



Impact Assessment of Sakhiyon Ki Baadi Program

IIFL Foundation

March 2025



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Abbreviations

SKB	Sakhiyon Ki Baadi
OCED-DAC	Organisation for Economic Cooperation and Development – Development Assistance Committee
IIFL	India Infoline Finance Limited
NSSO	National Statistical Survey Organisations
MoSPI	Ministry of Statics and Programme Implementation
PLFS	Periodic Labour Force Survey
WPR	Worker Population Ratio
RSBS	Rajasthan State Board Syllabus





Executive Summary

KPMG has been appointed as an impact evaluation agency by IIFL Foundation to assess the impact for their educational program Sakhiyon ki Baadi in Rajasthan. In this report KPMG India is evaluating the progress of the program across locations over the past year and understand its relevance, coherence, effectiveness, efficiency, impact, and sustainability

This study employed a comprehensive research design based on a cross-sectional approach, utilizing a mixed-method framework for data collection. Quantitative data was gathered through surveys conducted with 417 students, 293 parents, 49 Dakshas, 38 Implementing partner, 6 PRI members, 4 Primary teachers and AWC, for qualitative insights, methods such as Focus Group Discussions (FGDs) and in-depth interviews were employed.

Table -1 List of the sample covered in the survey

Location	Students	Parents	Dakshas	IIFL Team members	PRI Member	School Teacher	Total
Udaipur	60	69	6	7	1	0	143
Chittorgarh	30	46	8	6	2	2	94
Sirohi	62	23	9	8	0	0	102
Ajmer	132	55	8	6	2	1	204
Pali	60	29	12	4	0	0	105
Salumber	73	71	6	7	1	1	159
Total Sample	417	293	49	38	6	4	807

The study also aimed at identifying actionable recommendations to further enhance the program's outcomes.

Below are the key insights from the impact assessment



94%

Enhanced programme reach to underserved community through Daksha



96%

Improved digital literacy and skills among Dakshas. Daksha's are now attending online sessions.



97%

Enhance inclination within the students to visit the centre and access education



32%

Improved economic stability as Daksha's are now satisfactory contributing to the family income.



77%

Enhanced social skills amongst the students resulting increase participation of students in class/group activities



68%

Students observed significant positive change in learning/skill indicating improved academic performance due to access to necessary study materials



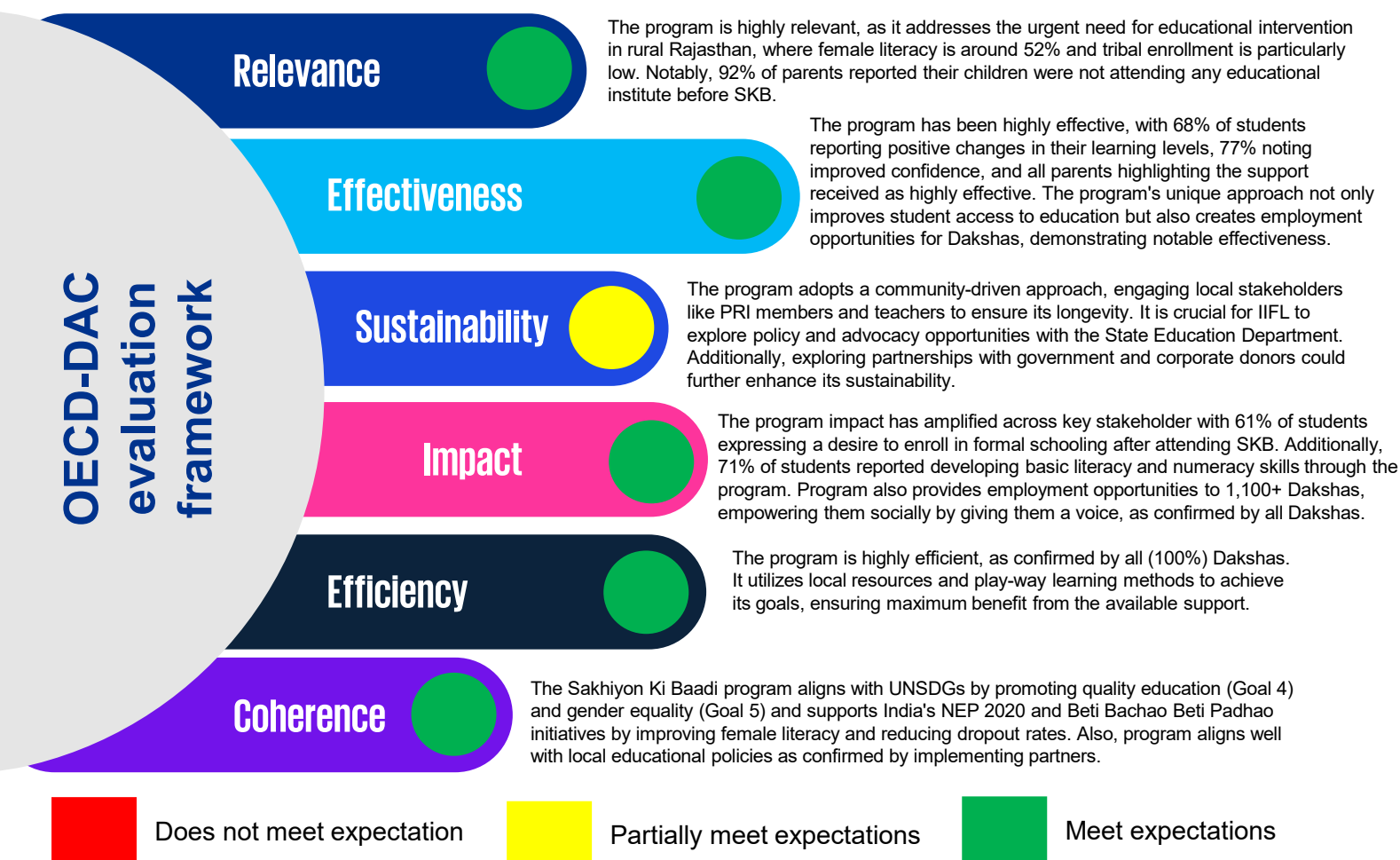


Executive Summary

It was observed that the majority of students, 47%, aspire to become teachers. Meanwhile, 22% aim to be doctors. The remaining 31% are inspired to serve their country in public service roles such as the army, police, and PRI members, demonstrating a commendable commitment to community and national service.

OECD-DAC Evaluation

The various components/outcomes of the program were evaluated using the OECD DAC criteria, which include relevance, effectiveness, efficiency, impact, and sustainability. The findings of the study are categorized as follows:

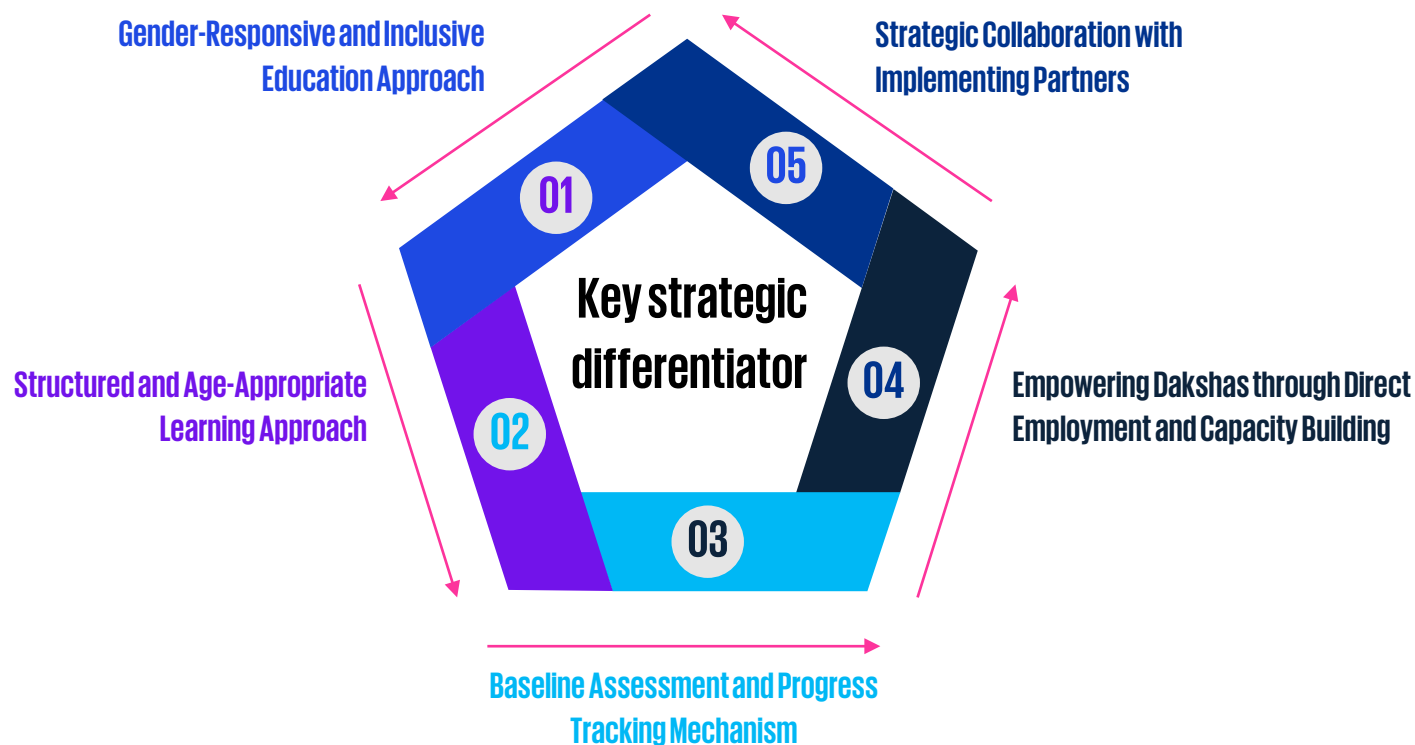


The program evaluation above on OECD-DAC parameters effectively communicate the program's strengths and areas for improvement, providing a comprehensive overview for stakeholders and decision-makers.





Executive Summary



Gender-Responsive and Inclusive Education Approach	<ul style="list-style-type: none"> • Targets out-of-school girls from marginalized communities. • Addresses gender disparities in education. • Eliminates barriers like long travel distances, socio-cultural norms, and economic constraints. • Ensures inclusivity and equity in access to education.
Structured and Age-Appropriate Learning Approach	<ul style="list-style-type: none"> • Developed a structured curriculum with Gyan Shaala for Mathematics, English, EVS, and Hindi. • Ensures age and level-appropriate learning. • Follows a focused pedagogical approach integrating peer learning methodologies. • Fosters a supportive and interactive learning environment. • Enhances student engagement and retention.
Baseline Assessment and Progress Tracking Mechanism	<ul style="list-style-type: none"> • Implemented a baseline assessment mechanism to evaluate initial learning levels (Level 1 to Level 3) across all SKBs. • Conducts regular interval-based assessments to track student progress. • Enables targeted interventions and ensures integration into the formal schooling system. • Enhances program accountability and impact measurement throughout its lifecycle.
Empowering Dakshas through Direct Employment and Capacity Building	<ul style="list-style-type: none"> • On-boarded all Dakshas onto the Foundation's payroll. • Strengthens Dakshas' sense of ownership and professional identity. • Allows need-based training and capacity building for all Dakshas. • Equips Dakshas with enhanced pedagogical skills. • Enables effective on-ground monitoring of SKBs.
Strategic Collaboration with Implementing Partners	<ul style="list-style-type: none"> • Operates through four implementing partners. • Ensures program execution across 15 districts and 1,092 SKBs; mainstreaming 5,068 children. • Partners have strong grassroots connections, enhancing community outreach and engagement. • Established relationships with institutional stakeholders facilitate seamless collaboration with local authorities, educators, and families.



Executive Summary

Challenges –

1. **Challenge 1:** A significant area for improvement within SKBs lies in ensuring the timely delivery of TLMs and stationery. These resources play a crucial role in fostering a well-organized and engaging learning atmosphere. When delays occur, they interrupt the continuity of the learning process, hinder lesson planning, and reduce student engagement, which collectively impacts the overall quality of education. Addressing this challenge could greatly enhance the effectiveness of the educational system.
2. **Challenge 2:** Some SKBs operate out of temporary or makeshift structures, which can be susceptible to damage or dismantling due to environmental conditions. This occasionally presents logistical hurdles when it comes to relocating or rebuilding these facilities, potentially affecting student engagement and continuity in learning. Despite these challenges, the program remains steadfast in its mission to deliver foundational literacy and numeracy, an area where SKBs have consistently demonstrated success over the years, rather than focusing on building permanent structures.





Introduction





About IIFL Foundation

Established in 2014-15, IIFL Foundation (The Foundation) serves as the Corporate Social Responsibility (CSR) arm of the IIFL Group, is one of India's largest financial services conglomerates by market capitalization.

The Foundation has consistently demonstrated its commitment towards enhancing various facets of community development. It has strategically designed and implemented an array of initiatives aimed at advancing education, fostering financial literacy, promoting health, and championing social development projects, including vital efforts in water conservation and disaster response.

IIFL Foundation ardently aspires to enhance the **quality of life for marginalised and underprivileged girls**, particularly those who are out of school, by providing them with access to quality education. As stated, it their mission: *To mainstream these girls into society through educational opportunities*. The Foundation envisions achieving an ambitious yet essential goal of **100% literacy among girls** in the state of Rajasthan.

In this report, we look at Foundation's educational initiatives, particularly in light of the persistent gender gap in education — an issue reflective of broader societal disparities in India where girls and women often face significant educational disadvantages. The Foundation has directed its efforts towards reaching girl child, particularly those residing in remote areas who have been deprived of educational opportunities.

In alignment with its vision, the Foundation aims to provide essential literacy and numeracy skills to nearly **100,000 illiterate girls in Rajasthan by the year 2025**. To date, it has successfully impacted the **lives of over 40,000 beneficiaries**.

Below is an enumeration of the Foundation's key educational initiatives across Rajasthan:

- **Sakhion Ki Baadi (SKB):** Established to enable learning for children in rural areas across 15 districts of Rajasthan.
- **Chauras Centers:** Facilitate education for children of migrant construction workers.

- **Maa-Baadi Centers:** Aiming to reduce dropout rates and increase enrollment, these centers target children belonging to SC and ST tribes in Pali and Udaipur districts.
- **Rathshala Learning Center on Wheels:** A mobile center promotes literacy among children of the Rebari Tribe.
- **School Construction:** The Foundation supports the construction of government schools to promote quality education.
- **Smart Classrooms:** These classrooms are equipped with digital learning systems in government schools.

Other Key Initiatives:

- **Financial Literacy Centers:** Empower women by promoting financial inclusion and providing access to financial products and institutions. Additionally, awareness campaigns are conducted for women and youth in the Eastern and North-Eastern states to enhance their financial literacy.
- **Health Initiatives:** Aarogya Intervention ensures better health and access to healthcare services for children in the Sakhion Ki Baadi program. During the pandemic, Mission Conquer COVID provided oxygen concentrators and essential medical supplies. Additionally, medical camps deliver vital healthcare services to underprivileged communities.
- **Water conservation initiative:** River rejuvenation projects aimed at improving the livelihoods of communities around the Arvi river in Maharashtra.
- **Disaster relief and rehabilitation:** Efforts were conducted in Odisha and Rajasthan, provided essential materials and support to ensure the survival and well-being of communities.

Through these diverse initiatives, The Foundation continues to play a significant role in nation-building by addressing critical social challenges and fostering sustainable development. This report delves deeper into the Foundation's education program — SKB, highlighting impact and future goals.



The IIFL Group, one of India's foremost financial services conglomerates, stands as a testament to the vision and determination of first-generation entrepreneurs. The establishment of the **IIFL Foundation serves as a dedicated channel for the Group's extensive Corporate Social Responsibility (CSR) initiatives**, further amplifying its impact on society. Through both its robust business activities and targeted CSR interventions, IIFL Group, in conjunction with the IIFL Foundation, is playing a pivotal role in the nation's progress and development, underscoring its commitment to fostering sustainable growth and societal well-being.

Mission

To enhance the quality of life of marginalized, less privileged and out-of-school girls in our society, by providing quality education and main streaming them.

Vision

To achieve 100% literacy among girls in the age group of 4 to 14 years, in Rajasthan by 2030.



आईआईएफएल
फाउंडेशन



संचालक:
सृष्टि सेवा समिति,
उदयपुर



केन्द्र : भागला
ब्लॉक : बाली, पाली





Context Setting

Literacy Scenario in Rajasthan

Rajasthan, the sixth most populous state in India, boasts a remarkable demographic profile, with 24 percent of its population belonging to the vital age group of 6 to 14 years. Despite some encouraging advancements, Rajasthan continues to face significant challenges in literacy, particularly among women and girls. As per the National Statistical Survey Organization (NSSO) report published in January 2021, the state exhibits a striking gender gap in literacy rates, amounting to 23.2 percent. This disparity underscores Rajasthan's status as one of the most gender-unequal states in the country in terms of education.

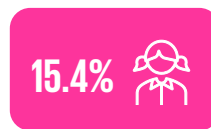
The NSSO findings reveal that while the literacy rate for males in the state stands at a promising 80.08 percent, the corresponding figure for females remains alarmingly low at 57.6 percent. These statistics highlight the urgent need for targeted interventions to bridge this gap and ensure equitable access to education for all, particularly for the marginalized and less privileged girls.

Barriers to Education for Girls in Rajasthan

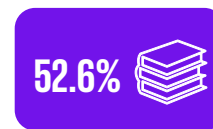
The significant disparity in educational attainment in Rajasthan highlights an urgent social imperative: improving access to education for the girl child. This issue is particularly acute in rural areas, where the literacy rate for women and girls is alarmingly low at just 52.6 percent. Girls from socially and economically marginalized communities face numerous barriers to education, rooted deeply in societal norms and economic challenges.

These barriers are multifaceted, including:

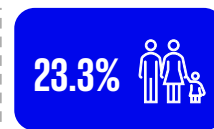
- **Early Marriage:** Widespread practice of marrying girls at a young age significantly disrupts their education.
- **Inadequate Sanitation Facilities:** Lack of proper sanitation and menstrual hygiene products discourages girls from attending school regularly.



- Gender gap in literacy: 15.4% (as per MoSPI report, 2024).
- 24% of the population is aged between 6 to 14 years



- Rural female literacy rate: 52.6%
- WPR for female graduates (aged 15 and above): 17.2%.



- India has 223 million child brides, accounting for one-third of the global total.
- Rajasthan's child marriage rate: 23.3%, consistent with the national average.

Domestic Responsibilities: Girls often shoulder the heavy burden of household chores, limiting their time and energy for education.

- **Caregiving Duties:** Responsibility of caring for younger siblings frequently falls upon girls, forcing them to prioritize familial obligations over schooling.
- **Economic Constraints:** Many families require girls to contribute to household income, further restricting their access to education.

Addressing these entrenched challenges is essential to bridging the educational gender gap in Rajasthan and ensuring equal opportunities for all girls. This requires a holistic approach that tackles both societal attitudes and infrastructural shortcomings.

Child Marriage: A Persistent Challenge

India continues to grapple with the widespread practice of child marriage, as highlighted by the United Nations International Children's Emergency Fund (UNICEF) data from 2020.

The country is home to 223 million child brides, constituting a third of the global total—the highest in any single nation. While the Prohibition of Child Marriage Act, 2006 prohibits marriage for girls under the age of 18, it is estimated that around 1.5 million underage girls are married in India every year.

According to the fifth National Family Health Survey (NFHS) conducted during 2019-21, 24.5% of women aged 20-24 in Rajasthan reported being married before the age of 18. This rate is comparable to the national average, which stands at 23.3%.





Workforce Disparity and the Need for Empowerment

The Worker Population Ratio (WPR) on usual status for male and female graduates aged 15 years and above in Rajasthan reveals a significant gender gap in workforce participation. According to the Periodic Labour Force Survey (PLFS) conducted by the Ministry of Statistics and Programme Implementation (MoSPI), the WPR for males stood at 61.9%, while it was a mere 17.2% for females in 2020-21. This represented the lowest recorded WPR for female graduates in the past three years.

Women in Rajasthan predominantly occupy marginal positions in the workforce, including roles such as agricultural laborers and cultivators. These positions often result in minimal or no remuneration, further exacerbating financial dependency and inequality. Addressing this disparity calls for strategic social

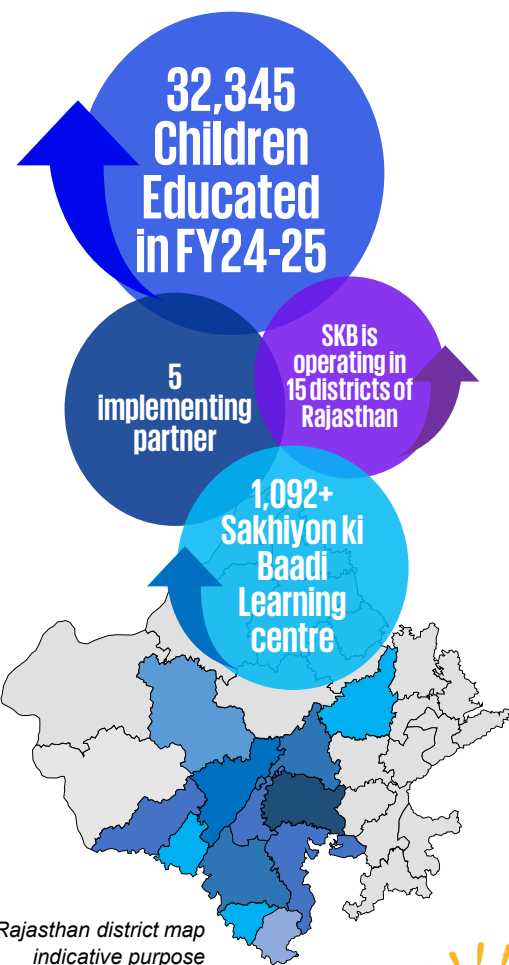
interventions aimed at enhancing access to education and empowering girls and women with tools for financial independence.

In response to this pressing need, the 'Sakhiyon Ki Baadi' (SKB) program was established. This initiative seeks to tackle the formidable challenge of achieving gender parity in Rajasthan by focusing on education and empowerment for girls and women, ultimately paving the way for a more equitable society.

The table below illustrates the literacy rates among women (primarily) in the districts of Rajasthan where the SKB programme is operational, along with the percentage of population of the Scheduled Tribe and Scheduled Caste communities in these areas.

Table 1: District wise demography

District	% of average literacy	% female literacy rate	% of Scheduled Tribe Population	% of Scheduled Caste Population
Jalore	54.86	38.47	9.8	19.5
Sirohi	55.25	39.73	28.2	19.5
Pratapgarh	55.97	42.35	63.4	7
Banswara	56.33	43.06	76.4	4.4
Dungarpur	59.46	46.16	70.8	3.8
Bhilwara	61.37	47.21	9.5	16.9
Rajsamand	63.14	47.95	13.9	12.8
Pali	62.39	48.01	7.1	19.5
Udaipur	61.82	48.45	49.7	6.1
Jodhpur	65.94	51.83	3.2	16.5
Ajmer	69.33	55.68	2.4	18.5
Jaipur	75.5	64.02	8	15.1
Chittorgarh	61.71	46.53	13.1	16.2



How SKB is addressing the challenges pertaining to Girl's child education

About Sakhiyon Ki Baadi Program

Sakhiyon Ki Baadi (SKB), an initiative by the IIFL Foundation, is dedicated to illuminate the path of literacy for girls in Rajasthan. Launched with an initial 100 centers and 3,000 girls enrolled. Today, the SKB program **operates over 1,092 centers, educating more than 32,345+ children across 15 districts of Rajasthan.** This initiative not only addresses the critical challenge of gender disparity in education but also serves as a beacon of empowerment for marginalized girls.





Vision Behind Sakhiyon Ki Baadi

The program is a transformative initiative envisioned and launched under the guidance of Mrs. Madhu Jain, Founder-Director of the IIFL Foundation. Her unwavering commitment to empowering women at the grassroots level laid the foundation for this program, aimed at addressing the critical issue of low female literacy in Rajasthan.

Designed as community-based, non-formal learning centers, the SKB program is tailored to meet the **educational needs of girls aged 4-14 years from indigenous Scheduled Tribes (STs) in remote areas of rural Rajasthan**. With the ultimate goal of eradicating female illiteracy in select districts, the initiative ensures that education is accessible within the girls' own communities and close to their homes, thereby encouraging consistent attendance and reducing barriers to learning. **The program's long-term objective is to mainstream these children into government schools.**

While primarily focused on educating girl child, the SKB program also adopts an inclusive approach by welcoming boys and older children above the age of 14 years. Recognizing the realities of rural life, the centers even accommodate younger siblings, sometimes infants, who accompany the students while their parents are engaged in agricultural or other labor activities.





Transforming Lives Through Education

The Sakhiyon Ki Baadi (SKB) program stands out as a holistic and community-driven initiative designed to enhance educational opportunities for girls in Rajasthan. It not only focuses on academic learning but also integrates extracurricular activities to ensure well-rounded development.

The main subjects taught at the centers include Hindi, Mathematics, and English, supplemented with extracurricular activities such as sports, painting, drawing, singing, and dancing. Moreover, Environmental Studies (EVS) has recently been introduced at SKB centers.

Teachers, referred to as 'Dakshas,' employ interactive and engaging methods such as games, flashcards, and play-based activities to simplify challenging concepts, thereby fostering genuine interest in learning among students, many of whom are first-generation learners. Learning materials are aligned with the Rajasthan State Board Syllabus (RBSE), enabling students to later transition seamlessly into government schools.

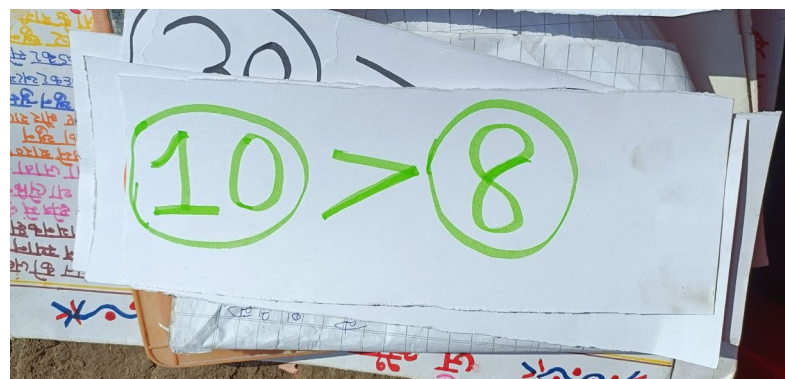
Process of Setting Up and Operating an SKB

Each SKB center is uniquely embedded within the vibrant cultural and linguistic tapestry of its village, often representing a tribal community. The establishment and operation of these centers follow a structured yet inclusive process to maximize their impact.

The SKB is set up by conducting an assessment to identify villages where the need for improving female literacy is significant. Later, meetings with community members are conducted to discuss the feasibility and logistics of setting up an SKB in the area. An appropriate location is selected



To make learning enjoyable and engaging, Dakshas employ the play-way method through activities, songs, and games. This approach is particularly effective in captivating the attention of first-generation learners and instilling a love for education. This thoughtful and inclusive process not only ensures the smooth functioning of SKB centers but also promotes community participation, builds trust, and establishes a nurturing environment for education in rural and tribal areas. Through such efforts, the SKB program continues to bridge educational gaps and empower young girls with knowledge and confidence.





Role of 'Dakshas'

Women from the same or nearby villages, willing to take on the challenge of educating young girls, are chosen and trained as learning facilitators, known as 'Dakshas.' These Dakshas foster a relationship based on trust and camaraderie, where girls view them as friends and confidantes rather than traditional teachers. This creates a safe and cheerful learning environment, encouraging students to express themselves and engage actively.

The Foundation ensures the quality of education by providing holistic training to the dakshas on a quarterly or half-yearly basis. These sessions cover the latest teaching methods, curriculum updates, and approaches to handling children with sensitivity, helping retain their confidence while enhancing learning outcomes.

SKB Operational Model and Community Involvement

Each SKB operates 6 days a week for 4 hours in spaces allocated by the local community. A 'chaupal committee' is formed in the area of each SKB center, comprising parents/guardians and community members. This committee monitors the center's operations, addresses challenges, and ensures the sustainability of the program. Community involvement fosters a sense of security, confidence, and pride, playing a pivotal role in the program's success.

Implementation and Scale

Currently the program operates across 15 districts of Rajasthan and partners with NGOs to facilitate its implementation. The engaged NGOs, such as Jan Chetna Sansthan and Gayatri Seva Sansthan, bring valuable local expertise and connections to the initiative.

More than 500 Dakshas were trained on basic mobile phone usage, online platforms, and advanced skills in English and financial concepts. The transition to digital learning was met with significant hurdles, including limited access to Android devices, poor network connectivity, and a lack of technical knowledge among the Dakshas. These challenges were systematically addressed with the support of the community.

Stakeholders Involved in the Program

SKB program has a far-reaching impact, engaging and empowering a diverse group of stakeholders apart from primary beneficiary – girl child. These stakeholders contribute to its success and benefit from its outcomes.

Dakshas, Parents and Community Members: The program offers livelihood and learning opportunities to Dakshas — providing them not only with financial independence but also with professional and personal development. The involvement of parents and community members, including Panchayati Raj Institutions (PRI) and ASHA workers, is pivotal. This provides them with platform to leverage the program's benefits, enhancing their understanding of government schemes, societal issues/norms and social development initiatives.

Implementation Team: Block Heads (BHs), Cluster Heads (CHs), MIS, and Trainers are supported fostering their career growth by providing opportunities for continuous learning, management experience, and skill enhancement.

This inclusive and multi-layered approach ensures that the SKB program not only benefits the direct participants but also strengthens the broader community ecosystem, contributing to sustainable development and social upliftment.

SKB Impact Journey

2023

94% students get to engage in sports, arts and fun activities, and similar percentage students spend between 3-5 hours learning Hindi, English and Maths at the SKB daily

2022

SKBs have been able to address the problem of access to education through learning centres

2021

1164 SKB learning centres that engaged over 35,964 girls, across 11 districts of Rajasthan paving the way up to achieve the goal

2020

Live training sessions were conducted over Zoom and Google Meet with the students

2020

Post nationwide lockdown, team ensured continued learnings even during the pandemic, by embracing online teaching tools 500 Dakshas were trained on online platforms

2019

Parents perceive a definite change in their child's behaviour after joining SKBs

2016

First step with 100 SKBs and 3000 girls enrolled in the program

Milestones to achieve:

- By 2025: Mainstream girls in formal education system where such a possibility exists
- By 2030: Eradicate girl child illiteracy from Rajasthan. No girl in any part of Rajasthan remains illiterate due to lack of access to education to change narrative around girl child education in Rajasthan.





1,092

SKBs

15

Districts

32,345

Children impacted
through SKBs

5,068

Children
mainstreamed

Project Outreach FY24





Approach and Methodology





Driving Change

Objective of the study

This impact assessment study utilized the OECD-DAC evaluation framework, a globally recognized tool for assessing social impact initiatives. The framework provides a qualitative understanding of the effectiveness, relevance, and sustainability of development interventions. The evaluation was conducted with a focus on six key criteria: relevance, coherence, effectiveness, efficiency, impact, and sustainability. Below is an overview of how each criterion was applied in the context of the SKB education program:



OECD-DAC evaluation framework

Relevance



The program is highly relevant, as it addresses the urgent need for educational intervention in rural Rajasthan, where female literacy is around 52% and tribal enrollment is particularly low. Notably, 92% of parents reported their children were not attending any educational institute before SKB.

Effectiveness



The program has been highly effective, with 68% of students reporting positive changes in their learning levels, 77% noting improved confidence, and all parents highlighting the support received as highly effective. The program's unique approach not only improves student access to education but also creates employment opportunities for Dakshas. The program content has been adapted to align with the project's geographic and tribal context, demonstrating notable effectiveness.

Sustainability



The program adopts a community-driven approach, engaging local stakeholders like PRI members and teachers to ensure its longevity. It is crucial for IIFL to explore policy and advocacy opportunities with the State Education Department. Additionally, exploring partnerships with government and corporate donors could further enhance its sustainability.

Impact



The program impact has amplified across key stakeholder with 61% of students expressing a desire to enroll in formal schooling after attending SKB. Additionally, 71% of students reported developing basic literacy and numeracy skills through the program. Program also provides employment opportunities to 1,100+ Dakshas, empowering them socially by giving them a voice, as confirmed by all Dakshas.

Efficiency



The program is highly efficient, as confirmed by all (100%) Dakshas. It utilizes local resources and play-way learning methods to achieve its goals, ensuring maximum benefit from the available support.

Coherence



The Sakhiyon Ki Baadi program aligns with UNSDGs by promoting quality education (Goal 4) and gender equality (Goal 5) and supports India's NEP 2020 and Beti Bachao Beti Padhao initiatives by improving female literacy and reducing dropout rates. Also, program aligns well with local educational policies as confirmed by implementing partners.



Does not meet expectation



Partially meet expectations



Meet expectations

The program evaluation above on OECD-DAC parameters effectively communicate the program's strengths and areas for improvement, providing a comprehensive overview for stakeholders and decision-makers.



Approach for the study



This section details the approach, methodology, and sampling techniques employed to conduct an in-depth evaluation of the SKB program. The study was designed to capture both qualitative and quantitative insights, ensuring a comprehensive assessment of the program's impact and effectiveness.

Literature review: A thorough review of existing literature was conducted, utilizing academic and industry sources. This involved a systematic search across relevant databases, publications, and publicly available industry documents to establish a foundational understanding of the research context and identify gaps addressed by the SKB program.

Survey Design: A survey tool was developed, grounded in the research questions and objectives of the study. Designed to capture both quantitative and qualitative data.

Survey Distribution: KPMG India resource personnel conducted the surveys in person by visiting the sample population. Data collection was facilitated through an online tool for efficiency and accuracy. A stratified random sampling method was employed to ensure a structured, representative sample reflective of the target population.

Data Analysis:

- **Quantitative Data:** Statistical software was used to analyze the survey data, employing both descriptive and inferential statistical

techniques to draw meaningful insights.

- **Qualitative Data:** Thematic analysis was applied to data gathered through interviews and surveys, identifying recurring patterns and overarching themes.

Interviews: Structured, semi-structured interviews and Focus Group Discussions (FGDs) were conducted with key stakeholders, offering rich qualitative insights. These stakeholders

included: Primary beneficiaries (Students of SKB), Secondary beneficiaries (Parents, Dakshas, Trainers, PRI members Anganwadi workers), Tertiary stakeholders (Government school teachers). The interviews served to explore emerging trends, best practices, and stakeholder perceptions, which were further analyzed thematically.

Synthesis and Reporting: The findings from the literature review, surveys, and interviews were synthesized to develop a comprehensive understanding of the program's impact. The synthesis process identified key themes, trends, and potential gaps in the data, providing actionable insights for enhancing the program. The results of the study are compiled in a detailed final report, encompassing key findings and actionable recommendations for improving future research and practices.



Stakeholder Mapping and Field Research

A week-long field research exercise was conducted by the KPMG India team, encompassing site visits to SKB centers in rural regions of Udaipur, Ajmer, Chittorgarh, Pali, Salumber, Sirohi and Mount Abu. These visits were planned with support from the IIFL Foundation team and local implementation agencies. The objective of the field visits was to ascertain program outcomes and impact through direct engagement with stakeholders.

Field-Level Techniques:

- **Process Documentation:** Identified ways to enhance program design and operations.
- **Impact Mapping:** Validated outputs, outcomes, and assessed impact-related parameters and activities.
- **Bottom-Up Approach:** Employed to gain a grassroots-level understanding of the program and suggest relevant best practices.

Tools for the Study

A combination of tools was utilized to ensure accurate and reliable data collection during the study:

Structured Questionnaires: These were used to collect quantitative data from students, parents, and Dakshas (teachers). The goal was to assess program impact and evaluate key performance parameters.

Focused Group Discussions (FGDs): Conducted with students, parents, PRI members, and other stakeholders to capture collective perceptions and the broader impact of the SKB program.

Semi-Structured Interviews (KIs): Conducted with PRI members and government school

teachers to gain insights into the SKB project and other CSR initiatives of the IIFL Foundation. These interviews aimed to understand the broader impact of the program from the perspective of observers rather than direct beneficiaries.

Sampling Methodology and Sample Size

The sample size for the study was determined using the stratified random sampling method, ensuring a structured and representative sample population. The sampling framework covered 6 districts of Rajasthan, with data being collected from 33 SKB centers across districts.

A total of 807 interviews were conducted, involving various stakeholders to ensure a comprehensive understanding of the program's impact. The detailed breakdown of the stakeholders engaged is provided below, offering valuable insights into the diverse perspectives captured during the evaluation process.

Table 2: Tools Utilized

Identified Stakeholders	Tools Utilized
Parents and Students	— Structured Interviews — Focused Group Discussion
Dakshas	— Structured Interviews
Trainers	— Focused Group Discussion
Cluster Heads/Block Heads	— Structured Interviews
PRI Members	— Semi-structured Interviews
AWC/Primary school teachers	— Semi-structured Interviews



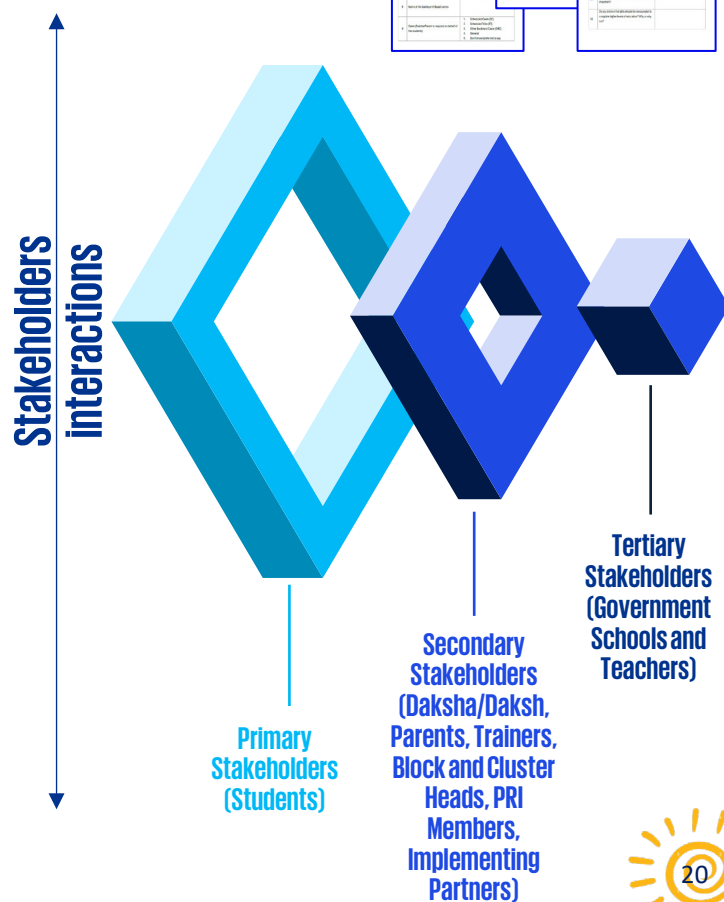
Location	Students	Parents	Dakshas	IIFL Team members	PRI Member	School Teacher	Total
Udaipur	60	69	6	7	1	0	143
Chittorgarh	30	46	8	6	2	2	94
Sirohi	62	23	9	8	0	0	102
Ajmer	132	55	8	6	2	1	204
Pali	60	29	12	4	0	0	105
Salumber	73	71	6	7	1	1	159
Total Sample	417	293	49	38	6	4	807

Table 3: Comprehensive list of the sample covered in the survey

Conclusion

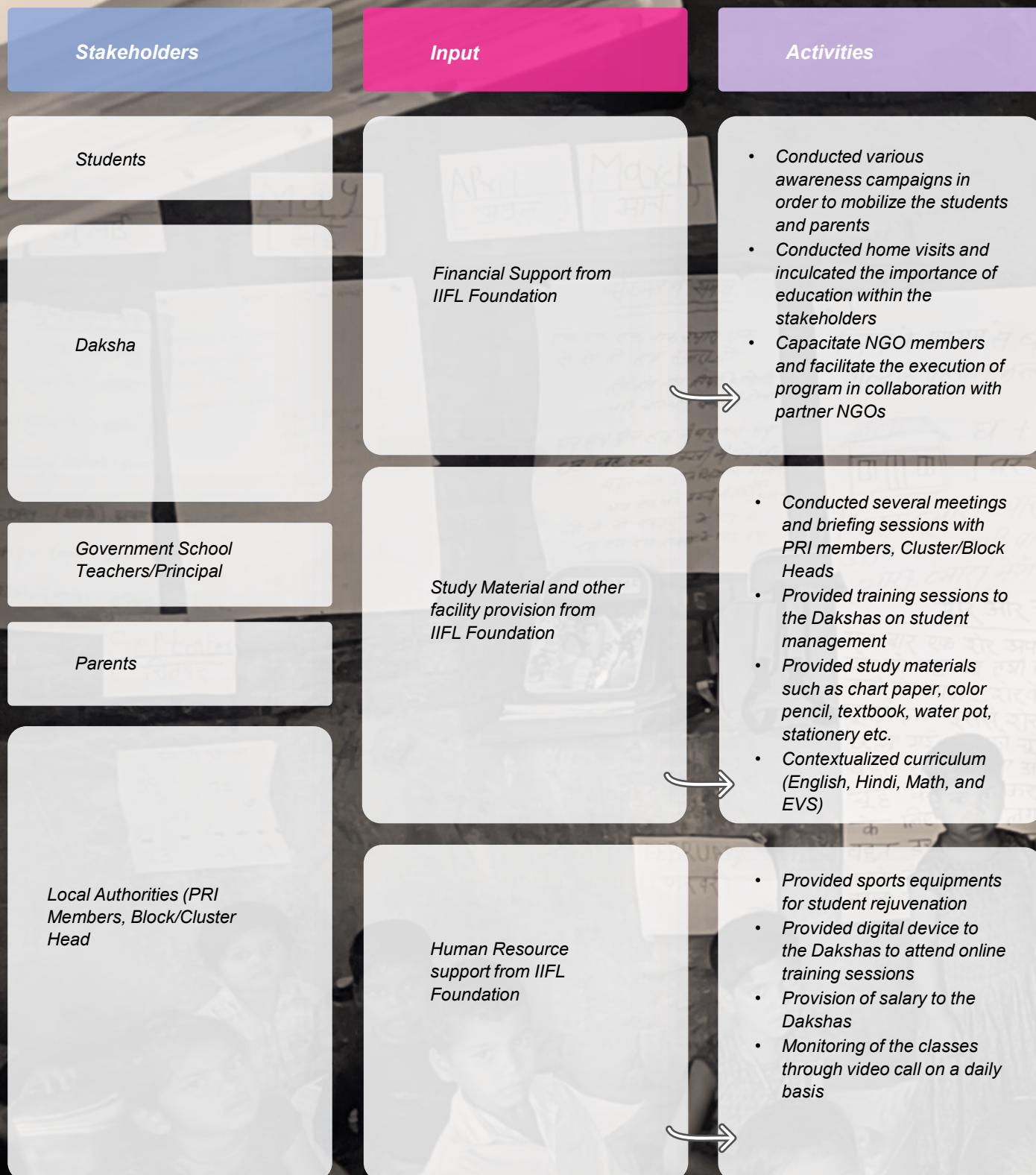
This impact assessment provided a holistic understanding of the SKB program by systematically applying the OECD-DAC evaluation framework. The insights derived from this evaluation are integral to identifying actionable recommendations that will further enhance the program's effectiveness, scalability, and sustainability in addressing the educational needs of marginalized girls in Rajasthan.

Through this structured approach, the study underlines the transformative potential of the SKB initiative in driving social change and fostering gender equity in education.





Theory of Change (1/2)



Theory of Change (2/2)





Findings-Student

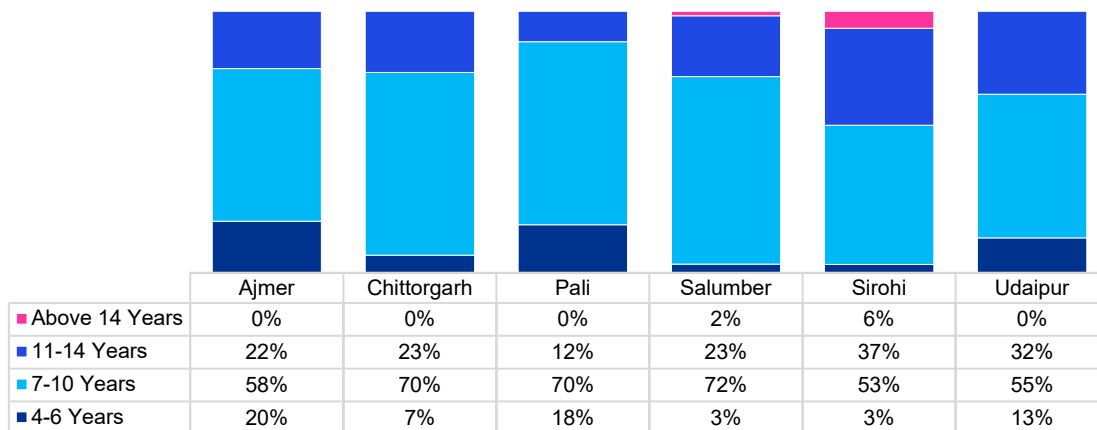


Students



Demographic profile

Age distribution (in completed years)



9 years
average age of
Students attending
SKBs across
districts



The age distribution of students at SKB was analyzed across six districts: Ajmer, Chittorgarh, Pali, Salumber, Sirohi, and Udaipur. The age groups were categorized into four segments: 4-6 years, 7-10 years, 11-14 years, and above 14 years. The above graph summarizes the percentage distribution of students in each age group by district.

The 7-10 years age group is the most prevalent across all districts, with an overall percentage of 62%. This indicates a significant concentration of students in this age range.



Students

Gender Distribution



93%



7%

The gender distribution data for students at SKB centres across all districts highlights that female students make up 97% of the total student population, while male students account for only 3%. This finding highlights the program's success in attracting and retaining female students, which is due to targeted outreach efforts or programs that resonate more with girl students.

Language and teaching methods

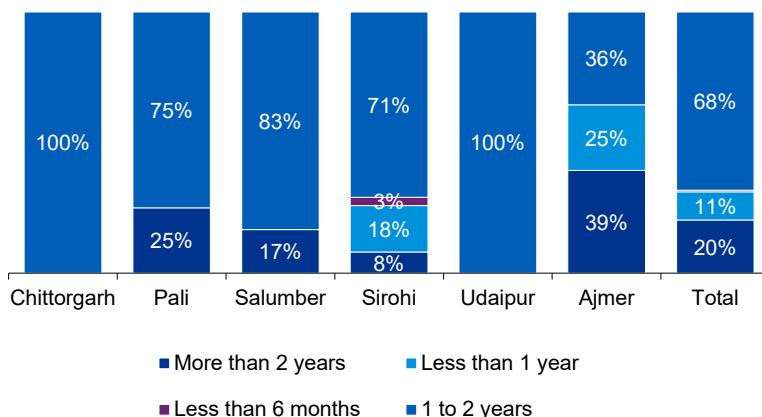
Language of instruction at SKB

It was observed that all students reported Hindi and vernacular languages as the primary mediums of instruction at SKB. During the Focus Group Discussion (FGD), it was noted that on occasion, Daksha uses English to provide basic instructions such as "sit down," "stand up," or "write in the notebook. The students expressed that using a vernacular language helps them understand the concepts better.

Duration of enrollment at SKB

Based on interaction with students, it can be inferred that the majority of students attending Sakhiyon Ki Baadi have been enrolled for a period ranging from one to two years, with 68.32% of the respondents falling into this category. Notably, districts such as Chittorgarh and Udaipur have a significant proportion of students (100%) who have been attending for one to two years. In contrast, Ajmer shows a more diverse distribution, with 39% of students attending for more than two years and 25% for less than one year.

Since when have you been going to Sakhiyon Ki Baadi



The data also highlights that a small percentage of students, particularly in Sirohi, have been attending for less than six months (3%). Overall, the findings suggest a strong retention rate in most districts, with a notable concentration of students having a consistent attendance duration of one to two years.

Teaching Method

Based on the responses collected from the students regarding the teaching methods at SKB, it can be inferred that a significant majority of the districts predominantly use a combination of both (online and offline) methods, with 90% of the overall respondents indicating this preference. Specifically, districts such as Chittorgarh, Salumber, Udaipur, and Ajmer exclusively use both methods, with 100% of the respondents in these districts reporting this approach. In contrast, Pali shows an equal distribution between the use of both methods and offline methods (50% each). Sirohi also demonstrates a notable preference for the combined method, with 84% of respondents indicating its use, while 16% rely solely on offline methods. Overall, the findings suggest a strong inclination towards integrating both teaching methods across most districts, with a minimal reliance on purely offline methods.

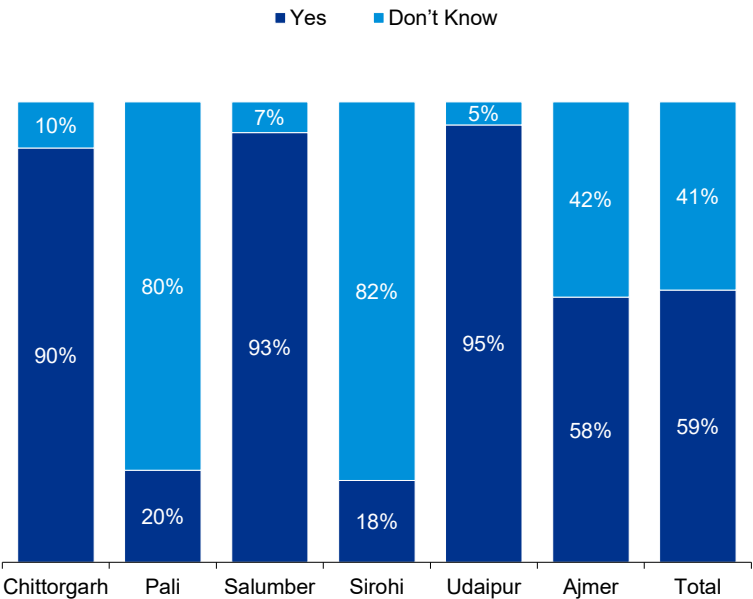


Awareness and perception

Awareness about organization's name

Based on the data regarding awareness of the organization's name providing educational support at Sakhiyon Ki Baadi, it can be inferred that a majority of students (59.16%) are aware of the organization's name as IIFL Foundation as supporting the SKB program. Districts such as Udaipur (95%), Salumber (93%), and Chittorgarh (90%) show a high level of awareness about IIFL Foundation among students. Conversely, districts like Sirohi and Pali have a significant proportion of students who are not aware about IIFL Foundation, with 82% and 80%, respectively, indicating a lack of awareness. Ajmer presents a more balanced distribution, with 58% of students aware and 42% unaware. Overall, the findings suggest that while there is a general awareness about IIFL Foundation among students, certain districts exhibit a notable gap in this awareness.

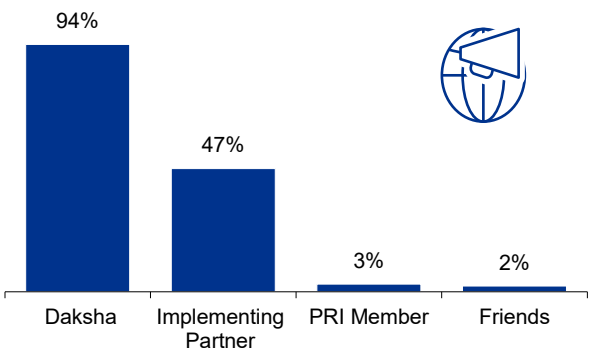
Are you aware about organization's name providing education support to you at the Sakhiyon ki Badi?



Attribution to implementing partner about program awareness

The majority of students were informed by Daksha, with 94% of respondents indicating this source. Implementing Partners also played a significant role, with 47% of students reporting them as their source of information. In contrast, only a small percentage of students learned about the program through PRI Members (3%) and Friends (2%). Overall, the findings suggest that Daksha is the primary source of information for students about the Sakhiyon Ki Baadi Program, followed by Implementing Partners, while other sources have a minimal impact.

How did you hear about them and Sakhiyon Ki Baadi Program?



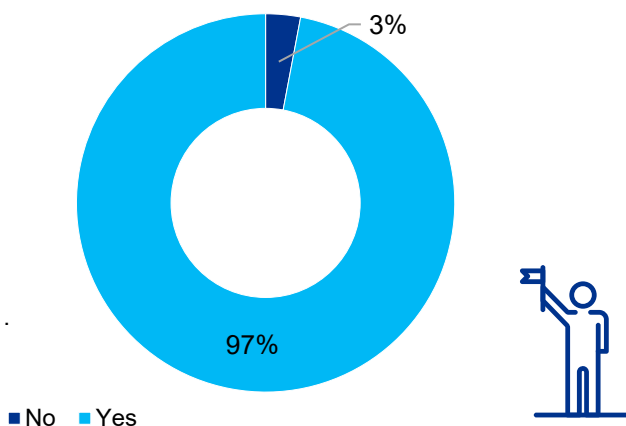
94%
Students shared that they came to know about SKB through Dakshas



Attendance of students at SKB

Based on interactions with students regarding their regular visits to Sakhiyon Ki Baadi, it was noted that the majority of students attend regularly, with 97% of the overall respondents indicating consistent attendance. Districts such as Pali and Ajmer show attendance rates, with 100% of students visiting regularly. Similarly, Chittorgarh (97%), Udaipur (95%), and Sirohi (94%) also demonstrate high levels of regular attendance. Salumber has a slightly lower, yet still significant, regular attendance rate of 93%. Overall, the findings suggest regular attendance among students across most districts, with only a small percentage (3%) not visiting regularly.

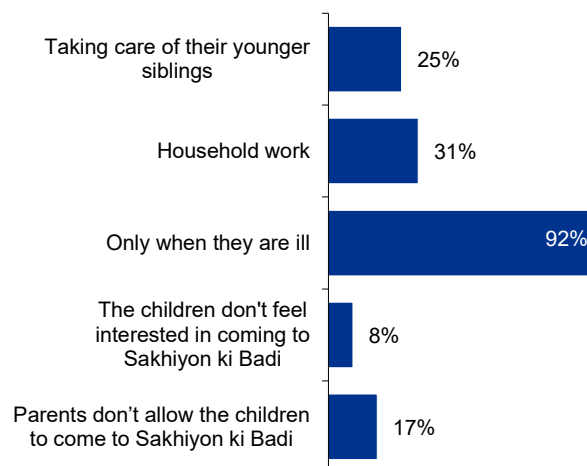
Do you visit Sakhiyon ki Badi regularly?



The study highlighted reasons for not attending Sakhiyon Ki Baadi, it can be inferred that illness is the most significant factor, with 92% of respondents indicating that they miss attending only when they are ill. Household work also plays a considerable role, affecting 31% of the students. Additionally, 25% of students are unable to attend due to the responsibility of taking care of their younger siblings.

Parental restrictions are another notable reason, with 17% of students reporting that their parents do not allow them to attend. A smaller percentage, 8%, indicated a lack of interest in attending Sakhiyon Ki Baadi. Overall, the findings suggest that health issues, household responsibilities, and parental restrictions are the primary barriers to regular attendance, with a minor portion of students lacking interest in the program.

If no, what are the reasons of your absence from Sakhiyon ki Badi? Please elaborate.



All 6 days of the week
SKBs are operational – reported by the students





**All students
reported that it takes
less than 15 minutes
to reach SKB**



The accessibility of SKB centers is an advantage, as all students reported that it takes them less than 15 minutes to reach their respective centers. This indicates that SKB centres are strategically located, ensuring that they are easily accessible to the student population. Such convenient access likely contributes to higher attendance rates and greater student engagement, as the short travel time reduces barriers to education.

Academic preference and challenges

Favorite subject – before & after attending SKB

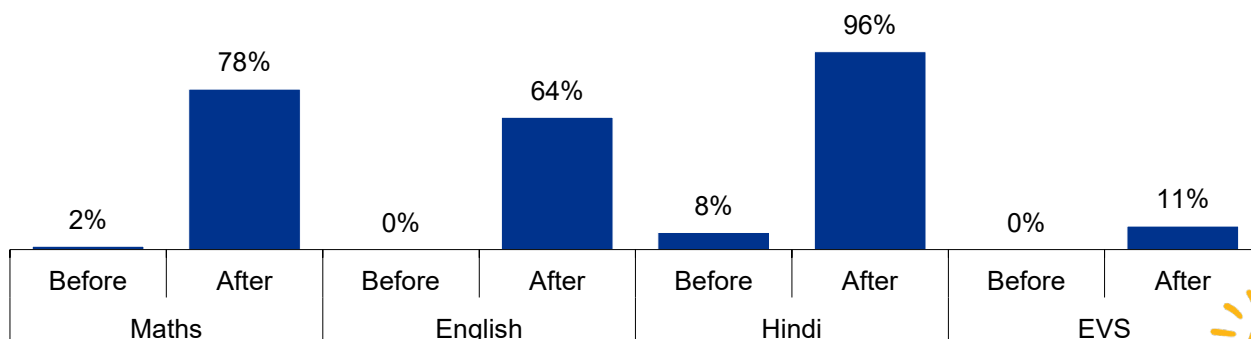
There has been a significant shift in preferences of favorite subjects among students. Before attending SKB, only 2% of students favoured Maths, which increased to 78% after attending SKB. Similarly, English was substantially preferred, from 0% before attending to 64% after attending SKB Hindi also



experienced a notable increase with 8% of students favoring it before attending SKB, which rose to 96% after. Environmental Studies (EVS) showed a smaller increase, from 0% before attending to 11% after.

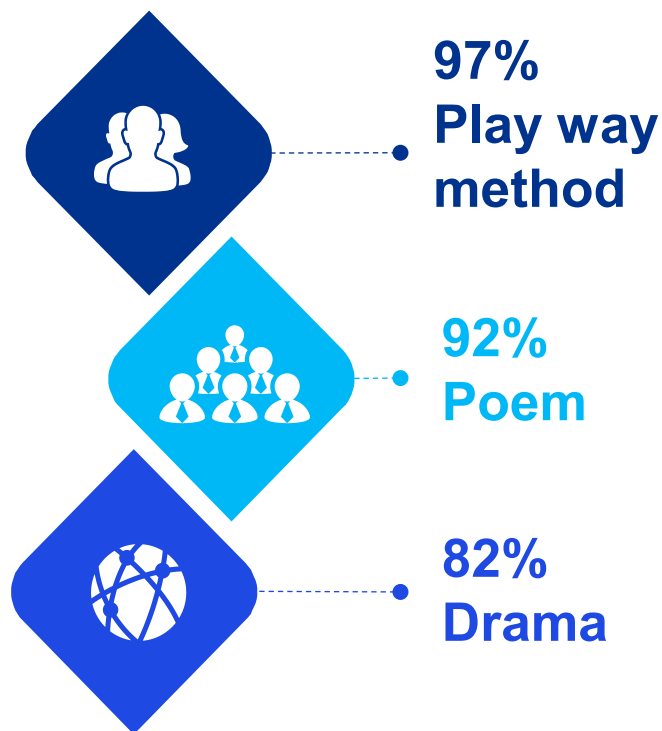
Potential reasons for this improvement could include the engaging and supportive teaching methods employed at SKB, which may have helped to foster a greater interest in these subjects. Additionally, the use of both vernacular languages and English for instruction might have made the learning process more accessible and enjoyable for students. The structured curriculum and the encouragement from teachers could also have played a significant role in enhancing students' interest and performance in these subjects. Overall, the findings suggest that the Sakhiyon Ki Baadi program has positively impacted students' interest in various subjects, particularly in Maths, English, and Hindi.

Which subject is your favorite before studying at Sakhiyon ki Baadi? (Multiple choice)





Effective teaching methods



Based on the responses shared by the students on use of play-way methods, poem, and drama in teaching at Sakhiyon Ki Baadi, it is noted that these methods are widely utilized across various districts. On average, 87% of respondents reported the use of play-way methods, with Chittorgarh (93%) and Ajmer (91%) showing particularly high usage. Poem is also a prominent teaching tool, with an overall usage rate of 92%. Districts such as Pali and Ajmer have the highest reported use of poem at 97%. Drama is another significant method, with an average usage rate of 88%.

Overall, the findings suggest that play-way methods, poem, and drama are integral components of the teaching approach at Sakhiyon Ki Baadi, contributing to an engaging and dynamic learning environment across all districts.

Some students have reported difficulties in understanding their subjects, citing several reasons for these challenges. Key issues include a lack of Teaching and Learning Materials (TLM), the language in which the TLM is presented, and the absence of engaging activities such as games. Additionally, some students expressed a general lack of interest in the subjects. These factors highlight the need for improved educational resources and methods to enhance student comprehension and engagement. Addressing these concerns by providing adequate TLM, ensuring language accessibility, incorporating interactive and enjoyable learning activities, and fostering a stimulating learning environment can significantly improve students' understanding and interest in their studies.

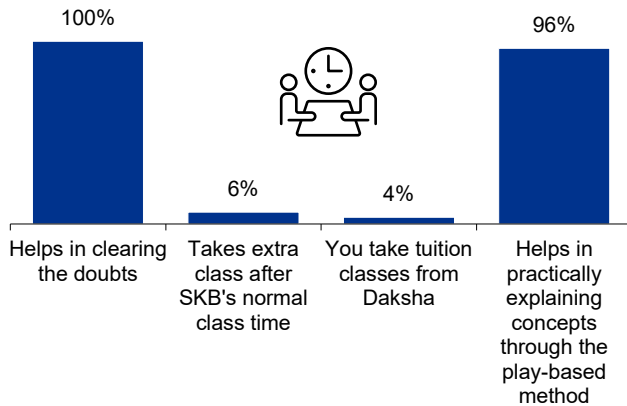
100%

All Students easily approach the Daksha easily for resolve doubts





What is the kind of support that you get from Daksha



Daksha plays a crucial role in the educational experience of students at Sakhiyon Ki Baadi. All respondents (100%) reported that Daksha helps clear their doubts, strongly emphasizing addressing individual learning needs. Additionally, 96% of students mentioned that Daksha helps practically explain concepts through the play-based method, highlighting the importance of interactive and engaging teaching techniques. A smaller percentage of students benefit from extra classes after SKB's regular class time (6%) and tuition classes from Daksha (4%). Overall, the findings suggest that Daksha provides comprehensive support to students through doubt-clearing and practical, play-based explanations, with additional backing available through extra and tuition classes.

Time spent and activities

3-5 hours

On an average students spend time in SKB



97%

Student reported they engaged in sports/fun activity

Program effectiveness and recommendation

All students

Mentioned that they will recommends SKB to their friends/peers



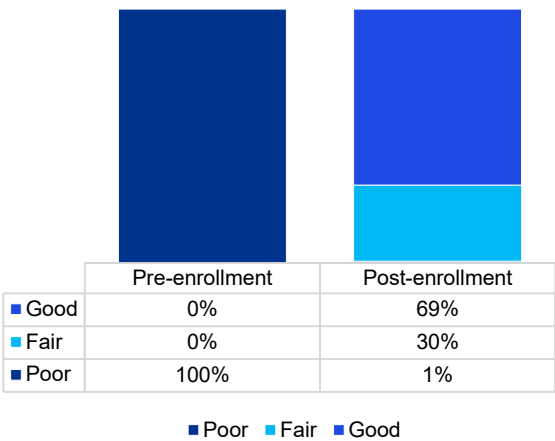
All students (interacted on a sample basis) expressed that they would recommend SKB to their friends and peers. Which suggests a high level of satisfaction with the educational experience provided by SKBs. The reasons behind this positive feedback likely include the strategic location of the centers, making them easily accessible, and the supportive learning environment that caters to the needs of the students. Additionally, the centers' focus on creating an inclusive and engaging atmosphere, despite some reported challenges, contributes to their overall effectiveness.





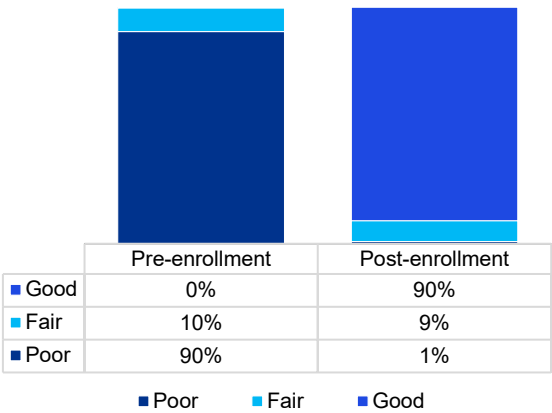
Improvement in key skills

Ability to understand subjects through fun way of learning



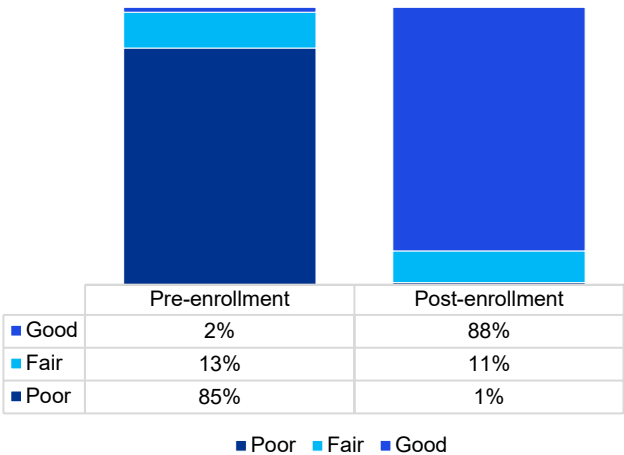
It was noted during interaction with students that there was an improvement in students' ability to understand subjects through a fun way of learning at SKB centres. Initially, all of the students were mentioned having poor understanding of subjects. After the introduction of engaging and enjoyable learning methods, this percentage decreased to just 1%. Meanwhile, the percentage of students with fair understanding increased from 0% to 30%, and those with good understanding rose from 0% to 69%; which highlights the effectiveness of incorporating fun and interactive learning techniques.

Ability to express freely in front of Daksha



Interaction with students highlighted substantial improvement in their ability to express themselves freely in front of Daksha. Initially, 90% of students reported poor ability to express themselves, with only 10% rating their ability as fair and none rating it as good. After interventions, the percentage of students with poor ability to express themselves dropped to 1%, while those with fair ability increased slightly to 9%. Most notably, 90% of students reported a good ability to express themselves freely post-intervention. This shift highlights the effectiveness of the measures taken to create a supportive environment for student expression which enables students to feel more comfortable and confident in expressing themselves.

Ability to express freely in front of Parents

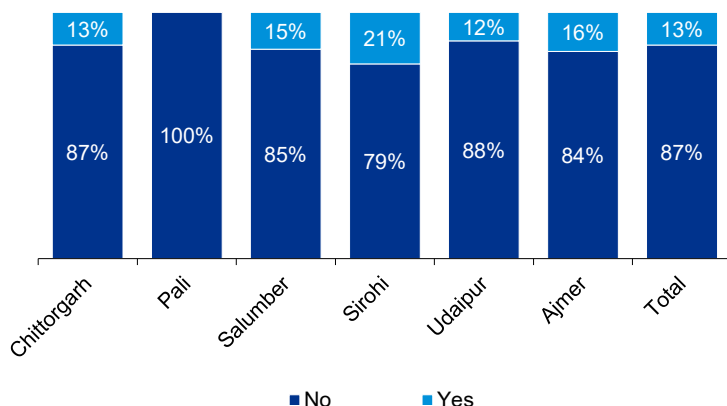


Responses noted during student interaction, highlight improvement in students' ability to express themselves freely in front of their parents. Initially, 85% of students reported poor ability to express themselves, with 13% rating their ability as fair and only 2% rating it as good. After interventions, the percentage of students with poor ability to express themselves dropped to 1%, while those with fair ability increased slightly to 11%. Most notably, 88% of students reported a good ability to express themselves freely post-intervention. This indicates an increase in confidence leads to better communication with parents as well.



School attendance and future plans

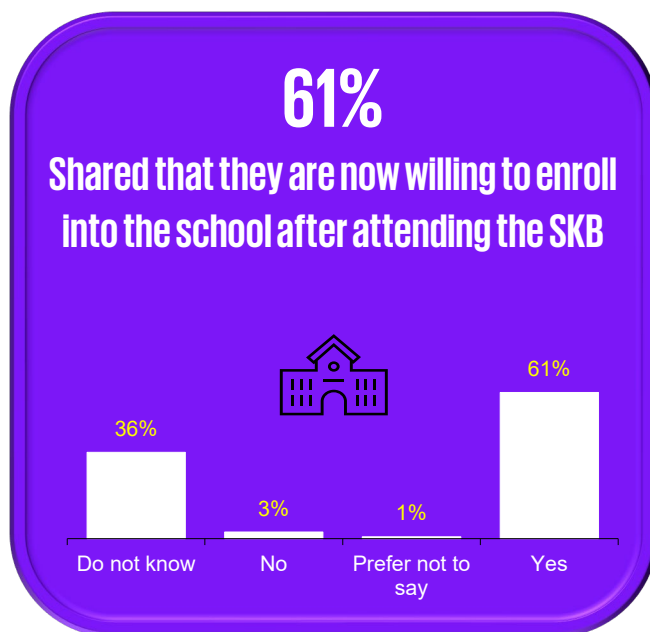
Were you going to school before getting enrolled in this program?



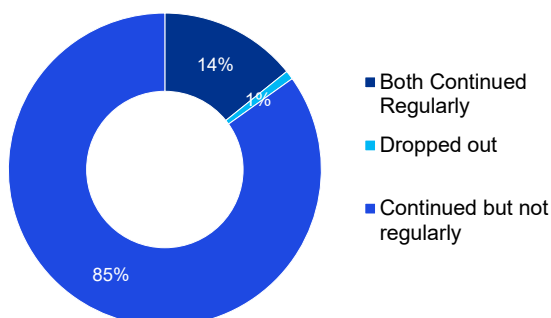
It was noted during the study that, in Chittorgarh, 87% of individuals were not attending schools before joining the SKBs. In Pali, the situation was more extreme, with 100% of individuals not attending school. Salumber had 85% of individuals not in school while in Sirohi 79% individuals were not attending school. In Udaipur, 88% were not in school, Ajmer had 84% individuals out of school. Overall, across all districts shows that 87% of individuals were not attending school before enrolling in the program, while 13% were enrolled in schools.

The data on students' attendance at both school and SKB centers reveals that 14% of students continue to attend both regularly, while 85% continue but not regularly, and 1% have dropped out. This indicates that while a small percentage of students are able to maintain regular attendance at both institutions, the majority face challenges in doing so consistently.

Students have reported that the primary reasons for dropping out of school or not attending regularly include the long distance to school, insufficient attention from teachers, and a lack of basic subject knowledge, which makes them feel uncomfortable.



If you continued, are you currently attending both school and SKB



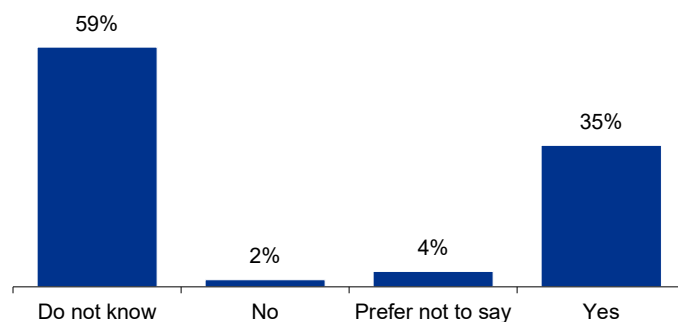


An analysis of student responses indicates that after enrolling in SKB, 61% of students plan to enroll in school, indicating positive impact of SKB on students' educational aspirations. Meanwhile, 36% of students were uncertain about their plans, 3% have decided not to enroll in school, and 1% were not sure. This suggests that while a majority are motivated to continue their formal education, there is still a significant portion of students who are unsure or hesitant. Addressing the concerns and uncertainties of these students through counselling and support programs could further enhance their confidence and commitment to pursuing their education.

For those students who remain uncertain about enrolling in school, it was noted during the Focus Group Discussion (FGD) that the primary concerns include the long distance to schools and the financial condition of their families. These factors contribute to their indecision and highlight the need for additional support and resources to address these barriers, ensuring that all students have the opportunity to pursue their education.

After analyzing the responses of students it indicates that if the SKB program were to close, 35% of students would continue their education by going back to school. However, a significant portion of students, 59%, are uncertain about their plans, while 2% have decided not to return to school, and 4% were not sure. To help the 59% of students who are unsure about their future plans, IIFL Foundation may consider including career guidance sessions or career roadmaps to build aspirations and help students envision their future. Providing guidance and mentorship to them will help them explore different career options. This suggests that the SKB program plays a crucial role in supporting students' foundational educational journeys. The high percentage of uncertainty highlights the need for additional guidance and support to help students navigate their educational paths in the absence of the SKB program. Addressing these concerns through targeted interventions could ensure that more students remain committed to their education.

If the Sakhiyon Ki Baadi program closes, will you continue your education by going back to school?



Experience and future aspirations

Changes experienced after attending SKB	
Improvement in basic literacy and numeracy	71%
Identification of Alphabets and numbers	65%
Solving Basic Maths problem	72%
Participation in class/group activities	77%
Communication with peers	67%
Positive change in learning/skill	68%

- 71% of students reported improved basic literacy and numeracy skills, showcasing the program's effectiveness in foundational learning.
- 65% of students reported now being able to identify Alphabets and numbers.



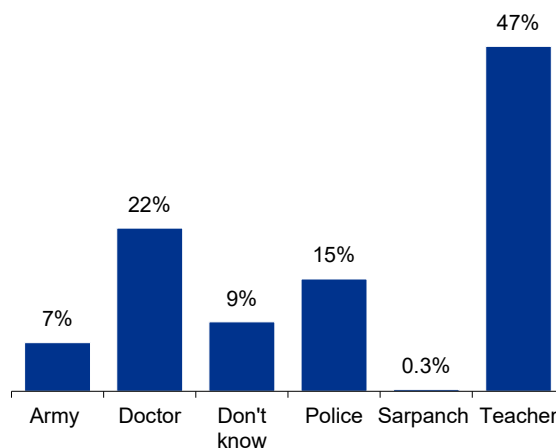


- 72% of students indicated they can now solve basic math problems, demonstrating increased confidence and capability in numerical reasoning.
- 77% of students reported that they now actively participate in classroom activities, marking a significant behavioral shift from passive learning to engaged participation.
- 77% of students noted an increase in confidence when communicating with peers, indicating a positive shift in social skills and interpersonal engagement.
- 68% of students reported an overall positive change in their learning abilities, demonstrating an increased capacity to grasp new concepts, retain knowledge, and apply learning effectively

All student shared that they will continue going to SKB



Future aspiration of students



Future aspirations of students highlights diverse career interests, with a significant inclination towards getting into teaching profession. Specifically, 47% of students expressed a desire to become teachers, highlighting a strong interest in education and mentorship. Additionally, 22% of students aspire to become doctors, indicating a commitment to healthcare and helping others.

Careers in the police force attract 15% of students, while 7% aim to join the army, reflecting a dedication to public service and national defense. A small percentage, 0.3%, wish to become a sarpanch, showing interest in local governance. Meanwhile, 9% of students are still uncertain about their future career paths. These aspirations underscore the varied interests and ambitions of the students, emphasizing the importance of providing diverse educational opportunities and guidance to help them achieve their goals.





Stories that Spark Change

Vidhi and Roshni

Student at Sakhiyon Ki Badi, Kala Chapra, Abu Road, Rajasthan

Rising Above the Odds

Vidhi, 16, and Roshni, 14, are remarkable young girls from the tribal community studying at Sakhiyon ki Baadi, Kala Chapra, Abu Road. Their journey is an inspiring testament to the transformative power of education and the unwavering resolve to break free from societal norms.

Born into a family of stone factory laborers, Vidhi and Roshni faced daunting obstacles from a young age. Both girls dropped out of school after Class 4 due to a lack of interest in education and the long distance they had to travel to attend classes. These hurdles could have marked the end of their academic journey, but their parents, despite being illiterate themselves, had a vision for their daughters—a **future built on the foundation of education**.

The Turning Point

Their story took a positive turn when Daksha, a revered figure in their locality, stepped in as a guiding light. Daksha Sarojini motivated the sisters to join Sakhiyon ki Baadi (SKB), a program to provide a second chance at education

Vidhi, 16

Roshni, 14





for girls like them. With her encouragement and unwavering support, Vidhi and Roshni re-enrolled in school, starting from Class 8. The program not only reignited their interest in learning but also provided a nurturing environment that made education accessible and meaningful.

Achievements and Aspirations

Roshni has since completed her Class 12 board exams in 2024 and is now preparing for the Basic School Teaching Course (BSTC) examination, aiming to pursue a career in teaching. Vidhi, on the other hand, is set to complete her Class 12 board exams this year. These milestones are not just personal achievements but also a beacon of hope for others in their community.

Challenging Norms

The journey has not been easy. Belonging to a community **where early marriage is the norm**, the girls faced constant pressure to conform. However, with the steadfast support of their parents—who understand the importance of education in ensuring financial independence—Vidhi and Roshni have defied societal expectations. Their determination to prioritize education over marriage is a bold step towards empowerment and breaking the cycle of poverty.

A Message of Hope

Vidhi and Roshni's story highlights the profound impact of initiatives like Sakhiyon ki Baadi, which empower girls to reclaim their right to education. Their resilience and courage inspire countless others to believe in the possibilities that education can bring. By striving for academic success and financial independence, Vidhi and

Roshni are not only building a brighter future for themselves but are also setting an example for their entire community. Their journey serves as a powerful reminder that with the right support and determination, any obstacle can be overcome.



Vidhi and Roshni are not just fighting for their own dreams—they are leaders, paving the way for a better tomorrow for all girls in their community.



Vidhi and Roshni occasionally visit SKB to provide support to Daksha



Impact on Kalmi Village



The Sakhiyon Ki Badi intervention in Rajasthan has effectively provided educational opportunities for girls and children outside the formal education system. Over the past seven years, the program has made education accessible in remote areas lacking basic amenities.

Kalmi Village in Pratapgarh district, with 134 residents, including 56 children, primarily engaged in farming, fishing, and migratory labor, has benefited significantly.

The program initiated on January 1, 2023, with 34 children aged 4-14 years, along with Mr. Bhanwarlal leading as the DAKSHA. Despite weather challenges,

the dedication of the DAKSHA and the children has resulted in substantial progress in literacy and numeracy skills. The community's involvement in celebrating events national events highlights the positive impact of the program in promoting education and community engagement.

The success of the Sakhiyon Ki Badi program demonstrates the transformative power of education and community support in bringing about generational change for children previously excluded from formal education.

"पहले मुझे लगता था कि मेरा बच्चा पढ़ नहीं पाएगा, लेकिन सखियों की बाड़ी केंद्र ने हमारी दुनिया बदल दी। अब मेरा बच्चा जोड़-घटाव कर सकता है, पढ़ सकता है और लिख सकता है। मुझे उम्मीद है कि वह कुछ बड़ा करेगा। मैं आईआईएफएल फाउंडेशन और सखियों की बाड़ी कार्यक्रम का दिल से धन्यवाद देती हूँ।"

- Parent, Kalmi village (Pratapgarh)





Findings – Parents

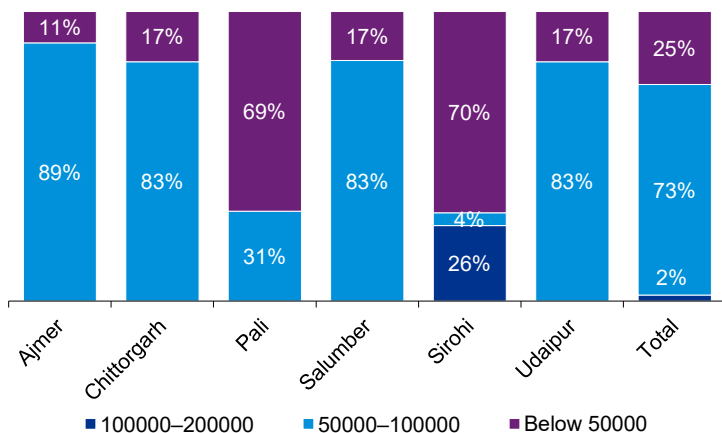


Socio - economic background

The gender distribution of the sampled parents for the study indicates that female participants account for 81%, while male participants make up 19%. It was noted during FGD that the lower participation rate of male parents is primarily due to their occupational commitments, which often limit their availability compared to female parents.

This income distribution highlights the economic challenges faced by many families, particularly in districts like Pali and Sirohi, where a significant portion of parents earn below ₹50,000.

Annual household income (Amount in INR)



The data on parents' income across different districts reveals significant variations in economic status. In Ajmer, 89% of parents have an annual income between ₹50,000 and ₹100,000, while 11% earn below ₹50,000 annually. Chittorgarh and Salumber show similar patterns, with 83% of parents earning between ₹50,000 and ₹100,000, and 17% earning below ₹50,000 annually. In Pali, a majority of parents (69%) earn below ₹50,000, and 31% fall within the ₹50,000 to ₹100,000 range. 26% of parents in Sirohi earns between ₹100,000 and ₹200,000, 4% between ₹50,000 and ₹100,000, and 70% below ₹50,000. Udaipur mirrors Chittorgarh and Salumber, with 83% of parents earning between ₹50,000 and ₹100,000, and 17% below ₹50,000. Overall, the grand total indicates that 2% of parents earn between ₹100,000 and ₹200,000, 73% earn between ₹50,000 and ₹100,000, and 25% earn below ₹50,000.

Occupation of parents



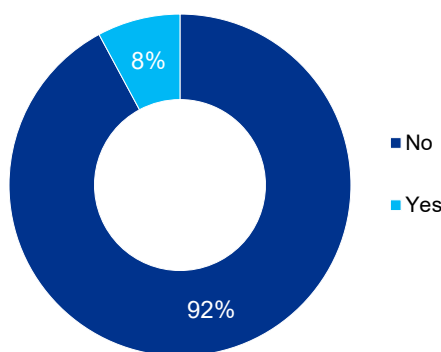
The analysis of parents' occupation highlights that a majority, 66%, are engaged in agriculture, reflecting the rural and agrarian context of the community. Additionally, 20% of parents work as agricultural labourers, further emphasizing the reliance on farming-related activities. A smaller percentage of parents are involved in wage labor (11%), while other non-professional services and professional services account for 2% and 1%, respectively.



Homemakers constitute 1% of the parent population, and no parents reported being engaged in business. This occupational distribution highlights the economic activities prevalent in the community and underscores the importance of agricultural livelihoods for the families.

Awareness and motivation

Before visiting Sakhiyon ki Badi for getting education was your child going to any other place for studying

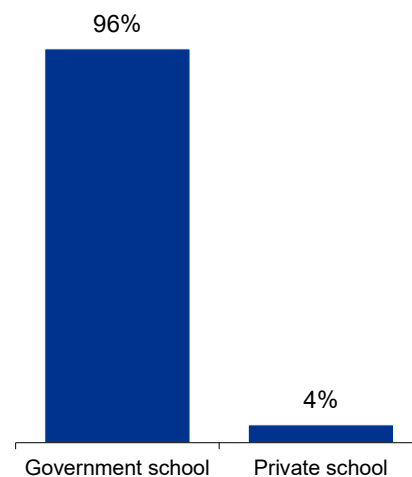


92% of parents mentioned that their children/ students had not visited other educational institutes before visiting Sakhiyon ki Badi to get an education. Of those who attended school before SKB, the majority of them were going to government schools (96%), and the remaining 4% were visiting private schools.

Understanding parental perceptions and prior educational experiences of SKB students provides crucial insights into how the program complements existing schooling structures and fills educational gaps. The impact assessment highlighted that a majority of students were previously not attending any form of schooling, and their transition to SKB suggests a need for supplementary, remedial, or alternative learning approaches.

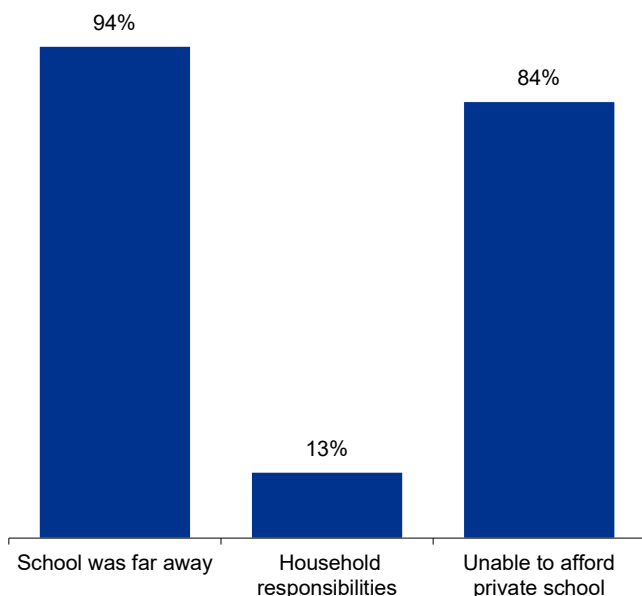
- 92% of parents reported that their children were not attending any form of schooling before joining SKB, indicating that most students were out-of-school. And those attending schools were likely struggling with learning gaps in their previous settings and some had eventually dropped out.
- Among the 8% previously enrolled students, 96% were attending government schools, showing that public education remains the primary schooling avenue for these children.
- A small percentage (4%) of students were previously attending private schools or local tuitions, highlighting that some families attempted alternative education solutions despite financial constraints.
- The above finding suggests that strengthening collaborations with government schools, enhancing parental awareness, and improving student transition pathways can further maximize SKB's impact in ensuring long-term educational success.

Where was she/he accessing education?





Before the program what was the main reason for not sending your children to the school?



- 94% of parents cited that schools were too far for their children to attend regularly, making distance the most significant deterrent to formal education.
- While private schools might be an option for families, 84% of parents stated that they were unable to afford private schools due to fees and other expenses.
- 13% of parents cited household responsibilities as a reason for not sending their daughters to school. This highlights the gendered burden of domestic labor, where girls are expected to contribute to household work at the cost of their education.



All of the parents said that they allow their children to visit SKB centers on a daily basis additionally they feel safe sending their children to SKBs.

Support and satisfaction

During interaction with parents, questions were asked on support and satisfaction over teaching methodology and program components by the SKB and Dakshas.

- 98% of parents appreciated that their children get to interact with their age group, indicating that SKB serves as an essential social space for children who otherwise might have been isolated due to household responsibilities.

All parents
Feel the support their child receives at
Sakhion ki Badi is effective



98%

Students gets to meet and interact with people of their age

98%

It has built a sense of confidence in our child

98%

It has lead improvement in learning of our child

91%

The program is very informative

84%

It has helped our child in enhancing their skills

71%

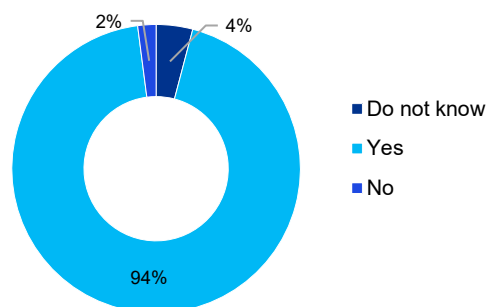
It has led to increased awareness about the importance of education

- This highlights the importance of peer learning and group engagement in shaping children's communication skills, emotional development, and overall well-being.
- 98% of parents observed an increase in their child's confidence level after joining SKB. This suggests that the program is not only improving academic skills but also nurturing self-expression, decision-making, and personal growth.
- 84% of parents mentioned that SKB has helped their children enhance their skills.

reinforcing the effectiveness of interactive learning methods, activity-based education, and experiential learning approaches.

- 98% of parents recognized a visible improvement in their child's learning abilities, reinforcing SKB's role in bridging learning gaps.
- 71% of parents stated that SKB has increased their awareness about the importance of education, suggesting that the program is successfully changing parental attitudes toward learning and long-term educational aspirations.
- 91% of parents found SKB to be an informative program, implying that SKB not only benefits students but also engages parents in meaningful ways, fostering a culture of learning within households. This recognition suggests that SKB plays a dual role—educating children while also raising awareness among families on issues related to education, child development, and skill enhancement.

Has the program helped in reducing your financial burden?

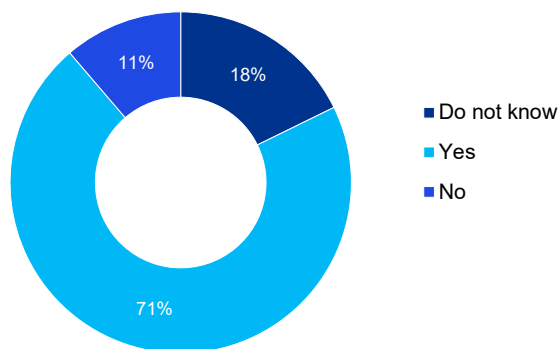


After concluding interaction with parents, it was noted that the program has been effective in reducing financial burdens for the majority of participants. Specifically, 94% of parents reported that the program has helped alleviate their financial strain. A small percentage, 2%, indicated that the program has not reduced their financial burden, while 4% were uncertain. This majority of the responses underscores the program's success in providing financial relief to families, contributing to their overall well-being and stability.





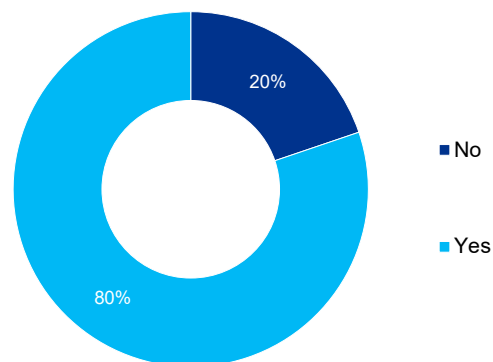
Do you get sufficient time to go to the field/focus on your livelihood/income due to enrolment of your child in SKB program?



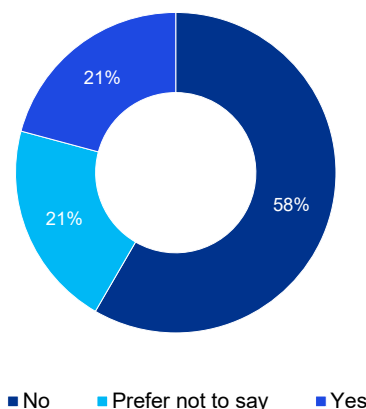
The data indicates that the majority of parents, 71%, feel they get sufficient time to focus on their livelihood or income due to their child's enrollment in the SKB program. This suggests that the program provides significant support in terms of childcare and education, allowing parents to dedicate more time to their work. However, 11% of parents reported that they do not get sufficient time, highlighting that there are still some challenges that need to be addressed. Additionally, 18% of parents were uncertain, indicating a need for further assessment and support to ensure that all parents can benefit from the program's assistance in balancing their work and family responsibilities.

If the SKB program were to close, 80% of parents believe their child would continue going to school or seeking education, while 20% do not think their child would continue. This suggests that the majority of parents are committed to their child's education regardless of the program's availability. However, the 20% who are uncertain highlight the importance of the SKB program in supporting and encouraging continued education for some families. Ensuring that these families receive additional support and resources could help maintain educational continuity for all students.

If Baadi closes down, will your child continue going to school or seeking education



Will you arrange your daughter's marriage before she reaches the age of 18



The data indicates that 58% of parents would not arrange their daughter's marriage before she reaches the age of 18, reflecting a commitment to ensuring their daughters reach adulthood before marriage. However, 21% of parents indicated that they would arrange such marriages, and an equal percentage preferred not to say. This highlights the need for continued awareness and education on the importance of delaying marriage until the legal age, to ensure the well-being and future opportunities for young girls. Addressing cultural and socio-economic factors that contribute to early marriages can further support this goal.



Empowering Families Through Education

SKB Talethi Danwa

Parents from a marginalized community shared their heartfelt experiences regarding the impact of the SKB on their child's education and overall development.

Parental Testimony: "We feel blessed because of the SKB. Our child is now learning the basic things, and we have seen significant improvements. He communicates more clearly and shows a keen interest in learning. Additionally, he manages his day well, planning according to the SKB schedule. The SKB has now become a central part of his life. Because of the SKB, we are now aware of the importance of education. Moreover, since it is free of cost, it does not burden us financially. This allows us to focus on our livelihood with better peace of mind. Importantly, Daksha regularly calls us to discuss our child's overall progress. We are hopeful that we will be able to send our child to a government school for future education."

Impact: The SKB has had a profound impact on the child's educational journey and the family's outlook on education. The structured and supportive environment provided by the SKB has fostered clear communication skills and a strong

interest in learning. The child's ability to manage his day effectively reflects the positive influence of the SKB's routine.

The SKB has not only enhanced the child's learning experience but also brought about a positive change in the family's perspective on education. The parents' hope to send their child to a government school for future education underscores the lasting impact of the SKB on their lives. This case study highlights the importance of accessible and quality education in transforming lives and communities.

Thanks to SKB, our child is learning the basics and improving daily. He communicates clearly, loves learning, and manages his day well. The free education eases our financial burden, and regular updates from Daksha keep us informed. We are hopeful about his future education in a government school - Parents from Talethi

Findings – Daksha





Socio - economic background

The survey finding indicates that a significant proportion of Daksha/Daksh teaching at SKBs are predominantly with an average age of 26 years.

26-year-old

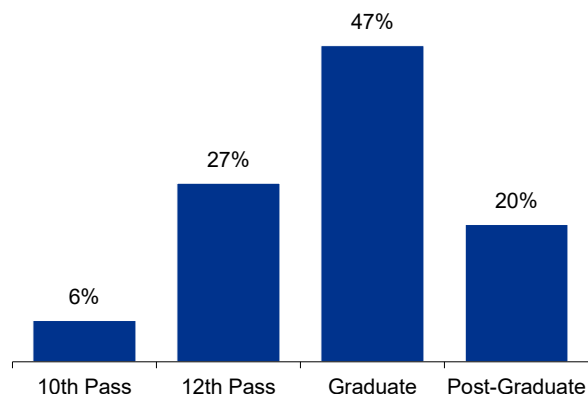
average age of Daksha/Daksh

It was observed that 73% of Daksha in the SKBs are female, while the remaining 27% are male. This gender distribution highlights a significant representation of women in teaching roles within the community initiative to empower women.

It was observed that 49% of Daksha/Daksh at SKB centers belong to the Scheduled Tribe, while another 27% belongs to Scheduled Caste. Additionally, remaining other 8% to General and 16% preferred not to disclose their social category. This diversity reflects the inclusive and community-driven ethos of the SKB program, ensuring representation and participation from varied social backgrounds.

It was evidenced that 47% of Daksha/Daksh at SKB are graduates, 26% have completed their 12th grade, and 20% hold postgraduate degrees. The high proportion of graduates and postgraduates among Daksha/Daksh reflects the program's emphasis on recruiting competent educators who can effectively engage with and inspire young minds. This indicates that the SKB initiative not only empowers children but also provides meaningful opportunities for educated individuals within the community to contribute to social development.

Qualification of Dakshas





Awareness about SKB

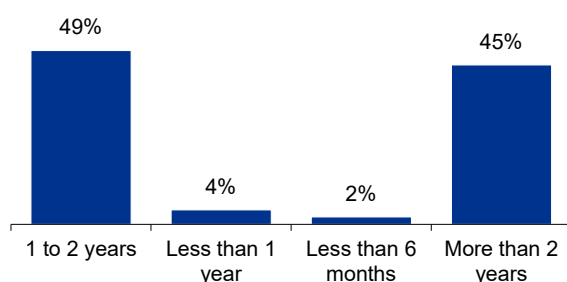
All of the Daksha/Daksh shared that their passion for education is the primary reason for their association with the SKB program. Additionally, 73% of them attributed the implementing agency for motivating them, 71% highlighted their commitment to community service, and 61% mentioned encouragement from family as a significant factor. These factors contribute to the strength and sustain SKB initiative. These insights highlight the intrinsic drive of Daksha/Daksh to contribute to education, paired with external support systems that reinforce their involvement.

71% of Daksha/Daksh shared that they learned about the program through the implementing agency; and 14% mentioned that they became aware of the program through parents, neighbors, friends, and members of the Panchayati Raj Institutions (PRIs). These insights highlight the critical role of implementing agencies in disseminating information and highlight the importance of community networks in spreading awareness about the program.

71%

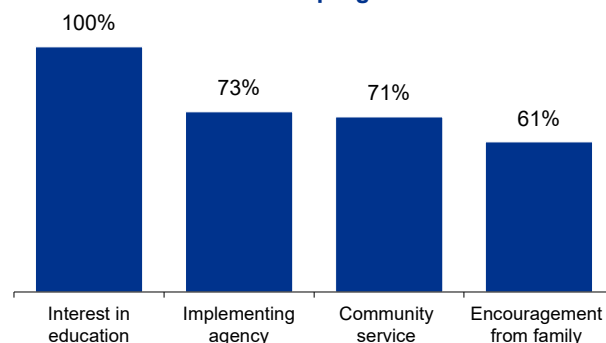
Daksha got to know about SKB from implementing partner

How long have you been associated as a Daksha at Sakhiyon Ki Baadi Center?



49% of Daksha/Daksh have been associated with the SKB program for 1 to 2 years, while 45% have been involved for over 2 years. The remaining 6% reported their tenure as less than 1 year or 6 months. These insights reflect a substantial retention rate among Daksha/Daksh, signifying their sustained commitment to the program. The significant proportion with over 2 years of involvement highlights a deep-rooted connection to SKB's mission and an enduring dedication to empowering education in rural areas. The presence of newer Daksha/Daksh indicates the program's continued capacity to attract new talent and engage individuals in its vision.

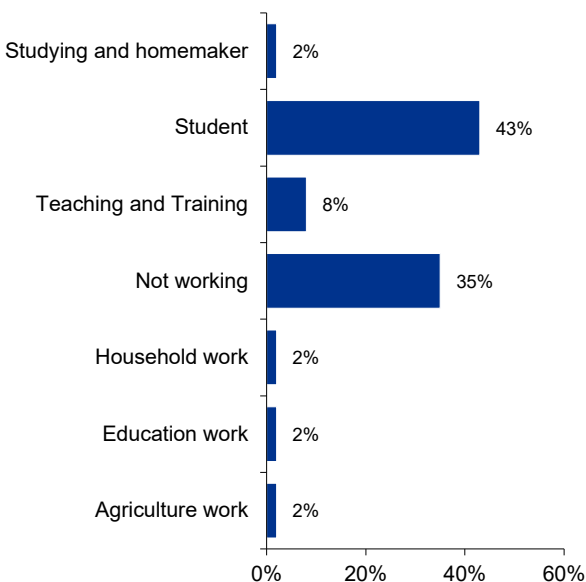
What motivated you to Join the Sakhiyon Ki Baadi program



Daksha shared their motivations for joining the initiative. Their primary motivation was an interest in education, which was cited by 100% of the respondents. Additionally, 73% of the respondents were motivated by the implementing agency, while 71% were driven by a desire for community service. Lastly, 61% of the respondents mentioned encouragement from family as a significant factor. This data highlights the diverse motivations that inspire educators like Daksha to contribute to the SKB program. Daksha shared their motivations for joining the initiative. 82% of the respondents were motivated by the implementing agency, while 51% mentioned family as a significant factor. This data highlights the key influences that inspire educators like Daksha to contribute to the SKB program.



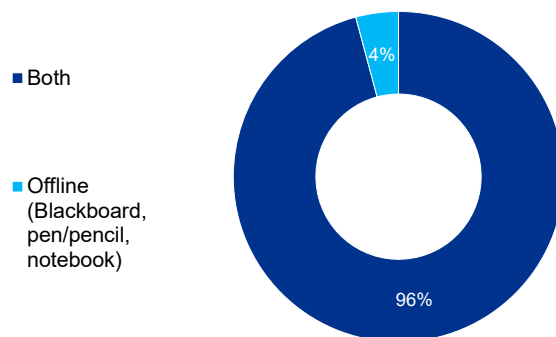
Before Sakhiyon Ki Baadi's initiative, what was your earlier profession?



It was observed that 43% of Daksha/Daksh were engaged in studies before joining the SKB initiative, 35% were unemployed with no prior professional experience, 8% had been involved in tuition, teaching, or other education-related work, and 10% were engaged in home-based work, agriculture, or petty businesses. These findings highlight the SKB initiative's role as a catalyst for empowering women and creating meaningful opportunities for them. By integrating individuals from diverse backgrounds, including those with no prior professional experience, SKB not only builds capacity but also fosters skill development and confidence among Daksha/Daksh. The inclusion of those previously engaged in education-related roles enhances the program's quality and effectiveness, while the participation of women involved in household or agricultural activities demonstrates the program's potential to harness untapped talent within rural communities.

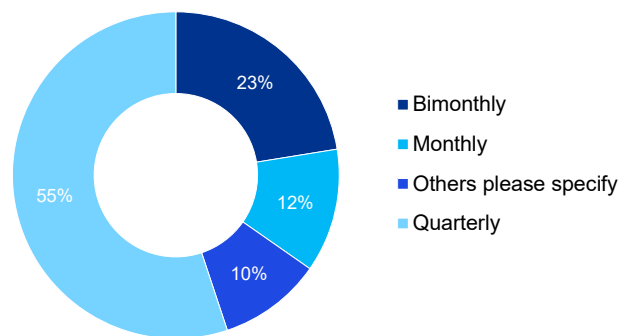
Program Activities and Engagement

What is the method of teaching at Baadi



The findings highlighted that 96% of Dakshas have adopted both online and offline teaching methods at SKB centres. This showcases their adaptability and commitment to leveraging diverse teaching approaches to enhance learning outcomes.

In what frequency do you receive the TLM from the IIFL foundation



The findings highlighted that 55% of Dakshas reported receiving Teaching and Learning Materials (TLM) from the IIFL Foundation on a quarterly basis, while 23% mentioned receiving them bimonthly, and 12% noted monthly distributions. Regular and timely access to TLM is crucial for maintaining the quality and continuity of educational activities at SKB centers.



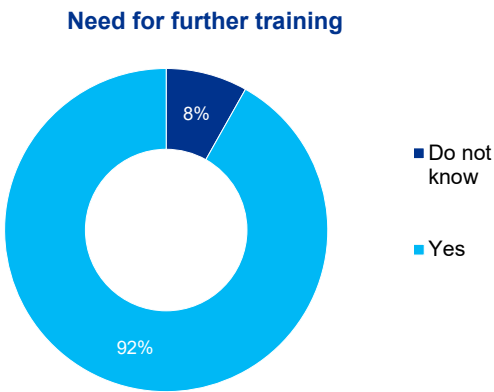
The findings highlighted that 98% of Daksha/Daksh found the training provided to be helpful. Key outcomes reported included a boost in confidence by 92% of participants and 84% acknowledging that the training fostered a sense of empowerment and improved their ability to deliver lessons in an engaging manner. Additionally, 65% of Daksha/Daksh noted significant improvements in their self-esteem and decision-making skills. These insights highlight the transformative impact of the training program, not only on the professional capabilities of Daksha/Daksh but also on their personal development. By equipping them with skills to teach effectively and confidently, the program empowers Daksha/Daksh to serve as role models and change agents within their communities, thus amplifying the overall impact of the SKB initiative.

All
Daksha shared that training was helpful (for some Daksha training was not applicable)

98%

Daksha got training for capacity building

92% of Daksha/Daksh expressed a desire for additional training sessions. This highlights their commitment to continuous learning and professional growth, as well as their recognition of the value that further training could bring to their roles



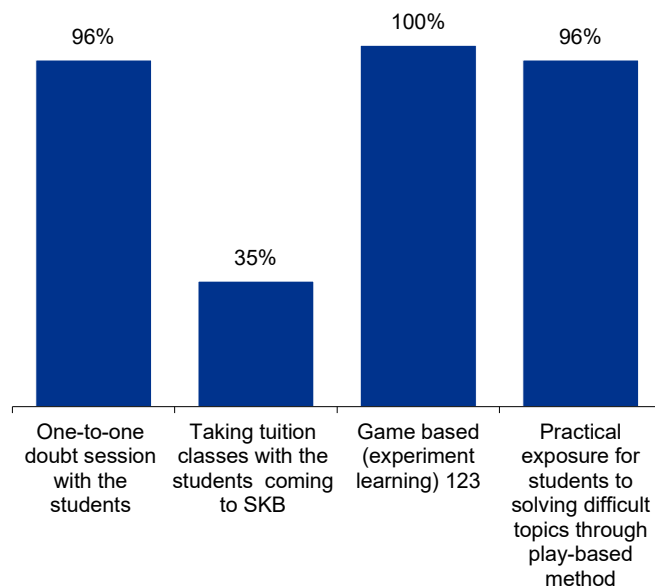


Regularly visiting SKB

It was reported that 100% of Daksha/Daksh regularly visit the Sakhiyon Ki Baadi (SKB) centres. This indicates a consistent and dedicated effort by them to support and sustain the learning environment, ensuring that the objectives of the SKB program are effectively met.

During the discussion with Daksha/Daksh at the SKB, it was noted that 96% of students find Hindi to be the most interesting subject to study, 51% favored Mathematics as students expressed interest in it. While 20% reported English capturing the attention of students, while Environmental Studies (EVS) is preferred by 18%. These findings provide insights into students' subject preferences, highlighting areas of strong engagement as well as opportunities to enhance interest in other subjects.

Daksha/Daksh highlighted the effectiveness of various teaching methods in improving student engagement and doubt resolution. It was noted that 100% of Daksha/Daksh reported that game-based or experiential learning methods have proven to be highly effective in enhancing class engagement and clarifying doubts. Additionally, 96% emphasized the impact of one-to-one doubt sessions and practical exposure, enabling students to grasp challenging topics through play-based approaches. Furthermore, 35% highlighted the importance of taking tuition classes with the students who attend SKB centers as a supportive strategy to reinforce learning. This



highlights the multifaceted approach adopted Daksha/Daksh at SKB to connect with students. By utilizing various interactive learning and teaching aids, SKB enhances students' ability to understand and grasp complex concepts. These methods not only make learning engaging but also foster a supportive and inclusive environment, enabling students to thrive academically.

It was reported by Daksha/Daksh at the SKB that 88% of students find English to be the most difficult subject to study. While 37% of students reported challenges with Environmental Studies (EVS), 35% found Mathematics difficult. These findings shed light on the subjects that students struggle and lack interest, highlighting areas where targeted support, Daksha teaching methods and TLMs could improve for better learning outcomes.



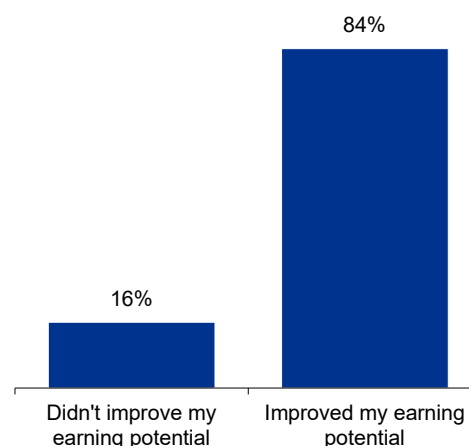
It was shared by 51% of Daksha that they engage with the parents of students on a monthly basis. This suggests a structured approach to maintaining regular communication, focused on discussing student progress, addressing concerns, fostering collaboration between educators and parents over time, while 33% reported daily interactions with parents, for more dynamic and immediate communication style. This indicates scenarios requiring constant updates, such as addressing specific student needs, managing critical issues with certain families.

It was evident that 100% Daksha have observed visits from IIFL team representatives, such as Block Heads (BH) or Cluster Heads (CH), to the SKB centers. Furthermore, 94% reported that these visits occur on a monthly basis. The purpose of these visits includes monitoring the progress of the SKB, evaluating students' learning outcomes, ensuring proper records maintenance, and providing support to address any challenges faced by the centers. This reflects a hands-on approach to fostering accountability and enhancing the centers' performance.

Financial Empowerment

Daksha highlighted their experiences regarding financial improvement through the program. According to the data, 84% of the respondents felt that the program helped improve their earning potential. Meanwhile, 16% mentioned that it didn't improve their earning potential. As most of the Dakshas are first time engaged in formal employment setting, the program has provided them with the financial support which has contributed to their financial empowerment.

How much has the program impacted your earning potential?



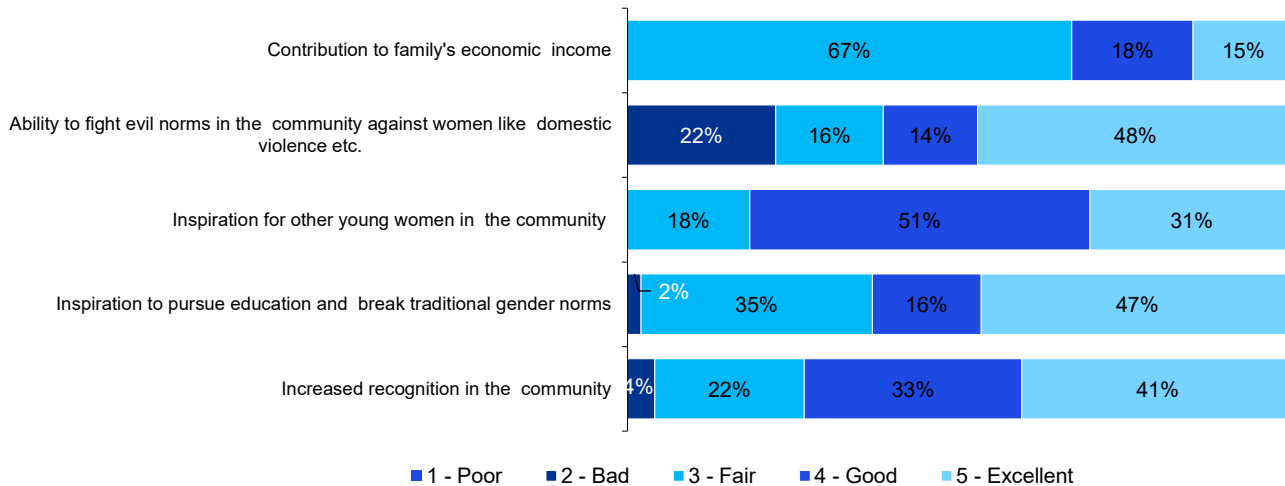
It was evidenced that 100% of Daksha felt empowered as a result of participating in the program. This unanimous response highlights the program's remarkable impact in fostering confidence and a sense of self-reliance, indicating its effectiveness in empowering individuals.

It was observed that 77% of Daksha expressed concerns about ability to independently sustain the program if the IIFL Foundation were to exit in the future. However, 21% demonstrated high motivation and confidence in continuing the initiative on their own. These results highlight the need for further capacity-building and support to enhance the self-sufficiency of the majority, while also recognizing the potential of a motivated minority to drive the program independently.

All
Daksha felt empowered after
participating in the program



Rating of program outcomes on a scale of 1 to 5



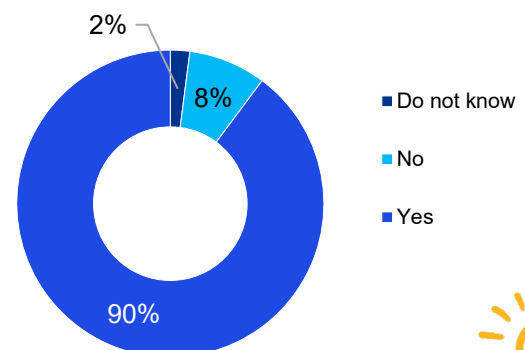
The findings highlighted several positive aspects of the SKB program as reported by Dakshas. Some of the Good ratings provided include a 32% impact on improving family income, highlighting the program's role in enhancing financial stability. Additionally, 82% of Dakshas noted that they served as an inspiration for other young women in the community, while 63% reported being personally inspired to pursue further education and break traditional gender norms.

Some of the Excellent ratings of the program include a 41% increase in community recognition for Dakshas, emphasizing their elevated status and influence as educators and role models.

These insights illustrate the multidimensional impact of the SKB initiative, not only in empowering Dakshas financially and socially but also in challenging societal norms and encouraging community-wide progress. By fostering economic independence, inspiring education, and enhancing social recognition, the program serves as a transformative force for both individual and community development.

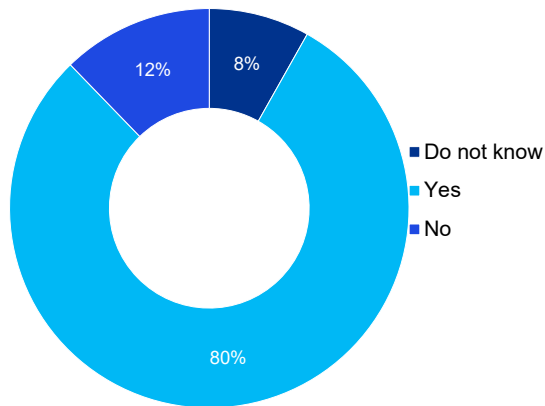
The findings highlighted that 90% of Dakshas expressed willingness to recommend the SKB program to other women in their community, encouraging them to contribute to the education of village children. However, 8% reported otherwise, highlights an opportunity for further engagement and addressing any concerns to maximize participation and impact. This indicates a strong endorsement of the program among the majority of Dakshas, reflecting their positive experiences and the value they perceive in SKB's mission. Their readiness to advocate for the program highlights its success in empowering educators and fostering community-driven education initiatives.

Will you suggest other women in the community to be part of Sakhiyon ki Baadi program to contribute towards village children's education





Have you seen any positive change in the families of these students (particularly girl child) in terms of getting them educated?



The findings highlighted that 80% of Dakshas observed positive changes in the families of students attending SKB, particularly in their attitudes towards education. However, 12% reported no such changes. These insights highlight the significant impact SKB has had in fostering a culture of learning and awareness about the importance of education among families. Families in the community seem to be more receptive and committed to educating their children, which is a testament to the program's influence in transforming mindsets.





Stories that Spark Change

Kalavati Vaishnav

*Daksha at SKB Morajhadi, Ajmer,
Rajasthan*



Kalavati's background

Kalavati Vaishnav, a resident of Kishangarh, faced numerous challenges from a young age. Born prematurely and raised by her maternal grandparents due to her parents' financial difficulties, Kalavati's early life was marked by hardship. Her grandmother's cancer diagnosis during Kalavati's 8th grade led to an early marriage arrangement for her future security. Tragically, her grandmother passed away on the day of her wedding.

Impact

Kalavati's association with the IIFL Foundation brought significant positive changes in her life. She learned English and online teaching skills through training, enhancing her capabilities. Her role at the center and the village's government school has made her a respected educator and a source of inspiration in her community.

Kalavati's journey from early marriage to a respected educator highlights the transformative power of education and perseverance. Her story is a testament to the impact of determination and support in overcoming challenges and achieving personal and professional growth.

"Joining the Sakhiyon Ki Badi center was a turning point in my life. It not only provided me with financial stability but also reignited my passion for education. The support from the IIFL Foundation and my family allowed me to overcome numerous challenges and achieve my dreams. Today, I am proud to teach and inspire young girls in my village, showing them that with determination and support, anything is possible - Kalavati Vaishnav

The Turning Point

Six months into her marriage, Kalavati was called upon to manage household duties due to her mother-in-law's critical illness. This responsibility hindered her educational aspirations. Despite initial resistance from her in-laws, Kalavati's persistence and support from her husband eventually allowed her to continue her studies, provided she bore the expenses herself. Their story took a positive turn when Daksha, a revered figure in their locality, stepped in as a guiding light. Daksha Sarojini motivated the sisters to join Sakhiyon ki Baadi (SKB), a program to provide a second chance at education



Findings – IIFL Implementation team



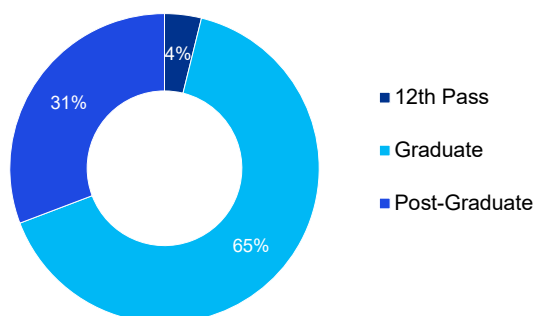
Socio - economic background

It was observed that 65% of stakeholders involved are graduates, indicating a strong foundation of well-educated individuals contributing to the initiative. Furthermore, 31% of stakeholders hold postgraduate qualifications, showcasing a significant proportion of professionals with advanced academic expertise. The remaining 4% of stakeholders have completed their 12th grade, reflecting a foundational educational level within the group. This blend of qualifications ensures a balance of expertise and inclusivity, enabling the program to effectively achieve its mission of transforming educational opportunities for marginalized communities.

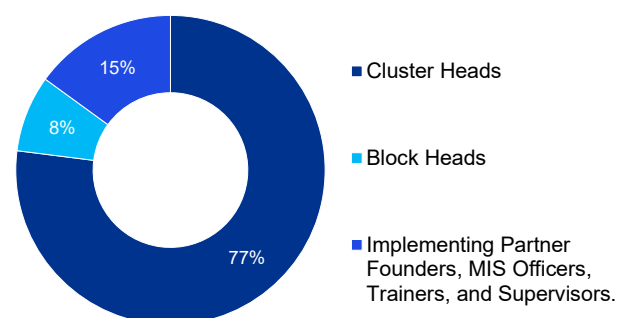
It was evidenced that 100% of the stakeholders associated with SKB program were fully aware of the organization's name responsible for providing educational support at Sakhiyon Ki Baadi. This level of awareness among stakeholders is significant and indicates a key aspect of the program's identity and outreach.

In addition, the program's branding and community engagement efforts have been effective in establishing a clear and recognizable association between the initiative and the IIFL Foundation.

Qualification of implementation team



Designation of project implementation team



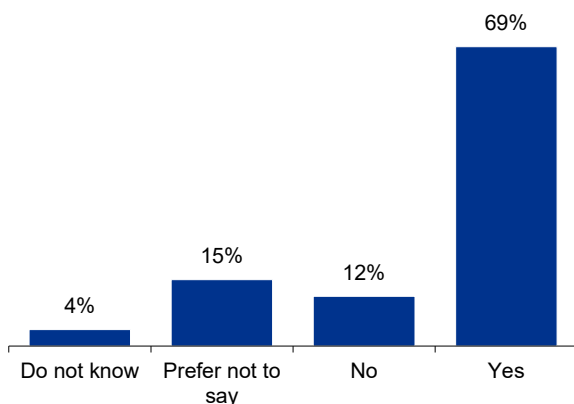


During the discussions within the sample districts it was evidenced that, 77% of the interactions, were conducted with Cluster Heads, while 8% involved Block Heads. The remaining 15% of interactions were with stakeholders such as Implementing Partner Founders, MIS Officers, Trainers, and Supervisors. This distribution of interactions provides key insights into the program's operational dynamics.

Program Activities and Support

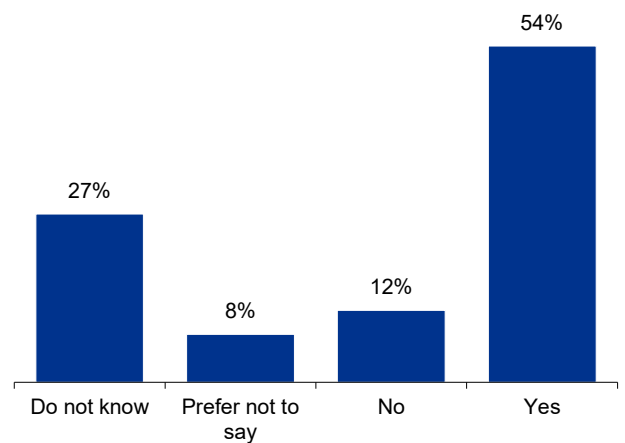
It was evidenced that 69% of the stakeholders associated with the SKB program were aware of the overarching problems faced by community members, which the IIFL Foundation addresses through its CSR initiatives. However, 12% of stakeholders indicated they were unaware of these issues, while 19% reported that they either did not know or preferred not to respond. This data highlights that stakeholder awareness and engagement with other community initiatives.

Aware of the overall problems faced by the community members which IIFL Foundation is solving through CSR initiatives



It was observed that 54% of program stakeholders reported that the IIFL Foundation conducted a need assessment study before implementing the Sakhiyon Ki Baadi program. Conversely, 12% of stakeholders stated that no such study was conducted, while the remaining 35% either did not know or preferred not to respond. This highlights the Foundation's efforts to base its initiative on a thorough understanding of the community's needs. This reflects a structured and evidence-based approach to addressing female literacy challenges in Rajasthan, which likely enhances the program's relevance and effectiveness.

Has IIFL Foundation done any need assessment study before implementing the Sakhiyon ki Badi program



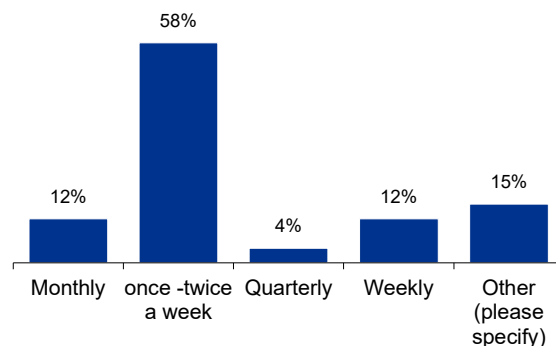
It was evidenced that 100% respondents reported visiting the SKB centers occasionally. This consistent response highlights a shared level of involvement across all stakeholders. These visits provide stakeholders with firsthand insights into the functioning of the centers, enabling them to observe the program's impact and fosters accountability and ensures that stakeholders remain connected to the program's objectives and progress.

100%
Staff interacted visit
SKB



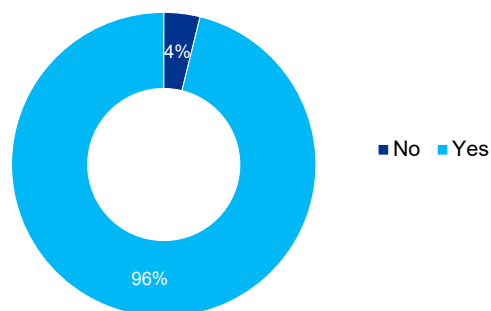
With respect to the center visits, it was further shared that 58% of stakeholders stated they visit the centers once or twice a week, while 12% reported visiting weekly, and another 12% mentioned monthly visits. Additionally, 4% of stakeholders indicated that their visits occur quarterly, and the remaining 15% referred to other unspecified frequencies of visits. This highlights strong engagement from a majority of stakeholders, encouraging more regular and structured visits that would enhance collaboration, accountability, and the overall impact of the program.

How many times do you pay the visit?



It was evidenced that 96% of stakeholders, including Block Heads and Cluster Heads, reported conducting meetings with Dakshas/Daksh and Trainers. This indicates high level of interaction signifies a strong commitment to consistent communication and oversight, which likely helps in aligning teaching methods and addressing challenges effectively. The weekly visits further enhance on-ground support and strengthen program implementation.

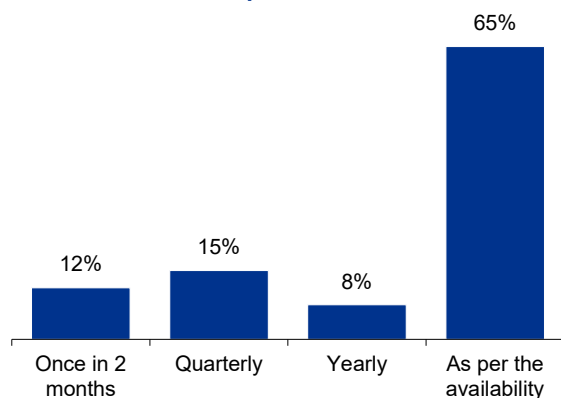
Do you conduct meetings with Dakshas (Teachers) and Trainers?





It was observed that 65% of respondents reported that Teaching Learning Materials (TLM) are provided based on availability as received from the IIFL Foundation, while 15% reported quarterly provision of TLMs, and 12% stated that TLM is supplied once in two months. This indicates irregular frequency and highlights a potential gap in the consistency of TLM supply. The reliance on distribution could impact teaching effectiveness. Therefore, regular and predictable distribution is recommended with schedules that could enhance resource planning and ensure uninterrupted support at the SKB centers.

Intervals for the TLM is provided at the SKB center



During discussion it was shared by 92% of respondents that stakeholders participated in the training sessions organized for Dakshas/Daksh. This participation demonstrates strong stakeholder engagement in capacity-building efforts. Such active involvement contributes to more effective program implementation and positive outcomes.

Program Outreach

77% of stakeholders reported undertaking initiatives to engage and involve the community. These efforts included conducting awareness sessions at the community level,

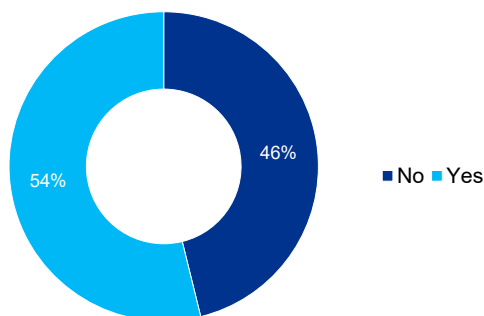
participating in Chaupal meetings, maintaining regular interactions with key program stakeholders, informing the community about government schemes and program initiatives, and engaging with members during tribal and other festivals to sustain their motivation. This proactive approach demonstrates a strong commitment to fostering community participation and trust. By integrating cultural and informational activities, these stakeholders effectively strengthen relationships, encourage inclusivity, and build sustained support for the program's objectives.

It was evidenced that 96% of Block and Cluster Heads provided handholding support to program stakeholders, including Dakshas/Daksh, parents, and students, to ensure positive program outcomes. The support extended across areas such as resolving operational challenges, counseling, data management, documentation, awareness of government schemes, and improving the classroom learning environment. This proactive engagement reflects a robust support system that strengthens program implementation and fosters a collaborative environment.

During discussion it was evidenced that 54% of respondents reported engaging with PRI (Panchayati Raj Institutions) members and other influential community members to raise awareness about the Sakhiyon Ki Baadi program, aiming to enhance children's admissions at the centers. Meanwhile, 46% reported no such engagement. The engagement by the majority demonstrates effort to leverage local leadership and influence to boost participation in the program. However, the proportion of non-engaging respondents suggests an opportunity to encourage wider adoption of community outreach strategies, which could further strengthen enrollment and program reach.



Engaged with PRI/influential members of the community to create awareness about Sakhiyon ki Badi program



Overall impact

80% of stakeholders expressed that, without the implementation of the Sakhiyon Ki Baadi program by the IIFL Foundation, community members would not have received similar support from any other organization or scheme. This highlights the unique and critical role of the program in addressing the educational gap and developmental needs of the community. It indicates the absence of alternative support systems, further emphasizing the program's significance in empowering marginalized groups.

It was observed that 95% of respondents shared the SKB program positively impacted them socially, leading to enhancing their confidence and earning them respect within their communities. This highlights the program's significant role in empowering individuals and fostering social inclusion. By building confidence and a sense of respect, the program not only enhances personal growth but also strengthens community relationships and cohesion.

During the interactions with stakeholders, it was revealed that 77% of respondents mentioned that the SKB program provided them with financial benefits, while 23% reported otherwise. This highlights the program's positive financial impact on their personal financial status, providing support and reducing economic burdens. However, 23% of respondents did not share the same perception, which could be attributed to personal viewpoints or external factors such as inflation. This aspect can further be explored to identify potential gaps and ensure a more equitable distribution of the program's benefits across all stakeholders.





Findings – Government school teacher and PRI members



Insights from government school teachers

The teacher shared that the Sakhiyon Ki Baadi (SKB) program is instrumental in developing students' basic knowledge of various subjects. Additionally, the program plays a crucial role in raising parents' awareness about the importance of education, which is essential in today's context. This increased awareness among parents has led to students taking their learning more seriously, resulting in improved performance in yearly exams, despite irregular school attendance.

Recommendations from the Teacher:

The teacher recommended that the SKB program should also focus on teaching students about basic day-to-day hygiene. This would help students feel more confident about attending school regularly. By incorporating hygiene education, the program can further enhance students' overall well-being and encourage consistent school attendance.

Insights from PRI members

The Panchayati Raj Institution (PRI) members shared valuable insights regarding the impact of the Sakhiyon Ki Baadi (SKB) program on the children in their village. Prior to the implementation of the SKB program, children often spent their time playing games and wandering aimlessly. However, since the introduction of the SKB program, children have been engaging in structured and productive activities. This shift has been immensely beneficial for both the children and their parents.

The SKB program provides educational support to children at no cost, which has been a significant relief for parents. As a result, parents

now receive valuable educational assistance for their children without any financial burden. The PRI members consider the SKB program to be an integral part of the village community.

In recognition of the program's positive impact, the PRI members have shown their appreciation by sending sweets and gestures of goodwill during national festivals. This gesture underscores the community's gratitude and support for the SKB program, highlighting its importance in fostering educational development and community cohesion.





SKBs across Rajasthan



SKB Kala Chapra



SKB Manchgoan Khodiyal Mata



SKB Talethi Danwa



SKB Nayajod



SKB Sablafali Aavla



SKB Dhangiafali Andaliya



SKBs across Rajasthan



SKB-Vagdari



SKB Vangli



SKB Vangli



SKB Ganpat Kheda

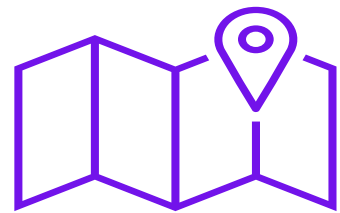


SKB Luniyara



SKB Luniyara

**Program
expansion to new
geographies and
exit from
saturated
locations**





Program expansion to new geographies and exit from saturated locations

Comprehensive Analysis of Literacy Rates and Educational Needs

This analysis examines literacy rates and educational parameters at the national level (India), state level (Rajasthan), and district level within Rajasthan, aiming to identify areas requiring educational intervention, particularly focusing on districts with lower literacy rates. At the national level, India's overall literacy rate is projected to be 74.04% by 2025. In comparison, Rajasthan's projected literacy rate is lower at 66.11%. This disparity highlights the need for targeted educational efforts within the state.

Key parameters analyzed include net enrolment in government schools for children aged 6-14, percentage of children not enrolled in school amongst many others. Rajasthan's net enrolment rate (68.5%) is slightly below the national average (72.9%), and the percentage of children not enrolled in school is higher in Rajasthan (26.7%) compared to the national average (20.5%). Additionally, the percentage of children who can read Standard II level text and perform subtraction is lower in Rajasthan, indicating a need for improving the quality of education and foundational learning. The female literacy rate in Rajasthan (52.12%) is significantly lower than the national average (65.46%), underscoring the importance of focusing on female education to bridge the gender gap. The overall literacy rate in Rajasthan (66.11%) is also lower than the national average (74.04%), indicating a need for comprehensive educational reforms.

At the district level, Jalore has the lowest projected literacy rate (54.86%), requiring immediate and focused interventions. Other districts with low literacy rates include Banswara (56.33%), Barmer (56.53%), Sirohi (55.25%), and Pratapgarh (55.97%).

IIFL as a part of its CSR initiatives has been working to bring instrumental change through its

focus areas around Education, Livelihood, and Poverty Alleviation. IIFL has played a crucial role in improving the female literacy rate in several project implementation districts in Rajasthan. The organization aims to reach a 100% female literacy rate, but this goal may be influenced by external factors. Therefore, it is recommended that the IIFL Foundation consider withdrawing its support from locations where the female literacy rate is approaching 90% within the next 1-2 years.

Policy Intervention at country level:

Ministry of Women and Child Development is launching a National Curriculum for Early Childhood Care and Education for Children from Three to Six Years.

The National Curriculum for ECCE 2024 for children aged 3-6 covers all development domains, including physical, cognitive, language, socio-emotional, and cultural aspects. It focuses on competency-based, playful learning to prepare children for primary school. The Curriculum is structured to provide a weekly calendar comprising 36 weeks of active learning, 8 weeks of reinforcement and 4 weeks of initiation, together with 5+1 days of play-based learning in one week, and three blocks of activities in one day.

According to NEP 2020, Inclusion for Divyang children is also provided special focus. Resource centers and specialized teachers and trainers will be available to meet the various rehabilitation and educational needs of students with severe or multiple disabilities because children with benchmark disabilities as defined by the RPWD act 2016 will have the option of attending regular or special schools. Under the NEP 2020, resources will be made available to include students with special needs and special educators who are qualified to teach them will be appointed.

Policy Intervention at state level with respect to Rajasthan:





Program expansion to new geographies and exit from saturated locations

Currently, children in the age group of 3-6 are not covered in the 10+2 structure as Class 1 begins at age 6. The NEP 2020 has proposed a 5 + 3 + 3 + 4 structure, in which the first five years (age 3 to 8) will include 3 years of pre-primary and 2 years of primary school, forming the foundational stage of education. From ages 3 to 6, children may attend one of four possible settings:

- Anganwadis (i.e., standalone government preschool education)
- Standalone private pre-school
- Bal-vatika (pre-school section attached to government primary/ combined primary – secondary school)
- Pre-school section in a private primary/ secondary school

The bal-vatika is proposed as a one (or two) year 'preparatory class,' for 4-5-year-olds, attached to govt. primary schools. It is envisaged that by 2030, universally, children will have access to quality early childhood development, care and education, and will be school ready. Also, special attention will be given to those children who are socio-economically disadvantaged.

IIFL's CSR in Early Childhood Education:

Sakhion ki Badi: IIFL Foundation has taken up charge to eradicate female illiteracy from select districts of Rajasthan. Sakhion Ki Baadi is an initiative which provides a community based non-formal learning center for girls. Women from same or neighboring village, ready to take the challenge of teaching girls are then chosen and trained to become a 'Daksha' – learning facilitator. Girls look upon Daksha as a friend, a confidante, rather than a teacher. This relationship promotes a cheerful atmosphere at the SKB, where girls feel safe and comfortable to express and learn. Learning material is developed in tune with Rajasthan State Board Syllabus (RBSE) to conveniently bridge girls into

mainstream education (government schools). A number of activities, songs and games are introduced by adopting play-way method to attract children towards education.

Peer Companies Work in Early Childhood Education in India:

Karadi Path Education Company: Karadi Path Education Company Pvt. Ltd. is an offshoot of Karadi Tales. They have been working towards deconstructing the way we learn language naturally from our environment and reconstructing a similar process for the classroom.

Pratham: Pratham's Early Childhood Education program works for the holistic development of children in the age group of 3-6 years through the use of local resources, low-cost and appropriate material, and involvement of caregivers. To improve children's basic abilities, Pratham focuses on five broad developmental domains: physical development, socio-emotional development, cognitive development, language development, and creative development.

Key Education Foundation: Key Education Foundation works with children from low-income communities to ensure that they get the best start in life. They build holistic preparedness of children and their families through a strong and sustainable school readiness program.

Peer Companies Work in Early Childhood Education as a part of CSR in Rajasthan:

Hindustan Zinc Limited:

Holistic Student Development: Through its Shiksha Sambal initiative, Hindustan Zinc will address learning needs by providing trained teachers, customized teaching methods, and seasonal camps for secondary students. This also includes specialized training for government teachers to build a solid foundation for academic success.





Program expansion to new geographies and exit from saturated locations

Model Schools with Enhanced Facilities:

Selected schools will be upgraded into model institutions, equipped with modern classrooms, sanitation facilities, technology, and practical learning materials, fostering a dynamic learning environment aligned with contemporary educational standards.

Career Counselling and Vocational Training:

In line with the National Education Policy 2020, Hindustan Zinc will prioritize career guidance and skills training to empower students with the knowledge and tools necessary to pursue meaningful careers.

Vedanta (Nand Ghar Program):

Nand Ghar's aim is to enhance pre-primary education through interactive learning methods. Utilizing Building as Learning Aid (BaLA) designs and pre-loaded content on TV and smart kits, ECCE kits as well as tablets. The Nand Ghar didis are provided capacity-building sessions through experts and are trained in enhanced education programs to deliver to the best of their ability and make children 100% school ready.

TATA Trust (Learning Anew):

In 2015, when the Tata Trusts planned education interventions in the area, they focused on capacity building, developing teaching-learning material and technology to improve the education experience for thousands of young minds in more than 250 schools in tribal villages of Sirohi and Pali.

Formulating the Exit Strategy

A baseline study was conducted to assess the students on various parameters across three levels—level 1, level 2, and level 3 (highest level). The following insights emerged from this study, which form the basis for the exit strategy:

The following table represents the count and percentage of students at level three (the highest level) in various districts:

District	Students at Level 3	Percentage at Level 3
Ajmer	63	10%
Banswara	30	5%
Dungarpur	59	4%
Baran	50	3%
Bhilwara	14	3%
Jodhpur	16	3%
Pratapgarh	221	3%
Rajsamand	23	2%
Salumber	29	2%
Jalore	6	1%
Pali	11	1%
Udaipur	149	1%
Chittorgarh	1	0%
Sirohi	16	0%

Based on the data, the exit strategy for the Sakhiyon Ki Baadi (SKB) program following inputs can be considered:

High-Performing Districts:

Districts like Ajmer (10%) and Banswara (5%) have a relatively high percentage of students at level three. These districts have shown significant progress and may be considered for a gradual exit strategy. Continued monitoring and support can ensure that the progress is sustained.





Program expansion to new geographies and exit from saturated locations

Moderate-Performing Districts:

Districts such as Baran, Bhilwara, Dungarpur, Jodhpur, and Pratapgarh have percentages ranging from 3% to 4%. These districts are making progress but may still require additional support to reach higher levels of student performance. A phased exit strategy with continued support and resources can be implemented.

Low-Performing Districts:

Districts like Chittorgarh, Jalore, Pali, Rajsamand, Salumber, Sirohi, and Udaipur have lower percentages of students at level three, ranging from 0% to 2%. These districts may need more focused interventions and resources to improve student performance. The SKB program should continue its efforts in these areas until significant progress is achieved.

Conclusion

The exit strategy for the SKB program should be tailored to the performance levels of each district. High-performing districts can be considered for a gradual exit, while moderate and low-performing districts may require continued support and resources. By focusing on the specific needs of each district, the SKB program can ensure that its objectives of providing foundational literacy and numeracy and eradicating female illiteracy are effectively met.



Key strengths of the program





Key strengths and challenges

Strengths

Gender-Responsive and Inclusive Education Approach

SKB targets out-of-school girls from marginalized communities, addressing gender disparities in education. It aims to eliminate barriers such as long travel distances, socio-cultural norms, and economic constraints, ensuring inclusivity and equity in access to education. By focusing on these critical areas, the approach strives to create a more equitable and inclusive educational environment for all.

Structured and Age-Appropriate Learning Approach

SKB's Structured and Age-Appropriate Learning Approach, developed in collaboration with Gyan Shaala, offers a comprehensive curriculum for Mathematics, English, EVS, and Hindi. This approach ensures that learning is tailored to the age and level of the students, following a focused pedagogical strategy that integrates peer learning methodologies. By fostering a supportive and interactive learning environment, it enhances student engagement and retention, making the program more effective and enjoyable for learners from all age group.

Baseline Assessment and Progress Tracking Mechanism

The program has introduced a baseline assessment and progress tracking mechanism, designed to evaluate initial learning levels (Level 1 to Level 3) across all SKBs. It conducts regular interval-based assessments to track student progress, enabling targeted interventions and ensuring integration into the formal schooling system. This mechanism enhances program accountability and impact measurement throughout its lifecycle, ensuring that educational

goals are met effectively.

Empowering Dakshas through Direct Employment and Capacity Building

The foundation has successfully on-boarded all Dakshas onto their payroll, empowering them through direct employment and capacity building. This move strengthens their sense of ownership and professional identity. By providing need-based training and capacity building, the initiative equips them with enhanced pedagogical skills, enabling them to effectively monitor SKBs on the ground. This comprehensive approach ensures that Dakshas are well-prepared and motivated to contribute to the SKB's mission.

Strategic Collaboration with Implementing Partners

The Foundation's strategic collaboration with implementing Partners operates through four dedicated partners, ensuring the program's execution across 13 districts and 1,200 SKBs. These partners have strong grassroots connections, which significantly enhance community outreach and engagement. Additionally, established relationships with institutional stakeholders facilitate seamless collaboration with local authorities, educators, and families, ensuring the program's success and sustainability.



Way Forward

Some key suggestions for enhanced program effectiveness –

Streamlining the Supply Chain for Timely Delivery of TLMs and Stationery

- Establish pre-scheduled procurement cycles and a centralized tracking system to monitor supply dispatch and delivery timelines.
- Partner with local vendors and suppliers (Udaipur-based) and develop a buffer stock system at district-level storage hubs to prevent shortages and ensure faster last-mile delivery.

Strengthening Financial Stability and Retention of Dakshas

- Ensure direct payroll management for all Dakshas to prevent delays in salary disbursement.
- Provide career growth opportunities such as advanced training, leadership roles within the foundation (promoting them to CH/BH level roles), or pathways to formal teaching positions to retain experienced Dakshas.
- Establish a grievance redressal mechanism for timely resolution of concerns.

Improving Infrastructure and Learning Center Sustainability

- Conduct a comprehensive assessment of SKB centers to identify those with critical infrastructure needs and prioritize their improvement.
- Partner with local panchayats, municipal bodies, or CSR initiatives to secure permanent or semi-permanent learning spaces instead of makeshift structures.

Enhancing Community Engagement and Ownership:

- Strengthen community-based monitoring committees and incentivize them, where local stakeholders (parents, sarpanch, etc.) actively oversee the program's operations.
- Encourage volunteer engagement from local educated youth to support learning activities and student retention.

Exploring Convergence with Corporate CSR or Donors

- Facilitate a collaborative funding model where existing implementing partners can take ownership of the program's intellectual property and secure funding from new corporate CSR donors or philanthropic organizations.
- Establish a resource-sharing consortium among donors, corporate CSR initiatives, and educational NGOs to pool resources, expertise, and best practices for a more holistic impact.





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KPMG

30 years
and beyond

kpmg.com/in/socialmedia



Thank you