, fact sheets on PwD rights were created and printed out for all families to access.

Pictures from the field



Ummeed therapy centre



*Know-Your-Rights Factsheets available
at Ummeed Center*

Arts & Culture

Relevance of intervention

Museums in India face persistent challenges due to limited public funding, resulting in low visitor engagement, inadequate art education, and the gradual loss of tangible heritage. A lack of public awareness around heritage preservation—whether in museums, historic sites, or private collections—further exacerbates the issue. Integrating art into early childhood development is also essential, as it fosters cognitive, emotional, and sensory growth.⁷ Together, these challenges underscore the urgent need for innovative, accessible, and educational approaches to cultural preservation and engagement.

Through innovative approaches and strategic partnerships with **Children’s Museum at the Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS)** and to the **Museum of Art and Photography (MAP)** by the **Art and Photography Foundation**, Bank of America promoted cultural exchange, enhanced educational engagement, and created inclusive spaces for individuals of all backgrounds and ages to connect with art and heritage.

Findings from the impact assessment

Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS) | Continued support for the Children’s Museum

Grant amount	Project period	Project location									
INR 2.25 Cr.	April 2023 - March 2024	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	4 QUALITY EDUCATION  17 PARTNERSHIPS FOR THE GOALS 										
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. <table><tr><th></th><th>Stakeholders</th><th>Tools used</th></tr><tr><td>Primary</td><td>Children’s Museum visitors Students from school NGO partners</td><td>Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),</td></tr><tr><td>Secondary</td><td>Children’s Museum team</td><td>Online session observation,</td></tr></table>			Stakeholders	Tools used	Primary	Children’s Museum visitors Students from school NGO partners	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),	Secondary	Children’s Museum team	Online session observation,
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Primary	Children’s Museum visitors Students from school NGO partners	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs),									
Secondary	Children’s Museum team	Online session observation,									

⁷ Art- An opportunity to develop children’s skills’ – Pennsylvania State University

	Educators School and NGO coordinators	Document verification
Achievement against target (achieved/target)	- Partnerships with 223 schools & 36 NGOs - 8,46,546 direct beneficiaries onsite at Children's Museum - 2,85,074 social media impressions and digital subscriptions	
Impact created	Enhancing accessibility for people with diverse needs and background • According to the project team, the museum customizes experiences according to special needs by creating exclusive and safe viewing experiences for children with disabilities. Special programmes were conducted for children from NGOs who have special needs. • Digital outreach through Instagram, Facebook, Twitter, and YouTube reached children from diverse age groups and socio-economic backgrounds. • Trunk Museum visits provided an immersive, hands-on experience of history, fostering continuous exposure to and learning of historical subjects. During interactions with educators, it was noted that for many children from partner NGOs, this initiative marked their first introduction to history, as their education primarily focuses on language and mathematics. Fostering interdisciplinary learning through collaborative enrichment • The Sustained Enrichment Programme (SEP) was praised for its collaborative approach, supporting students through regular enrichment programs that foster emotional and intellectual growth. • The Blended Learning Programme (BLP) also received positive feedback for using museum objects to connect students with history, culture, and science through storytelling, puppet shows, and hands-on activities, enriching their understanding of the world. Nurturing cultural heritage & interest among children • The Young Curator's programme allowed children to select and present objects from the museum's archives, showcasing their unique perspectives and creativity. • Additionally, digital collaborations with organizations like ECA and APER expanded cultural enrichment opportunities across India.	

Pictures from the field



Session with Western Naval Command Band



Educator conducting a show-and-tell session with students from JES School

Art & Photography Foundation | Support for digitisation of 15,000 objects in the Museum's collection as well as digitization of 50 historically significant locations

Grant amount	Project period	Project location						
INR 3 Cr.	April 2023 - March 2024	Karnataka						
Project overview	In FY 2023-24, BANA supported MAP for following activities: 1. Digitization of 15,000 pop-culture objects in the MAP collection to be uploaded on MAP website for public access. 2. Creation of 50 holographic representations of places and events of cultural significance in India for view at MAP.							
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. <table border="1"> <thead> <tr> <th></th><th>Stakeholders</th><th>Tools used</th></tr> </thead> <tbody> <tr> <td>Primary</td><td>Museum visitors</td><td>Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey, Exhibition Review</td></tr> </tbody> </table>			Stakeholders	Tools used	Primary	Museum visitors	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey, Exhibition Review
	Stakeholders	Tools used						
Primary	Museum visitors	Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), Survey, Exhibition Review						
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 innovation in technology • By embracing innovation, MAP creates immersive and interactive experiences, inviting visitors to explore heritage in new, exciting ways. • MAP has leveraged cutting-edge technology offering high-quality digital access to artifacts and immersive holographic experiences. They have purchased 38 advanced equipment including Insta360 camera, scanners, and editing equipment to carry forward their revolutionary digitization attempts in the arts and culture space. • The project supported 36 staff including conservators, photographers, archivists, holo-videographers, and editors and has enabled the training of technical staff dedicated to the nuanced steps involved in the research, digitization, and production of the conserved objects and digitally captured heritage. • This support has helped build a skilled workforce and a robust inventory of equipment, with a lifetime of 7+ years, ensuring the continuity of digitization efforts in the future.							

Preservation of cultural heritage

- MAP's digitization efforts have **safeguarded 16,797 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 **50 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 16,797 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.
- MAP curated 4 exhibitions, published 2 essays, and hosted 2 public outreach events centred around the digitized objects. **These innovative exhibitions and events enabled visitors to engage with art and history in an immersive and captivating manner**, further increasing this generation's interest in the same.

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 4.5/5 on accessibility.

Pictures from the field



A vinyl cover before (left) and after (right) conservation



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