

FY2020-23

# Contents

1.1.	Executive Summary	4
1.2.	About the Project	5
1.3.	Method of Impact Assessment	6
1.4.	Detailed Analysis and Observations	7
1.4.1.	Challenges Before the Project	7
1.4.2.	Beneficiary Profile of Students	7
1.4.3.	Profile of Teachers	8
1.4.4.	Summary of the Impact Created	8
1.4.	IRECS Analysis	12
1.5.	Alignment to the Axis Bank CSR policy and the UN SDGs	13
1.6.	Project-Level Recommendations	14
1.7.	Study Limitation	14
1.8.	Case Stories	15
1.9.	Notice to the reader	16
1.10.	Abbreviations	17

# **Figures**

Figure 1: Schematic Representation of Project Specifics	5
Figure 2: Sampling Plan	7
Figure 3: Class-wise split-up of students	7
Figure 4: Ways in which the sponsorship support helpful for the students	8
Figure 5: Students benefitted from the digital education	9
Figure 6: Frequency of using Science Lab Class by the students (n=15)	
Figure 7: Ways in which the lab class has been beneficial to students	
Figure 8: Student Library setup	
Figure 9: Benefits of the library as reported by students	
Images 1: Geographical Presence of the Project	6
Image 1: Geographical Presence of the Project	6
Image 2 : Digital Classroom setup in the school (in left) & tablets used in the class (in right)	10
Table	
Table 1: IRECS Analysis of Project	12

## 1.1. Executive Summary

Axis Bank Limited (Axis Bank) has been implementing a gamut of CSR interventions for communities across multiple regions of the country in & around their geographical presence. Price Waterhouse Chartered Accountants LLP (PW) has been engaged by Axis Bank Limited to conduct impact assessment of their 'Axis DilSe- Lyzon Friendship School, Manipur, FY2020-23' Corporate Social Responsibility (CSR) project. This report highlights the findings of the project, where the study was commissioned to assess and understand the direct and indirect impact of the said project on the community.

The scope of work includes understanding the project implementation plan and reviewing the Key Performance Indicators (KPIs) as defined by the Management under the framework for implementing the CSR project for the outputs, outcomes, and impact of the Project. Framework used was Inclusiveness, Relevance, Efficiency, Convergence, and Sustainability framework (the 'IRECS') as agreed with the Management. The objective of the study was to assess the outcomes and impact created on the stakeholders covered under the project and provide recommendations.

This impact assessment study was conducted using a **mixed-method** for primary data collection along with the desk review of project documents. The team conducted qualitative (25) and/ or quantitative interactions (25) (virtual and on-field) with the project beneficiaries and other relevant stakeholders based on the customised research tools prepared for project.

Axis DilSe- Lyzon Friendship School, Manipur is a holistic educational program that has made a significant impact on fostering inclusiveness, enhancing educational access, and improving learning environments through various initiatives. This summary highlights the key outcomes and benefits derived from the program's interventions:

#### **Key findings:**

#### 1. Bolstering inclusiveness through multiple sponsorships

The project aimed to create an inclusive educational environment with robust support systems and effective teaching methods to ensure equitable learning opportunities for students from diverse regional and economic backgrounds. Key initiatives included the introduction of a hostel facility and tuition support, which have collectively benefited students and their families.

The hostel facility has significantly reduced travel time for students, improved enrollment rates, and provided them access to resources like the school library and digital classrooms beyond regular hours. It fosters community living, social skills, group learning, and peer review opportunities, contributing to students' personal and social development. Additionally, the hostel provides three nutritious meals a day, improving students' health and academic performance. The facility is free of charge, relieving families of financial burdens related to transportation and meals. Parents expressed satisfaction with the safe and supportive environment it offers.

Tuition support is provided to economically disadvantaged students, many of whom are from families reliant on daily wages. This financial aid encourages regular school attendance and reduces dropout rates. Parents have reported that tuition assistance eases their financial burdens, allowing them to get all their children educated.

#### 2. Access to Quality Education via Online Medium

The introduction of digital education classes has significantly boosted students' confidence and technical skills in using applications like Word and Excel. Significant number of students reported benefiting from uninterrupted digital learning modules, though some still prefer traditional teaching methods. All students from 8th to 10th grade agree that weekly digital classes enhance their understanding of specific subjects. The classes familiarize students with technology early on, equipping them with essential skills for the digital age. Parents have noted the school's well-equipped computer lab, which has helped increase their children's digital knowledge and interest in attending school. Before the program, low enrollment and poor academic performance were common due to irregular school attendance and gaps in STEM education. Teachers now observe increased student attentiveness, reflecting the positive impact of the digital education initiative on student engagement and performance.

#### 3. Sustained Learning Environment with Improved Infrastructure

The introduction of digital education classes has significantly impacted students and parents positively. Approximately 67% of interviewed students reported increased confidence and technical skills, especially in

using applications like Word and Excel, due to uninterrupted learning modules. However, some students prefer traditional teaching methods, citing reduced engagement. All students from 8th to 10th grade agreed that weekly digital classes enhance subject comprehension. Discussions with students and teachers reveal that computer and tablet classes equip students with necessary technological skills for competitiveness in the digital age. Parents noted the school's well-equipped computer lab, which supports their children's development of essential computer skills. The program has improved student attentiveness and academic reach, as confirmed by teachers.

#### 4. Enhancing Educational Quality through Teacher Training and Digital Upskilling

The initiative involves 75% of teachers conducting at least one digital class per week for grades 4 to 8 using educational tablets, where students engage with educational games such as Speed Maths and Word Connect. These classes aim to familiarize students with digital technology and enhance their logical thinking and memory skills. The training for these teachers is provided by the Sunbird Trust through the 'North East Sunbird Trust Fellowship' program, which includes exposure trips and training sessions to build teachers' skills for quality education. The training includes using smart classrooms, digital content, and audio-visual aids, empowering teachers to make their sessions more interactive and engaging.

#### **Key Recommendations:**

- The school may consider improving documentation and record-keeping by establishing a formal register to track the resources and equipment in its new science laboratory, as well as maintaining detailed records of the fee structure and financial contributions.
- Additionally, developing a log frame for project activities is recommended to monitor key performance indicators such as student learning outcomes, academic score improvements, especially for those receiving scholarship support.
- Currently, the school is also facing a water shortage, due to unsuccessful borewell drilling efforts, and should consider alternative solutions like water harvesting structures.

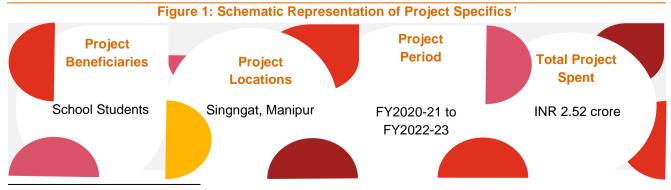
Refer Section 1.2 onwards for detailed approach and methodology and impact analysis.

# 1.2. About the Project



Lyzon Friendship School (LFS) is located in the tranquil and scenic village of Khomunnom, part of the Singngat subdivision in Manipur's Churachandpur district. This peaceful setting creates an inspiring atmosphere for learning and personal development. LFS supports children from marginalized tribal communities across various villages, including Lhanghoivengh, Vengnuam, Zalenphai, Muvanlai, Lanchah, and Saichang. These communities are primarily composed of Kuki tribal groups, such as the Thadou and Paite, who face significant challenges like geographical isolation, poverty, and limited livelihood opportunities.

Since inception in 2020, this partnership between Axis Bank Limited and Sunbird Trust has successfully provided support for education and essential resources to the school, turning it into a beacon of hope and opportunity for the community. Axis Bank Limited has provided support for (1) school infrastructure expansion to include science lab, digital classroom dedicated library and assembly area (2) continued student sponsorship for tuition and hostel accommodation cost (3) supporting cost of skilled teaching staff and associated administrative costs to sustain the project. The schematic below outlines the project specifics:



Source: 1 As per the details received in the MoU

**Image 1: Geographical Presence of the Project** 



This project is implemented by Sunbird Trust, an NGO established in 2014, Sunbird Trust is a not-for-profit organisation working tirelessly in remote and conflict affected parts of Northeast India with an aim to foster trust and unity through education<sup>2</sup>.

The NGO enhances access to education by constructing schools and hostels and offering child sponsorships. Additionally, it collaborates with local communities to promote livelihood development and foster peace in the region. Through these efforts, the organization contributes to comprehensive development, driven by education-based initiatives.

This initiative has **enrolled around 432 children** across standards in the academic year ending March 2024<sup>3</sup>

# 1.3. Method of Impact Assessment



The impact assessment study employed a comprehensive methodology to evaluate the social impact resulting from the implementation of the initiative. **A kick-off meeting** was conducted with Axis Bank CSR project team and Sunbird Trust to gain insights into the project's objectives, implementation strategies, and any additional requirements for the assessment process.

Following the meeting, PW reviewed key **project documents** like:

- Memorandum of Understanding (MoU) signed with Sunbird Trust highlighting project specific details
- Fund Utilization Letter for FY 2022-2023
- Project Completion Report
- FY2022-23 Annual progress report

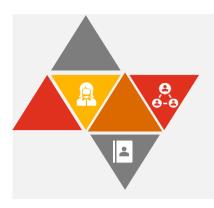
PW team commenced the desk review of these information which enabled our team to design the assessment framework and finalise the key stakeholders for the interactions.

Given the nature of the project, a **mixed method research** approach was adopted to assess both quantitative and qualitative impact. While **quantitative** data was gathered through surveys, **qualitative** insights were crucial for understanding the nuanced experiences of **students**, **teachers**, **and other stakeholders** in the newly implemented smart classroom environments.

Source: <sup>2</sup> Sunbird trust <u>website</u> Source: <sup>3</sup> Annual progress report

The sampling plan involving following stakeholders, is shared in Figure 2:

Figure 2: Sampling Plan



- Quantitative survey with a sample of 15 students and 10 teachers from the school where students are our primary set of beneficiaries
- In-depth Interviews (IDIs) were conducted covering
  - a. Eight Children through door-to-door household visits (8)
  - b. **Seven Teachers** from the school (7)
  - c. Eight Parents through door-to-door household visit (8)
  - d. One Principal from the school (1)
  - e. Hostel Cook from the school (1)

Axis DilSe programme supported Lyzon Friendship School as part of their ongoing support with Sunbird Trust. A scientific sampling methodology was adopted to ensure representation of respondents divided among beneficiary students and teachers. From the students covered as part of the student sponsorship support, 18 students availed the hostel accommodation facility. Grade 8 and above students were selected for interaction keeping in view their availability. The programme support with science lab and digital classroom infrastructure largely benefitted the select age group.

# 1.4. Detailed Analysis and Observations

Based on interactions and a review of the project documents, the findings have been summarised as follows:

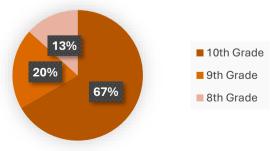
# 1.4.1. Challenges Before the Project

- Initially, the school lacked a designated play area or indoor gaming room for students to engage in recreational and physical activities, which are crucial for fostering a healthy and active lifestyle. In addition, the absence of sports equipment and supportive infrastructure created obstacles that hindered the children's overall development.
- Before Axis Bank's intervention, the school did not have a dedicated science laboratory. This lack severely limited its ability to conduct practical experiments in science subjects, restricting students' opportunities to gain hands-on experience with complex scientific concepts.

# 1.4.2. Beneficiary Profile of Students

- Majority of the student respondents, 67% (n=15) were from 10th class, followed by 20% from 9th class
- The study's composition of 73% female and 27% male students as per availability both the genders were represented.
- 53% have been attending Lyzon Friendship
   School for more than five years, followed by
   47% students who attended Lyzon Friendship school for 2-4 years.
- 100% of the students were aware about the support 'Axis Bank DilSe' initiative has extended towards the Lyzon Friendship School Project.

Figure 3: Class-wise split-up of students



## 1.4.3. Profile of Teachers

- There was an equal representation of male and female teachers participating in the interactions
  related to the project components aimed at enhancing the skills and capabilities of the teaching staff at
  the school.
- **50% of the teachers taught Mathematics,** while 25% taught Science. Among these teachers, 25% (n=10) were responsible for Art, Craft, and Physical Education (PE) classes.
- 40% of the teachers have been a part of the teaching staff for the past 1-2 years. 30% of the teachers have been associated with the school since inception.

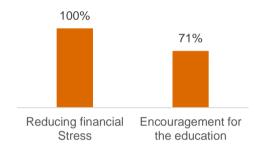
# 1.4.4. Summary of the Impact Created

## 1. Bolstering inclusiveness through multiple sponsorships:

The project aimed to create an environment with a strong support system and effective teaching methods, enabling all students, regardless of their regional or economic backgrounds, to participate in learning equally.

Out of the total respondents, 47% (n=15) of the students were residing in the hostel. Most of them were preparing to appear for grade 10 examination, and all of them reported that the sponsorship reduced their financial stress, and further encouraged them to continue their educational journey.

Figure 4: Ways in which the sponsorship support helpful for the students



#### **Hostel Support:**

The introduction of a hostel facility has proven to be highly beneficial for both students and their families. Various stakeholders such as students, parents, Principal and Hostel cook shared their respective inputs on the facility as follows:

- Reduced Travel Time and Improved Enrollments: Students who previously had to travel long distances to reach school now benefit from the convenience of living on campus. This reduces travel time and associated fatigue, leading to better enrollments and enabling more time for study and extracurricular activities. From 254 students enrolled beginning FY2020-21, 432 students are enrolled with the school by the end of FY2023-24.
- Access to Resources: Students have access to the school library and digital classrooms beyond regular school hours, facilitating continuous learning and research.
- **Social and Personal Development:** Living together fosters a sense of community and helps students develop strong social skills. They learn to collaborate, share responsibilities, and build friendships.
- Group Learning and Peer Review: Some students shared that the hostel environment promotes
  group study sessions and peer reviews, enhancing collaborative learning experiences and critical
  thinking skills.
- Nutritional and Health Benefits: The provision of quality meals three times a day ensures that students receive balanced nutrition, which is crucial for their physical health and cognitive development.
- **Improved Health Outcomes**: With regular, nutritious meals, students experience better health, which positively impacts their ability to concentrate and perform academically.
- **Financial Relief for Families:** The hostel facility is provided free of cost, significantly reducing the financial burden on families who would otherwise spend on transportation and meals.
- Parental Satisfaction: Parents shared their relieve and satisfaction, as the hostel provides a safe and conducive environment for their children's education, as evidenced by positive feedback from their children.

Holistic Education Environment: The hostel creates an all-encompassing educational environment where students can focus on their studies without external distractions. This holistic setup encourages a balanced approach to education, encompassing academics, social skills, and personal growth.

At present, 27% of surveyed students are using the hostel facilities and all of them in consensus shared that it has helped them focus better on their studies by cutting down on travel time, and 25% mention that the hostel support has eased financial pressures for them and their families.

#### **Tuition Support:**

Apart from the ones who received the hostel facility, there were other students as well who received financial aid in form of tuition support for school related expenditures. School Principal and Teachers shared that:

- Most students at the school come from economically disadvantaged backgrounds, with parents relying on daily wages. For these families, spending on education is seen as a financial burden, contributing to higher dropout rates.
- Teachers reported that the financial aid served as motivation, prompting parents to ensure their children attended school regularly.

Several parents further reported that all their children are enrolled in the school, with most receiving tuition fee assistance. They have expressed that this support greatly eases their family's financial burden, allowing them to provide education for all their children.

### 2. Access to quality education through online medium:

- This has helped them in increasing their confidence and technical knowledge on how to use applications like word, excel, search etc. Close to 67% (n=15) students amongst the interviewees have mentioned that they have benefitted from the digital education classes in the school due to access to uninterrupted learning modules. Remaining students felt that it reduces the engagement level and prefer chalk-and-talk method of teaching.
- All students from 8th to 10th standard at Lyzon Friendship School agreed that attending digital classes once a week is sufficient for improving their understanding of specific subjects.
- Moreover, discussions with students and teachers have revealed that computer and tablet classes not only familiarize students with technology from a young age but also provide them with the skills needed to stay competitive in the ever-changing digital world.
- During household visits, parents noted that the school boasts a well-equipped computer lab, offering students the chance to develop crucial computer skills necessary for

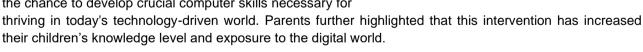
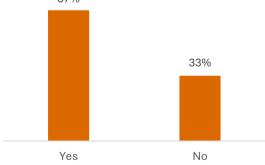




Figure 5: Students benefitted from the

digital education



Prior to the implementation of the programme, parents have reported low school enrollments of their children due to lack of interest in studying. They further reported that academic results of the children were affected due to the irregularities in attending school. These irregularities led to an increased gap in the child's conceptual knowledge of STEM-based subjects resulting in lower academic performance. However, teachers strongly agreed that the students have become more attentive during classes. This highlights the improved reach and performance of students as result of the intervention activities.

Image 2: Digital Classroom setup in the school (in left) & tablets used in the class (in right)





### 3. Sustained learning environment with improved infrastructure:

Teachers shared that the interventions such as providing a Science Lab, Library and assembly area have significantly transformed the educational environment in the school. Such facilities have empowered students, to enhance their academic skills, and inspired them to pursue science as a subject of choice, creating a lasting positive impact on their educational and professional futures.

#### **Dedicated Science Lab:**

- The project has helped the school establish a fully functional science lab, enabling students in grades 5 to 10 to better comprehend complex scientific concepts.
- 33% of respondents (n=15) attend at least one science lab class per month, while 27% respondents participate in a weekly class, contingent on the specific course requirements and the topics being covered at that time.
- All of the students surveyed (n=15) indicated that the science lab settings provided valuable handson learning experiences. 80% students Additionally, of reported that the classes significantly enhanced their understanding of scientific methods and concepts.
- Students observed that the experiential learning enabled them to effectively apply these concepts in real-world situations.

Figure 6: Frequency of using Science Lab Class by the students (n=15)

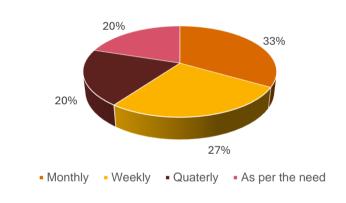
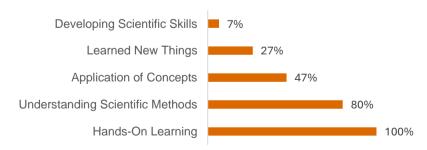


Figure 7: Ways in which the lab class has been beneficial to students\*



\*Multiple Choice Question, responses may add up to more than 100%

• In our interaction with Teachers, they observed significant benefit from the establishment of an experiential science lab with increased inclination of students during learning sessions to raise queries and regularly attending science lab sessions. They further added that, the ability to perform experiments

has built students' confidence in their scientific knowledge and skills and this newfound confidence is driving students to excel academically and pursue higher studies in science-related fields.

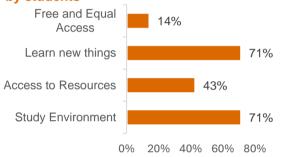
#### **Dedicated Library:**

 Students are well-acquainted with the school library, with 40% of them (n=15) reporting weekly visits.
 Feedback from qualitative interactions reveals that students often use the library to explore a wide range of reading materials. They abide by the discipline of borrowing books and returning them after finishing.

A student shared that a specific book profoundly influenced him, inspiring his dream to become a soldier and serve his country in the future.

Figure 8: Student Library setup

Figure 9: Benefits of the library as reported by students\*



\*Multiple Choice Question, responses may add up to more than 100%

- 71% (n=7) of students view the library as beneficial because it provides a conducive environment for uninterrupted study. Additionally, 43% of students appreciate the library for its valuable resources and other related benefits. Students felt a sense of encouragement towards their love of reading through storytime sessions, book clubs, and reading programmes for all age groups.
- For grade 10 students, this proved be a quiet and comfortable environments for longer duration of reading, studying, and preparing for competitive examinations.
- School Principal shared that the library provides an opportunity for students to enhance their research skills, allowing them to gather information from various sources to deepen their knowledge. This has also contributed to the development of critical thinking and analytical skills as students learn to evaluate and apply information from different perspectives.

#### **Development of assembly area:**

- The renovation of the old school building with a new assembly area has significantly enhanced its structural appearance. In the past, students encountered challenges during prayers and gatherings on rainy days due to muddy conditions. The newly paved area, constructed with rock cement, has effectively addressed these concerns, ensuring a more comfortable and functional space for all. The school Principal did express a concern on water shortage which they are currently experiencing.
- The assembly area is effectively used by students and the teachers in more than one-way to collaborate
  beyond the studies on extra-curricular activities such as art & craft, motor skills etc. As reported by the
  teachers, the area proved to be a successful intervention, as it helped in providing extra space in schools
  for any outdoor activity to be undertaken apart from classrooms.

### 4. Enhancing Educational Quality through Teacher Training and Digital Upskilling

- 75% of teachers report conducting at least one digital class per week for students in grades 4 through 8, using educational tablets. During these sessions, students engage with various educational games including Speed Maths, Mental Maths, Word Connect, Word Legend, and Word Puzzle. The objectives of these tablet-based classes are to familiarize students with digital technology and enhance their logical thinking and memory skills.
- These teacher trainings are being conducted by resources of Sunbird Trust to include exposure trip and training sessions called the 'North East Sunbird Trust Fellowship' programme ensuring a holistic and rounded capacity building of teachers equipping them with necessary skill set to impart quality education to the students of Lyzon Friendship School.
- Prior to the initiative, all the teachers reported that there were no such skill enhancement opportunities
  were available for them to learn and grow. Under the project, training to teachers included sessions
  on the use of the smart classroom, use of digital content, audio-visual aid, sessions on how to
  teach subjects etc. This has helped in empowering the teachers on how to use smart classroom
  equipment and the digital content for teaching students making there sessions more interactive and
  engaging.



The support from Axis Bank and Sunbird Trust has been crucial in enabling local children to access education. Without this assistance, many students may struggle to continue their studies, facing uncertain futures. The gratitude expressed for Axis Bank's generous support highlights a commitment to expanding educational opportunities. This collaboration not only facilitates learning but also positively guides young minds away from potentially negative paths, demonstrating the significant impact of such partnerships on community development.

As narrated by an Assam Riffle personnel member

# 1.4. IRECS Analysis

Basis the interactions with the key stakeholders and desk review, the impact of the project was also assessed on the IRECS framework parameters. The IRECS analysis summary has been presented in below table:

**Table 1: IRECS Analysis of Project** 

Parameter	Assessment from Study
Inclusiveness	<ul> <li>The project exemplifies inclusivity by addressing the needs of communities facing challenges, with a focus on empowering underserved children regardless of their age, gender, social category, or geographic location.</li> <li>Majority of the teachers have reported the training provided by the trainer has helped in building a modern teaching method using the audio-visual aids etc. which have resulted in an improvement in the communication skills.</li> </ul>

Parameter	Assessment from Study
Relevance	<ul> <li>The project seeks to address the critical issue of inadequate educational infrastructure in a conflict-affected region and support the goal to promote education and essential learning opportunities for children who have been displaced from their households and livelihoods.</li> <li>Further, the teachers have also reported that enhancement in school infrastructure and digital resources have helped the teachers in transitioning from the traditional chalkboards and textbooks teaching to the modern smart classroom teaching. Additionally, the support towards science lab has helped the students in building their motivation and confidence to actively participate in science exhibitions. The project provided several infrastructure enhancements in the schools, which led to meaningful learning environment for both teachers and students which has resulted in the increase in the enrolments.</li> </ul>
Effectiveness	<ul> <li>The infrastructure has played a vital role in facilitating children's access to education, thereby reinforcing the significance of education as a critical driver of personal and societal growth.</li> <li>Children's inclination towards education significantly improved due to the audio-visual teaching method.</li> </ul>
Convergence	<ul> <li>The intervention aligns and converges with the state government's "School on Wheel" programme, which provides educational opportunities for students residing in relief camps due to the year-long ethnic strife in the state. This initiative reflects the government's commitment to the fundamental objective of ensuring that children can continue their education while also alleviating the challenges faced by individuals who have lost their homes and livelihoods as a result of the conflict.</li> </ul>
Sustainability	<ul> <li>The evolution of this project extends beyond foundational infrastructure, incorporating essential elements such as educational technology, sports promotion, teacher training, and library development. This comprehensive approach effectively addresses the diverse challenges faced by children in the community, ensuring scalability and contributing to the long-term sustainability of the initiative.</li> </ul>

# 1.5. Alignment to the Axis Bank CSR policy and the UN SDGs



The project aligns with Axis Bank Limited's CSR Policy, which emphasizes **education** as **one of its core focus** areas. The project directly supports education and digital literacy for underprivileged students in Manipur, contributing to larger objective of enabling access to quality learning resources. In addition to supporting Axis











Bank Limited's CSR goals, the project is also aligned with following Sustainable Development Goals (SDGs)<sup>4</sup>

<sup>&</sup>lt;sup>4</sup> https://sdgs.un.org/goals

- **SDG 4**: Quality Education aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. The smart classroom initiative supports this goal by equipping students with digital tools that foster interactive and engaging learning environments, helping them develop crucial 21st century skills.
- **SDG 16:** The project emphasizes the importance of quality education in conflict-affected regions. By fostering and institutionalizing educational bodies, it plays a crucial role in promoting and encouraging peace within these communities. This approach not only aids in restoring social order but also contributes to long-term stability and development.
- **SDG 17**: Partnerships for the Goals emphasizes the importance of partnerships in achieving sustainable development. The collaboration between Axis Bank, Sunbird Trust and Lyzon Friendship school exemplifies a strong partnership, ensuring the efficient implementation of this educational programme.

## 1.6. Project-Level Recommendations

The study identified are a few project-level recommendations which have been summarised below:

- Strengthening documentation and record-keeping: The school has successfully acquired a range of materials necessary for the establishment of a well-equipped science laboratory. However, a formal register to track these resources and equipment is not being maintained at the school. It is advisable to maintain a register that will keep a record of the availability and condition of these resources ensuring efficient oversight and accountability. It is advisable to maintain a detailed record of the fee structure, encompass project support, contributions from parents, and contributions from the school.
- Addressing needs of topography: The school is currently experiencing a considerable water shortage. A
  prior effort to drill a borewell, which was facilitated by Axis Bank, was unsuccessful due to the challenging
  terrain. Alternate methods like water harvesting structures can be explored to enable continued water supply.
- Developing Log Frame for the project activities, inputs and outcomes: The programme will further
  benefit from building and tracking key performance indicators like (1) learning level outcomes of the children,
   (2) improvement in academic scores of the students and (3) reduced drop out percentage of children with
  scholarship support etc.

# 1.7. Study Limitation

Limited Availability of Key Stakeholders: Conducting qualitative interviews with students had to be aligned
with their academic schedule, winter breaks and local environment. Interactions were enabled with grade 10
students as regular classes were being conducted with them within the school premises. Household visits
were mobilised by Sunbird Trust team for grade 8 and 9 students.

### 1.8. Case Stories

Following case stories are based on our interactions with the key stakeholders during field:

#### Case Story:1

Ms. Waangthoi\* is an 8th-grade student at Lyzon Friendship School in Singngat, who has demonstrated resilience in the face of significant adversity. Her family, comprising seven members, has been profoundly affected by the ethnic violence in Manipur, which resulted in the destruction of their home and forced them to seek refuge in a relief camp. Following the loss of their agricultural livelihood due to the conflict, Ms. Waangthoi's education was severely disrupted. Fortunately, an opportunity emerged when the principal of Lyzon Friendship School, in collaboration with the Sunbird Trust team, visited the relief camp to offer sponsorship for tuition and hostel accommodations. Grateful for this assistance, Ms. Waangthoi rejoined the academic community in September 2023, enrolling in the 6th grade with comprehensive support for her tuition and living expenses. The school generously waived all fees, acknowledging her family's financial circumstances. Since her return, Ms. Waangthoi has found a safe and nurturing environment at Lyzon Friendship School, where she is receiving a high-quality education. She engages in a diverse curriculum that includes tablet-based learning, computer education, and practical science lab sessions, in addition to participating in the school's National Cadet Corps (NCC) programme. Her academic performance has notably improved, with her grades increasing from 60% at her previous institution to 80%. Ms. Waangthoi aspires to become an army officer and expresses her heartfelt gratitude to Axis Bank, Sunbird Trust, and Lyzon Friendship School for their invaluable support during this challenging time.

### Case Story:2

Ms. Yumjao\*, a resident of Singngat village, has encountered significant challenges following the recent loss of her husband, who was the primary provider for her family. Faced with the responsibility of managing household expenses and her children's education, she found it difficult to afford quality schooling. Her eldest child initially attended a government school, where the educational standards did not align with her expectations, making it challenging to secure funds for private schooling. Her situation improved when a teacher from Lyzon Friendship School informed her about a sponsorship programme offered by Axis Bank. Through this initiative, her eldest child's tuition fees are subsidized by Rs. 350 per month, providing much-needed financial relief. With access to essential facilities such as computer and science labs at her children's school, Ms. Yumjao is confident that her children are now receiving a robust education, and she holds great hopes for their future success.

\*Name Changed

# 1.9. Notice to the reader

- 1. This report has been prepared solely for Axis Bank Limited being the express addressee to this report as "Client" or "Axis Bank". PW does not accept or assume any liability, responsibility or duty of care for any use of or reliance on this report by anyone, other than (i) our Client, to the extent agreed in the relevant contract for the matter to which this report relates (if any), or (ii) as expressly agreed by PW at its sole discretion in writing in advance.
- 2. PW makes no representations or warranties regarding the information and expressly disclaims any contractual or other duty, responsibility or liability to any person or entity other than its client in accordance with the agreed terms of engagement.
- 3. This report by its very nature involves numerous assumptions, inherent risks and uncertainties, both general and specific. The conclusions drawn are based on the information available with us at the time of writing this report. PW does not make any representation or warranty, express or implied, with respect to the information contained in this report. The information contained in this report is selective and is subject to updating, expansion, revision, and amendment. It does not purport to contain all the information that a recipient may require.
- 4. PW's deliverable in no way should be construed as an opinion, attestation, certification, or other form of assurance. We have not performed any procedure which can be constituted as an examination or a review in accordance with generally accepted auditing standards or attestation standards. We have not performed an audit and do not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion. Axis Bank Limited shall be fully and solely responsible for applying independent judgment, with respect to the findings included in this report, to make appropriate decisions in relation to future course of action, if any. We shall not take responsibility for the consequences resulting from decisions based on information included in the report.
- 5. While information obtained (if any) from the public domain or external sources has not been verified for authenticity, accuracy or completeness, we have obtained information, as far as possible, from sources generally considered to be reliable. However, it must be noted that some of these websites may not be updated regularly. We assume no responsibility for the reliability and credibility of such information.
- 6. Our work was limited to the specific samples/ procedures described in this report and were based only on the information and analysis of the data obtained through interviews of beneficiaries supported under the programme, selected as sample respondents. Accordingly, changes in circumstances/ samples/ procedures or information available after the review could affect the findings outlined in this report.
- 7. We assume no responsibility for any user of the report, other than Axis Bank Limited. Any person who chooses to rely on the report shall do so at their own risk.
- 8. Our observations represent our understanding and interpretation of the facts based on reporting of beneficiaries and stakeholders. The recommendations provided may not be exhaustive from the perspective of bringing about improvements in the programme and additional steps/efforts may be required on the part of the management to address the same.
- 9. PW performed and prepared the Information at client's direction and exclusively for client's sole benefit and use pursuant to its client agreement. Our report is based on the completeness and accuracy of the above stated facts and assumptions, which if not entirely complete or accurate, should be communicated to us immediately, as the inaccuracy or incompleteness could have a material impact on our conclusions.
- 10. "Should any unauthorized person or any entity other than "Axis Bank Limited" obtain access to and read this report, by reading this report such person/entity accepts and agrees to the following terms:
- i. The reader of this report understands that the work performed by PW was performed in accordance with instructions provided by Axis Bank Limited and was performed exclusively for Axis Bank Limited sole benefit and use.
- ii. The reader of this report acknowledges that this report was prepared at the direction of Axis Bank Limited and may not include all procedures deemed necessary for the purposes of the reader.
- iii. The reader agrees that PW, its partners, directors, principals, employees and agents neither owe nor accept any duty or responsibility to it, whether in contract or in tort (including without limitation, negligence and breach of statutory duty), and shall not be liable in respect of any loss, damage or expense of whatsoever nature which is caused by any use the reader may choose to make of this report, or which is otherwise consequent upon the gaining of access to the report by the reader. Further, the reader agrees that this report is not to be referred to or quoted, in whole or in part, in any prospectus, registration statement, offering circular, public filing, loan, other agreement or document and not to distribute the report without PW's prior written consent."
- 11. In no circumstances shall we be liable, for any loss or damage, of whatsoever nature, arising from information material to our work being withheld or concealed from us or misrepresented to us by any person to whom we make information requests.

### 1.10. Abbreviations

Abbreviations	Full Forms
CSR	Corporate Social Responsibility
FGD	Focus Group Discussion
FY	Financial Year
IDI	In-Depth Interview
IRECS	Inclusiveness, Relevance, Effectiveness, Convergence and Sustainability
KPI	Key Performance Indicator
LFS	Lyzon Friendship School
NGO	Non-governmental organisation
PW	Price Waterhouse
PWCALLP	Price Waterhouse Chartered Accountants LLP
SDG	Sustainable Development Goal
UN	United Nations



All images in this report are protected by copyright, trademark, patent, trade secret and other intellectual property laws and treaties. Some photos used in the report have been taken by the research team during the data collection. Any unauthorised use of these images may violate such laws and shall be punishable under appropriate laws. Our sharing of this report along with such protected images with you does not authorise you to copy, republish, frame, link to, download, transmit, modify, adapt, create derivative works based on, rent, lease, loan, sell, assign, distribute, display, perform, license, sub-license or reverse engineer the images. In addition, you should desist from employing any data mining, robots or similar data and/or image gathering and extraction methods in connection with the report

Price Waterhouse Chartered Accountants LLP is a separate, distinct and independent member firm of the PW India Network of Firms (registered with ICAI as network of 'Price Waterhouse & Affiliates') which includes 11 other similarly situated independent firms, each of which are registered with the ICAI (hereinafter and only for the purpose of this tender is referred to as 'we', 'us' or 'PW India' or 'the firm' or 'PW'). Price Waterhouse Chartered Accountants LLP is also an individual member firm of the network of member firms of PricewaterhouseCoopers International Limited ("PWCALLP IL"), where each member Firm is a separate legal entity and each member firm does not act either as the agent of PWCALLP IL or any other member firm nor responsible or liable for the acts or omissions of any other member firm. We have the ability to draw on resources from the other independent firms within the PWCALLP network of firms on an arm's length basis. The engagements submitted for evaluation of credentials may have been delivered by independent member firms of PWCALLP IL [in case providing credentials] and these entities do not have subsidiary, holding, associate relationship with Price Waterhouse Chartered Accountants LLP, other than Price Waterhouse Chartered Accountants LLP also being an individual member firm of PWCALLP IL.

© 2025 PW India. All rights reserved. In this document, "PW India" or " "Price Waterhouse & Affiliates" refers to the network of firms which includes similarly situated independent firms, each of which are registered with the ICAI and is a separate distinct and independent legal entity and each member firm does not act either as the agent of any other member firm nor responsible or liable for the acts or omissions of any other member firm.