

Social Return On Investment (SROI) for Learning Includes Project 2020

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Executive Summary

With the existing assistive technology and the power of Internet, Learning Includes, an accessible virtual / mobile tuition platform for the visually impaired (VI) / blind and other disabled students was launched in 2017 by us, DID MY Academy Sdn Bhd and SOS Missions, in collaboration with Sasbadi Online and MindTech Education, a wholly-owned subsidiary of Malaysian leading public listed education publisher, Sasbadi Holdings Bhd. With the support from Yayasan Hasanah and Yayasan Yara, the project has expanded to aid an additional 58 special education students between 10 to 18.

Unequal access to education is a prevailing problem faced by the visually impaired / blind students globally, including our students in Malaysia. These students are often left behind in their studies, hindering them to progress in education that plays a significant role in securing better job opportunity. This is mainly due to the limitation of braille books, (i.e. not updated timely, low portability, expensive to produce) that is used as the primary education resource in the current education landscape (*Zheng 2014*). The VI / Blind students were also less motivated to perform better in their study, besides receiving less interaction, encouragement and involvement from the parents as more than half of them are staying in the school hostel.

On the other hand, the often neglected VI / blind and other disabled graduates in Malaysia are facing challenges to secure dignified jobs even with suitable qualifications (*Sinar Harian Online 2017, Astro Awani 2018*). Marginalised by discrimination and misunderstanding in the society, majority of them are left with no choice but to work as masseuses, telemarketers and other jobs despite having the ability and potential to perform in other works. Not to mention that the charity paradigm and mindset that is custom to the south-east Asian community, which include Malaysia, further widen the gap of disabled community from the others, as they are given opportunities on the basis of sympathy and not based on their potential (*World Economic Forum 2017*). As a result, this community is trapped in a cycle of poverty.

Coming to the fourth year of the project, we have expanded to another 58 VI / blind and other disabled students, bringing them one step closer towards equal education by providing them with the most accessible and blind-friendly virtual tuition platform in the market to date. This platform offers the students educational resources i.e. notes, trilingual dictionaries, practices, video lessons and sample exam paper that is hard; if not totally unavailable to them prior to this project's intervention. It has assisted the teacher from the special / mixed school in lesson planning thus helps in reducing their workload.

The project has also provided meaningful and dignified job opportunities to 3 VI / blind graduates as virtual tuition coach that were previously deprived off them. The VI / blind graduates were trained, empowered and equipped with computer skills, coaching skills, soft skills e.g. communication skills, as well as serving as role models to inspire and motivate VI / blind students to never give up and also aiding them to improve in their studies.

Through our finding, the Social Return on Investment ratio for the current project is 4:1 (rounded off from 3.708:1) which indicates that there is RM 4 worth social value received by our beneficiaries (the students and blind coaches) for every RM 1 invested.

Through this project, we aim to meet four of the United Nation Sustainable Development Goals which are (1) Quality Education, (2) Decent Work and Economic Growth, (3) Reducing Inequalities and (4) Partnerships for the Goals.

Introduction

Current report shares the finding on values received by primary stakeholders of the project which are 58 VI/blind and other disabled students aged between 10 to 18 studying in special education / integrated schools in Malaysia and 3 VI / blind graduates as virtual tuition coaches sponsored with virtual and accessible teaching tools and materials and other stakeholders on board in Learning Includes. And current report will demonstrate the impact value of our project from the perspective of our primary stakeholders with a quantifiable Metrix; and calculate the Social Return on Investment ratio for the current project.

Project Background

Unequal Education

The fourth Sustainable Development Goal of the United Nation has clearly defined that equal access to quality education is a fundamental right of everyone, which include the VI/blind. However, these students in every single part of the world, including Malaysia, are not enjoying equal education thus hindering them from pursuing higher education. The implication is significant for the student's future as education plays a crucial role in ensuring a better quality of living beside earning respect and dignity for themselves in the society as discussed in a 2017 article entitled "*To enhance economic growth, help people with disabilities get back to work*" in the World Economic Forum. One of the key factors of unequal access to education is the use of braille books as the primary educational resource in the current education landscape in Malaysia, with 3 major disadvantages namely:

- a. Not timely – Students receive the complete braille book with the latest syllabus one year after the publication of the printed book
- b. Low portability – a regular printed book would have at least 4 braille books that is 2 to 3 times thicker and much larger size with heavier weight.
- c. Expensive – Braille book printing cost the Ministry of Education RM 500,000 per contract as detailed by former Deputy Minister of Education Malaysia, Datuk Chong Sin Woon in the Upper House of Parliament, in September 2017

The limitation of Braille book was also extensively studied and confirmed by various researchers compiled by Zheng in her research entitled *A Study on Blind Students' Experience of Provision and Support* in 2014, especially on its pricing and affordability.

Inequality and Job Discrimination

The eighth and the tenth United Nation Sustainable Development Goal (Decent Work and Economy Growth, and Reduce Inequality) also emphasized the importance of fair employment and promoting equality regardless of race, religion and disabilities. However, the visually impaired/blind and other disabled graduates in Malaysia is unable to secure dignified jobs or treated with fare employment. As reported by former welfare minister, Datuk Seri Rohani Abdul Karim in a news report on Berita Harian Online in 2017, the civil servant who are disabled were only 0.24% out of 1.6 million, and the disabled workforce in private sectors was expected to have an even lower percentage. This problem is further elaborated by Firdaus Hassan, an officer in the Counselling unit in the University of Malaya, whom himself is a disabled person. In a news report in Astro Awani in 2018, he stated that finding a job for a disabled graduate is difficult as there are discriminations and doubts about their ability. Tiun has also confirmed the issue as discussed in his research entitled *Challenges Faced by Malaysians with Disabilities in the World in 2013*. An article on the World Economic Forum further justified that many of the religions in the region promote the value of charity and kindness, which results in sympathy towards the less fortunate. This societal environment raises the disabled to be dependent on the family;

and leaves both the society and the disabled feeling like they do not have the skills and capabilities to thrive.

By taking these challenges as the point of departure, we DID MY Academy Sdn Bhd and SOS Missions, together with Sasbadi Online and MindTech Education, a wholly-owned subsidiary of leading public listed education publisher, Sasbadi Holdings Bhd, have collaborated to create a virtual / mobile tuition project by bringing existing assistive technology and the power of internet together to tackle the above problems. We strongly believe that technology should leave no one behind. This is agreed by Zheng in her research entitled *A Study on Blind Students' Experience of Provision and Support* in 2014, which found that softcopy or virtual resources are one of the most helpful resources for the VI/Blind students in their studies. Through the financial support from Yayasan Hasanah and Yayasan Yara, the virtual / Mobile tuition platform, which is currently the most blind-friendly platform (80% compatible with screen reader software, an assistive technology for the blind to access computers and smartphones), enables:

- a. VI/blind and other disabled students to access to the latest notes and practices according to the syllabus by the Ministry of Education Malaysia and access to educational resources that are previously not available to them such as Trilingual dictionaries, sample exam papers, video lessons and revision practices.
- b. The VI/blind and other graduates with dignified and meaningful jobs as virtual tuition coaches through the use of accessible teaching tool to help and motivate the future generation.
- c. Providing assistance to special/mixed school teachers with additional resources to plan lessons for their students.

With Learning Includes, we aim to meet four of the United Nation Sustainable Development Goals which are (1) quality education, (2) Decent Work and Economic Growth, (3) Reducing Inequalities and (4) Partnerships for the Goals.

Methodology

a. Establishing Scope and Stake Holders

The principle beneficiary of Learning Includes is 58 VI / blind and other disabled student (age between 10 to 18) studying in special education and mixed school in Malaysia and 3 VI/blind graduates as virtual tuition coach. The following table summarised the different stake holders with a brief description of them.

Table 1: Stakeholder descriptions

Stakeholder	Description
58 VI/Blind Students	Principle beneficiary in Learning Includes Project, Sponsored fully to study using Virtual tuition platform
3 VI/Blind Coaches	Principle beneficiaries, being trained and engaged to help VI/blind students as Virtual/mobile tuition Coach
Yayasan Hasanah and Yayasan Yara	Funding total of RM 29,650 for the operation of the project which includes the subscription of the VI / blind and other disabled student with virtual tuition platform account.
Sasbadi Online and Mindtech Education (a wholly owned subsidiary of Sasbadi Holding Bhd), leading public listed education publisher	provides product training and technical support to VI/blind coaches, special/mixed school

	teachers and VI/blind and other disabled students
Bahagian Pendidikan Khas and Bahagian Teknologi Pendidikan, Ministry of Education Malaysia	Evaluation and Approval of Learning Includes to be implemented in special and mixed schools.
Parents	Parents of the sponsored VI/Blind students

b. Evidence The Outcomes and Values of Beneficiaries

The following will discuss the social values experienced by the project beneficiaries (58 VI/blind and other PWD student (age between 10 to 18), and 3 VI/Blind Graduate/coaches) onboard in this project in 2020. We conducted informal conversation and also written testimony to identify the perceived benefits and values in current project with the students, teachers and visually impaired coaches.

I. VI / Blind Students

The social value experienced and mentioned by the student upon taking part from this project is summarised into 5 points as followed:

- Providing comprehensive yet easy-to-understand notes.
 - Practices helps to familiarise with real Examination questions
 - Additional materials and references to complement their study
 - Enable independent learning
 - Easy access to learning material
- From the above-mentioned value, Learning Includes social value is estimated based on the cost of alternatives the student will be using in the absence of the project. The following presents the alternatives together with the costs in a year.
 - Braille Craft Paper for personal notes and exercises
 - The student is using the standard Braille Craft Paper at school and in average, student are using at least about 7300 sheets to draft down exercises, making notes and doing practices in a year (Average 20 sheets per day)
 - According to Malaysian association for the blind, the Craft Paper cost RM 30 for a pack (with 500 sheets), and current report is taking 15 pack of Craft Paper per individual per year to measure the worth of our project.
 - 8.5x11" - Plain Cut Sheet paper for braille notes printing by teachers
 - In average, a student requires at least 3650 sheets of Cut Sheet Braille printing papers for all subject combine annually. This include practices, lesson handout, notes and sample exam paper printed by the teacher
 - According to American Thermoform, the leading braille paper supplier, the cost of a pack with 1000 sheets of these braille printing paper cost RM 152.88 (USD 36.99), and current report is rounding of annual student's usage at 4 packs of Cut Sheet Papers (4000 sheets annually)

II. Virtual Tuition Coaches

The following are the highlights of benefits enjoyed by our Virtual Tuition Coach:

- Stable Monthly Income
- Equipped with crucial and practical skills

We concluded that the virtual tuition coach position is worth RM 71,171.76 per VI / blind graduates in a year, by comparing the benefits received with the current market rate of practical skill training by other training provider i.e. Computer training courses by Malaysian Association for the Blind, and Screen reader software (NVDA) training by Genashtim Innovation, and NVDA Expert certification charges by Non-Visual Desktop Access. Not to mention that the position of the virtual tuition coaches itself is worth RM 16,800 annually.

III. Teachers

The following is some benefits highlighted by the teachers:

- **Less Preparation Time for a Lesson**
- **Better interaction with students**

Below is a summary of the estimated total value worth by this project to our principle beneficiaries.

Table 2: Total Value Worth

Beneficiaries	Description	Source of Rate/charges	Value worth (RM)/year x number of Students	Total Financial Proxies Value (RM)
Students	Braille Craft Paper for notes and exercise	Malaysian Association for the Blind	450 x 58	26,100.00
	Cut Sheet Papers for Braille Printing and handouts	American Thermoform	611.52 x 58	35,468.16
Total				61,568.16
Coaches	Screen Reader NVDA courses	Genashtim innovation	1,223.25x3	3,669.75
	Computer Courses	Malaysian Association for the Blind	3,600.00x3	10,800.00
	Call Centre Courses	Malaysian Association for the Blind	1,800.00x3	5,400.00
	Screen reader software (NVDA) Expert certification	NVDA Australia	300.67x3	902.01
	Annual income	Based on Rate of Virtual Learning Coach	16,800.00x3	50,400.00

Total	71,171.76
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Note: the rate and charges tabulated above are based on the current market rate of the respective training providers, organisations and institutions.

From the results, the values and theory of change experienced by the principal beneficiaries will help us to determine the financial proxies, an estimate of monetary value on the social value gained by the beneficiaries.

a. Establishing Impact

To avoid over-claiming the impact experienced by the beneficiaries, discounting factors is considered in the SROI calculations in order to reduce or constrain the values of individual social returns. These discounting factors include

I. Deadweight: What probably would have happened anyway, if the project did not take place:

- We have identified 1 deadweight for students and 1 deadweight for VI/Blind coaches; which will be discussed below. Please take note that the deadweight was only concerned with the perceived effectiveness through our research and observation and feedback from the beneficiaries.

Deadweight for Student

- All students will need to use other virtual learning platform for public schools in Malaysia that is to be used by the students. However it fails to assist the VI/blind students as the learning platform is not accessible with even the use of assistive technology i.e. screen reader. Thus we position the deadweight of other virtual learning platform at 0%

Deadweight for Learning Includes Coach

- The coaches will join other paid practical courses offered by another training provider i.e. basic computer courses for the blind and call centre agent courses in Malaysia Association for the Blind, and Non Visual Desktop Access (NVDA) screen reader software training course by Genashtim, with the hope that they will secure a job based on the learned practical skills. However, the results of the training did not guarantee employment opportunity thus it is perceived as not very effective by the VI/blind coach.
- Thus we estimate the deadweight at 5% for the alternative courses they will join in the absent of current intervention.

The table below summarises the deadweight percentage estimated for the principle beneficiaries measuring the effectiveness of alternative programme they will participate in the absence of the current project.

Table 3: Deadweight Percentage Estimated for the Principle Beneficiaries

Beneficiaries	Description	Estimated Deadweight (effectiveness of alternatives)
Students	VLE Frog learning platform (other learning platform)	0%
Coaches	Practical courses (include computer, NVDA screen reader training) and call centre courses)	5%

II. Attribution: Who else was responsible for the changes taking place

- Based on responses from the VI/Blind students, the overall attribution rate is estimated at 25% for the following justification:

Some of the students are using this platform to combine with other online material such as YouTube Channel of teachers to assist in their study. Students are still using teacher's notes even with the present of current platform.

Thus the Attribution is taken based on the average contributing factors that the beneficiaries has credited to assist them in their study; and the attribution rate is estimated at 25%

III. Drop-off: What is the future annual risk of participants abandoning the practices or losing their benefits?

- a. The current project is a one-year project whereby the social values were currently measured within 2020. Thus the drop-off rate is not measured in the current report.

Discount rate: Discounting the value of future returns.

Discount rate recognises that people generally prefer to receive or use their money today rather than tomorrow because there is a risk or opportunity cost associated with a better returns. The current report is using 0.035 as the discounted rate for social values in accordance to the value set by HM Treasury's Green Book 2013.

Calculating the SROI

Current section will explain the calculation of Social Return on Investment in detail by summing up the present value experienced by the 2 different primary beneficiaries to be divided by the total invested amount. Please note that the present value is calculated separately as each beneficiaries has its own impact values and its own discounting factors.

Total Sponsored amount by Yayasan Hasanah and Yayasan Yara (for Learning Includes portion) = RM 29,650

Total Impact Value (students = Financial Proxies – Deadweight – Attribution - Drop off)

= RM 61,568.16 – 0% - 25% - 0%

= RM 46,176.12

Present Value (Student) = Impact Value / Discounted Rate

= RM 46,176.12 / (1 + 0.035)

= **RM 44,614.60**

Total Impact Value (Coaches) = Financial Proxies – Deadweight – Attribution
= RM 71,171.76 - 5% - 0%
= RM 67,613.17

Present Value (coaches) = Impact Value / Discounted Rate
= RM 67,613.17 / (1 + 0.035)
= **RM 65,326.74**

SROI Ratio = Total Present Value / Total Investment
= (RM 44,614.60 + RM 65,326.74) / 29,650
= RM 109,941.34/29,650
= **3.708** (Round off to **ratio 4:1**)

Current report concluded that there is a return ratio of RM 4 for each 1 ringgit invested in the project to benefit the VI/Blind students with learning resources and also a step closer to equal education, besides opening door of opportunities to the VI/blind graduates as virtual tuition coaches to be able to enjoy self-sufficiency with a dignified job. This investment would also help the teachers in special and mixed school to have a better teaching experience by providing additional resources that will help reduce lesson planning time, and lifting up the burden at school.

Challenges faced throughout Project

We mainly faced bureaucracy challenges as the school requested for a permission letter from the Special Education Department Malaysia. For the past 2 years of serving the school students, we have had no such issue. Although we have gain approval from the Bahagian Teknologi Pendidikan (BTP) and have also dialogue and discussed with the Officers including Dr. Hjh. Noraini bt Hj. Zainal Abidin, Ketua Sektor Pusat Perkhidmatan Pendidikan Khas since 2018 with assistance from Agensi Inovasi Malaysia, we have yet to be able to secure this permission from the relevant authorities.

This challenge has always been a bane for our Education Project to reach out to even more of the OKU students estimated to be about 10,000 nationwide who are Blind, Lame, and Deaf studying in more than 5500 Special and Mix schools nationwide. Despite the Tuition and Coaching services being offered free, most of these Schools still insist on us getting the approval letter from the Special Education Department. In 2021, we have met with the Special Education Department twice (once virtually, and once face-to-face) but have been told that our application is still being processed and waiting for approval.

We have mitigated this by approaching parents and some teachers directly for permission.

The other challenge this project faced is due to the COVID-19 pandemic. Some students who are stuck in the hostels may not be able to utilize the platforms much with lack of devices and strong Internet connection. We have tried our ample best to continually encourage these students to use the platform whenever they are able to.

Testimonials by Students, Teachers and Parents

“The ilearnace (Learning Includes) portal has been a great help to my studies. It has allowed me to do revision and read useful notes all on one platform. This has allowed me to save money on reference

books and activity books. Lastly ilearnace has also allowed me to ease my burden of carrying many books in my bag as everything I need is on one useful platform”

-Bryan Khong (one of the student beneficiaries of the program)



Cari Rakan i-LEARN Ace

Kedudukan Bulanan (Feb-2021) - Sk (I) Jalan Batu

Peringkat 1 - 3 dari 3

No.	Nama Murid	A	Skor	Negeri
1	 Amir Harith Bin Mohd. Najib	18A	5,590	
2	 Puteri Zaidatul Nur Binti Abdullah	3A	947	
3	 Muhammad Nafiz Arshad Bin Mohd. Napizi	0A	270	

Above a screenshot of one of our beneficiaries, Amir Harith b Mohd Najib. He ranks first in his performance on the platform. His score is also comparatively much higher.

“Thank you to the sponsors, coaches and all the parties that make this online learning platform available to my kids. As a disabled parent myself (I’m on a wheelchair), and more so being sick and going in and out of hospital, this program has helped ease my economic burden. Reference books and tuition classes can be really expensive, and this platform has enabled my kids to have a solid platform for their studies”

-Hemavathy a/p Shanmugam (mother of student beneficiaries)

“身为一位没有受过高等教育的单亲妈妈，这个疫情为我孩子的学习带来了挑战。我不能有效的指导孩子功课。非常感谢赞助商、老师以及帮助我孩子能够在线上学习平台学习的人员。这是一个可靠的学习平台，让我的孩子能够好好学习。”

Translated Text : As a single mum with not much of education, this pandemic has presented many challenges for my son’s studies. I am not able to effectively guide my son in his school work. Very grateful to Learning Includes, the sponsors and coaches who helped my son to use this online learning platform; and be able to learn well.

-Madam Teo Geok Hong (mother of student beneficiary)

Letter of Appreciation by Cikgu Yap Phaik See, teacher of SMK St George (Appendix 1)

For further information, please reach out to us at the following:

Contact Person:

STEVENS CHAN
FOUNDER

DID MY Academy Sdn Bhd
SOS Missions Bhd
Email: stevens@did.my

Learning Includes Project: www.learningincludes.com

DID MY Academy Sdn Bhd website :
www.dialogueincludes.com

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Appendix 1 – Letter from Pn Yap Phaik See



KEMENTERIAN PENDIDIKAN MALAYSIA
SEKOLAH MENENGAH KEBANGSAAN (PEREMPUAN) ST. GEORGE

Jalan Macalister
10450 Pulau Pinang

Telefon : 04-229 5855
Faks : 04-229 5886
Email : peb1109@moe.edu.my

DID MY ACADEMY SDN BHD
SOS MISSIONS BERHAD
LG-05-06, The Weld Shopping Mall,
No 76, Jln Raja Chulan,
50200 Kuala Lumpur.

7 JUNE 2021

Dear Sir,

I would like to express a sincere appreciation for sponsoring St. George's Girls' School resource programme on the e-learning website (www.ilearnace.com). On behalf of my school, I would like to say thank you for giving us the opportunity to join Learning Includes programme. My students have been using it for learning and studying. It is such a wonder to read from the e-learning website. The e-learning website has been such an useful tool for all the students during this pandemic as every student has to do online learning from home. Besides, thanks a lot for sponsoring the resource teachers too as we teachers are using it for teaching and learning. Teachers and students have gained a lot of benefits from the e-learning website. Therefore, we hope your company will continue to sponsor the vision impaired students and resource teachers for the Learning Includes programme.

On behalf of my school, I once again would like to express my deepest gratitude to your company for your kindness.

Regards,

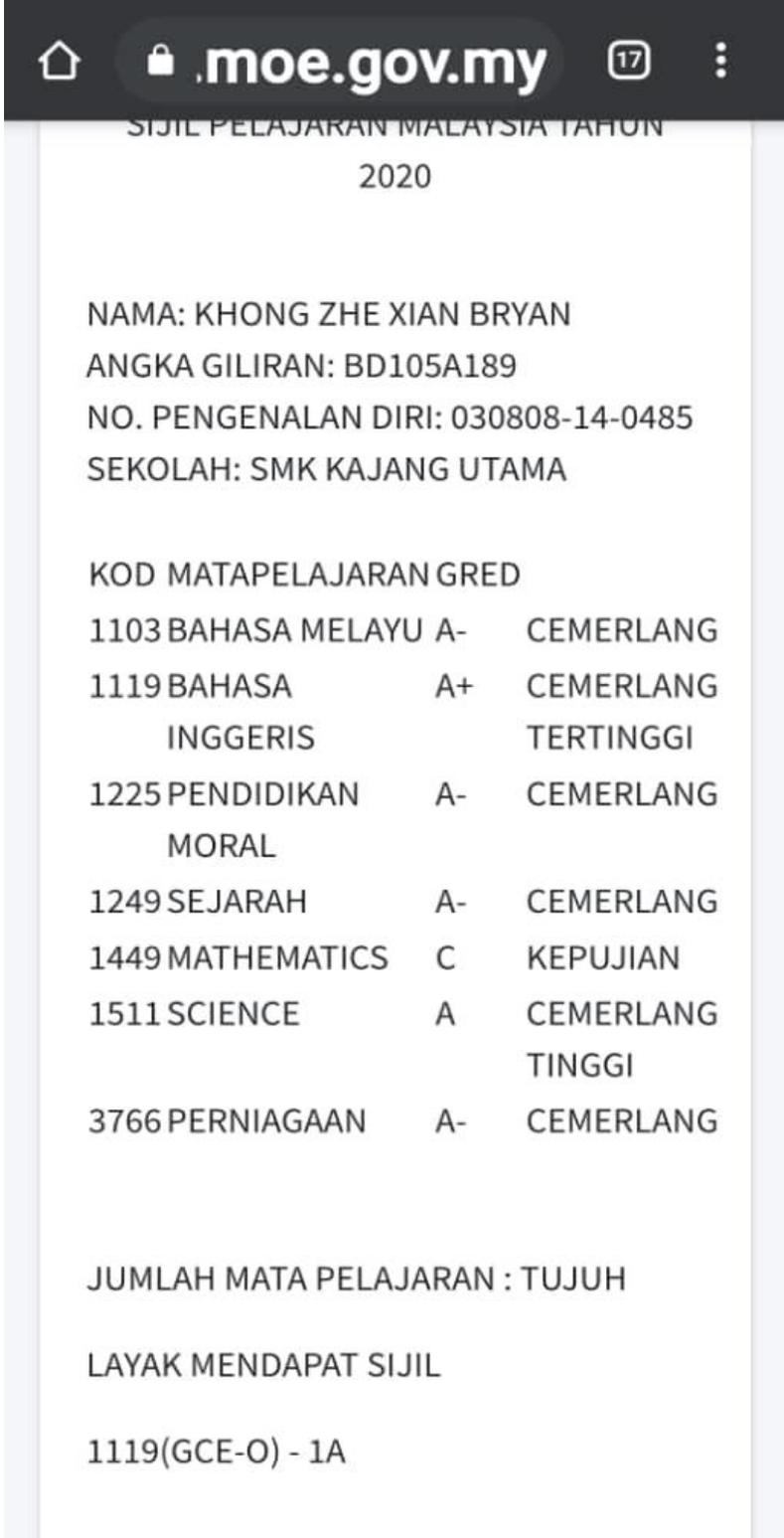
Phaik See

(YAP PHAIK SEE)

Coordinator Resource Programme
St. George's Girls' School

Appendix 2

SPM Results of Bryan Khong and Nur Wardhina



The image is a screenshot of a mobile browser displaying the website moe.gov.my. The page title is "SIJIL PELAJARAN MALAYSIA TAHUN 2020". The user's name is "KHONG ZHE XIAN BRYAN". The page lists personal details, a table of subjects and grades, and a summary of the results.

SIJIL PELAJARAN MALAYSIA TAHUN
2020

NAMA: KHONG ZHE XIAN BRYAN
ANGKA GILIRAN: BD105A189
NO. PENGENALAN DIRI: 030808-14-0485
SEKOLAH: SMK KAJANG UTAMA

KOD MATAPELAJARAN GRED

1103 BAHASA MELAYU	A-	CEMERLANG
1119 BAHASA INGGERIS	A+	CEMERLANG TERTINGGI
1225 PENDIDIKAN MORAL	A-	CEMERLANG
1249 SEJARAH	A-	CEMERLANG
1449 MATHEMATICS	C	KEPUJIAN
1511 SCIENCE	A	CEMERLANG TINGGI
3766 PERNIAGAAN	A-	CEMERLANG

JUMLAH MATA PELAJARAN : TUJUH

LAYAK MENDAPAT SIJIL

1119(GCE-O) - 1A

Keputusan Peperiksaan SPM

KEPUTUSAN PEPERIKSAAN

SIJIL PELAJARAN MALAYSIA TAHUN 2020

NAMA: NURUL WARDHINA BINTI ISMAIL

ANGKA GILIRAN: PA035A189

NO. PENGENALAN DIRI: 031102-07-0504

SEKOLAH: SMK (P) ST GEORGE PULAU

PINANG

KOD MATAPELAJARAN GRED

1103 BAHASA MELAYU A- CEMERLANG

1119 BAHASA
INGGERIS C+ KEPUJIAN
ATAS

1223 PENDIDIKAN
ISLAM B+ KEPUJIAN
TERTINGGI

1249 SEJARAH A CEMERLANG
TINGGI

1449 MATHEMATICS C KEPUJIAN

1511 SCIENCE B KEPUJIAN
TINGGI



