

KMBL- DEEDS College Preparatory Program (Unique project Id- KMBL202223030)

Impact Assessment Report January 2025

Prepared by - NuSocia



Prepared For- Kotak Mahindra Bank Limited



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Ethical Consideration

Informed consent: The interviews were done after the respondents gave their consent. Even after the interviews were completed, their permission was sought to proceed with their responses.

Confidentiality: The information provided by participants has been kept private. At no point were their data or identities disclosed. The research findings have been quoted in a way that does not expose the respondents' identities.

Comfort: The interviews were performed following the respondents' preferences. In addition, the interview time was chosen in consultation with them. At each level, respondents' convenience and comfort were considered.

Right to reject or withdraw: Respondents were guaranteed safety and allowed to refuse to answer questions or withdraw during the study.

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Executive Summary

Program ID	KMBL202223030
Year of completion	FY 2022-23
Program Duration	FY 2022-23 to FY 2023-24
Partner Organisation	Deeds Public Charitable Trust
Location	Mumbai, Maharashtra

CSR Project Unique ID- KMBL202223030: KMBL-DEEDS college preparatory initiative

The College Preparatory Program, supported by the CSR initiative of Kotak Mahindra Bank Limited, is a transformative program empowering students with hearing impairment in Mumbai. Launched in 2017, it provides free higher education in commerce streams tailored to their needs, using Indian Sign Language (ISL) and industry-relevant skill training.

The program focuses on enhancing the quality of education through visual learning aids such as smart boards, computers, and digital education tools, creating an environment that fosters all-round growth opportunities. By bridging educational and professional gaps, it promotes inclusiveness, employability, and financial independence, ensuring students are equipped for sustainable careers.

The initiative has transformed the lives of 219 students in FY 2022-23. It eliminated socioeconomic barriers by promoting societal inclusion.

Key impacts of the program are:

a) Key Achievement:

- The program consistently supported academic progression for students with hearing impairments, from HSC to the final year of B.Com. In the HSC examination (FY2022-23), while 86% of students scored below 50%, the program ensured a high pass rate of 97.67%. Similarly, in the TYBCom Final Semester, 65% of students scored below 50%, yet the program achieved a 100% pass percentage.
- Program's strong emphasis on employability ensured that 93% graduates secured jobs in sectors like banking and allied industries. The placed students consist of 36% girls and 64% boys.

b) Critical Role in Students' Lives

The program played a critical role in the lives of students. There are around 32 Special Schools for students with hearing impairment in Mumbai, however very few of them are up to 12th std. Kotak- DEEDS College preparatory program is one of the few institutes in Mumbai which offers commerce education to the students with hearing impairments. In the absence of the program, students would struggle to access commerce education tailored to their needs. Students might have to rely on conventional institutes which often lack the support of sign language and interactive teaching methods. They would live without formal training.

Inclusiveness: The program enabled students with hearing impairment to pursue higher education and integrate into industries due to supportive and inclusive environment. Approx. 34% of the participants were female students. It reflects a commitment of the program towards gender inclusivity.

Relevance: The program addressed critical gaps in education and career opportunities for students with hearing impairment.

Effectiveness: The DEEDS team reported excellent student attendance. All the students submitted assignments on time. All scheduled guest lectures and exposure visits were successfully conducted. All the students appeared for their final examinations.

Sustainability: The program ensured a long-term viability which aligns with SDGs and national policies like NEP 2020, Samagra Shiksha Abhiyan etc.

Holistic Development: Program helped students gain academic knowledge, life skills, leadership abilities, and confidence.

Fund utilisation: DEEDS used 100% of the grant fund efficiently. Around 90% fund was utilized for salaries, rent, refurbishing and infrastructure setup.

1. Introduction

1.1. Background

Kotak Mahindra Bank Limited (KMBL) was established in 1985 as Kotak Mahindra Finance Ltd. It has grown to become one of the India's most trusted and prominent financial institutions. KMBL offers a diverse range of financial products and services to bring innovation and customer centric solutions.

KMBL delivers exceptional banking services to its customers while remaining committed to enhancing the quality of life for communities. It significantly contributes through its well-structured CSR initiatives towards socio-economic growth and environmental protection. KMBL is also committed to contribute towards Sustainable Development Goals (“SDGs”) of United Nation. It focuses on various themes such as education, healthcare, livelihood enhancement, environmental sustainability, rehabilitation, sports etc. KMBL ensures that its efforts create a lasting positive impact in society.

“KMBL-DEEDS College preparatory program” initiative was launched in July 2017 with the CSR support of KMBL. The project is implemented by DEEDS (Development Education & Empowerment of Disadvantaged in Society) in Mumbai to offer free specialized commerce education tailored to individuals with hearing disabilities. DEEDS is an NGO started in the year 2003 to provide a better quality of life to the students with hearing impairment. It supports the cause of students with hearing by imparting free education, vocational training and ensuring employment.

1.2. Childhood Hearing Loss: A Global Challenge

Hearing plays a pivotal role in communication and social interaction. It is essential for acquiring spoken language and cognitive development of children. Hearing loss is typically classified as a reduction in the ability to hear sounds, starting from mild hearing loss (difficulty hearing sounds softer than 20 dB) to severe hearing loss.

Deafness refers to profound hearing loss, where a person has difficulty hearing sounds even louder than 80 db. It affects both the ears due to which person feel difficulty in understanding conversational speech. Individuals with deafness have very limited or no hearing, they commonly rely on sign language for communication.

Around 5% of the global population (430 million people) are living with disabling hearing loss as on February 2024. Children account for around 8% of these cases. Around 34 million children worldwide affected by hearing loss. Hearing loss in children has become a significant global concern, impacting their physical, emotional, social, and cognitive growth. Over the past three decades, the burden of hearing loss among children and adolescents has risen, particularly in low- and middle-income countries, where healthcare resources and access to preventive measures are limited. It is projected that by 2050 nearly 2.5 billion people will experience some degree of hearing loss. Around 700 million people will require hearing rehabilitation¹.

1.3. Deafness Among Children: An Indian Context

The prevalence of deafness in South East Asia ranges 4.6% to 8.8% of the total population. In India, around 63 million experiences significant auditory loss. Every year, over a lakh children in India are born with hearing deficiencies, 4 in every 1,000 children suffer from severe to profound hearing loss in India.

¹ <https://www.who.int/news-room/fact-sheets/detail/deafness-and-hearing-loss>

Adult-onset deafness in India affects ~7.6% of the population, while childhood onset deafness impacts ~2%².

The increasing cases of deafness especially among children need initiatives similar to “KMBL-DEEDS college preparatory program” to address the growing need of educating the Deaf children and youth.

1.4. Need for the Project

Deafness is a significant barrier to education and social integration. Children with hearing impairments face multiple challenges which disrupts language acquisition, communication skills, and academic performance. Cognitively and socially, it fosters social isolation, and diminished self-esteem among children due to delay in speech and language development.

The conventional schooling system lacks inclusive teaching strategies and access to assistive technologies for children affected with deafness. They face systemic challenges due to inaccessible teaching methods, lack of resources, and limited career opportunities. “KMBL-DEEDS College preparatory program” initiative bridges these gaps to empower the students with hearing impairment for academic and professional excellence. The tailored curriculum, accessible communication tools, secure and protected environment and job placement support is essential for their empowerment. The program promotes societal inclusion by challenging stereotypes and opening opportunity, to value the unique perspectives and talents of students with hearing impairment.

1.5. About the Project

The "KMBL- DEEDS College Preparatory Program for Young Adults with Hearing Impairments" was launched in Mumbai in July 2017. The “KMBL- DEEDS College Preparatory Program” initiative is key component of the program initiated with the support of the KMBL CSR initiative. DEEDS was selected to implement the intervention as it is one of the few centres in Mumbai which equips students with the opportunity to achieve their Higher Secondary School Certification (HSC) and Bachelor of Commerce (B. Com) degree. DEEDS established a College Preparatory Program to provide students with hearing impairment with specialized education in the commerce stream. The dedicated institution offers free specialized commerce education in a safe and inclusive environment. The College Preparatory Program uses English as the medium of instruction, which is communicated effectively through Indian Sign Language (ISL). It ensures accessibility for students with hearing impairment. As students progressed through College Preparatory Program, the program expanded into a degree College, offering a B. Com degree. It allowed students to advance from the Junior College studies to the first, second, and third year of the B. Com program. The program further evolved to focus on placing graduates in financial institutions and allied industries after completion of degree. It enables them to achieve financial independence and integrate into the workforce. In the fiscal year 2022-23, a total of 235 students were mobilized, out of which 219 students were enrolled and successfully completed the program. The initiative aligned seamlessly with KMBL’s CSR focus on inclusive education and skill development for underserved communities.

² https://www.researchgate.net/publication/304824482_Deafness_in_India

2. Approach and Methodology

2.1. Approach

The study aimed at Impact Assessment of the KMBL- DEEDS College Preparatory program, which was supported by KMBL CSR initiative. The project was implemented in the Khar (W), Mumbai. The Impact Assessment study conducted for the following broad objectives and outputs:

01	02	03
Impact on Beneficiaries To evaluate the impact on the target beneficiaries	Best Practices To identify best practices	Area of Improvement To suggest areas of improvements and innovative approaches basis market trends.

2.2. Methodology

The team adopted Qualitative research method for the Impact Assessment study. The study followed a well-defined methodology, participative and research-based strategy, consisting of a five-stage process for undertaking this study as explained below:

Context Setting	Research Design	Primary Research	Analysis	Output Report
<ul style="list-style-type: none"> Building common understanding of project terminology. Introduction to key stakeholders / implementation partners 	<ul style="list-style-type: none"> Desk review of project documents Primary research tool preparation Sharing of inception report with tools for approval of KMBL 	<ul style="list-style-type: none"> Training of field research team On-field data collection through qualitative methods to analyse programmatic elements 	<ul style="list-style-type: none"> Data analysis based on OCED-DAC 'REECIS' Framework Triangulation against qualitative research through KIs 	<ul style="list-style-type: none"> Detailed report on observations, analysis, inferences, and recommendations Presentation of Findings

2.3. Data Collection Tools

The research team developed an assessment framework outlining objectives, key probe areas, and stakeholder interaction methods to design effective research tools. A structured Interview Guide was created to collect qualitative data from beneficiaries and key informants.

For data collection, Convenience Sampling was used for selecting beneficiaries, while Purposive Sampling was applied for key informant interviews. Primary and secondary research involved interviews with 30 beneficiaries, 5 parents, 1 mobiliser, 3 teachers, 2 employers, DEEDS team and KMBL team. Financial documents, including utilization certificates, were analyzed to assess project expenses.

The collected data was cleaned, tabulated, and analyzed using the REECIS evaluation framework (based on OECD-DAC criteria) to assess Relevance, Effectiveness, Efficiency, Coherence, Impact, and Sustainability. Findings were triangulated with key informant insights to ensure a comprehensive assessment of the program's impact.

2.4. Documentation and Report Preparation

The findings were documented in presentation mode and presented to the KMBL team for necessary inputs. Then team prepared the detailed report for Impact Assessment of **KMBL-DEEDS College preparatory** program covering all the necessary aspects in accordance with the findings of the data analysis.

3. Findings and Analysis

3.1. Inclusiveness

The “KMBL-DEEDS College preparatory program” is an initiative to empower students and youth in Mumbai. The initiative fosters inclusiveness in society by providing students with hearing impairment with quality higher education for their holistic development, and integration into the economy. The multidimensional aspects of inclusiveness of the program are explained below:

3.1.1. Simplified Admission Process

It was found through the interview of beneficiaries that the admission process to college and University was smooth and simple. All the students positively responded about the dedicated guidance provided by teachers and interpreters in admission process. It ensured that students face minimal challenges. The program eliminated bureaucratic process and logistical barriers. It made education accessible to students.

3.1.2. Accessibility, Affordability and Tailored Education

In FY 2022-23, the program benefited 219 students from Junior and Senior College, providing accessible commerce education for individuals with hearing impairment.

Beneficiaries in FY 2022-23			
Class	Female	Male	No of Students
SSC	19	22	41
11 th class	9	33	42
12 th class	17	27	44
1 st yr B Com	9	21	30
2 nd yr B Com	10	25	35
3 rd yr B Com	11	16	27
Total	75	144	219

- Customized Learning Environment: Education was delivered in Indian Sign Language (ISL), ensuring effective learning in students' preferred communication mode.
- Free Education: Financial barriers were removed, making education accessible to students from all backgrounds.
- Accessible Training Centers: Centers were located near railway stations for better connectivity, with DEEDS providing ₹700 as a travel allowance.
- Education was delivered in Indian Sign Language (ISL) with smart teaching technologies to enhance learning effectiveness.
- Regular assessments were conducted to track student progress.
- One-on-one support for slow learners was provided, ensuring no student was left behind.
- Additional skill training for graduates, such as Tally and banking courses, was integrated to enhance employability.
- Career Opportunities: The program equipped students with practical skills for careers in banking and financial services, promoting inclusion, reducing social isolation, and fostering connections between the hearing-impaired and hearing communities.

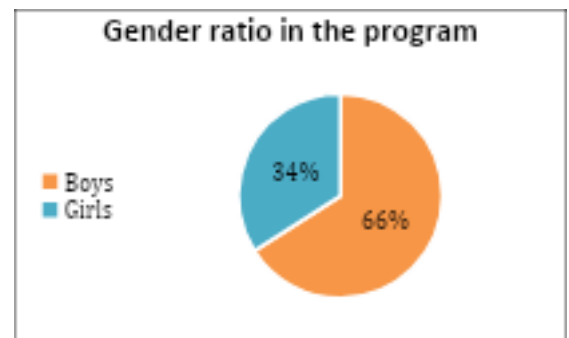
3.1.3. Safe and Inclusive Environment

The college provided a secure and inclusive environment, offering both academic and emotional support to students facing difficulties in adapting to new learning methods. It helped students with hearing impairment overcome challenges faced in conventional schools while boosting their confidence and academic focus. Smart boards and digital tools were used to assist in effective learning, ensuring accessibility and engagement in the classroom. Regular parent-teacher meetings ensured student-specific concerns were addressed, fostering trust among parents. While teachers showed empathy and commitment, some parents expressed the need for Indian Sign Language (ISL) courses to

improve communication at home and create a more supportive environment. Improvement in academic performance was observed due to personalized support, enabling students to grasp concepts more effectively.

3.1.4 Promoting Gender Equity

The program admitted ~34% female students from various social backgrounds. Their participation in the program ensured that they gain equal opportunities for education and financial independence. It promoted gender inclusiveness within the students with hearing impairment.



Case Study: Neha's (Name changed) Journey Towards Empowerment

Neha (name changed), a 24-year-old from the 2022 batch, comes from a modest background and completed her schooling in a Hindi medium school. When she enrolled in the skill development program, she transitioned to English medium education—a significant challenge for her. However, with the support and guidance provided, she gradually gained confidence in both the language and her abilities.

Neha learned about the program through her husband. What encouraged her to join was the welcoming environment and the accessibility of the program, which required no fees and had a simple enrolment process. Initially, she had no specific career aspirations; her only goal was to pursue education like her peers. However, the program opened her eyes to new possibilities, igniting ambitions she had never considered before.

Her college experience was enriching, as she acquired both academic knowledge and practical skills. She recalls learning a lot and feeling well-prepared for the professional world. Post-completion, the program informed students about job vacancies and potential career opportunities, which led to Neha securing a position at an engineering firm in the Accounts Department.

In her current role, Neha handles sales vouchers, invoices, and tally work, drawing satisfaction from her day-to-day tasks. She earns a monthly salary of ₹16,000 and is content with her job, particularly appreciating the supportive work environment and cooperative team.

Despite her achievements, Neha faces challenges adapting to new accounting software and evolving processes. She admits it takes her time to learn, but with the help of colleagues and friends, she manages to overcome these hurdles and continue improving.

Neha's story is a testament to how the right support and opportunities can transform lives. She hopes that more students like her can benefit from such programs, which not only provide education but also unlock new dreams and pathways to a better future.

3.2. Relevance

The College preparatory program initiative addresses a critical gap in higher education, professional training, and social inclusion for students with hearing impairment in Mumbai. While Mumbai has approximately 32 special schools for students with hearing impairment, very few institutions offer higher education, especially in commerce, leaving limited career options. The program bridges this gap by providing structured and accessible commerce education, though students like Ayesha (name changed) highlight the lack of similar opportunities in science and mathematics, restricting career choices.

Transitioning from regional to English medium is another challenge for students. DEEDS offers tailored English coaching, helping students build confidence in communication. However, students note that the program lacks advanced English training, which affects their employability and professional confidence. The initiative also plays a key role in building a workforce for niche sectors, equipping students with commerce skills suited for banking and financial services.

Historically, education for students with hearing impairment has been limited to basic levels, with little emphasis on career development. This program builds a continuum from secondary education to college, focusing on life skills and professional readiness. However, students suggest incorporating soft skills training in leadership, teamwork, and interpersonal communication to improve their transition into professional careers.

3.3. Effectiveness

3.3.1. Target v/s Achievement

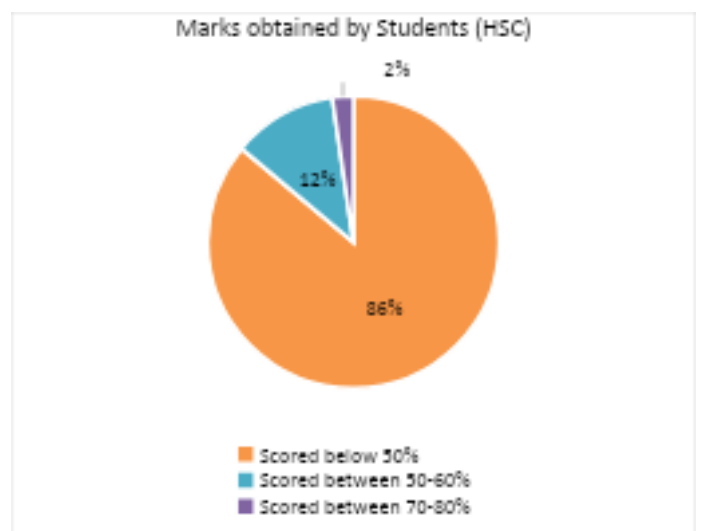
The project aimed to mobilize 280 students with hearing impairment and provide comprehensive academic and professional exposure. It successfully mobilized 235 students (84% of the target) and achieved excellent attendance, assignment submissions, and participation in lectures, visits, and final exams.

Activity	Target	Achievement
Mobilization and enrolment of students	280 students with hearing impairment	A total of 235 students were mobilized and enrolled, achieving approximately 84% of the targeted enrolment. Of these, 219 students continued with the program, while the remaining dropped out.
Attendance of the students	95-98% attendance	Attendance of students was reported to be excellent by the DEEDS team members.
Submission of assignments and assessments	98-100% of students submit assignments	Almost all the students successfully submitted their assignments.
Guest lectures	4 lectures by Industry Experts	All the scheduled guest lectures were successfully conducted.
Exposure visits	2 Exposure visits	Both planned exposure visits were successfully completed.
Final examinations and certifications	100% students appearing for examinations	All enrolled students appeared for their final examinations.

3.3.2. Prevention of Dropout

The DEEDS program took a comprehensive approach to reducing dropouts, ensuring students complete their education. Free education alleviated financial barriers, while regular assessments and parent engagement helped identify at-risk students for timely intervention.

Student performance reflects the program's effectiveness—86% of students scored less than 50% in the HSC examination, 12% scored between 50-60%, and 2% scored between



70-80%. Despite this distribution, the overall pass percentage for HSC students in FY2022-23 was 97.67%.

Similarly, in the TYBCom Final Semester, 65% of students scored below 50%, while approximately 35% scored between 50-60%. Notably, the total pass percentage for TYBCom final semester students was 100%.

By addressing systemic gaps, the program fostered holistic development, equipping students with the skills needed for academic and professional success.

3.3.3 Awareness, Academic Support, and Employment Readiness

The DEEDS program effectively used WhatsApp, digital tools, and interactive meetings to reach students, ensuring accessibility to inclusive education. Rahul (name changed), a B. Com graduate, discovered DEEDS through social media and shared, *“I saw DEEDS opportunity through a WhatsApp group advertisement. I was impressed with the program and joined the B. Com course to enhance my learning. The experience at DEEDS is very nice, I learned Accounts course here for the first time.”*

The program ensured seamless academic continuity from Junior to degree College with one-on-one mentoring, digital aids, and skill training workshops. ISL-based teaching with digital learning methods improved engagement, especially for students transitioning from oralism-based education. Ravi (name changed), an 11th grader, shared how ISL support helped him shift from a Hindi-medium school to an English-language curriculum. However, peer learning opportunities were limited, and a structured peer learning system was recommended.

To enhance employability, DEEDS provided job readiness training, placement support, and practical skills in tally, excel, accounts, and financial literacy. Regular industry expert sessions and mock interviews prepared students for placements, leading to a 93% employment rate in banking and finance. However, the lack of structured student-alumni mentorship and industry ties for internships was noted. Rohan (name changed), a graduate, shared, *“Sir guided us about workplace culture, how to present ourselves professionally and work efficiently. DEEDS supports preparation of placement; some of my friends work in hotels and back-office roles. I am interested in front-office positions and am currently preparing for interviews.”*

3.4. Efficiency

The DEEDS program was efficiently implemented through structured academics, personalized support, and career-focused initiatives, ensuring students' academic success and skill development. With meticulous planning, the program followed a well-defined timeline, completing mobilization and enrollment on schedule while systematically conducting exams and assessments, including half-yearly and pre-board exams for thorough preparation.

The program effectively utilized 100% of its grant funds, with 49% allocated to salaries and 42% to rent, refurbishing, and infrastructure setup. The remaining funds were strategically used for utilities, study materials, and infrastructure upgrades, ensuring optimal resource use to achieve program objectives.

3.5. Coherence



The KMBL-Deeds College Preparatory Program aligns with India's initiatives for inclusivity and empowerment of students with hearing impairment. It supports the Right of Persons with Disabilities Act, 2016 by fostering an inclusive learning environment with Indian Sign Language



(ISL) and equal opportunities for education and employment. Complementing Samagra Shiksha Abhiyan (SSA), it ensures quality education through ISL and technology-driven methods. In line with Digital India, it integrates smart boards and digital tools to enhance learning.

SDGs Addressed through the Program:

The DEEDS program actively contributed to the achievement of SDGs, as explained below:

	<p>Ensured inclusive, equitable, and quality education for students with hearing impairment. It promoted lifelong learning opportunities.</p>
	<p>Enhanced employability and financial independence of graduates. It fostered economic growth and reducing inequalities.</p>

3.6. Impact

The DEEDS program created a transformative experience for students with hearing impairment by fostering confidence, bridging educational gaps, and ensuring employability. It will uplift their families by addressing economic disparities and instilling hope for a brighter future. It contributed to the social and economic advancement of the students with hearing impairment. Major impacts of the program are given below:

3.6.1. Bridging Educational Gaps

The comprehensive commerce curriculum of program, equipped students with hearing impairment with practical and industry-relevant skills. The education bridged gaps in their knowledge and prepared them for meaningful careers. Families see their children gaining the tools to succeed professionally. It reinforced the belief in the power of education.

3.6.2. Empowering through Education and Employment

The DEEDS program played a crucial role in career development, ensuring 93% of graduates secured jobs in banking and allied industries. This financial independence not only transforms students' lives but also uplifts their families, breaking cycles of poverty and fostering economic stability.

Without this program, students like Amit (name changed) would struggle with commerce education due to the lack of sign language support and interactive teaching methods in conventional institutes. Many might have had to settle for unskilled work or family businesses, limiting their professional growth. By providing structured learning and employability training, DEEDS has created sustainable career pathways for students with hearing impairment.

3.6.3. Holistic Development of Students

The DEEDS program fostered intellectual, social, and emotional growth through career counselling, competitions, and environmental initiatives, enhancing students' confidence, self-esteem, and real-world preparedness. By equipping them with academic and professional skills, the program empowered students to overcome challenges, gain independence, and envision brighter futures.

However, limited infrastructure capacity restricts student intake, and parents have suggested expanding facilities for English language support and skill development to accommodate more learners.

Case Study: Anant's (name changed) Journey with DEEDS
 Anant (name changed), a 24-year-old student with hearing impairment, completed his B. Com with 60% at DEEDS and is now pursuing a Tally and Banking course to enhance his employability. He

initially studied in Hindi medium at a special school in Vile Parle East but recognized the importance of English for his career, leading him to complete a one-year English course at DEEDS before joining the skill development program.

He learned about DEEDS through a WhatsApp advertisement and found the application process simple and free, with strong support from teachers and his parents. The training at DEEDS has been transformative, with a focus on mastering Tally and Excel to prepare for a career in banking. Inspired by past DEEDS students securing jobs at prestigious organizations like Taj Group, Anant is determined to follow a similar path.

He values DEEDS' practical learning approach and acknowledges his teachers, especially Bhaskar Sir, for their guidance in sign language and general knowledge, which broadened his perspective. His journey highlights the impact of inclusive and structured training programs in empowering students with hearing impairment.

3.6.4. Addressing Economic Disparities

The free education of DEEDS program ensured that financial constraints do not hinder access to quality learning. The program opened career opportunities that lead to financial stability, uplifting entire families from cycles of economic hardship. Parents and guardians benefited from the relief of knowing their children have access to structured education and career paths.

3.7. Sustainability

The program's integrated approach ensured its sustainability across financial, institutional, social, and environmental dimensions. The program will transform individual lives and contribute to broader societal and economic progress by creating a robust ecosystem of education and employment opportunities for students with hearing impairment. The program showcased a scalable and replicable model. Its impact will inspire similar initiatives in other parts of the country, ensuring that the program's impact extends beyond its current scope.

3.7.1. Financial Sustainability

The program's meticulous financial planning and utilization ensured that resources are allocated effectively to maintain long-term viability. It created a pathway for students to become economically self-reliant by equipping students with industry-relevant skills and ensuring job placements. Graduates who gain financial independence have the potential to contribute to the program in the future, either directly or through advocacy. It will ensure a self-sustaining cycle.

3.7.2. Institutional Sustainability

The program has a dedicated team of administrators, teachers, interpreters, counsellors, and support staff. This cohesive team ensured the smooth functioning of the project. Infrastructure such as smart boards, computers, and customized classroom has been developed. It ensured that the program is well-equipped to support students with hearing impairment for years to come. As a secure and inclusive environment has been developed, it will strengthen the institution's sustainability.

3.7.3. Social Sustainability

The program fostered inclusiveness and created role models within the students with hearing impairment. Alumni has become ambassadors of the program, inspiring other students with hearing impairment and their families to pursue higher education and meaningful careers. The program created ripple effect of empowerment in communities by uplifting the students but also their families. This

socio-economic transformation contributes to long-term social stability. The focus on gender empowerment adds another layer of social sustainability.

3.7.4. Alignment with National and Global Goals

The program aligns with key governmental schemes such as the Right of Persons with Disabilities Act (2016), Samagra Shiksha Abhiyan (SSA), Skill India Mission, Digital India, and NEP 2020. These alignments enhance the likelihood of continued support from governmental and non-governmental stakeholders. It also contributes to global priorities by addressing various SGDs such as SDG 4, SDG 5, SDG 8, SDG 10 etc. It strengthens its relevance and funding prospects.

3.7.5. Educational and Workforce Sustainability

The program ensured that students with hearing impairment are job-ready and equipped to meet the demands of the modern economy. The emphasis on intellectual, emotional, and social growth prepared students to adapt to changing environments and challenges. It ensures their long-term success in personal and professional spheres. The program's mentoring, counselling, and placement services also create a support system that extends beyond graduation. It fosters lifelong learning and professional growth for students.

4. Best Practices, Suggestions and Conclusion

4.1. Best Practices of the Program

Best practices of the DEEDS program are given below:

- 4.1.1. **Use of Indian Sign Language and Simplified Admission Process:** The DEEDS program ensured inclusiveness through a simplified admission process and dedicated support using Indian Sign Language (ISL). It promoted gender equity by enrolling female students from various social backgrounds. It fostered equal opportunities for education and independence.
- 4.1.2. **Customized Curriculum and Skill Development:** The program offered a tailored commerce curriculum aligned with industry needs, emphasizing practical skills like Tally, Excel, and financial literacy. It also focused on holistic development by incorporating leadership training and life skills.
- 4.1.3. **Comprehensive Academic Support:** The program components such as regular assessments, weekly tests, and parent-teacher meetings helped monitor student progress and address challenges. Tailored English language support helped students in transitioning from regional to English medium education.
- 4.1.4. **Employment and Career Readiness:** The program connected students with career opportunities in financial institutions and allied industries. It prepared them with essential professional skills, offering internships and exposure visits to enhance employability.
- 4.1.5. **Community and Social Integration:** DEEDS fostered social engagement through celebrations of diverse festivals and collaborative activities. Peer and teacher support system helped create a sense of belonging, reducing isolation and promoting inclusivity.
- 4.1.6. **Efficient Use of Resources:** The program effectively utilized funds for salaries, infrastructure, and operations, ensuring transparency and accountability. Its structured approach achieved high attendance and academic engagement among students.
- 4.1.7. **Alignment with National and Global Goals:** DEEDS aligns with initiatives like NEP 2020 and SDGs. It promoted quality education, gender equity, and reduced inequalities. This coherence strengthened its relevance and impact on the community.

4.2. Suggestions for Improvement of Program

4.2.1. Academic Enhancements

- **Additional Courses and Skill Training:** Students suggested to introduce more courses and skill training programs to diversify the learning opportunities for them. It will prepare them for varied career paths.
- **Enhanced English Language Support:** Many students lack command on English. An advanced English language training is needed to help students improve their communication skills. It will support them in transitioning from regional languages to English as the medium of instruction.

4.2.2. Community and Leadership Engagement

- **Engagement with Leaders with Hearing Impairment:** Program can include the visits from significant leaders with hearing impairment and personalities. It will inspire students by showcasing success stories, and mentorship.
- **Peer Mentorship:** Program can encourage alumni to support current students through mentorship by sharing their experiences and guidance.

- 4.2.3. Infrastructure and Capacity Building:** The program can expand the intake capacity to accommodate more students, to benefit them from English language support and skill development programs.
- 4.2.4. Soft Skills Training:** The students suggested introducing sessions on soft skills like leadership and interpersonal communication. It will build students' confidence and prepare them for transitioning to professional career.
- 4.2.5. Social and Emotional Support:** There is a need foster stronger peer-to-peer engagement through group activities. It will enhance collaboration and create a sense of community among students.
- 4.2.6. Employment Support:** There is a need of strengthening ties with industries to offer internships, apprenticeships, and on-the-job training. Career guidance sessions can be organised with industry-specific mentors to better align student aspirations with market needs.
- 4.2.7. Monitoring and Evaluation:** There is need to leverage data analytics to track student performance, retention rates, and post-graduation outcomes. These insights will refine programs strategies.
- 4.2.8. Introduction of Courses in Indian Sign Language (ISL) for Parents:** Some parents suggested the introduction of courses in Indian Sign Language (ISL) specifically tailored for them. It will enable parents to communicate effectively with their children, fostering better understanding and reducing conflicts. It will strengthen family relationships and create a supportive environment for students at home.

4.3. Conclusion

The “KMBL-DEEDS College preparatory program” serves as a beacon of hope for students with hearing impairment. It addressed systemic gaps in education and employment. Program’s inclusive design, free education model, and focus on skill development have empowered students to overcome financial and social barriers. The program’s alignment with national initiatives and SDGs underscores its long-term relevance and impact.

It fostered academic excellence, holistic development, and social equity. The program uplifted its beneficiaries and contributed to broader societal progress. It positions itself as a model initiative. It drives a transformative change within the community with hearing impairment and beyond.

5. List of Abbreviations

- a) **KMBL** - Kotak Mahindra Bank Limited
- b) **SDGs** - Sustainable Development Goals
- c) **CSR** - Corporate Social Responsibility
- d) **OECD** - Organization for Economic Co-operation and Development
- e) **DEEDS** - Development Education & Empowerment of Disadvantaged in Society
- f) **DAC** - Development Assistance Committee
- g) **B. Com** - Bachelor of Commerce
- h) **REECIS** - Relevance, Effectiveness, Efficiency, Coherence, Impact, Sustainability
- i) **dB** – Decibels
- j) **ISL** - Indian Sign Language
- k) **SSA** - Samagra Shiksha Abhiyan
- l) **NEP** - National Education Policy
- m) **KII** - Key Informant Interview

About NuSocia

NuSocia (registered as IN2X Sustainability Advisors Pvt Ltd) is an impact advisory and research organization, founded in 2017 by a group of industry experts with nearly two decades of experience across various sectors of the social impact spectrum. Its mission is to strengthen the impact ecosystem through research, advisory, and training support. The organization was incubated at NSRCEL, Indian Institute of Management (IIM) Bangalore. NuSocia collaborates with Corporations, Governments, Foundations, and Nonprofits, helping them maximize, manage, measure, and communicate their social impact. Clients choose NuSocia for its deep expertise and its ability to connect at the grassroots level, allowing for practical, tailored solutions that meet their specific needs.

Through its unique process, commitment to excellence, and vast experience, NuSocia has become one of the trusted social impact consulting partners for clients, delivering and supporting projects nationwide and working with key industry names. Specializing in Program Management, NuSocia offers services across the entire program lifecycle, including strategy, needs-gap assessments, program design, implementation, monitoring and evaluation, impact assessments, program and process documentation, communication, and more.

With a global consulting team, localized partnerships, and a workforce that is 65% female, NuSocia is composed of CSR professionals, management consultants, social sector experts, data scientists, and social researchers, all united by a passion for creating meaningful, people-centered ideas.

The core team consists of members from diverse professional and educational backgrounds, such as Agriculture, Public Health, Environmental Conservation, Solid Waste Management, Watershed Management, Gender, and Social Entrepreneurship, among others. Collectively, the team possesses functional knowledge of over 10 Indian languages. Led by a woman founder and leader, NuSocia is committed to fostering an inclusive and diverse environment, with a strong focus on equality, empowerment, and mutual respect.