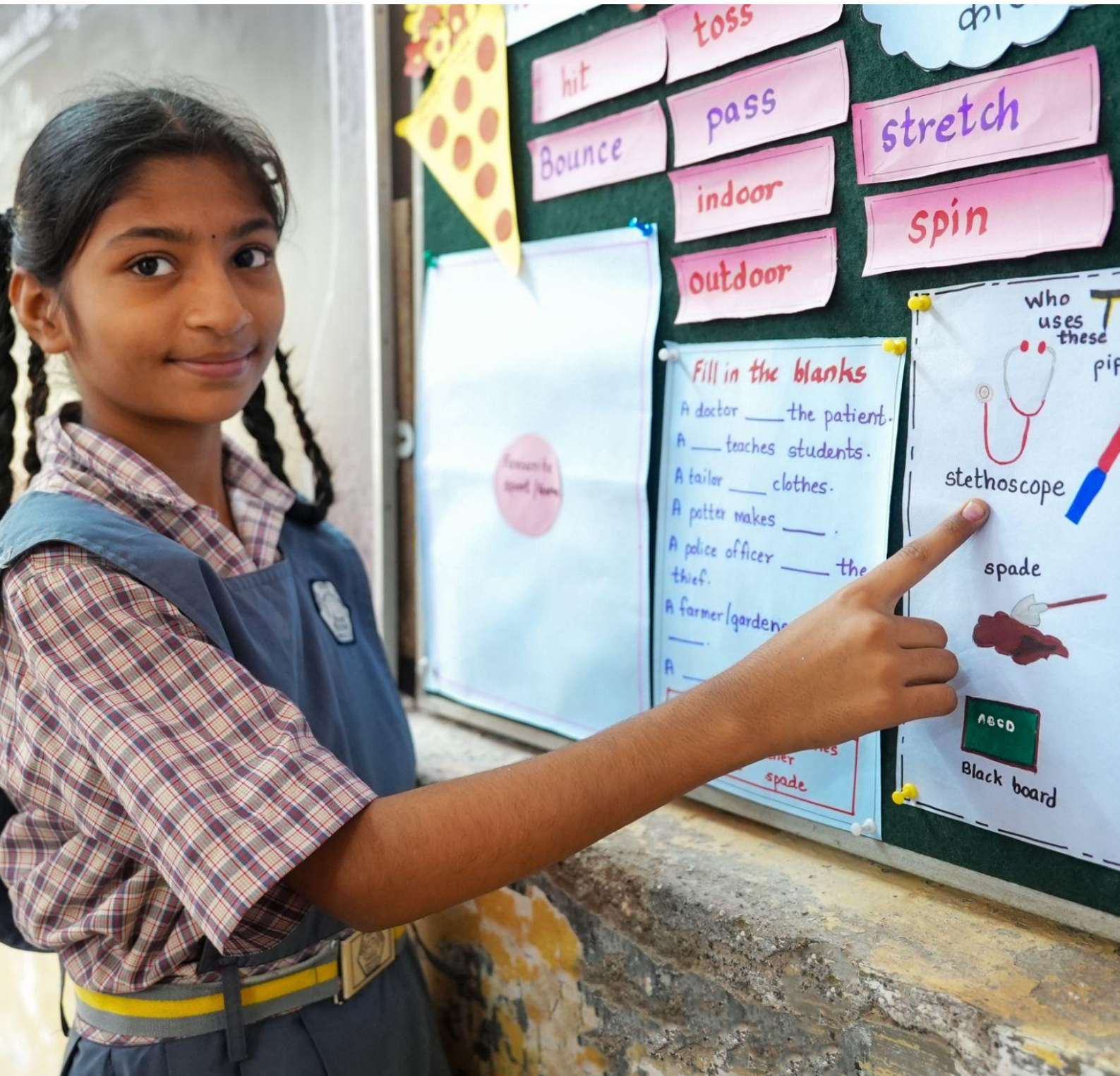




kotak
Kotak Mahindra Bank



Umang - Spoken English Program

April 1, 2022 - July 31, 2023
CSR Impact Assessment Report
Kotak Mahindra Bank Limited

Implemented by Kotak Education Foundation
Assessed by Aspire Impact | January 2025



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Assessment Methodology

Aspire Impact followed a comprehensive primary and secondary data collection approach for the Impact Assessment of Umang (2022-23). The stakeholders' feedback was captured through in-depth interviews and quantitative surveys.

The methodology encompassed developing a set of research guidelines and survey questionnaires to draw evidence towards each impact area, which helped draw reasonable conclusions at the current stage of the program. The assessment captures the end-to-end project impact along four dimensions of Aspire's proprietary 4P framework:

REACH	DEPTH	INCLUSION	SUSTAINABILITY
Assessing scale of the intervention, and coverage of lives touched.	Assessing effectiveness of the interventions and the quality of impact delivered.	Assessing equitable access providing equal access to opportunities and resources for people who might otherwise be excluded or marginalized.	Assessing ability to maintain quality of impact delivery and their environmental impact.

Research Design

- A **mixed method approach** which comprises Quantitative (structured questionnaire) and Qualitative (In-depth Interviews) research techniques was used to carry out the impact assessment and generate insights from the stakeholders.
- Secondary data research

Research Objectives

Aspire Impact interviewed beneficiaries to assess the Impact across the below aspects:

- Assessing the **Reach, Depth, Inclusion and Sustainability of impact**
- Providing insights to be based on quantitative and qualitative surveys
- Providing recommendations for further improvement

Data Collection Methods

- The primary beneficiary population was defined as **6,886** students from grades 7th and 8th who underwent Umang in FY 2022-23.
- The survey targeted a statistically significant sample size of **364 students**, calculated using a confidence level of **95%** and **5%** margin of error. Target was exceeded by achieving responses from **388 students**.
- The table below provides an overview of the sample sizes achieved across both quantitative and qualitative surveys.

Quantitative Survey - students		
Program	Female	Male
Umang	230	158
Total	388 quantitative responses	

Qualitative interviews - all stakeholders				
Program	Students	School Teachers	Parents	KEF Teachers
Umang -	16	3	14	2
Total	35 in depth interviews			

Executive Summary

The Umang Program by Kotak Education Foundation is a initiative designed to strengthen spoken English skills among children from diverse linguistic and socio-economic backgrounds. With a focus on English language proficiency through experiential learning, the program empowers students to achieve English speaking fluency, build confidence, and improve access to higher education and career opportunities.

In FY 2022–23, the Umang Accelerated Learning Program reached **6,886** students in grades 7 and 8. To assess its impact, beneficiary feedback was collected via quantitative and qualitative methods, including quantitative surveys administered to **388** students and in-depth interviews conducted with **33** key stakeholders comprising parents, teachers, and students. This robust methodology provided valuable insights into the program's outcomes.

Below are the main findings of the impact assessment conducted by Aspire Impact to capture the end-to-end Impact of the program across 4 broad areas: Reach, Depth, Inclusion and Sustainability.

Program Reach: Spoken English made accessible for vernacular medium students

During 2022-23 the Umang program reached **6,886** students across **39** low-income private schools in Mumbai. Initially, a substantial **80%** of students reported avoidance or hesitation in speaking English, and **74%** lacked confidence in their grammar, pronunciation, and vocabulary. Post-intervention, there was a significant surge in English usage outside the classroom, with **87%** of students reporting speaking English "Sometimes" or "Often," a notable increase from the pre-program figure of **56%**.

Program Depth: Engaging sessions with opportunity for practice; effective learning materials provided

The program prioritized active language practice, with **93%** of students confirming they had ample opportunities to speak English during sessions. This focus on practical application was complemented by opportunities for **49%** of participants to build public speaking confidence through on-stage English performances. **71%** of students found the teaching style engaging. **77%** reported enhanced grammar, pronunciation, and vocabulary, and **66%** felt confident constructing complete English sentences.

Program Inclusion: Students from diverse linguistic backgrounds, positive gender ratio empowered

A diverse group of learners, comprising **59%** girls and **41%** boys, participated in the program. Notably, **73%** of these students struggled with English comprehension or speaking before the intervention. Their linguistic background further highlighted this diversity, with **69%** speaking Marathi, **23%** Hindi, and **8%** Urdu as their first languages.

Program Sustainability: Improved confidence as well as better performance in academic English

Nearly all students (**99%**) reported improved English exam scores, reflecting the program's direct academic impact. Critically, student confidence in speaking English increased from **16%** to **89%**. Beyond language proficiency, the program fostered a sense of empowerment, with **77%** reporting increased self-belief. Moreover, a significant majority felt better prepared for higher education in English (**74%**) and anticipated improved job opportunities (**62%**).

Need and Intervention

The Importance of Learning Spoken English

In today's global landscape, the ability to speak English effectively is no longer a luxury, but a necessity. It empowers individuals by providing access to superior education, improved job prospects, and increased social mobility. As the dominant language of global communication, the internet, and scientific fields, it fosters personal and professional growth through access to higher learning, career advancement, and international exchange. According to the British Council, approximately 1.5 billion people worldwide are learning English, making it the most widely studied second language. As per 'The Returns to English-Language Skills in India' [report](#), published in 2011, English-language skills are strongly positively associated with earnings. This underscores the necessity of fostering spoken English skills, particularly among students in underprivileged and marginalized communities, to bridge socio-economic gaps and enhance employability.

About the Umang Program

Umang, Kotak Education Foundation's spoken English program has the below objective:

To empower students from Umang- KEF partner schools, of standard 7 and 8 with knowledge and skills to be able to speak/communicate in English.

The program was implemented in 39 low-income private schools in Mumbai in the year 2022-23. Teachers trained by Kotak Education Foundation deployed a curated curriculum focused on improving spoken English skills of the students of the partner schools through a holistic approach, combining interactive classroom sessions, peer learning activities, public speaking opportunities, and regular assessments to ensure students acquire both fluency and comprehension in English.

Scope of the Assessment

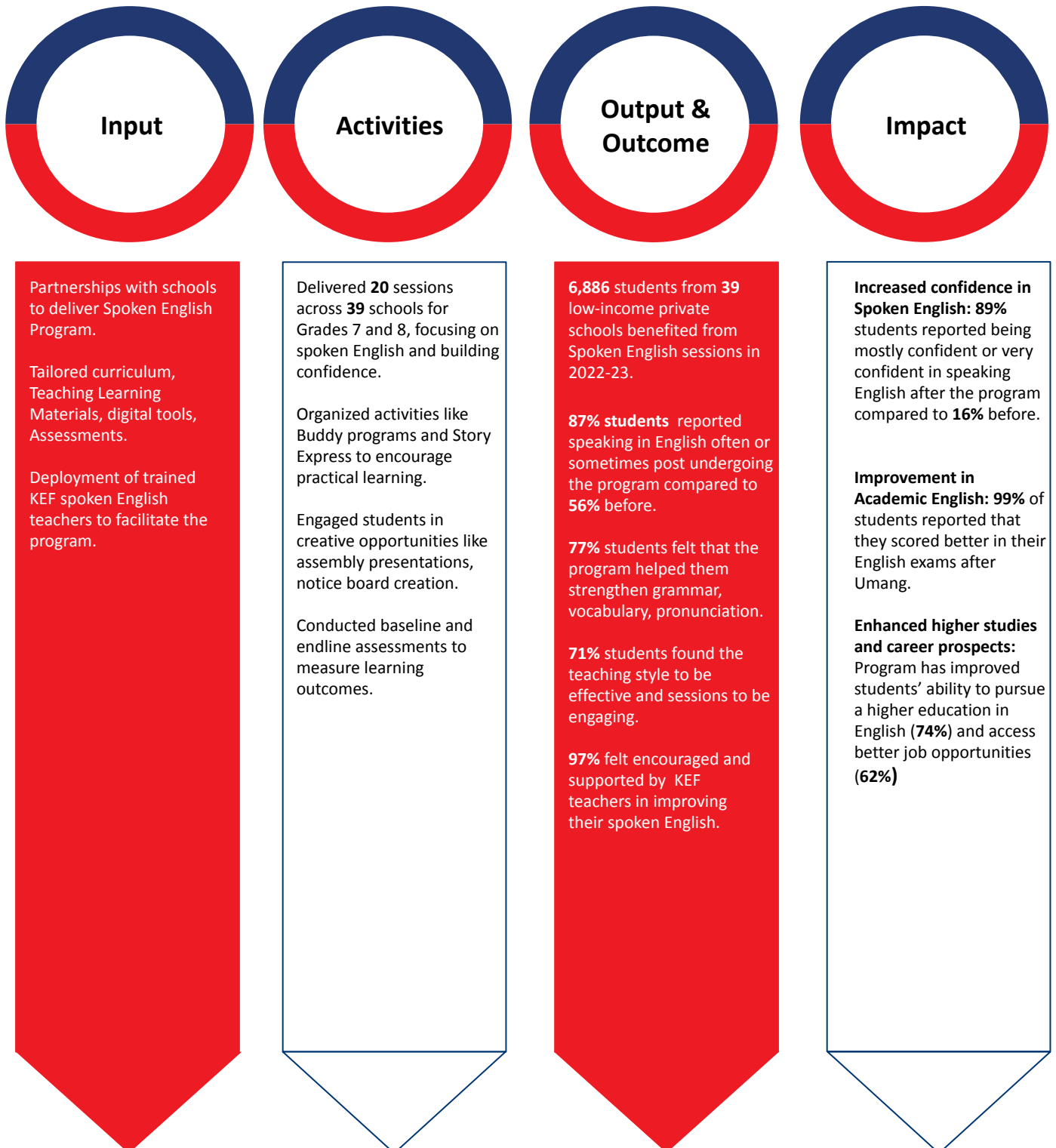
The assessment undertaken by Aspire Impact focused on the 6886 students of grade 7 and 8 who underwent the Umang program for the academic year 2022-23. The evaluation sought to measure the program's impact on improving spoken English proficiency among participants. Key areas of assessment included:

- Reach: Accessibility of the program in terms of access to English language resources, opportunities to speak English, challenges faced etc
- Depth: Effectiveness of Umang in terms of how the students perceive the quality of materials, teachers, opportunities received to practice, challenges overcome.
- Inclusion: Gender ratio, mother tongue and how the program included those who did not have access to spoken English.
- Sustainability: Long term effect of the training program in terms of confidence in speaking English, long term benefits perceived, overall satisfaction with the experience.

Theory of Change

Retrospective Theory of Change to map the actual pathways of change and assess the outcomes achieved.

Problem statement: Students in vernacular medium schools face significant challenges in English proficiency, which limits their academic success and future opportunities. This issue is further compounded by teachers lacking innovative tools and resources to teach English effectively.





Impact Analysis

Analysis of the assessment findings through the lens of **Reach**, **Depth**, **Inclusion** and **Sustainability**

Survey Demographics

Understanding the demographics of beneficiaries is crucial for assessing the program's impact and ensuring it effectively reaches those most in need.

This section provides an overview of demographic factors of the students surveyed to assess the impact of Umang in 2022-23.

Figure 1: Gender distribution of respondents

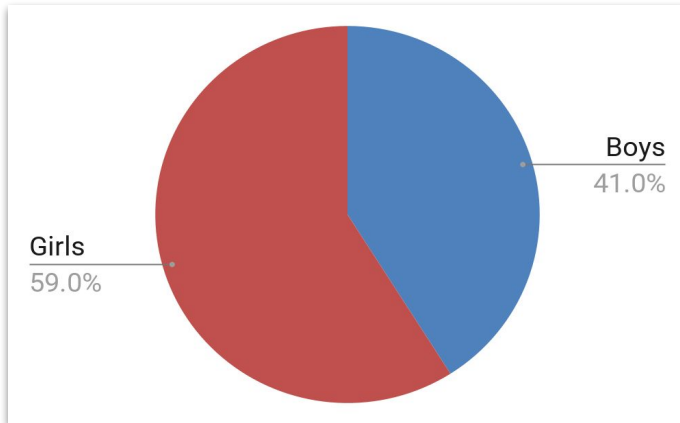


Figure 2: Grade wise distribution of respondents

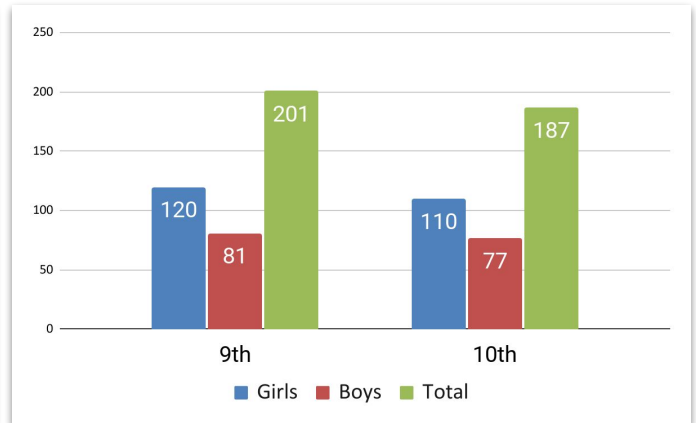


Figure 3: Language spoken at home

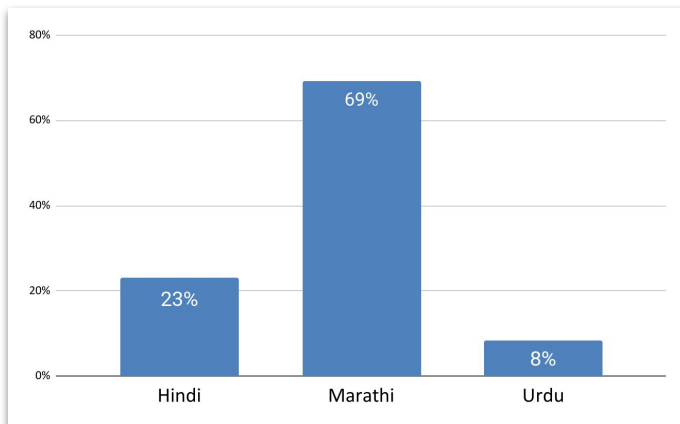
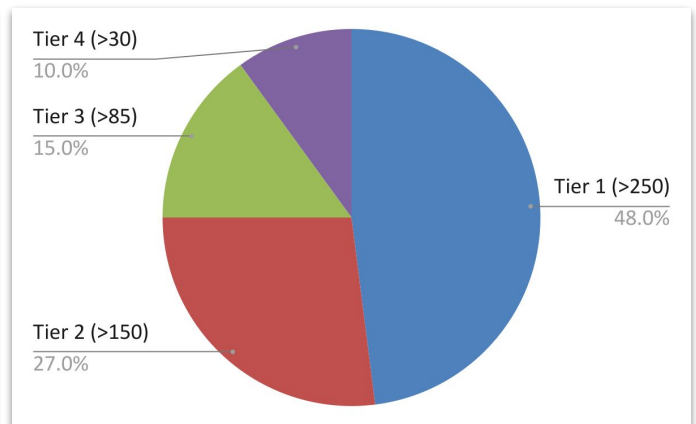


Figure 4: Distribution by school category



Gender: 59% girls, 41% boys. The gender break-up of the respondents reflects the gender break-up of the population of students that underwent the program in 2022-23.

Grade: Students who are currently enrolled in the 9th/10th standard were chosen for the survey. 48% students surveyed were from the 10th grade and 52% are currently in grade 9. These students were in the 7th/8th grade when they participated in Umang in 2022-23.

Mother tongue: The first language of 69% students surveyed was Marathi, followed by Hindi (23%) and Urdu (8%).

School Category: In the year 2022-23, Umang was implemented in 39 schools across Mumbai. For the purpose of sampling, the schools were divided into 4 categories according to the number of students that participated in Umang that year. 48% (Tier 1) of respondents were from schools with more than 250 Umang students in 2022-23. 27% (Tier 2) were from schools with more than 150 Umang students in 2022-23, and so on.

Program Reach

The Reach of a program indicates the scale of the interventions & operations, and assesses the coverage of lives touched.

Spoken English made accessible for vernacular medium students

80% students reported hesitation in speaking English **prior** to Umang, **86%** report speaking in English often or sometimes **post** undergoing the program.

Figure 5: Actual students reached in FY 2022-23

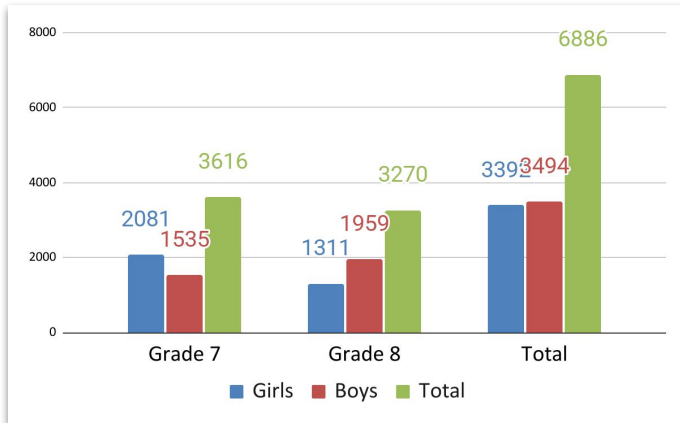


Figure 6: When were umang sessions held

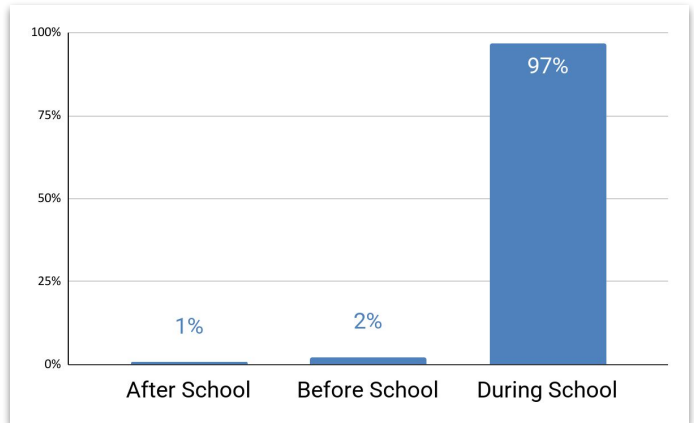


Figure 7: Challenges faced in speaking English prior

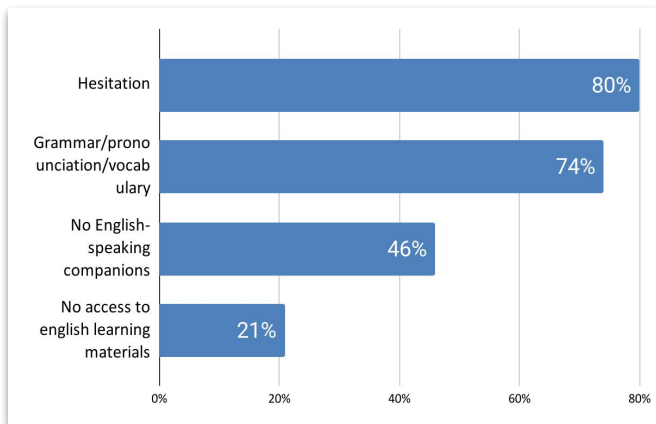
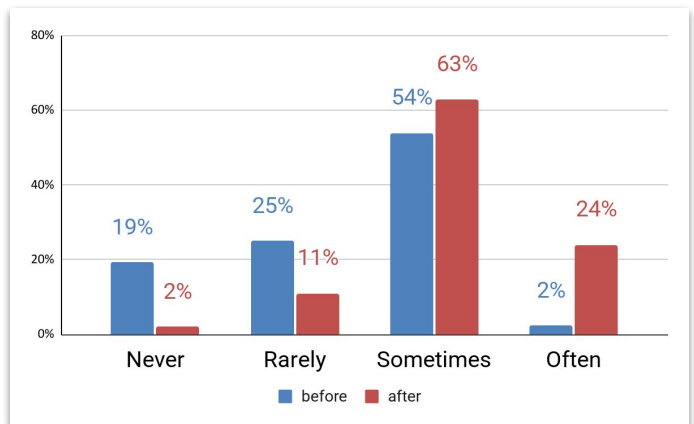


Figure 8: Frequency of speaking English - before and after



6886 underserved students reached

In the 2022-23 academic year, **6,886** underserved students in grades 7 and 8 from **39** low-income private schools in Mumbai gained access to spoken English training. The program's accessibility was a key factor, with **97%** of students reporting sessions held during school hours.

Key challenges addressed

Prior to the program, students faced significant challenges, including **80%** reporting avoidance or hesitation in speaking English and **74%** lacking confidence in their grammar, pronunciation, and vocabulary. Additionally, **46%** lacked practice partners and **21%** lacked access to English learning materials.

Despite these initial hurdles, the program demonstrably increased English usage outside of school. There was a **22% increase** in students speaking English "Often" and a **17% decrease** in those who "Never" spoke it. In-depth interviews revealed that while students displayed enthusiasm and confidence in English communication, fluency remained an area for improvement.

Impact Story

Turning Hesitation into Aspiration

Aspiring beyond limits

Neel Pawar (name changed), a 15-year-old student at Prakash Vidyalaya, dreams of becoming a doctor. Living in a small home in Maharashtra with his parents and two older sisters, Neel aspires beyond his surroundings. At home, Marathi is the main language, making English a distant and daunting challenge.

From nervous beginnings to steady progress

Before joining Umang, Neel rated his confidence in speaking English as 5 out of 10. He often felt nervous, hesitated to participate in conversations, and struggled with pronunciation. However, the program's structured curriculum, including speech and drama sessions, became a turning point, improving his pronunciation and boosting his confidence to speak before an audience.

Learning to communicate with English

“Earlier, if someone spoke in English, I couldn’t understand,” Neel shared. “But now, I can answer in English with confidence.”

He credits the program for making learning enjoyable and effective. Neel particularly enjoyed speech and drama activities, which helped him develop clarity and fluency. These sessions, along with guidance from dedicated teachers, equipped him to overcome the language barrier.

Widening the impact at home and community

Neel's improved English proficiency has increased his confidence and positively impacted his family. He teaches new words to his parents and sisters, creating a learning atmosphere at home. The program's influence extends beyond his growth as he mentors peers, and helps a friend with pronunciation challenges. His eagerness to share knowledge reflects the program's collaborative spirit.

Dreaming bigger and breaking barriers

With his confidence now at 7 or 8 out of 10, Neel feels motivated to pursue his dream. He recognizes that English is vital for better opportunities and effective communication in life. Neel's journey shows the transformative power of education and the importance of breaking barriers for first-generation learners. Through the Umang program, he has gained both a skill and a renewed sense of hope and ambition.

Program Depth

The Depth of a program indicates the comprehensiveness of impact delivered through its operations.

Engaging sessions, effective learning materials and support provided to learn spoken English.

97% felt encouraged and supported in improving their spoken English.

71% students found the teaching style to be effective and sessions to be engaging.

Figure 9: Engagement levels of Umang sessions

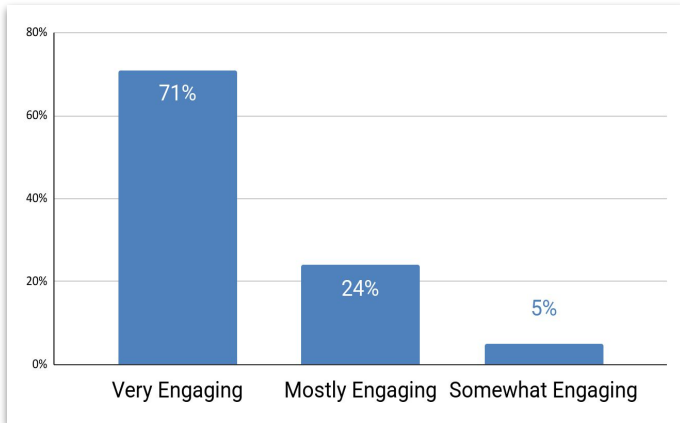


Figure 10: Effectiveness of learning materials

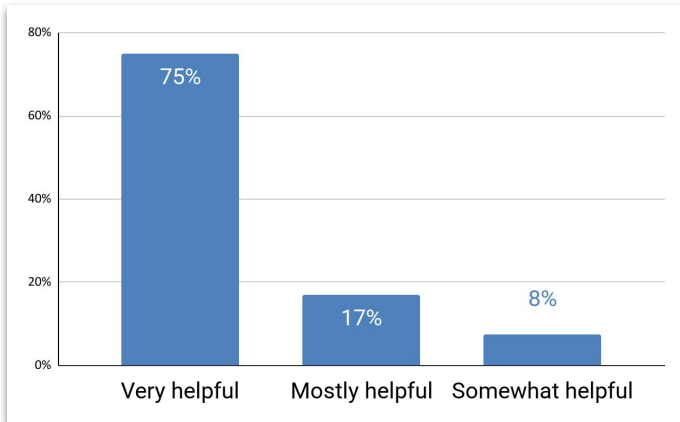
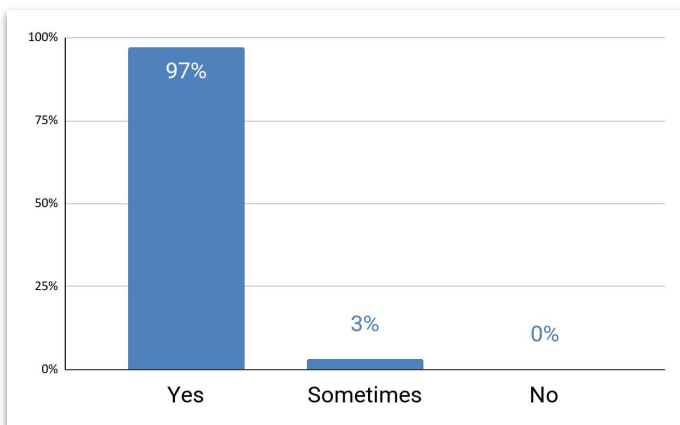


Figure 11: Encouragement and support by Umang teacher



Engaging sessions and effective learning materials provided

The Umang English-speaking sessions were highly effective in capturing student attention and encouraging active participation. A significant **95%** of students reported finding the sessions either very or mostly engaging, demonstrating the program's ability to maintain student interest.

Teaching learning materials and pedagogy appreciated by students

The learning materials and teaching methods employed in the Umang sessions were highly appreciated by students. A substantial **92%** of students found the learning materials 'very' or 'mostly' helpful, indicating their effectiveness. Students specifically found the KEF teachers' methods engaging, which made learning enjoyable and impactful. The Umang language activity books and reading materials were particularly valued for their role in improving pronunciation, grammar, and correct usage, and students enjoyed the interactive learning experience they provided.

Positive learning environment created

The program provided a supportive learning environment. Nearly all students, **97%**, felt encouraged by their teachers to improve their spoken English. This highlights the KEF teachers' crucial role in creating a positive and encouraging atmosphere.

"Earlier when my cousin would ask me something in English, I'd just freeze. I knew some English, but I couldn't put the words together. Now, after Umang, I can actually answer my cousin. I'm not perfect, but I can speak, and I feel so much more confident." - Grade 9 Student.

Program Depth

The Depth of a program indicates the comprehensiveness of impact delivered through its operations.

77% students felt that the program helped them strengthen grammar, vocabulary, pronunciation. Umang sessions, notice board, school assembly were rated most highly in terms of effectiveness in teaching students spoken English.

Figure 12: Effectiveness of Umang activities rated on a scale of 1-4)

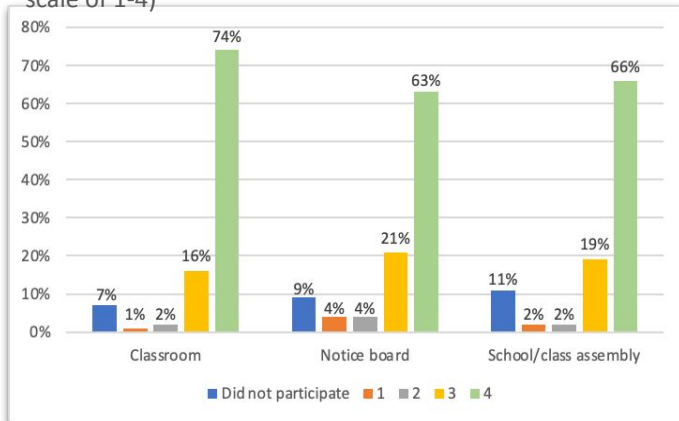


Figure 12.1: Effectiveness of Umang activities in teaching English (rated on a scale of 1-4)

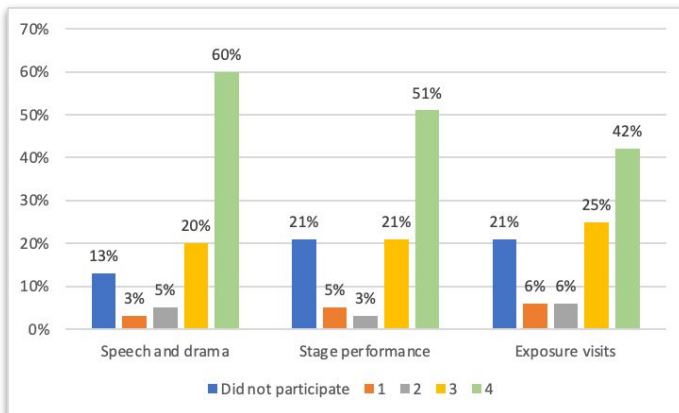
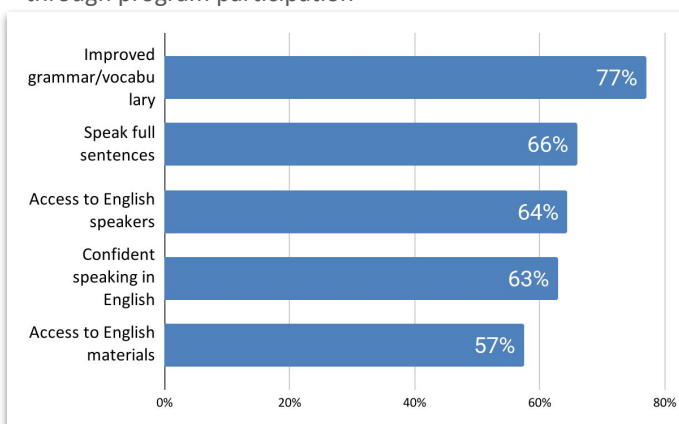


Figure 13: Challenges overcome in English communication through program participation



English proficiency enhanced through classroom learning, interactive activities, practical learning opportunities

The program delivered impactful learning experiences through a variety of methods. The classroom sessions stood out as the most effective, with nearly three-quarters of students experiencing significant learning gains. Beyond the classroom, school assemblies and notice boards proved valuable resources for a substantial number of students, indicating their role in reinforcing language skills. Creative activities like speech and drama, and stage performances, while slightly less universally acclaimed, directly addressed crucial aspects of language acquisition, such as confidence and public speaking.

Umang demonstrably boosted students' English speaking confidence by tackling initial challenges and providing practical learning experiences. Students reported significant improvements: **77%** felt their grammar, pronunciation, and vocabulary had advanced, **66%** gained confidence in constructing full sentences, and **63%** felt more at ease while speaking English in general. This progress was significantly aided by increased access to English learning materials, as cited by **57%** of participants.

Beyond resources, activities like role-plays, speech and drama, and assemblies played a vital role in reducing stage fright and building overall confidence in using English. Furthermore, programs like Global Scholars and Exposure Visits provided valuable real-world applications, strengthening students' practical English skills.

Program Depth

The Depth of a program indicates the comprehensiveness of impact delivered through its operations.

Opportunities to practice with peers, present their ideas on various topics such as Indian culture and water crisis, further enhanced learning experiences.

30% students got a chance to interact with peers from English speaking schools.

30% students participated in Umang Activity studio with their parents.

Figure 14: Global Scholars/Nomad Activity or School visits

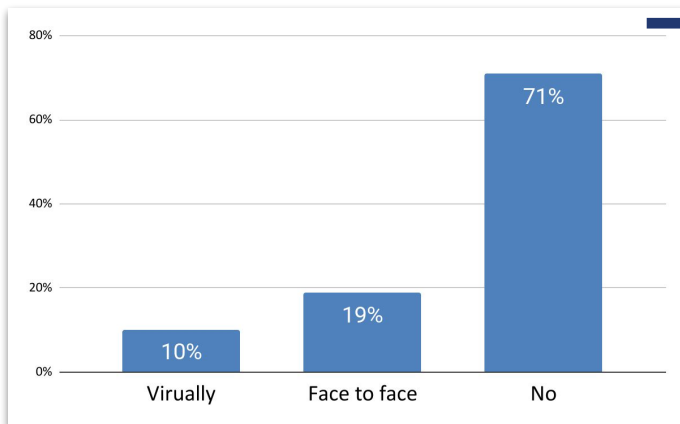


Figure 14.1: Ease of understanding the discussion

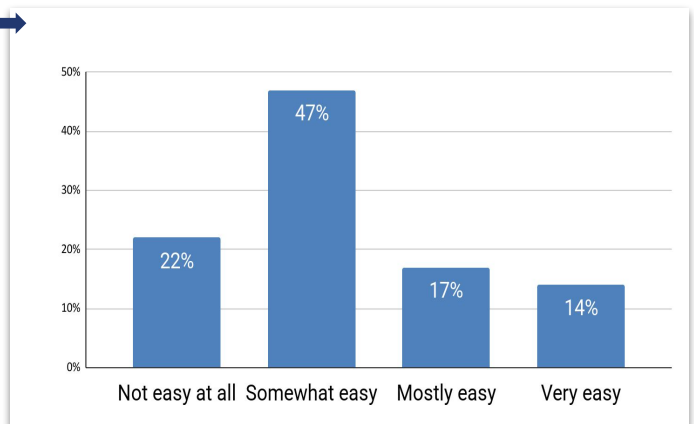


Figure 15: Participation of Umang activity studio

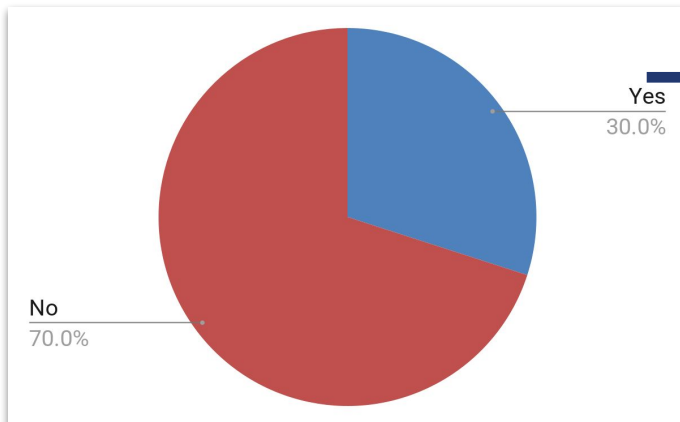
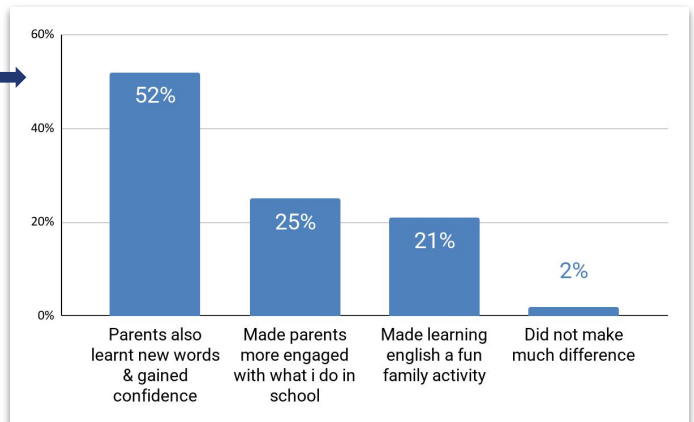


Figure 15.1: Impact of Umang activity studio on family



1 out of 3 students participated in activities such as Global Nomads, Umang Activity studio

While Umang offered opportunities for cross-cultural English interaction, participation varied. Approximately 3 out of 10 students engaged with English-speaking peers, with **19%** participating in face-to-face interactions and **10%** engaging virtually. A significant majority, **71%**, did not participate in these activities. Among those who did, about **31%** found the discussions easy, while roughly a fifth encountered difficulties understanding the conversations, indicating a range of student confidence and proficiency.

Family involvement in Umang’s interactive learning was also mixed. About **3** out of **10** students participated in activities with their parents at the Umang Activity Studio, indicating a positive impact on family engagement. Over half of the students felt that their parents who participated learnt new words and gained confidence in English, and roughly a quarter felt the activity increased parental involvement in school activities.

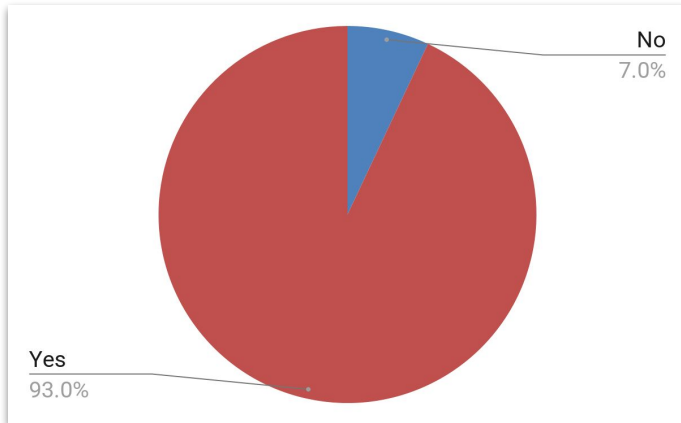
During the in-depth interviews, parents noted improvements in their children’s English speaking abilities, observing reduced fear and increased curiosity. Furthermore, parents strongly affirmed the importance of English proficiency for their children’s future education and career prospects.

Program Depth

The Depth of a program indicates the comprehensiveness of impact delivered through its operations

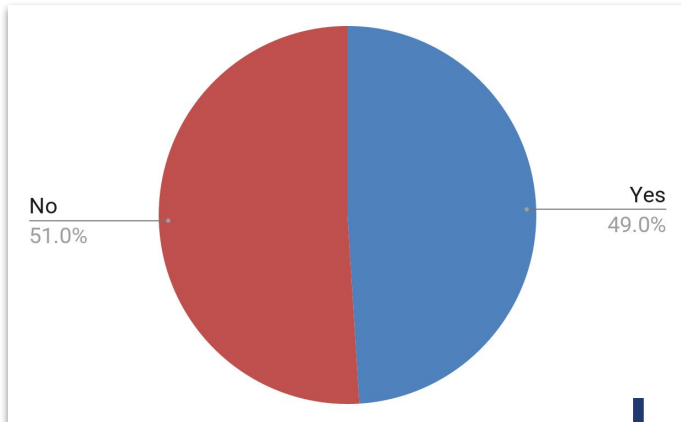
Public speaking opportunities helped in overcoming stage fright, improve communication skills. 93% got an opportunity to practice English speaking during umang sessions. 51% got an opportunity to showcase their spoken English skills during an event/competition on stage.

Figure 16: Opportunity to speak English in class



Majority of students, **93%**, confirmed they had ample opportunities to practice spoken English during Umang sessions, demonstrating the program's strong focus on active participation. Only a small fraction, **7%**, felt they lacked sufficient speaking opportunities, highlighting the program's overall effectiveness in providing practical language practice.

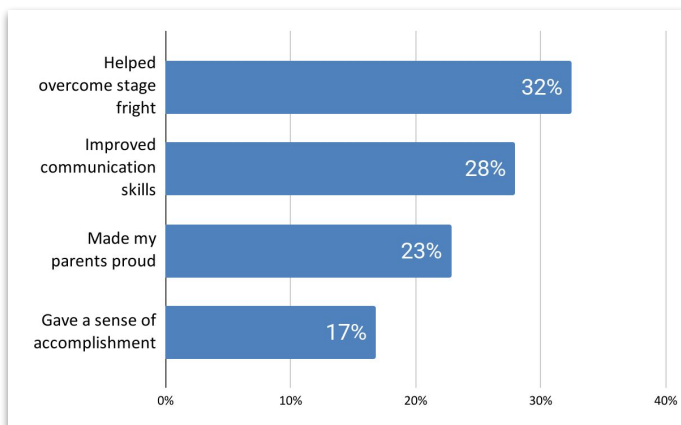
Figure 17: Opportunity to speak English in public



Nearly half of the participating children, **49%**, experienced speaking English in front of an audience through activities like song/poem competitions and annual day performances.

This exposure to public speaking yielded significant benefits, including overcoming stage fright (**32%**), improving communication skills (**28%**), fostering a sense of accomplishment (**17%**), and making parents proud (**23%**). Furthermore, the program effectively reduced the fear of speaking English and sparked increased curiosity, leading to more active engagement among children.

Figure 17.1: Benefit of public speaking opportunity



"Watching my father and brother speak English so effortlessly, I longed to do the same, to use those new words they knew. The Umang teachers taught us some good techniques, like breaking words down, like 'rain-bow,' which really helped me pronounce them correctly. Now, I've finally found my voice, and I speak fluently, with real confidence. Plus, when I converse with others, I learn new words, so I'm always practicing and improving." - Grade 10 student

Impact Story

Practice makes perfect

Madhavi's Motivation and Early Struggles

Madhavi Joshi (name changed), a tenth grader at Vikas High School in Mumbai, lives with her supportive family. Inspired by her father and brother's fluency in English and her friends' proficiency, she embarked on a transformative journey to learn the language. Initially struggling with pronunciation and confidence, she sought occasional help but made limited progress, especially during the lockdown.

The Impact of the Umang Program

The Umang program became her turning point, offering structured activities like word-breaking techniques that improved her pronunciation and articulation. Despite challenges such as distractions at home and being a slow learner, Madhavi persevered, asking for clarifications and practicing consistently. Her newfound confidence enabled her to converse actively, expand her vocabulary.

Madhavi's Future Aspirations

Madhavi holds a deep-seated passion for animals and aspires to become a skilled veterinarian.

She understands that proficiency in English is not merely a subject to be conquered in school; it's a vital tool for her future success. In the fast-changing field of animal medicine, clear communication is key. English helps veterinarians work with others, access the newest research worldwide, and make important contributions to the global veterinary community.

Umang - A Pathway for Growth

The Umang program has been instrumental in Madhavi's growth. By going beyond traditional classrooms and focusing on interactive learning, Umang has helped her develop critical thinking and actively participate in her education. The program's personalized guidance has boosted Madhavi's confidence, enabling her to overcome obstacles and seize new learning opportunities. She has transformed from a passive student into a confident young woman with improved language skills, ready to face the world with renewed purpose and determination."

Program Inclusion

Inclusion indicates the practice or policy of providing equitable access for people who might otherwise be excluded.

73% students faced difficulties in speaking English before the program.

Umang demonstrates a commitment to inclusivity by targeting students from *diverse linguistic backgrounds*, having a *positive gender ratio* and supporting students who *face challenges in English proficiency*.

Figure 18: First language

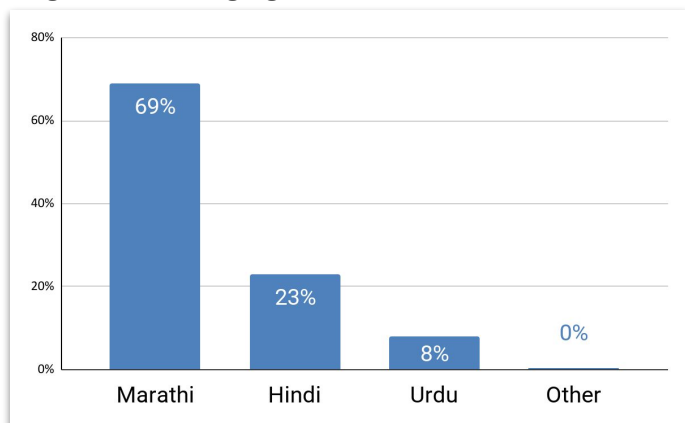


Figure 19: Difficulty in English before program

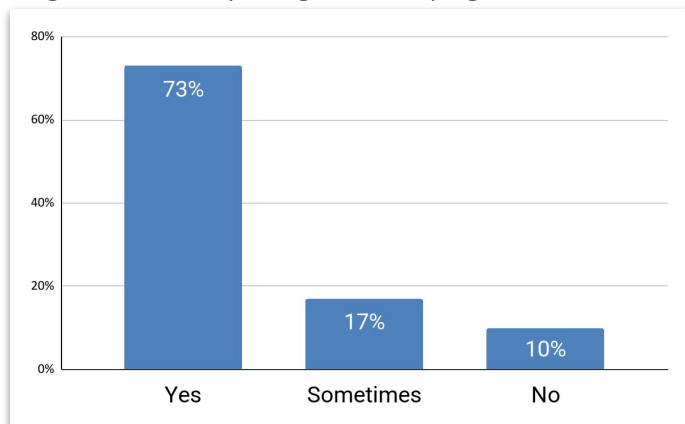
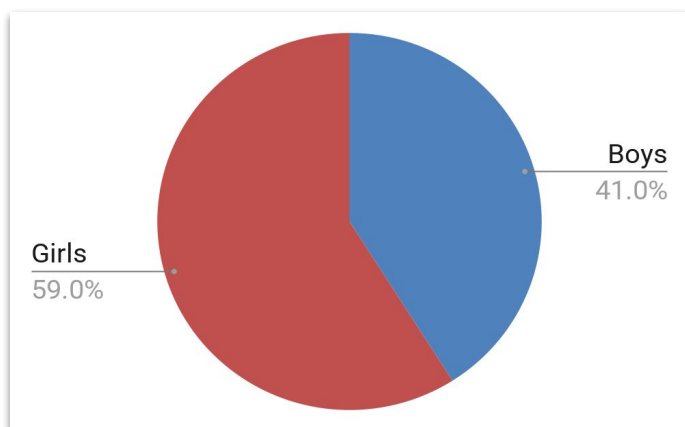


Figure 20: Gender



Umang caters to students from varied linguistic backgrounds

The data reveals a rich linguistic diversity among students, with **69%** speaking Marathi, **23%** speaking Hindi, and **8%** speaking Urdu. This diversity highlights the need for inclusive English programs like Umang, which offer tailored support to students from various language backgrounds, ensuring they can effectively enhance their English proficiency.

Majority students faced difficulty in speaking English before the program

73% of students faced challenges in understanding or speaking English before the program, while **17%** experienced occasional difficulty, and **10%** reported no issues. The program effectively addressed these gaps, ensuring that all students, regardless of their initial proficiency, had the opportunity to improve their English skills.

Equal opportunity for all children

The gender distribution reveals that **41%** of students are boys and **59%** are girls, reflecting a diverse group of learners. This highlights the importance of ensuring that both boys and girls have equal access to opportunities for learning and development, with programs like Umang.

Program Sustainability

Sustainability indicates the ability to maintain the quality of delivery through sustainable methods.

Improved confidence as well as better performance in academic English lead to students being highly likely to recommend the program.

89% students reported being mostly confident or very confident in speaking English after the program, compared to 16% earlier. **86%** said they are highly likely to recommend the program to others.

Figure 21: Improvement in academic performance

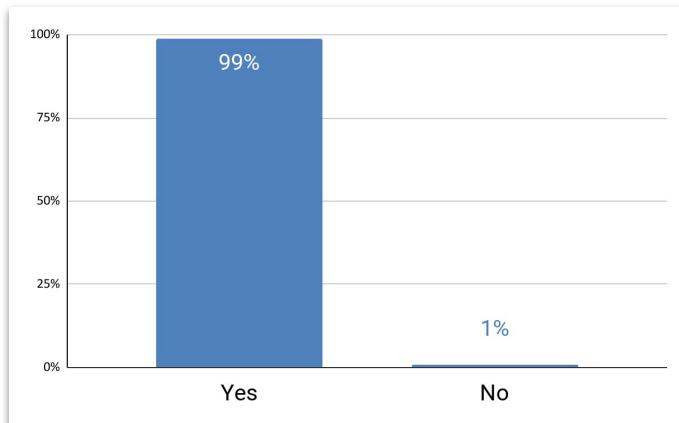


Figure 22: Confidence in speaking English before and after

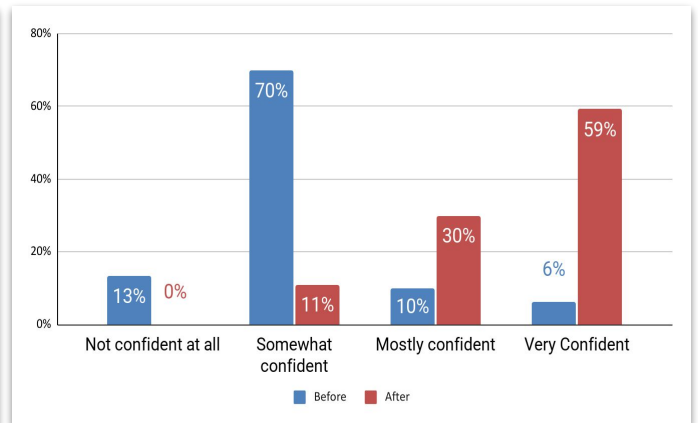


Figure 23: Likelihood of recommending the program

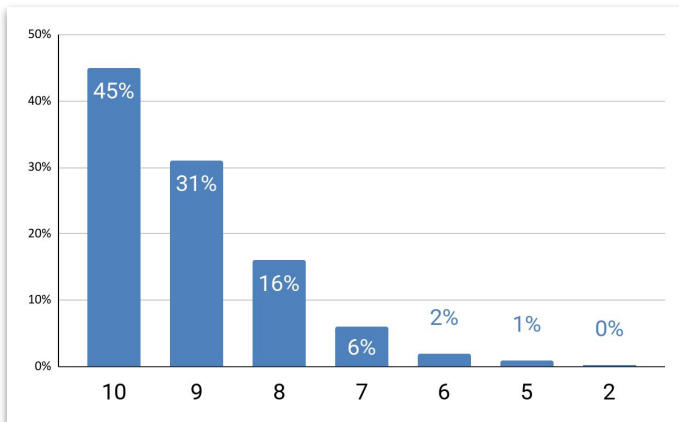
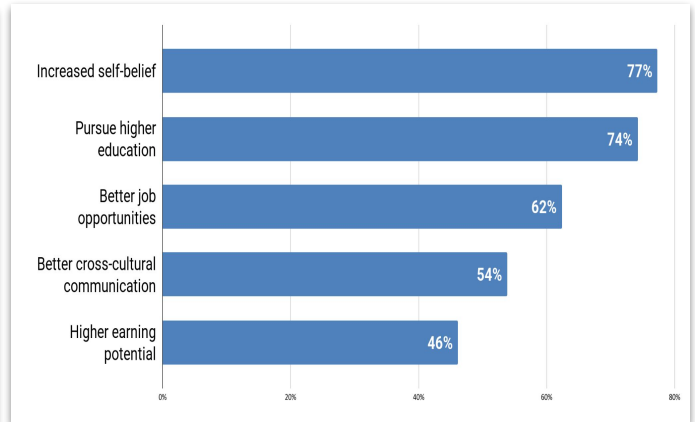


Figure 24: How has Umang benefited the students



Favourable impact on academic English

Umang's impact on students' academic success is unanimous, with an astonishing 99% reporting improved English exam scores, demonstrating the program's effectiveness in equipping them for formal assessments. This tangible improvement in academic performance is matched by the overwhelming enthusiasm students express for the program. The vast majority are highly likely to recommend Umang to their peers, with a significant portion giving it top ratings, reflecting a deep satisfaction with the learning experience.

Empowering students to achieve their dreams

Students recognize Umang's role in fostering increased self-belief, opening pathways to higher education in English, and enhancing future job prospects. These perceived advantages were also reflected in the in-depth interviews where students spoke about aspiring to become doctors, chartered accountants, engineers, and athletes. Similarly, parents wholeheartedly endorsed the program's long-term value, emphasizing the critical role of English proficiency in their children's future careers and educational pursuits. They firmly believe that Umang provides a crucial advantage, equipping their children with the skills necessary to excel in professional settings and access higher education in English.

Impact Story

Inspiring change in the classroom

Witnessing generational challenges

Pooja Thorat (name changed), an assistant teacher with 25 years of experience, has been teaching English to students from grades 5 to 8 in Shamanand High School, a Marathi-medium school in Ghatkopar Mumbai. Her students, primarily first-generation learners from economically disadvantaged families, face significant hurdles in learning English due to limited exposure and a lack of educational support at home.

Transformative learning through innovation

The Umang program has revolutionized English learning in Pooja's classroom. Before its introduction, students were hesitant to speak and avoided public forums. The program's creative methods, such as interactive sessions, games, and multimedia tools, have boosted vocabulary and reading skills, enabling students to express themselves confidently.

Building confidence and engagement

Pooja has observed a remarkable transformation in her students, who now actively participate in public speaking and English conversations.

The program's emphasis on vocabulary and practical communication has ignited curiosity and enthusiasm, while also easing Pooja's teaching workload, enabling her to focus on advanced lessons.

Addressing challenges for sustainable growth

Despite the program's success, Pooja highlights challenges such as limited time in higher grades for personalized support. She advocates for after-school sessions and parental involvement through workshops to ensure long-term student progress and greater impact.

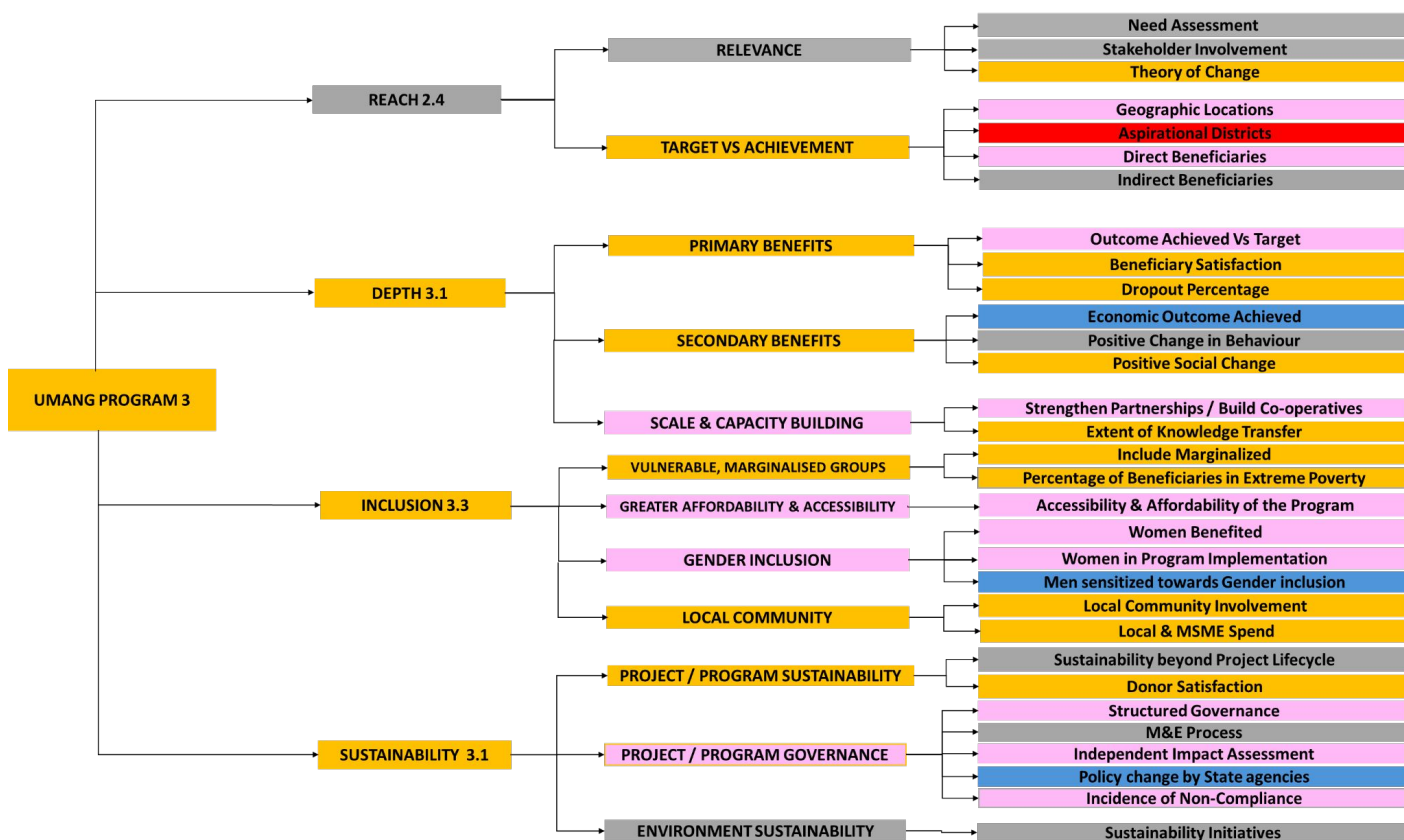
Dreaming of a Brighter Future

Pooja envisions her students confidently expressing themselves in English, unlocking new opportunities in their lives. She credits the Umang program, which she rates a perfect 10, for the significant improvement in her students' confidence and abilities, looking forward to even greater achievements ahead.

Impact Tree

Based on program data shared by Kotak Education Foundation , as well as findings from the primary data collection, Aspire Impact’s NPO assessment framework has provided the Umang Program with an overall rating of **3/4** and we have thus awarded it with a **Gold Leaf**.

The Impact Tree provides a structured framework for evaluating the impact of an organization, ensuring a detailed and systematic assessment. This hierarchical structure ensures that the assessment captures both granular and holistic aspects of the organization’s impact, with ratings assigned to individual metrics and categories.



Ratings	Excellent	Very Good	Good	Fair	Poor	Not rated
Range	3.5 - 4.0	2.5 - 3.4	1.5 - 2.4	1.4 - 1.0	Less than 1.0	
Certificate	Platinum	Gold	Silver	Green		

Stakeholder Insights

Stakeholder type	Strengths and Successes	Challenges and Areas for Improvement
Students	<ul style="list-style-type: none"> ● Umang teaching materials and activities engaged students, enhanced learning, and boosted confidence in spoken English. ● Students now aspire to pursue higher education in English and feel empowered to achieve this goal. ● English as an academic subject has become easier for students to comprehend and excel in. ● Subjects like science, which are taught in English at higher levels, have become easy. ● There has been a noticeable increase in reading as a hobby among students. ● Students have also begun helping their siblings improve their English. ● Game-based sessions were enjoyable and interactive. ● Participation in drama and assembly sessions significantly increased students' confidence in public speaking and their ability to face a large audience. 	<ul style="list-style-type: none"> ● Many students reported attending the program for only 1 or 2 years compared to program design of 3 years. ● Lack of family members/friends to talk in English after school. ● Need for more frequent sessions was felt by the students ● Some students suggested the Umang program should start from young age when they were in lower Grade like 1 and 2. ● Technical challenges in attending the Umang sessions online. ● Major activities like drama sessions, assembly speaking and Global nomads were not available for some schools. ● There is a mental barrier among some students as their friends make fun of them when they try to speak in English.
Parents	<ul style="list-style-type: none"> ● Parents recognised the importance of English for higher studies and career opportunities. ● They actively engaged in online classes to support their children and enhance their own learning. ● Some parents recall instances of their children conversing in English with tourists. ● Improved English marks have been observed. ● Parents observed increased confidence in their children. 	<ul style="list-style-type: none"> ● Parents faced challenges in following up with their children's progress due to their limited English proficiency.
School Teacher	<ul style="list-style-type: none"> ● Teachers observed a notable improvement in students' confidence. ● Students are opting for the science stream due to increased confidence in English. ● Students had opportunities to interact with Global Scholars, enhancing their communication skills. 	<ul style="list-style-type: none"> ● Integrating Umang classes into the school timetable posed challenges. ● Persistent absenteeism and migration, compounded by parents' unavailability, hindered consistent attendance. ● Some students lacked engagement, leading to gaps in learning progress. ● Limited follow-up for students transitioning to higher grades impacted continuity. ● A need was identified for differentiated approaches to support slow learners effectively.

Recommendations

Particulars	Findings	Recommendations
Fluency	<ul style="list-style-type: none"> ● Students often spoke in broken English. ● Many reverted to their local languages after speaking a few words in English. ● Grammatical errors were commonly observed during conversations. 	<ul style="list-style-type: none"> ● Provide additional opportunities for students to practice speaking English to enhance fluency. ● Consider extending the program for an additional year in schools willing to implement it for Grade 9/10 students, with a focused approach to improving fluency. ● Introduce remedial classes tailored for slow learners to address specific challenges and ensure no student is left behind
Consistency of program	<ul style="list-style-type: none"> ● Students reported that they received Umang sessions for only one or two years in total. 	<ul style="list-style-type: none"> ● Ensure consistent classes are provided for a minimum of three years to achieve sustained impact. ● Extend the program to include Grades 9 and 10, increasing the duration of engagement and reinforcing learning outcomes.
English Teachers	<ul style="list-style-type: none"> ● English teachers in the surveyed schools exhibited limited proficiency in spoken English. 	<ul style="list-style-type: none"> ● Provide specialised training for English teachers to enhance their spoken English skills. ● Develop and distribute comprehensive training modules for teachers to ensure the program's sustainability. ● Establish regular feedback and collaboration channels between trainers and school teachers to align teaching methodologies and strengthen the program's impact.
Partners for Practising English	<ul style="list-style-type: none"> ● Students with siblings or parents to converse with at home demonstrated better spoken English skills. 	<ul style="list-style-type: none"> ● Pair advanced learners with beginners to encourage collaborative learning and mutual improvement. ● Engage Kotak volunteers to provide additional opportunities for students to practise spoken English outside of Umang training sessions.
AI-Powered Language Assistants	<ul style="list-style-type: none"> ● The use of AI tools is not currently integrated into the Umang program. 	<ul style="list-style-type: none"> ● Leverage AI-powered chatbots to facilitate conversational practice and enhance students' fluency. ● Provide students with access to AI-based writing assistants to help improve grammar and vocabulary in real time. ● Introduce gamified learning platforms, such as interactive apps and games like Duolingo or Kahoot, to make learning more engaging and enjoyable.
Interactive Learning Spaces	<ul style="list-style-type: none"> ● Students often feel shy about conversing in English with their classmates. 	<ul style="list-style-type: none"> ● Establish English-only zones in schools, such as reading corners or activity spaces, where students are encouraged to communicate exclusively in English. ● Introduce a language lab in collaboration with digital classrooms to provide a dedicated environment for practising spoken English and enhancing language skills.

SDG Alignment




Alignment with CSR Policy

The Schedule VII (Section 135) of the Companies Act, 2013, specifies activities that can be included in a company's CSR policy. The table below highlights how the Umang Program aligns with these approved activities:

Sub-Activity as per Schedule VII Section	Alignment
(ii) Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, elderly, and differently abled, and livelihood enhancement projects.	Completely

Alignment with SDGs

The Umang Program also aligns with the United Nations Sustainable Development Goals (SDGs), addressing specific targets to ensure inclusive and quality education, promote gender equality, and foster economic growth.

SDG	Target	Alignment
4 QUALITY EDUCATION 	4.4 By 2030, substantially increase the number of youth and adults with relevant skills for employment and entrepreneurship.	Completely: Provides English communication skills, which are essential for employment and future learning.
	4.5 By 2030, eliminate gender disparities in education and ensure equal access to all vulnerable groups.	Completely: Ensures inclusive learning opportunities regardless of socio-economic background.
5 GENDER EQUALITY 	5.5 Ensure women's full and effective participation and equal opportunities for leadership in all spheres.	Partially: Ensures equal access to learning, but needs stronger gender-focused interventions for leadership development.
8 DECENT WORK AND ECONOMIC GROWTH 	8.6 Promote youth employment, education, and training.	Partially: Develops skills for future employment, but does not directly provide vocational training or job opportunities.

Annexure 1: List of Figures

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Figure 2	Grade wise distribution of respondents
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Figure 7	Challenges faced in speaking English prior
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Figure 9	Engagement levels of Umang sessions
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Figure 12.1	Effectiveness of Umang activities in teaching English (rated on a scale of 1-4)
Figure 13	Challenges overcome in English communication through program participation

Figures	Graph Title
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