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Date: 20.04.2026

Subject: Final Report for Impact Assessment of the Sakhiyon ki Baadi Project supported by India Infoline Foundation

Dear Sir/Madam,

This refers to our [engagement letter/engagement contract] dated 20th March 2026 with India Infoline Foundation ("you") ('the Contract').

We appreciate the opportunity to assist India Infoline Foundation in providing Impact assessment of Sakhiyon ki Baadi Project for the year 2025-26.

This is our final report as described in the Engagement Contract. The performance of our Services and the report issued to you pursuant to the Services are based on and subject to the terms of the Contract.

This report is solely for your benefit and information and is not to be referred to in communications with or distributed or disclosed for any purpose to any third party without our prior written consent. We have been engaged by you for the Services and to the fullest extent permitted by law, we will not accept responsibility or liability to any other party in respect of our Services or the report.

It has been our privilege to work with you, and we look forward to continuing our relationship with you.

Yours sincerely

Full Signature
Jignesh Thakkar
Partner – ESG, KPMG India
KPMG Assurance and Consulting services LLP





Impact Assessment Report (2025-26)

Sakhion Ki Baadi Program

India Infoline Foundation

April 2026

Disclaimer & Notice to reader

- Our report shall be prepared solely for India Infoline Foundation. KPMG does not accept or assume any liability, responsibility, or duty of care for any use of or reliance on this report by anyone, other than our Client, to the extent agreed in the Agreement.
- Impact assessment is limited to the projects allocated by India Infoline Foundation.
- OECD DAC framework has been used in preparing the report as detailed herein. No professional assurance standards ex. ISAE, SSAE etc. have been applied while preparing this report and accordingly, the rigors applicable under such standards are not applicable for the scope covered by our report.
- Procedures, analysis and recommendations, if any, are advisory in nature basis the information collected from various sources both publicly and those provided by the client.
- Our observations represent our understanding and interpretation of the facts based on reporting of beneficiaries and stakeholders.
- Our report, by its very nature, may involve numerous assumptions, inherent risks, and uncertainties, both general and specific. The conclusions drawn shall be based on the information available with us at the time of preparing the report.
- We shall not perform an audit and shall not express an opinion or any other form of assurance. Further, comments in our report are not and shall not be intended, nor should they be interpreted to be legal advice or opinion. Client shall be fully and solely responsible for applying independent judgment, with respect to the findings included in the report, to make appropriate decisions in relation to future course of action, if any. We shall not take responsibility for the consequences resulting from decisions based on information included in the report
- While information obtained from the public domain or external sources has not been verified for authenticity, accuracy, or completeness, we have obtained information, as far as possible, from sources generally considered to be reliable. However, it must be reported that some of these websites/third party sources may not be updated regularly. We assume no responsibility for the reliability and credibility of such information.
- Our work shall be limited to the specific procedures described in this Engagement Letter and shall be based only on the information and analysis of the data obtained through interviews of beneficiaries supported under the program, selected as sample respondents and discussions with India Infoline Foundation team and stakeholders of the program. Accordingly, changes in circumstances or information available after the review could affect the findings outlined in our report.
- In no circumstances shall we be liable, for any loss or damage, of whatsoever nature, arising from information material to our work being withheld or concealed from us or misrepresented to us by any person to whom we make information requests.
- In accordance with its policy, KPMG advises that neither it nor any of its partner, director or employee undertakes any responsibility arising in any way whatsoever, to any person other than Client in respect of the matters dealt with in this report, including any errors or omissions therein, arising through negligence or otherwise, howsoever caused.
- In connection with our report or any part thereof, KPMG does not owe duty of care (whether in contract or in tort or under statute or otherwise) to any person or party to whom the report is circulated to and KPMG shall not be liable to any party who uses or relies on this report. KPMG thus disclaims all responsibility or liability for any costs, damages, losses, liabilities, expenses incurred by such third party arising out of or in connection with the report or any part thereof.
- By reading our report, the reader of the report shall be deemed to have accepted the terms mentioned hereinabove.

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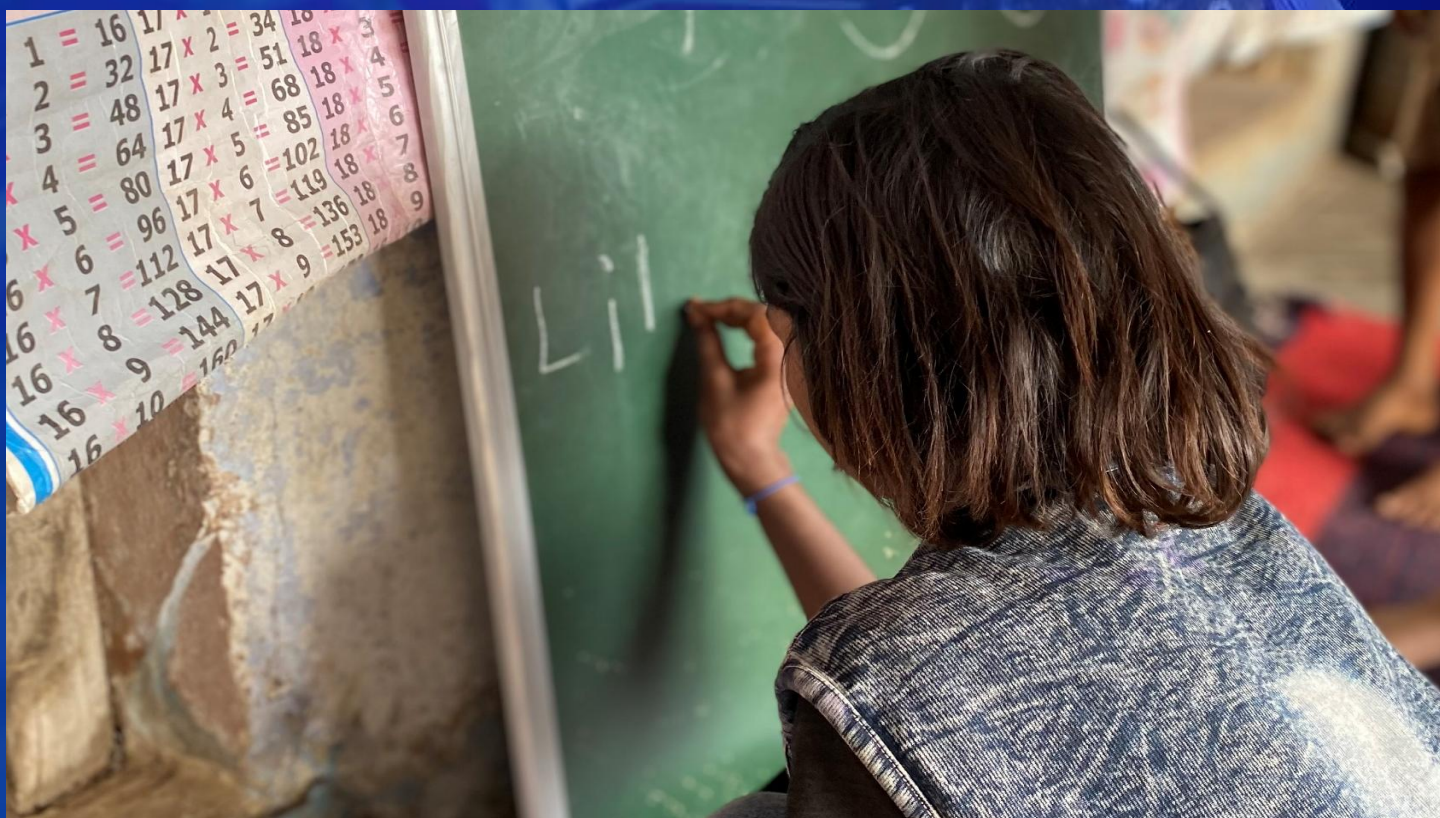
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Abbreviations

SKB	Sakhiyon Ki Baadi
OECD-DAC	Organization for Economic Cooperation and Development - Development Assistance Committee
IIFL	India Infoline Finance Limited
ASER	Annual Status of Education Report
FGD	Focus Group Discussion
KII	Key Informant Interview
NSO	National Statistics Office
PLFS	Periodic Labor Force Survey
PRI	Panchayati Raj Institution
GPDP	Gram Panchayat Development Plan
ECCE	Early Childhood Care & Education
UN SDGs	United Nations Sustainable Development Goals
TLM	Teaching Learning Materials
NEP	National Education Policy
FLN	Foundational Literacy & Numeracy
GNM	General Nursing & Midwifery
AWC	Anganwadi Center
AWW	Anganwadi Worker
CRP	Community Resource Person





1 Executive Summary

Executive Summary

KPMG has been engaged by the IIFL Foundation as the independent impact assessment partner to assess the impact of the Sakhiyon Ki Baadi (SKB) education program in Rajasthan. This report presents KPMG India's assessment of the program's impact over the past year across the selected locations, assessing its relevance, coherence, effectiveness, efficiency, impact, and sustainability guided by the OECD-DAC framework.

KPMG's Approach for the Assessment		Building on the existing project design and the OECD-DAC framework, the study followed a cross-sectional design and applied a mixed-methods approach to capture both quantitative and qualitative dimensions of the SKB program.				538 respondents covered across 7 stakeholder groups	
Quantitative							
	475 Parents & Students	21 Dakshas	10 PRI Members	17 Implementation Partners	15 AWW & School teachers		
Qualitative							
	Key Informant Interview (KIIs)		Focus Group Discussions (FGDs)		Case Studies		

Below are the key outcome-based findings from the Impact Assessment*:

91% of children reported that they continued attending the SKB from the last academic year.			All Dakshas, teachers, Anganwadi workers, and PRI members, expressed that SKBs have been instrumental in bringing about a positive shift in the community's approach to girls' education.
49% of parents reported that they now have increased awareness around educational needs of the girls.			87% of the students reported that they visit the center regularly unless they have other household priorities like health and household chores.
71% of Dakshas use play-way methods to make the learning more interactive.			All the students reported that attending SKB has helped increase their confidence enabling them to express themselves more freely in front of parents, Dakshas and friends post SKB.
57% of the Dakshas reported that they were unemployed prior to joining SKB and that they now have a stable source of income.			All parents acknowledged that they experienced reduced financial burden, with all parents affirming that the program's stationery support was adequate throughout the year.

*Based on sampled interactions.

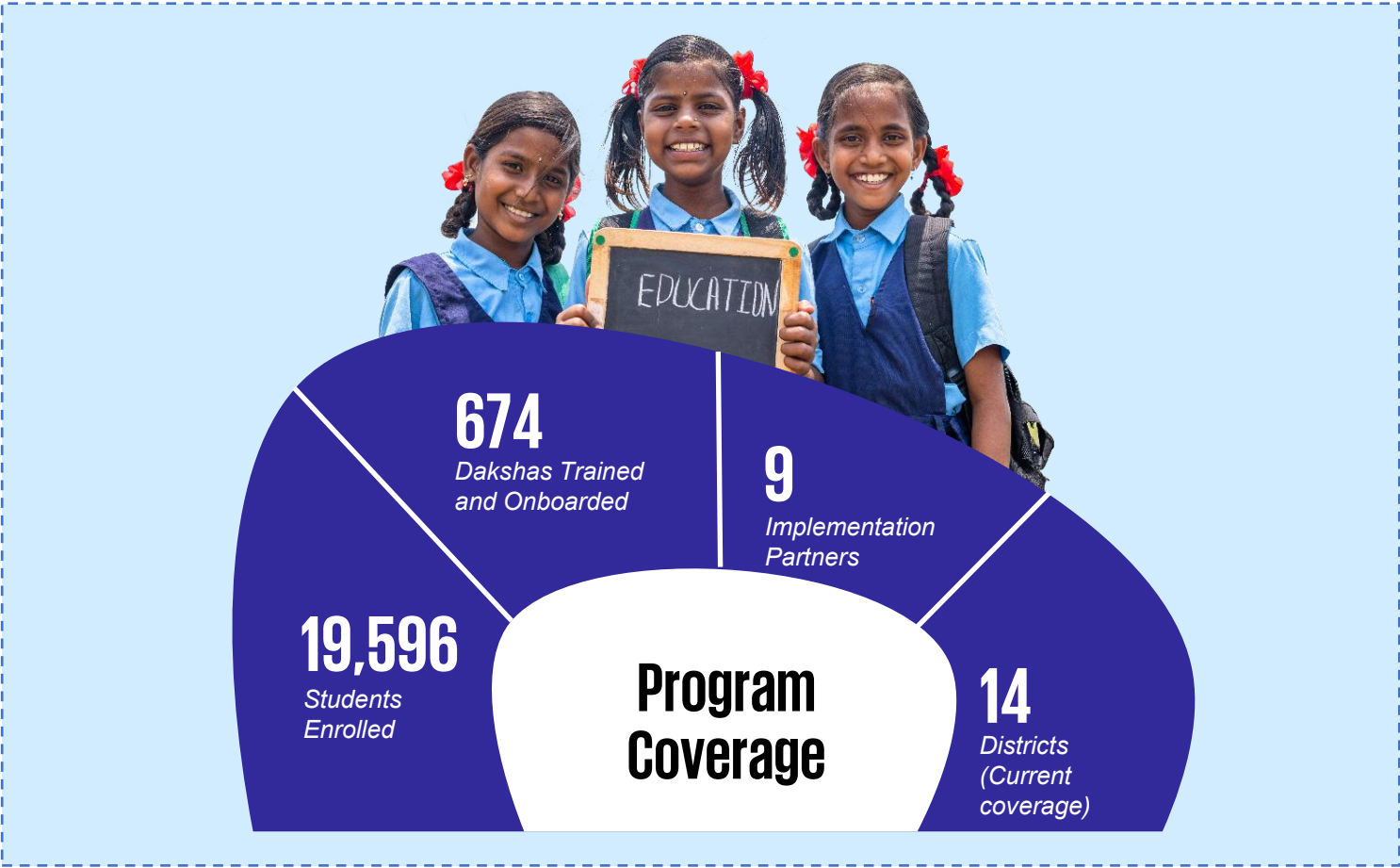
Executive Summary

Sakhiyon ki Baadi

For many girls in rural hamlets in Rajasthan, education remains inaccessible due to entrenched socio-economic barriers like poverty, low parental literacy, long distances to schools, and the expectation that girls contribute to household work, livestock care, or family income. These constraints not only restrict schooling but also reinforce gender norms that limit girls' mobility, confidence, and future opportunities.

Against this backdrop, the IIFL Foundation launched Sakhiyon Ki Baadi (SKB) as a focused, community-anchored intervention to disrupt the cycle of female illiteracy. SKB has established non-formal learning centers within villages, creating safe and reachable spaces where out-of-school and never-enrolled girls aged 4-14 years acquire foundational literacy, numeracy, and learning readiness. The model acts as a bridge to mainstream education, enabling girls to transition into government schools or achieve functional literacy where school re-entry is not immediately feasible.

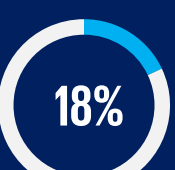
Beyond improving learning outcomes, the program also aims to shift household and community attitudes towards girls' education, mobility, and aspirations.



Source: As received from the IIFL Foundation

Executive Summary

It was observed that the program reached children who were previously excluded from schooling, with 91% of students reporting they were not attending any educational facility before joining SKB. Teachers interviewed reported that all the SKB-mainstreamed students actively participate in classroom activities, require less remedial support, and show stronger communication and mobility skills. PRI members and Dakshas also cited improved awareness, reduced child marriage practices, and recognition of the value of literacy.

 91% of parents reported their children were not attending any educational institute before SKB.	Relevance - The program is highly relevant to the educational needs of remote and tribal communities, where 91% of children were not attending any school or learning facility prior to SKB enrollment. - SKB addresses core barriers such as distance, safety, low parental literacy, and lack of early-learning opportunities, making it well-aligned with the local context and needs of first-generation learners. 78% of parents reported that they found SKB as a safe and accessible learning space for their children.
 88% of parents reported regular attendance of their children enrolled at SKBs	Effectiveness - The program demonstrates effectiveness in improving participation and learning. 88% of parents reported regular attendance of their children enrolled at SKBs and all of government school-teachers interacted on sample basis, reported that mainstreamed children actively participate in classrooms with less remedial support required. - Teachers also observed significant improvements in confidence and communication among SKB students.
 18% of PRI members expressed that the SKB program would continue independently without any external support.	Sustainability - Sustainability of the programme is supported by strong community acceptance and increasing institutional engagement. The assessment findings indicate that 100% of Dakshas, school-teachers, Anganwadi workers, and PRI members acknowledged a positive shift in community attitudes towards girls' education, strengthening SKB's acceptance within communities and sustaining demand at the village level. - Governance linkages are gradually strengthening, with 45% of PRI members reporting that SKB-related issues are discussed during GPDP meetings, and implementing partners noting active PRI participation in SKB-related events and community mobilization efforts.
 82% of PRI members reported that families now show greater willingness to send their girls to school after SKB enrolment.	Impact - The program has generated broader social impact beyond academic outcomes. 82% of PRI members reported increased willingness among families to send girls to school, and stakeholders reported early indications of a reduction in child marriage practices where SKB is operational, as girls stay engaged in learning and parents recognize the value of continued education. - Parents also reported improved social skills, confidence, and behavioral changes among children.
 86% of Dakshas reported that they leverage both digital and offline modes of teaching at SKBs.	Efficiency - The use of community-provided spaces, locally recruited Dakshas, and blended teaching methods ensures a cost-efficient delivery model. - Year-round provision of free learning materials and structured pedagogy allows SKB to maintain high learning outcomes with limited resources, while the daily online monitoring system helps maintain instructional quality without additional overhead.
 82% of PRI members reported that the SKB program been successful in addressing the educational needs of the community.	Coherence - SKB complements and strengthens state-led and national efforts such as foundational literacy goals, ECCE, and girl-child education initiatives like NEP 2020 and Samagra Siksha Abhiyaan. - The program aligns closely with community structures through Chaupal committees, PRI engagement, and partnerships with AWWs, ensuring coherence with the broader ecosystem of child development and local governance.



Does not meet expectations



Partially meets expectations



Meets expectations

All findings are based on sampled interactions & self-reporting.

Executive Summary



Unique Identifiers of the Program

Community-Anchored Design: SKB centers operate as community-embedded, village-level non-formal learning spaces that overcome distance and safety barriers for girls by using locally provided homes and courtyards.

Capacity Building and Empowerment of Local Women: The program builds local capacity by recruiting and training community women as Dakshas, providing regular pedagogical and digital trainings that have led to improved digital skills, greater social recognition, economic stability, and motivation for further education.

Governance: The program has attempted at ensuring governance through regular monitoring and assessments, alongside active engagement with PRI members and local authorities, enabling collaborative solutions such as securing community spaces and resolving infrastructure issues to ensure uninterrupted center operations.

Play-based Pedagogy: The program strengthens learning outcomes by using play-based, activity-driven, and locally contextualized pedagogy aligned with the Rajasthan State Board syllabus, which supports smooth school transitions and results in high classroom participation, confidence, communication, and social interaction among SKB students, as reported by all teachers.

Child-centric and Level Appropriate Learning Design: The program adopts a child-first approach by assessing each child's learning level at enrolment and grouping them into L1, L2, and L3 categories, allowing Dakshas to meet children where they are and support learning through need-based instruction rather than a one-size-fits-all classroom model.



I2 Introduction

Introduction

About IIFL

India Infoline Limited (IIFL) is one of India's prominent diversified financial services groups, with businesses spanning wealth management, retail and institutional broking, home finance, and asset management. IIFL Foundation was established to serve as the dedicated arm for all CSR commitments of the IIFL Group.

The Foundation's work is anchored in the commitment to build a more equitable society where women and children have genuine opportunities to learn, grow, and participate fully in social and economic life. Its efforts focus on expanding access to education, strengthening community systems, and improving the overall well-being of vulnerable groups through thoughtfully designed and well-implemented programs.

IIFL aims to reach all districts of Rajasthan by 2026 and support the transition of around 30,000 SKB learners into government schools over the duration of the program. In addition to operating its own community-based centers, the Foundation also works closely with government schools, strengthening local systems and supporting initiatives that improve teaching, engagement, and the overall learning environment.



IIFL's CSR portfolio spans education, health, financial literacy, skill development, and environmental conservation. Across these domains, the Foundation aligns its programs with key Sustainable Development Goals (SDGs), particularly:



IIFL's continued journey with focus on Education...



Sakhiyon ki Baadi

The Foundation has established Sakhiyon ki Baadi centers across 14 districts of Rajasthan to enable access to learning for children in rural areas of the state.



School Infrastructure

The Foundation has supported the construction and upgradation of essential school infrastructure, including science laboratories, classrooms, and sanitation facilities at government schools, to create safe and conducive learning environments.



Chauras

A combined literacy center and crèche that provides early learning support and safe childcare for children of migrant construction workers, helping ensure continuity in learning despite the mobility of their families.



Smart Classrooms

Digital learning systems have been set up in select government schools in Rajasthan to improve access to quality educational material and interactive learning content.



Rathshaala

A mobile learning center designed specifically for the nomadic Rebari tribe, using a camel-drawn cart to bring basic education and awareness sessions to children who have limited access to formal schooling.



Financial Literacy Centers

Set up across several states, these centers help women and underserved communities build basic financial knowledge and confidence, enabling them to make informed financial decisions and participate more effectively in the economy.

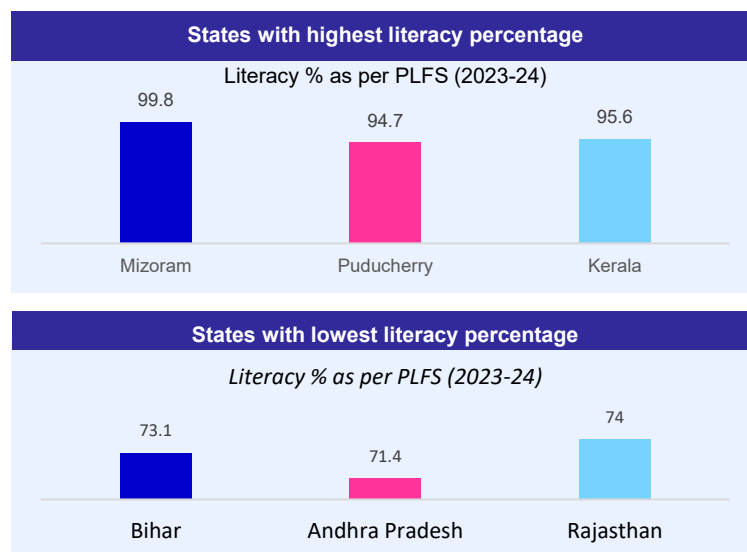
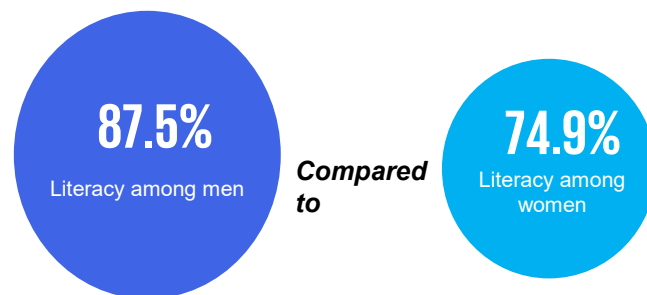
**Details derived from IIFL official website*

Context Setting

India- Foundational Learning & Literacy - Where do we currently stand?

India has the third largest education sector in the world, with a market share of INR 7.3 lakh crores. Over the past decade, the number of schools, colleges and universities has seen a substantial increase. The Right to Free and Compulsory Education Act, 2009, has further assisted in bringing primary education to far flung regions of this vast country, and to marginalized communities who previously may not have access to the same.

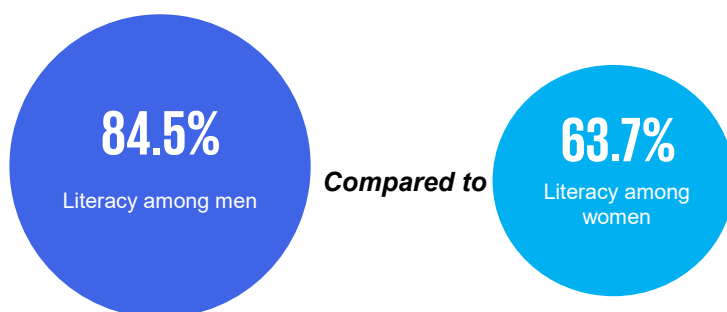
Public spending on education has risen steadily over the past five Union Budgets, with allocations to the Ministry of Education moving from INR 1.04 lakh crore in FY 2022-23 to INR 1.39 lakh crore (FY 2026-27) which is a 6-7% annual average uplift in the recent two years. Despite this growth, multiple assessments note that there is an underscoring need for sustained investment in foundational learning, teacher capacity, digital infrastructure, and equitable access. Given the sheer size of the nation, as well as of the sector itself, education in India faces numerous challenges.



Source: Periodic Labor Force Survey, January-December 2025

Rajasthan- Foundational Learning & Literacy - Where do we currently stand?

Rajasthan's state budgets continue to prioritize education under Social Services, with repeated emphasis on elementary and secondary schooling. The state reflects a policy stance to modernize delivery and improve access through continued focus on areas like education facilities, libraries, digital tools, and sanitation.



Source: Periodic Labor Force Survey, January-December 2025

District	% of average literacy	% female literacy rate
Sirohi	55.25%	39.73%
Udaipur	61.82%	48.45%
Baran	66.66%	51.96%
Pali	62.39%	48.01%
Pratapgarh	55.97%	42.35%
Chittorgarh	61.71%	46.53%
Dungarpur	59.46%	46.16%
Salumber	85.82%	77.56%
Jodhpur	65.94%	51.83%
Jaisalmer	57.22%	39.71%
Barmer	56.53%	40.63%
Jaipur	75.51%	64.02%
Jalore	54.86%	38.47%

Source: Literacy scenario of various districts of Rajasthan as per Census 2011

Context Setting

Foundations First- Lessons from Rajasthan

The Parakh Rashtriya Sarvekshan 2024 indicates that Rajasthan’s Grade-3 students perform above the national average in foundational skills. The state shows stronger outcomes in both Language and Mathematics, with scores roughly six percentage points higher than national levels across both domains.

Language

- Use of everyday vocabulary
- Infer meanings of new words from context
- Independently read and understand short stories

Mathematics

- Ordering numbers
- Recognizing place values
- Understanding basic shapes
- Performing two-digit calculations

District-wise Performance

District-wise percentiles were determined by evaluating how well students demonstrated core language and mathematics skills essential for early learning.

01	Ajmer, Bharatpur, Deeg, Dholpur, Didwana Kuchaman, Dudu, Dungarpur, Jhalawar, Nagaur, Tonk
02	Alwar, Bhilwara, Chittorgarh, Churu, Dausa, Ganganagar, Jaisalmer, Jhunjhunu, Karauli, Kotputli-Behror, Pratapgarh, Rajsamand, Sirohi, Udaipur
03	Anoopgarh, Beawar, Bundi, Gangapurcity, Hanumangarh, Jaipur Gramin, Kekri, Khairthal-Tijara, Kota, Pali, Sawai Madhopur, Shahpura, Sikar
04	Balotra, Banswara, Baran, Barmer, Bikaner, Jaipur, Jalore, Jodhpur, Jodhpur Gramin, Neem Ka Thana, Phalodi, Salumbar, Sanchor

Identifying the Barriers That Matter:

As per the National Statistics Office (NSO), Rajasthan records one of India’s widest gender gaps in literacy: about 85% of men are literate compared to only 64% of women, showing strong gender-based constraints on schooling. Social norms, early marriage, and household expectations continue to pull girls out of school during adolescence.

In many rural blocks, secondary schools are far from home, and families cite travel distance and safety as major reasons for girls discontinuing education. These barriers intensify during Grades 6-10, when dropout rates sharply rise.

Girls often shoulder domestic chores, livestock care, and sibling responsibilities, reducing their time for schoolwork. Families under economic stress tend to prioritize boys’ education, affecting girls’ attendance and progression.

In tribal belts, children face long distances, poor connectivity, and undernutrition, making schooling irregular. Community-based models like Maa-Baadi centers and SKBs, which bring learning and meals closer to home, highlight how geography continues to shape access.

“*In Rajasthan’s remote tribal hamlets, girls are often excluded from school due to distance, safety concerns, migration, and early household responsibilities. Community-based learning models overcome these barriers by bringing education into the village and engaging local women and youth to lead instruction, build trust, and offer flexible learning pathways back to formal school. SKB advances this approach through village learning centers run by trained local women (Dakshas), creating safe, familiar spaces that deliver school-readiness and foundational learning directly to girls where they live.*

Reaching the Unreached: How SKB Enables Girls to Learn and Thrive

SKB is transforming girls' education in Rajasthan by bringing learning directly to underserved communities. What began with 100 centers and 3,000 enrolled girls has evolved into a powerful, community-rooted movement for educational equity.

At present, the SKB program spans 14 districts, 24 blocks, and 674 SKB centers, reaching 19,596 children.

By creating safe, accessible, culturally familiar spaces led by trained local women, SKB addresses deep-rooted barriers to girls' education and continues to serve as a beacon of opportunity and empowerment for marginalized children across Rajasthan.



Sakhiyon Ki Baadi was born from the vision of Mrs. Madhu Jain, Founder-Director of the IIFL Foundation, whose commitment to strengthening women's lives at the grassroots inspired a program focused on one of Rajasthan's most persistent challenges- low female literacy. Built as community-based, non-formal learning centers, SKB brings education to girls aged 4 to 14 from tribal communities who live in remote, hard-to-reach villages. Although created with girls at the center, SKB reflects the realities of rural life. Boys, older children, and even younger siblings accompanying learners are welcomed, ensuring that no child is turned away and learning remains accessible to the entire community.

Gender-Responsive and Inclusive Education Approach



- Focuses on out-of-school-girls from marginalized communities.
- Tackles deep-rooted gender gaps in education.
- Removes barriers such as long travel, restrictive norms, and financial hardships.
- Promotes inclusive, equitable access to learning for every child.

Baseline Assessment & Progress Tracking Mechanism



- Implemented baseline assessments (Level 1-3) across all SKBs.
- Conducts regular interval-based evaluations to track progress.
- Enables targeted learning support and smoother school integration.
- Strengthens accountability and impact measurement across the program

Structured & Age-appropriate Learning



- Co-developed structured curriculum with Gyan Shaala for Math, English, EVS, and Hindi
- Ensures age- and level-appropriate learning
- Uses focused pedagogy with peer-learning
- Builds an interactive, supportive learning environment
- Boosts student engagement and retention

Empowering Communities through Capacity Building



- Onboarded all Dakshas onto the Foundation's payroll.
- Enables need-based training and continuous capacity building.
- Enhances Dakshas' pedagogical skills and classroom effectiveness.
- Improves on-ground monitoring and quality across SKBs

Transforming Girls' Education Through Community-Led Learning

While academics remain the core, the SKB program blends studies with sports, arts, music, and other activities to support children's overall growth. Centers teach Hindi, Mathematics, and English, and have recently added Environmental Studies (EVS).

Alongside lessons, students take part in painting, drawing, singing, dancing, and outdoor games.

Dakshas, the local women who run the centers, use simple, engaging methods like games, flashcards, and play-based activities to help first-generation learners understand difficult topics. All materials follow the Rajasthan State Board syllabus, ensuring children can easily transition into government schools when ready.



Setting Up an SKB: From Need to Action

Each SKB center is shaped by the culture and language of the village it serves, often located in tribal communities with limited access to education.

The process begins with an assessment to identify villages where girls face the greatest barriers to learning. Once a need is confirmed, the team meets with community members to discuss whether an SKB is feasible and how it can best support local children. With their participation, a suitable space within the village is selected - keeping accessibility, safety, and familiarity in mind, so the center truly becomes a part of the community it serves.

The Role of Dakshas: The Local Champions

Dakshas are selected from the same or nearby villages and trained to support young learners. Because they share the community's language, culture, and daily realities, girls see them not as strict teachers but as approachable guides they can trust.

The Foundation provides them with regular training—quarterly or half-yearly, covering updated teaching methods, curriculum changes, and child-sensitive practices. These sessions help Dakshas grow in confidence and ensure that every classroom remains engaging, nurturing, and effective.



Transforming Girls' Education Through Community-Led Learning

SKB Operational Model & Community Involvement

Each SKB center runs six days a week for four hours in spaces offered by the community- often a verandah, courtyard, or unused room made available by local families.

To anchor the center within the village, a chaupal committee is formed, bringing together parents and community members to meet once every month and inspect progress of children at Sakhiyon ki Baadi.



Implementation & Scale

The program now operates across 14 districts in Rajasthan, working with grassroots NGOs: Mahan Seva Sansthan, Shruti Seva Kendra, Gayatri Seva Sansthan, Jan Chetna, Nut Samaj- whose local knowledge strengthens outreach and implementation.

More than 600 Dakshas have been trained in mobile use, online tools, English basics, and financial literacy- skills that became essential during the shift toward digital learning. While the transition faced hurdles such as limited smartphones, weak connectivity, and low digital familiarity, these challenges were gradually overcome through community support and persistent hand-holding.

Stakeholders Involved in the Program

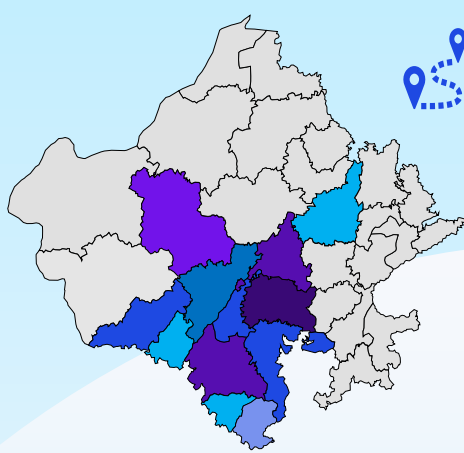
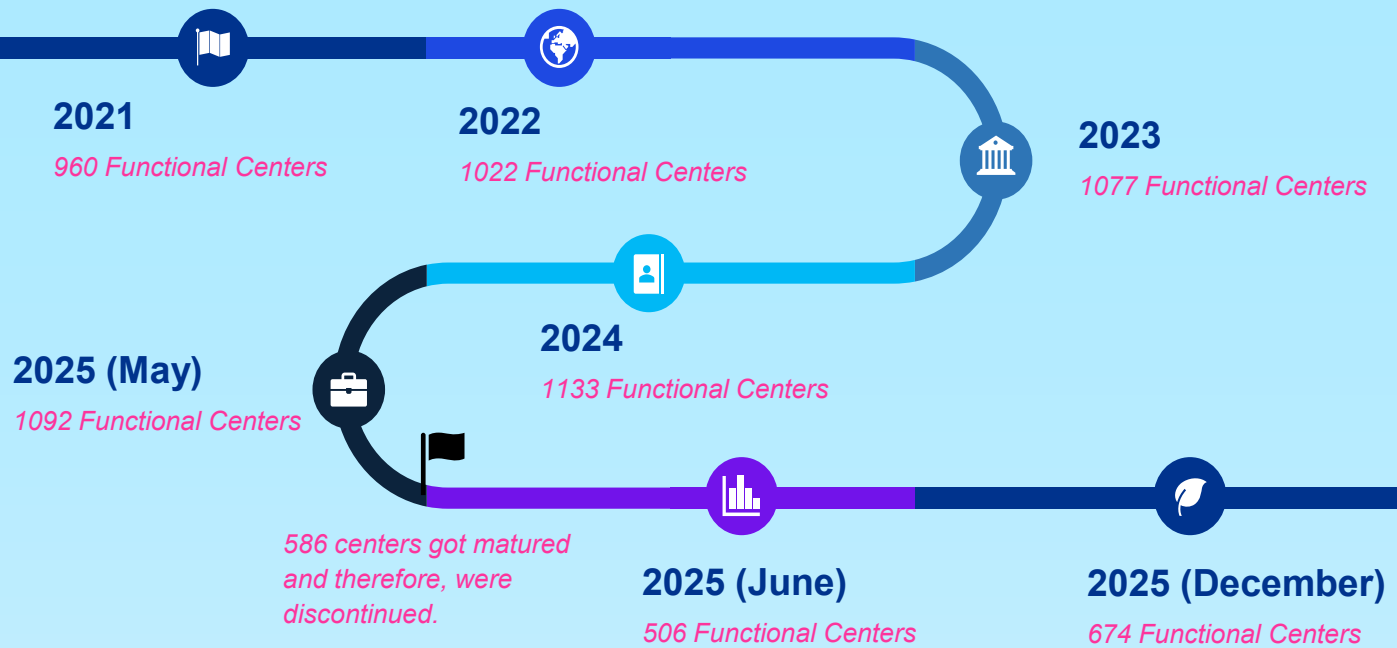
The SKB program brings together a wide network of people who contribute to its success and grow through it.

Dakshas, Parents & Community Members: Dakshas gain steady livelihoods and opportunities for personal and professional growth. Parents, PRI members, ASHA workers, and other community representatives stay actively involved, using the platform to understand government schemes, local issues, and broader social development themes.

Implementation Team: Block Heads, Cluster Heads, MIS staff, and Trainers also benefit from the program's structure.



Sakhiyon ki Baadi : Reach at a Glance



14
Districts covered

Sirohi, Udaipur,
Baran, Pali,
Pratapgarh,
Chittorgarh,
Dungarpur,
Salumber, Jodhpur,
Jaisalmer, Barmer,
Jaipur, Jalore,
Phalodi



35,897

Children enrolled in AY
2024-25

14,252

Children mainstreamed
in AY 2025-26



674

Functional SKB
learning centers

586

SKB learning
centers
matured



661

SKB centers operated
via partnership with local
implementing agencies.

13

SKB centers operated
directly via IIFL
Foundation.

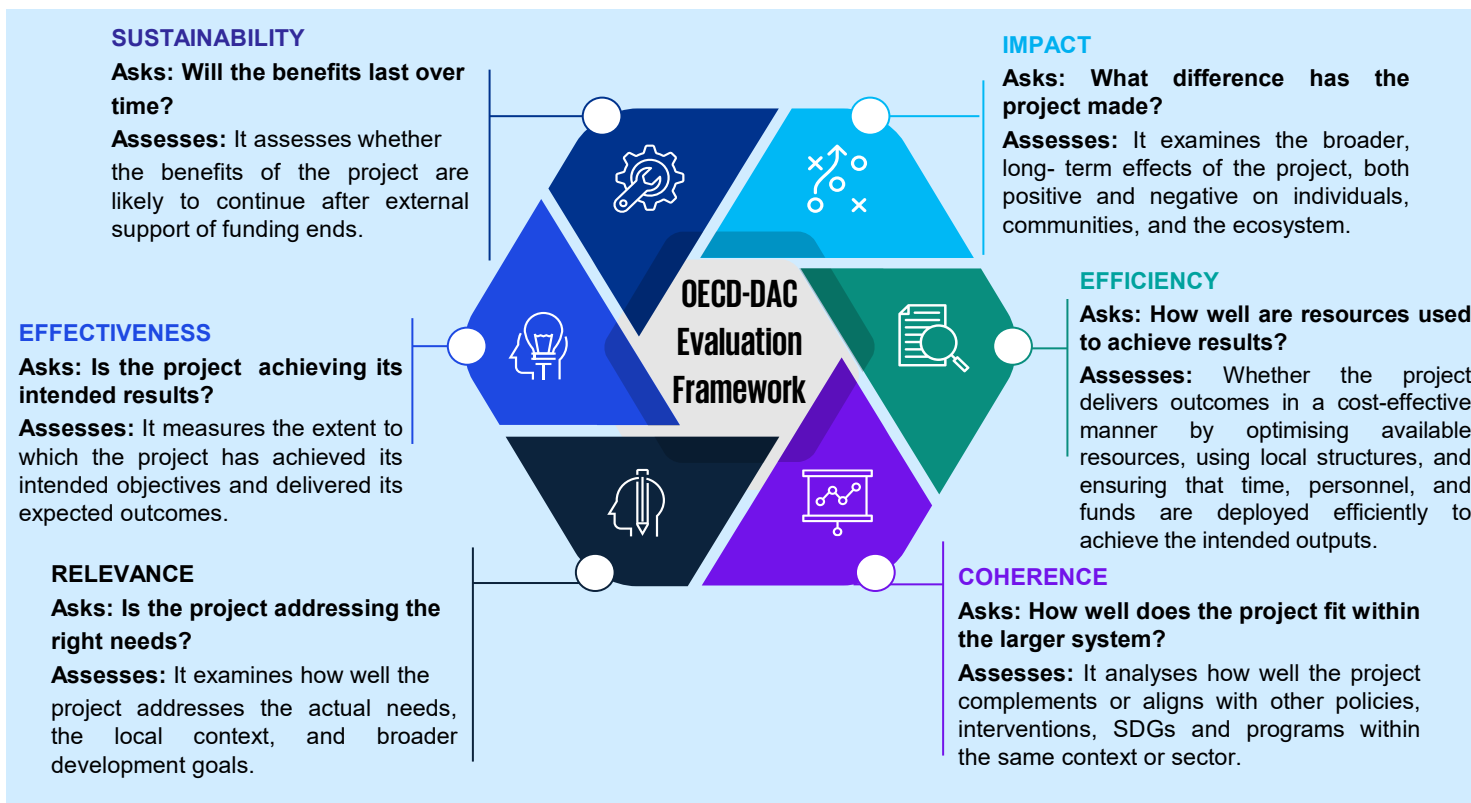


3 Approach & Methodology

Approach & Methodology

Objective of the Study

For the SKB education program, the evaluation focused on six key criteria of OECD-DAC framework: relevance, coherence, effectiveness, efficiency, impact, and sustainability. The sections below outline how each of these criteria was applied to understand the strengths of the program and the areas that may need further attention.



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

Literature review: A thorough review of existing literature was conducted, utilizing academic and industry sources. This involved research across relevant government sources, publications, and IIFL Foundation's website to establish a foundational understanding of the research context and identify gaps addressed by the SKB program. Additionally, a Theory of Change (TOC) was developed, mapping program outcomes and impacts to articulate the intended change pathways.

Survey Design

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.

Data Collection & Analysis

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 & FGDs:

Structured and semi-structured interviews, along with FGDs, were held with key stakeholders to capture richer qualitative insights.

Participants included SKB students, parents, Dakshas, trainers, PRI members, Anganwadi workers, and government school-teachers. These interactions helped surface emerging trends, best practices, and stakeholder perspectives, which were later analyzed thematically.

Drafting the Report

Survey Distribution:

KPMG India team administered surveys through in-person visits, capturing responses digitally for accuracy and speed. A purposive sampling method was used to ensure a representative and well-structured sample.

Final Submission of the Report

Synthesis & Reporting:

Findings from the literature review, surveys, and interviews were consolidated to build a clear picture of the program's impact. The analysis highlighted key themes, trends, and gaps, offering actionable insights to strengthen the SKB initiative. All results and recommendations have been captured in a detailed final report to guide future program improvements and research efforts.



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 and cluster and block heads from the local implementing agencies. The goal was to assess program impact and evaluate key performance parameters.

Focus Group Discussions (FGDs): Conducted with students, parents, PRI members, and cluster and block heads from the local implementing agencies to capture collective perceptions and the broader impact of the SKB program.

Semi-Structured Interviews (KIs): Conducted with PRI members and government school-teachers and Anganwadi workers 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.

Snippets of tools used

The image displays three snippets of research tools used in the study:

- Top Left:** A questionnaire titled "KPMG IIFL Impact Assessment Tool 2020" for "Parents (PRI members)". It includes sections for "Background Information" and "Parental Perception of SKB Program".
- Top Right:** A questionnaire titled "KPMG IIFL Impact Assessment Tool 2020" for "Dakshas". It includes sections for "Background Information" and "Daksha's Perception of SKB Program".
- Bottom:** A questionnaire titled "KPMG IIFL Impact Assessment Tool 2020" for "Cluster Heads/Block Heads". It includes sections for "Background Information" and "Cluster Head/Block Head's Perception of SKB Program".

Table 2: Tools Utilized

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

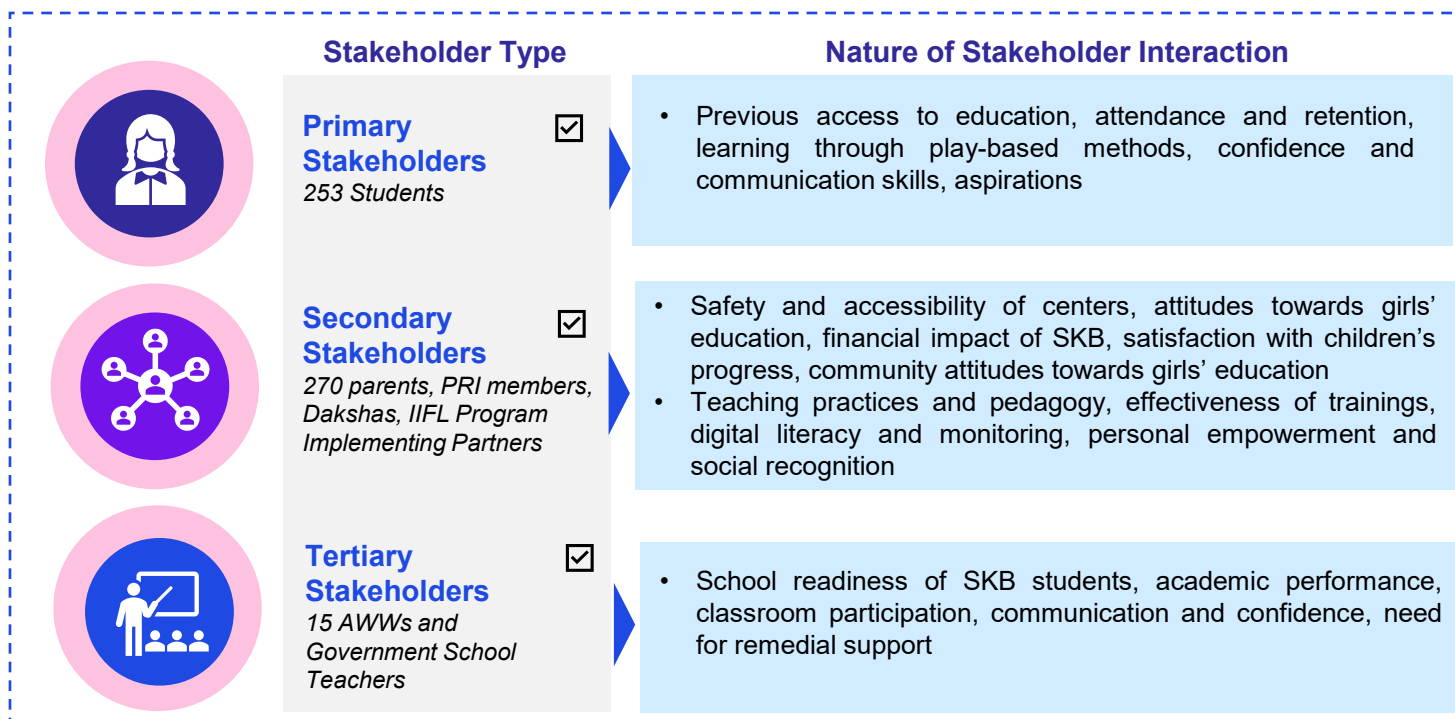


Sampling Methodology and Sample Size

The sample size for the study was determined using the purposive sampling method, ensuring a structured and representative sample population.. A total of 538 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.

Detailed Sample Coverage									
District	SKB	Students	Parents	Dakshas	School Teachers	Anganwadi Workers	PRI Members	IIFL Partners	Total
Udaipur	2	37	31	2	1		1	4	76
Salumber	2	42	36	5	3	1	2	3	92
Sirohi	2	40	45	2	1	2	2	3	95
Pali	2	42	32	5	2		2	4	87
Chittorgarh	4	92	78	7	2	3	3	3	188
Total	12	253	222	21	9	6	10	17	538

Stakeholder Mapping



4 Theory of Change

Theory of Change

Overarching Parameters

Type of Program

Educational support

Level of Intervention

Selective preventive

Target Population

Girls between 4-14

Modality

Group-based

Infrastructure

Community supported

Input

- Financial Support from IIFL Foundation
- Study Material and other facility provision from IIFL Foundation
- Human Resource support from IIFL Foundation

Activities

- Conducted various awareness campaigns in order to mobilize the students and parents
- Conducted home visits and inculcated the importance of education within the stakeholders
- Capacitate NGO members and facilitate the execution of program in collaboration with partner NGOs
- Conducted several meetings and briefing sessions with PRI members, Cluster/Block Heads
- Provided training sessions to the Dakshas on student management
- Provided study materials such as chart paper, color pencils, textbook, water pot, stationery, sports equipment etc.
- Contextualized curriculum (English, Hindi, Math, and EVS).
- Provision of salary to the Dakshas
- Monitoring of the classes through video call on a daily basis

Output

- Number of awareness campaigns conducted.
- Number of students/parents attended the awareness sessions.
- Number of home visits conducted
- Increase in student attendance and retention rates.
- Number of capacitation sessions held for the partner NGOs.
- Number of meetings and briefing sessions held with PRI members
- Number of training sessions conducted for the Dakshas
- Number of Dakshas attended the training sessions
- Frequency of provision of stationery and other study materials
- Number of students using the study materials
- Number of Dakshas attending online training sessions.
- Number of Dakshas receiving salary
- Retention rate of the Dakshas.

Outcomes

- Increased enrollment in SKB centers and greater community awareness towards female literacy.
- Enhanced Parental Engagement with the program.
- Enhanced program reach through effective collaboration, governance and monitoring.
- Improved Student Engagement making the learning process more interactive.
- Improved access to necessary study materials by the students.
- Increased awareness about surrounding and environment.
- Enhanced social skills amongst the students.
- Enhanced inclination within the students to visit the center.
- Improved digital literacy and skills among Dakshas.
- Improved economic stability for Dakshas and their families.

Impact

- Improved Female Literacy
- Improved academic performance of the students
- Reduction in girl child marriage
- Reduction in child labor activities
- Bridge literacy gaps
- Reduced drop-out rate
- Mainstreaming of the female students into the formal education system
- Increased recognition and respect for Dakshas within the community leading to women empowerment
- Improved socio-economic activities amongst the parents

5 Findings

Findings

The findings presented are based on data gathered through sampled quantitative surveys and qualitative interactions with key stakeholders, including students, parents, Dakshas, PRI members, and government school-teachers across five districts. These insights represent self-reported experiences and perceptions captured during the assessment.

Improved Access to Continued Education

A significant 91% of enrolled children reported continued attendance at SKBs throughout the last academic year, highlighting the relevance and accessibility of the program. Prior to SKB intervention, distance to school was identified as a major barrier to enrolment, resulting in low educational participation among children.

Parents reported that SKBs provided a safe and accessible learning environment for their children. The proximity of the centers within residential communities not only reduced travel-related barriers but also enhanced parents' trust in allowing girls to participate in educational activities.

While SKBs have been able to provide a safe environment, collaborative efforts by stakeholders also helped create the safety factor. This was reflected when learning spaces were required for SKB centers, community members offered an area within their residential spaces to support education of girls.

Improved physical access to education through village-level SKB centers, combined with enhanced perceptions of safety, also translated into sustained participation and improved learning outcomes. These factors collectively enabled children to build the confidence and readiness required to re-enter the formal education system.

In the academic year 2025-26, 1367 children completing the SKB program were successfully mainstreamed into formal schools in Salumber, Pali, Chittorgarh, Udaipur and Sirohi.

91% of children reported that they continued attending the SKB from the last academic year.

78% of parents reported that they found SKB as a safe and accessible learning space for their children.

District	Enrolled Students in SKB (2024-25)	Mainstreamed Students to school (2025-26)
Salumber	1370	400
Pali	2670	144
Sirohi	628	250
Udaipur	1799	156
Chittorgarh	1481	417

This data is as per the information received from the IIFL partners.



All findings are based on sampled interactions & self-reporting.

Findings

Enhanced Inclination within the Students to visit the Center.

Over the course of program implementation, an increased inclination among students to visit the SKB center regularly has been observed. Attendance patterns reflect this trend, with 81% of Dakshas reporting regular attendance by girls and 87% of the sampled children reported that they attend the center consistently. These figures indicate that students are increasingly willing to engage with the SKB center as part of their daily routine.

Regular engagement with SKB has also supported the development of learning-related habits, particularly the ability to sit, focus, and participate for longer periods of time. Through consistent exposure to structured yet engaging sessions, students became accustomed to spending sustained time in a learning environment which is an important step for children with limited prior exposure to organized learning spaces. This gradual habit formation has supported smoother transitions when students were mainstreamed into formal schooling.

87%

Of the students reported that they visit the center regularly unless they have other household priorities or health related issues.

81%

Of Dakshas reported that students attend SKBs daily and engage in sports like skipping, Kho-kho, volleyball, football, badminton) and group-activities.

76%

Of students reported that they spend 3-5 hours at the SKB center studying followed by sports activities.



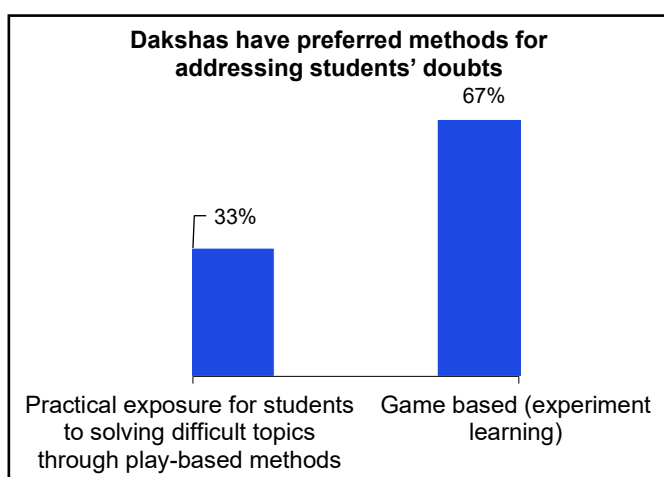
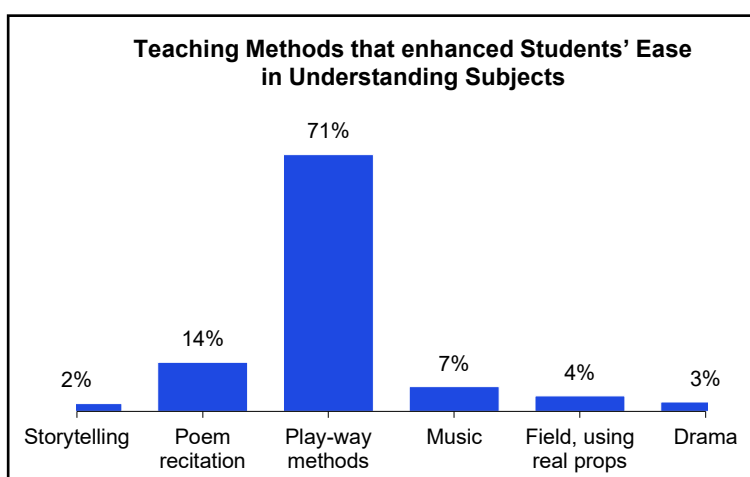
When discussing how they motivate parents of students who remain absent frequently, Dakshas shared a range of hands-on strategies in ensuring parental involvement. 33% of Dakshas reported that they highlight irregular attendance during Parent-Teacher Meetings and personally visit the student's home to explain the importance of consistent learning. A larger proportion, 62% of Dakshas shared that they go directly to the student's residence to understand the reason for absenteeism, accompany the child back to the Baadi if needed, and seek support from PRI members to strengthen awareness efforts. 5% of Dakshas reported that they counsel parents on the need to build a sense of regularity and punctuality among children.

All findings are based on sampled interactions & self-reporting.

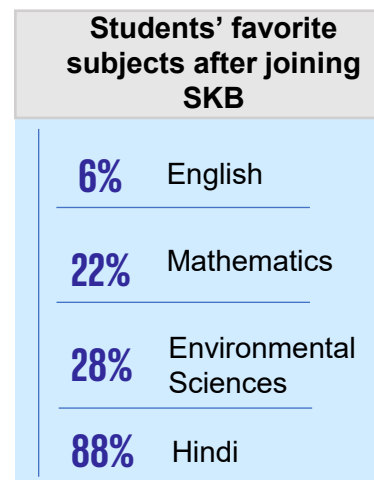
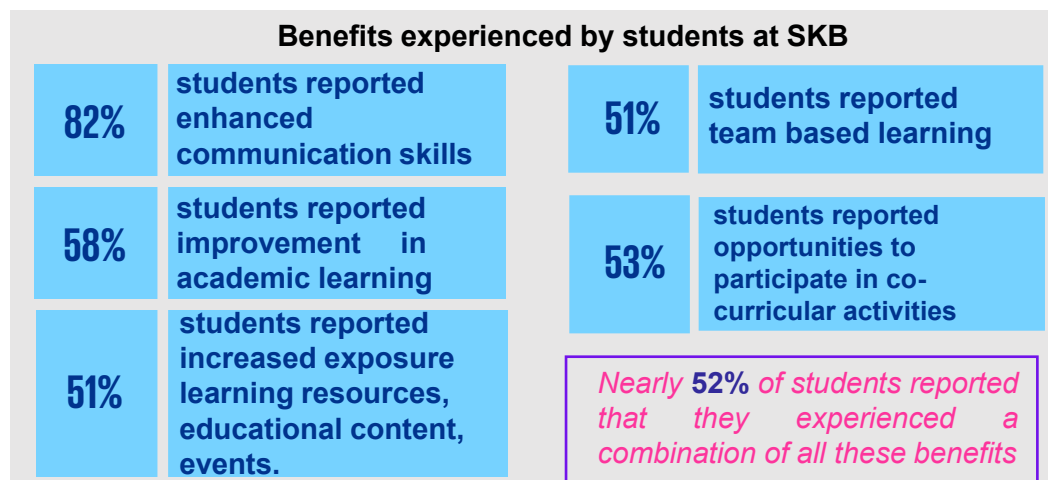
Findings

Improved Student Engagement making the Learning Process more Interactive

Across SKB centers, the learning process was designed to be interactive, encouraging active participation and experiential understanding. Classroom practices used materials commonly found in the children's surroundings, such as sticks and stones, which made learning feel familiar. These were complemented by other teaching-learning materials (TLM) provided by IIFL Foundation, along with play-based and activity-driven methods. Additionally, beyond academic learning, students regularly engage in sports, art, and other fun activities, supported by IIFL-provided sports equipment such as skipping ropes and volleyballs, which promote creativity, physical wellbeing, and social interaction. These approaches enabled students to engage with concepts through doing, observing, and discussion for better retention of concepts and understanding. As a result of this engaging learning environment, children felt more comfortable asking questions, sharing ideas and seeking clarification. Many students reported that subjects felt easier to understand when taught using participatory approaches.



The long-term impact of improved engagement became visible after children were mainstreamed into government schools. Teachers and Anganwadi workers consistently reported that SKB children required fewer remedial efforts compared to peers, indicating stronger foundational understanding. Importantly, all the teachers shared that SKB students actively participate in classroom activities. They observed enhanced confidence in mobility, communication, and social interaction. Teachers also noted that these students performed more confidently in group tasks, storytelling, writing exercises, and other participatory activities, demonstrating how interactive engagement at SKB translated into sustained classroom confidence and academic adjustment.



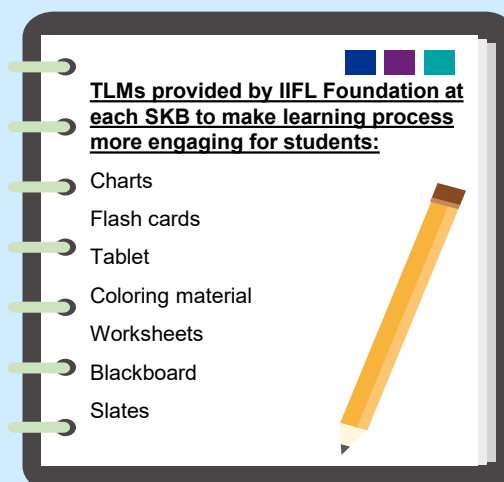
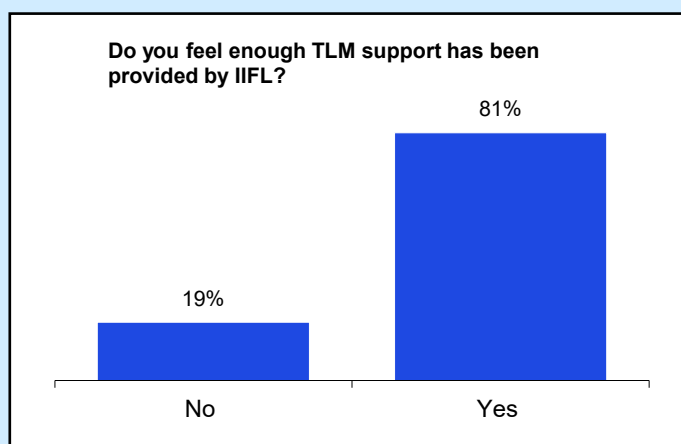
All findings are based on sampled interactions & self-reporting.

Findings

Enhanced Access to Learning Materials

Access to Teaching-Learning Materials (TLM) has played a critical role in strengthening access to learning materials across SKBs. With support from IIFL Foundation, SKB centers were equipped with a range of structured and engaging learning resources including charts, flash cards, worksheets, slates, blackboards, coloring materials, and tablets. These materials complemented experiential and play-based pedagogy, ensuring that abstract concepts were translated into visual, tactile, and practical learning experiences.

The availability of TLM allowed Dakshas to move beyond rote instruction and provide academic support, particularly for first-generation learners who do not receive learning reinforcement at home. These resources helped children practice reading, writing, numeracy, and concept application regularly, which directly contributed to stronger foundational skills and improved academic readiness.

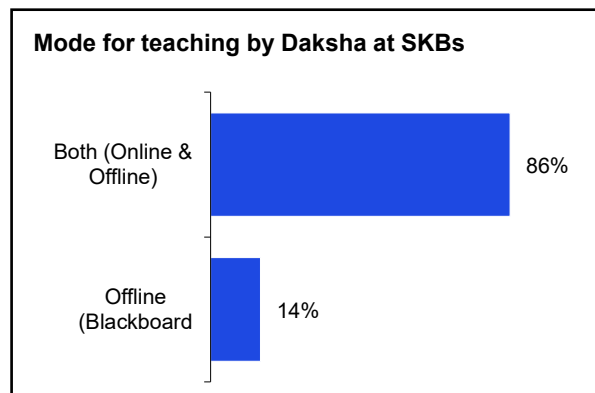


Basis the sampled interactions, all the parents reported that their children understand concepts better after joining SKB, attributing this improvement to structured materials and guided practice.

School teachers, who regularly teach both first-generation learners and SKB-mainstreamed children, highlighted clear differences in academic preparedness and classroom participation. Teachers reported that SKB children actively engage in classroom activities and demonstrate stronger confidence in academic interactions. They observed active participation in group tasks, storytelling, writing exercises, and other interactive classroom activities, indicating better conceptual clarity and readiness to learn.



While SKB's teaching approach continues to rely primarily on offline, play-based, and activity-oriented methods, most Dakshas reported that they now use a blended mix of offline and digital tools to enhance learning. Offline tools such as worksheets, slates, charts, flashcards, and TLMs remain the foundation of classroom instruction. However, Dakshas are increasingly integrating digital support through their personal mobile phones, especially to simplify difficult concepts or introduce children to new ideas. Many shared that they frequently use digital content, such as instructional videos including rhymes, storytelling clips, general knowledge content, and demonstrations, to make lessons more engaging and relatable



All findings are based on sampled interactions & self-reporting.

Findings

Enhanced Social Skills and Behavior amongst the Students

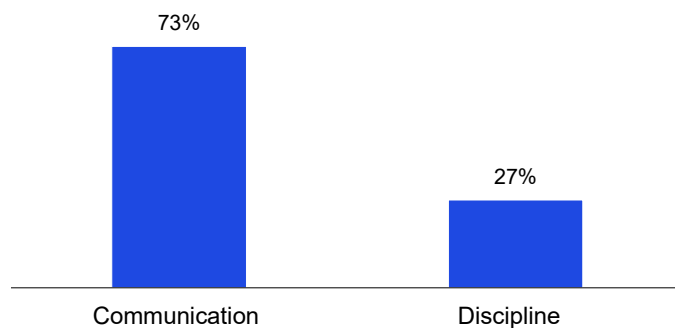
Over the past decade since its inception, the SKB program has brought visible changes in the way children interact, express themselves, and grow socially. Parents consistently shared that their children now understand concepts better and feel more comfortable talking to friends, teachers, and family members. Parents interacted on sample basis also noticed small but meaningful changes, such as better personal hygiene and awareness about appearance, which they felt came from children learning by observing and interacting with their peers. Parents spoke about how children no longer hesitate to ask questions, as Dakshas create an encouraging environment where doubts are welcomed and addressed through interactive, play-based methods. These changes have also been observed outside the SKB centers. School teachers and Anganwadi workers shared similar experiences, with 73% noting improved communication skills among children who attended SKB, while another 27% specifically observed better discipline and classroom behavior. One teacher explained that the transition to mainstream school was easier because children were already used to sitting and engaging for longer hours at SKB centers.



100%

of students reported that attending SKB has helped increase their confidence which has further led them to freely express themselves in front of parents, Dakshas and friends post SKB.

Enhanced social skills Post SKB observed by school teachers



What parents have to say

100%

Parents reported that their children understand things better post SKB.

Parents reported that their children feel more confident of themselves when doing their study work post SKB.

Parents reported that their children find it easier to talk to their friends, teachers or family post enrollment at SKB.

What school-teachers have to say:

100%

School teachers reported that children from SKB show active participation in classroom activities.

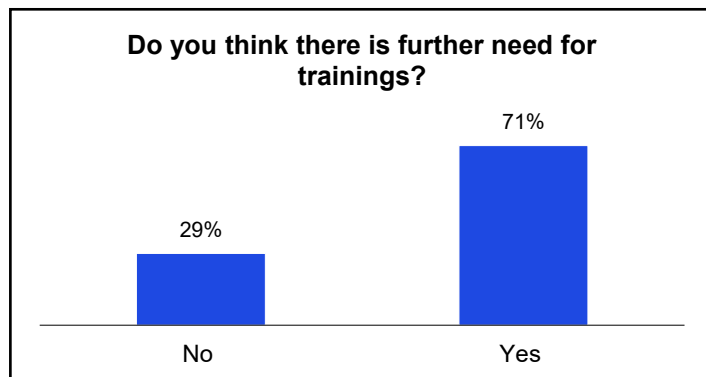
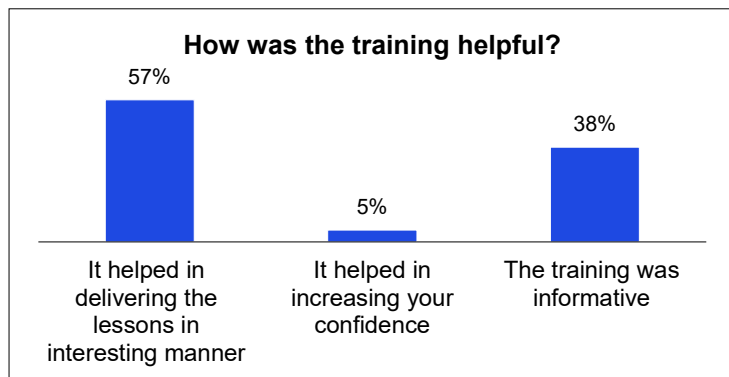
School teachers reported that girls from SKB display more confidence in social interaction.

School teachers reported that students display group tasks, storytelling, writing and other activities more confidently post SKB.

Findings

Improved Digital Literacy and other Skills among Dakshas

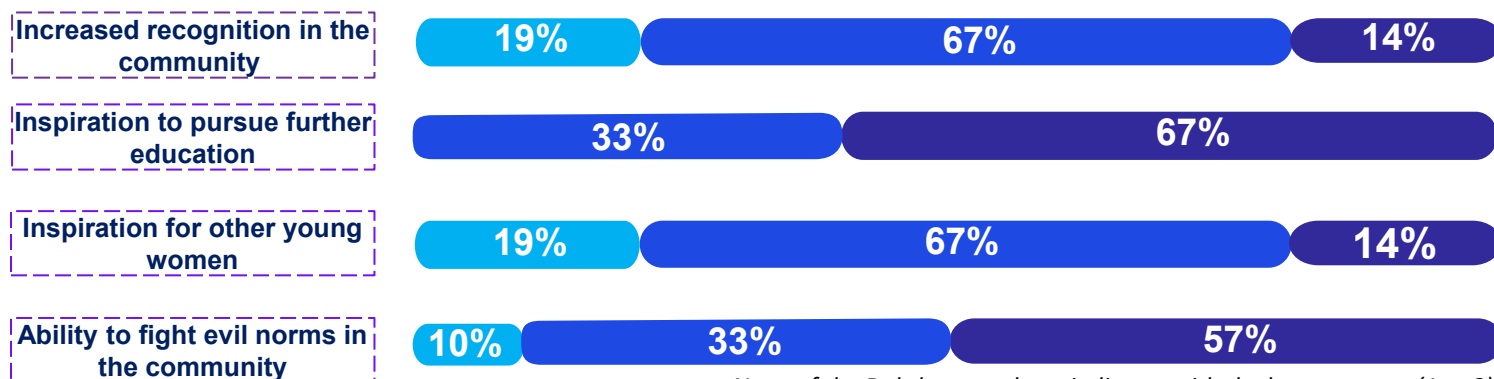
The SKB program has strengthened the digital literacy and overall teaching skills of Dakshas through regular training. Dakshas receive training twice a year, with each training spanning four days and each day dedicated to a core subject taught at SKB (English, Mathematics, EVS, and Hindi). These sessions focus not only on understanding subject-specific worksheets across the 3 levels, but also on effective teaching pedagogy and interactive methods to make classroom sessions more engaging for the students. In addition, Dakshas are trained in the use of digital and online tools required to conduct the daily one-hour joint online monitoring sessions, helping them become more confident with technology-enabled teaching. Together, these efforts reflect a sustained improvement in digital fluency, pedagogical confidence, and readiness to use technology effectively in teaching.



The SKB program has significantly strengthened Dakshas' digital, administrative, and teaching capabilities while also enhancing their social standing and personal independence. Dakshas now confidently use mobile phones to access learning content, fill Google Sheets, maintain digital and offline registers, and support community members with Aadhaar, PAN, and other documentation needs. They independently manage banking tasks such as withdrawals, deposits, and account handling, and regularly maintain stock registers for the centers. Beyond digital skills, SKB has expanded their mobility and confidence as many now travel across Rajasthan for training, book their own tickets, and ride scooters purchased through their earnings, replacing the long distances they formerly walked.

Financial independence through SKB has played a crucial role by providing Dakshas means to pursue further education. The following chart captures Dakshas' self-assessment of these outcomes.

One of the Dakshas was working in the SKB in the morning shift and was pursuing her further education (B.A.) in afternoon shift. Another Daksha shared that she was previously teaching in a private school but chose to join the SKB program because its flexible timings allowed her to manage the dual burden of work and household responsibilities, which was difficult due to heavy paperwork demands in private schools.



None of the Dakshas rated any indicator with the lowest scores (1 or 2).

Score given by Daksha
(1 being the lowest, 5 being the highest)



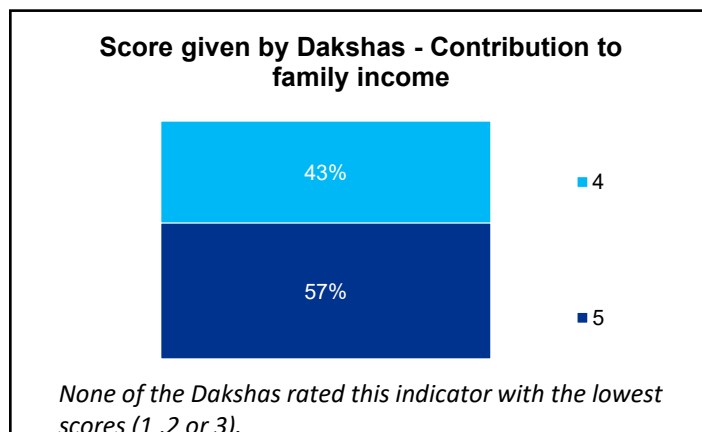
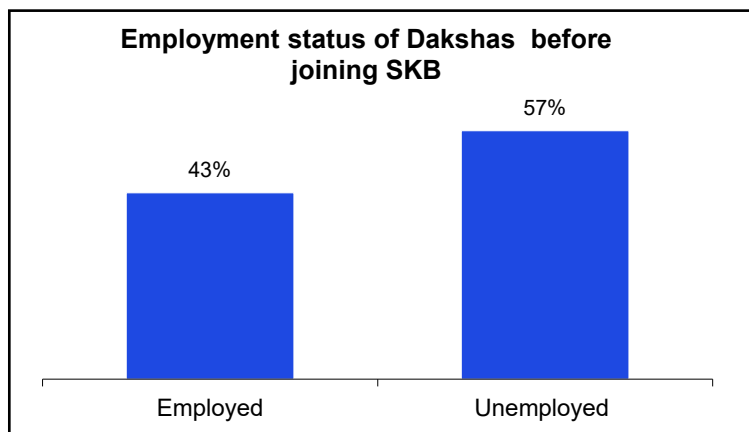
All findings are based on sampled interactions & self-reporting.

Findings

Improved Economic Stability for Dakshas and their Families

The SKB program has contributed to improved economic stability for Dakshas and their families. Through flexible working hours, the program allows Dakshas to earn a regular income while managing the dual responsibilities of work and domestic chores, strengthening their financial positioning and decision-making power within the household. One of the Dakshas shared that this flexibility has allowed them to continue working without compromising family responsibilities, unlike previous employment in private school which had rigid schedules and administrative workload. In addition to direct income generation, the limited and predictable working hours have also enabled some Dakshas to pursue further education alongside teaching, creating pathways for future income growth and career advancement.

Before joining SKB, 57% of Dakshas were unemployed, highlighting the limited local livelihood opportunities available to women in remote villages. For several Dakshas, SKB has become their first formal source of income, enabling them to contribute meaningfully to household expenses. Among those who were employed earlier, several reported an upward shift in their income after becoming Dakshas. This contribution is reflected in their acknowledgement, where 100% of Dakshas rated their financial contribution positively, with most giving it the highest score (5), signaling a strong sense of financial empowerment and value within the family. Beyond income, the structure of SKB work has created pathways for personal growth and upward mobility.



All findings are based on sampled interactions & self-reporting.

Findings

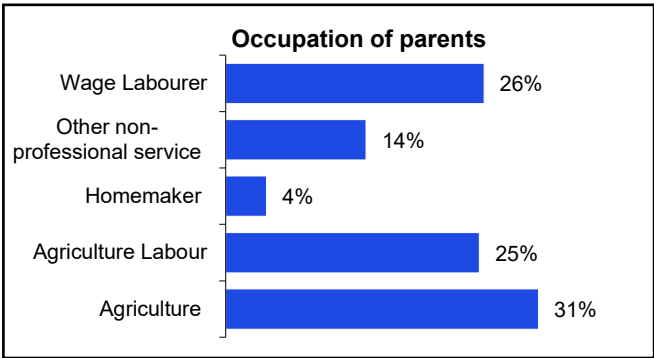
Reduced Education Related Household Expenditures

A majority of parents of children enrolled at SKB centers depend on seasonal or need-based livelihoods such as agriculture, agricultural labor, wage labor, and other non-professional work. These income sources are typically irregular and insufficient to consistently meet household expenses, making families financially vulnerable.

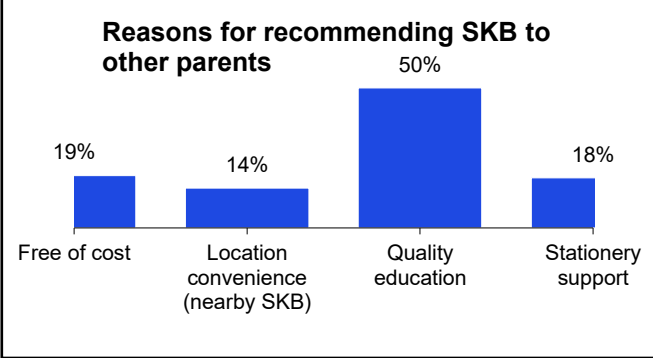
In this context, the SKB program has substantially reduced early childhood education-related expenditure by providing completely free learning opportunities supported by year-round provision of essential materials, including worksheets, stationery, chart papers, colouring materials, slates, shoes, sweaters, and socks. As a result, All the parents acknowledged that SKB has helped reduce their financial burden, and all the parents acknowledged that the stationery support provided by the program was sufficient throughout the year.

Parents shared that the money saved through SKB enabled them to redirect resources towards other priorities, such as older children’s education or private tuitions, while some have begun setting aside a small corpus for their younger children’s future schooling after mainstreaming. A few parents even expressed aspirations to eventually enrol their daughters in private residential schools. When asked whether they would recommend SKB to others in their community, all parents responded affirmatively, most citing free-of-cost education, convenient location, and availability of learning materials as primary reasons for doing so.

100% of parents reported that SKB program has helped in reducing financial burden.



100% of parents reported that stationery support provided by IIFL was sufficient throughout the year.



All findings are based on sampled interactions & self-reporting.

Findings

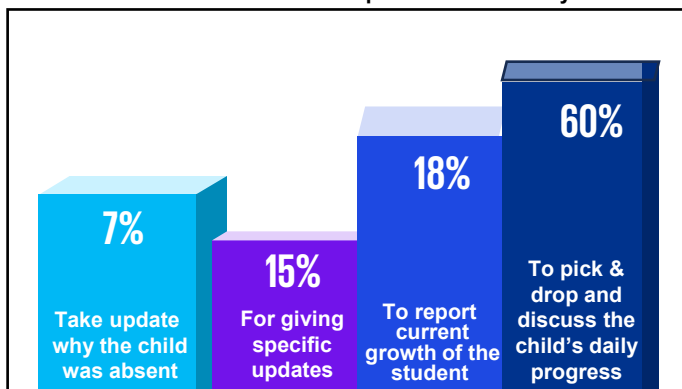
Enhanced Parental Engagement with the program

Parental engagement is a critical enabler of sustained participation and positive outcomes in the SKB program. Given the socio-economic vulnerabilities of many participating households, parents' understanding, trust, and involvement play a decisive role in girls' regular attendance, persistence in learning, and continued motivation. Dakshas act as key intermediaries between the program and families, bridging information gaps, addressing concerns related to safety and relevance, and reinforcing the value of education within the household.

Dakshas reported actively engaging with families through regular home visits, parent meetings, and ongoing informal interactions within the community. For a majority of parents, these interactions contributed to improved awareness of SKB activities and greater confidence in Dakshas as mentors and points of support for their daughters. Parents increasingly approached Dakshas not only to discuss academic progress but also to seek guidance on attendance issues, irregular participation, and motivations for continuing with the program. Structured parent-teacher meetings provided a formal platform to discuss learning progress, while informal touchpoints helped address household-level challenges such as competing domestic responsibilities and occasional disengagement.

All parents reported that Dakshas visit them regularly. However, those visits were driven by multiple factors.

What factors drive the need for frequent home visits by Dakshas?



Dakshas also undertake community outreach by conducting home based awareness sessions for families of children who have not enrolled in SKB. Alongside these informal interactions, formal parent-teacher meetings are organized monthly in each SKB. Some topics discussed during these meetings are children's academic progress and learning gaps, issue of irregular attendees and regular attending students are set as examples in front of everyone as motivation to come to SKB regularly.



All findings are based on sampled interactions & self-reporting.

Findings

Improved Governance and Support for the Program from Local Authorities

The effectiveness and sustainability of the SKB program are closely linked to the extent of engagement and support from local governance institutions. Active involvement of Panchayati Raj Institutions (PRIs) and other government agencies is particularly critical for addressing systemic and operational challenges, such as access to suitable infrastructure, community mobilization, and integration of the program within local development planning processes.

While the proportion of formal engagement remains relatively modest, there is clear evidence of increasing support for the program from local governance structures. Nearly half of PRI members (45%) reported that SKB-related issues are discussed during Gram Panchayat Development Plan (GPDP) meetings, indicating growing institutional recognition of the program. In addition, implementing partners noted that 40% of PRI representatives actively extend support by participating in SKB events and rallies, further strengthening the program's visibility at the community level.



45% of PRI members reported that SKB-related matters are discussed in GPDP.

40% of implementing partner members reported that PRI members extend support in SKB events and rallies.

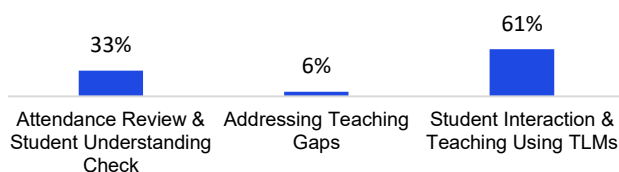
In several villages, PRI representatives played a facilitative role by convening meetings with parents and community leaders to address concerns related to girls' attendance at SKB centers. Their involvement helped build trust in the program and enabled coordination for space allocation.

Infrastructure-related challenges emerged as a significant operational constraint for the SKB centers; however, these were effectively addressed through coordinated support from local authorities and community stakeholders. Implementing teams reported that partnerships with community centers established by other private entities enabled the relocation and continued functioning of SKB centers where dedicated infrastructure was unavailable. In several villages, misuse of community buildings was resolved through the intervention of the Sub-Divisional Magistrate (SDM), who directed the police department to vacate the premises. This was complemented by support from Sarpanchs, who facilitated restoration efforts, including funding for debris clearance and site preparation. In another instance, the involvement of an elected representative proved critical, as a Member of the Legislative Assembly (MLA) issued a formal letter to reopen a closed SKB center to support girls from economically marginalized Bhil communities, where schooling, particularly for girls, often competes with livelihood pressures.

Enhanced teaching quality driven by monitoring and feedback

The SKB program uses a combination of regular monitoring, feedback, and assessments to support teaching practices. Dakshas attend a daily one-hour online session where Block Heads and Cluster Heads review classroom activities, check lesson plans, and address queries. The IIFL team joins these sessions weekly. Cluster Heads also conduct weekly field visits to observe classes and interact with students, along with occasional unannounced visits by supervisory staff. Dakshas submit daily reports and share lesson plans in advance to support coordination. Student learning levels are tracked using ASER-based assessments, and students are grouped into L1, L2, and L3 categories to guide instructional focus.

What does the team (block/cluster head) do when they visit the center?



- L1** Foundational level
- L2** Basic mathematics, word formation, readiness to read, object naming and identification
- L3** Sentence formation, pronunciation of complex words, storytelling, and recitation

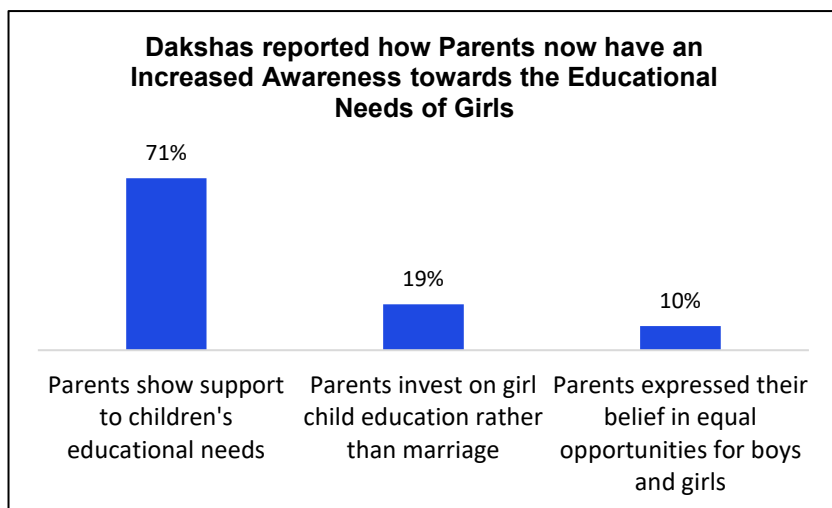
All findings are based on sampled interactions & self-reporting.

Findings

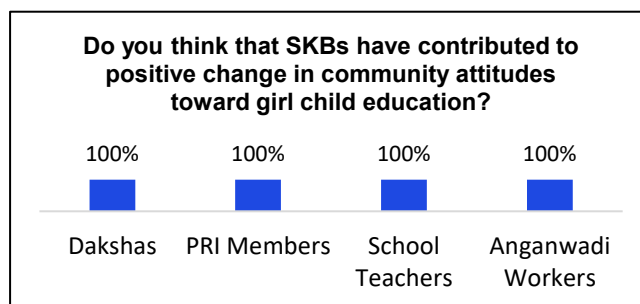
Increased Community Awareness towards Female Literacy

One of the most significant outcomes of the project was the shift in community attitudes towards girls' education. All Dakshas, teachers, Anganwadi workers, and PRI members unanimously acknowledged that SKBs played a critical role in creating a positive change in community perceptions towards educating girls. Continuous engagement, sensitization efforts, and visible learning outcomes contributed to increased acceptance and prioritization of girls' education.

Dakshas have been key observers and catalysts of the shift in community awareness. All Dakshas reported witnessing positive changes within the families of SKB students, especially regarding support for girls' learning. Among them, 71.1% highlighted that families now show stronger support for their children's educational needs, while the remaining Dakshas noted that families are increasingly encouraging equal opportunities for boys and girls. While 50% of parents interviewed shared that they are more aware of the importance of educating girls and would prefer investing in their daughters' education rather than marrying them before the age of 18.



All Dakshas, teachers, Anganwadi workers, and PRI members, expressed that SKBs have been instrumental in bringing about a positive shift in the community's approach to girls' education.



The influence of SKB on reducing child marriage practices also surfaced during field interactions. When asked whether child marriage still exists in the areas where SKB is operational, Dakshas and community stakeholders acknowledged that it continues to occur in some pockets. However, they also perceived that the implementation of SKB has contributed to a reduction in such cases. This is attributed to a combination of active awareness efforts by implementing partners, who regularly engage communities on the risks and illegality of child marriage, and the presence of SKB centers themselves, which provide a viable, aspirational alternative for girls. With access to learning and visible academic progress, girls are increasingly motivated to continue their education instead of entering early marriage.

PRI members attributed this shift to several factors: SKB offers a dependable and accessible learning space in communities where families cannot afford private schooling; in many villages, PRI members also noted that the program's presence has contributed to a visible reduction in child marriages, as girls are now more engaged in education and communities increasingly recognize the importance of delaying marriage. They further highlighted that families today are more supportive of children's educational needs, influenced in part by rising literacy levels among parents themselves, which has strengthened understanding of the long-term value of female education.

82%

of PRI members reported that families now show greater willingness to send their girls to school after SKB enrolment.

Overall, the findings provide a descriptive account of how the SKB program was experienced by students, parents, Dakshas, and other stakeholders during the project period, reflecting patterns observed across the sampled data and respondents' perspectives. At the same time, the findings highlight areas that require continued attention such as strengthening transition pathways, ensuring infrastructure stability, and deepening governance linkages to sustain and build on the program's progress.

All findings are based on sampled interactions & self-reporting.

'6 Case Studies

From Barriers to Breakthroughs

The story of Vidya Kumari



Vidya Kumari

Student at SKB Dangli, Udaipur

Vidya Kumari is a seven-year-old girl from a financially weak family. Although her parents had enrolled her in school. Her attendance was highly irregular she attended school only about ten days a month and eventually stopped going altogether for nearly six months. The main challenges were the long distance between her home and the school and the absence of a family member who could accompany her daily. While her parents were willing for her to study, economic pressures and practical limitations made regular attendance difficult

Turning Point

3 years ago, when the SKB center was established in Dangali under the Jhadol cluster, a Daksha visited Vidya's home to understand her situation. Through repeated home visits, counselling, and reassurance, the Daksha built trust with Vidya's parents by highlighting the safety, proximity, and supportive learning environment of the SKB center. Vidya began attending SKB regularly.

Impact

Vidya now attends the SKB center consistently and has shown clear improvement in her foundational learning skills. She can recite Hindi poems, recognize Hindi letters and simple words, identify English alphabets, and participate actively in learning activities. Her reading and writing abilities have progressed noticeably, along with increased confidence, engagement, and comfort in group settings. Her parents, who earlier struggled to support her education, now recognize her progress and are motivated to continue her learning journey. With the support of the Daksha and her family, efforts are underway to re-enroll Vidya into formal schooling in 2026, ensuring she transitions back into school with stronger academic readiness and self-belief.

From Barriers to Breakthroughs

The story of Rekha Kumavat



Rekha Kumavat

Daksha at SKB Dhamcha, Chittorgarh

Rekha Kumavat joined the Sakhiyon ki Baadi six months ago as a Daksha at the Dhamcha center in Chittorgarh district. Both Rekha and the community she worked in faced multiple challenges. Education awareness among parents was low, children's school attendance was irregular, and parental involvement was minimal. The SKB cadre had limited rapport with households, making mobilization difficult. Personally, Rekha had limited prior experience with structured documentation, reporting, facilitating meetings, and formal communication, which initially affected her confidence and effectiveness in managing field responsibilities.

Turning Point

A significant turning point came with the introduction of continuous training and supportive supervision aimed at strengthening the SKB cadre. Rekha received structured training in community mobilization, teaching-learning practices, child psychology, documentation and report writing, effective communication, and behavior-based engagement with children and parents. She was also trained in goal setting, time management, and classroom facilitation. Regular field support visits played an important role in helping Rekha understand her responsibilities more clearly and refine her approach. This sustained capacity-building support enabled her to shift from initial hesitation to becoming a more confident and capable field practitioner.

Impact

Over time, Rekha made significant contributions to the SKB center and the wider community. Her dedication and consistency established her as a positive role model for community members and fellow Dakshas. As a result of her enhanced skills, leadership qualities, and strong field experience, Rekha was selected as a Senior Community Resource Person (CRP) with the Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika). Her selection reflects her growth in community engagement, teamwork, leadership, and responsibility toward program implementation. Rekha's success has had a broader ripple effect. Her journey has inspired local youth especially girls to aspire toward education and professional growth. Within the SKB program, her story is shared as an example of how structured training, ongoing support, and dedication can open pathways to leadership and career advancement, highlighting SKB's role not only in improving children's learning but also in empowering young women at the community level.

From Barriers to Breakthroughs

The story of Santosh Damor



Santosh Damor

Student at SKB Damor, Salumber

Santosh Damor is a 15-year-old girl from Damor Phala village in Salumber block, belonging to a rural family with limited and irregular income sources. Access to education in her early childhood was severely constrained due to infrastructure and mobility barriers. The nearest government school was located 4-5 kilometers away, making daily travel unsafe and impractical without reliable transportation. As a result, Santosh did not attend school during her early years and missed critical foundational learning stages.

Turning Point

At the age of 7, Santosh began attending the SKB center in Damor Phala, which marked a significant shift in her learning journey. Through consistent engagement, Santosh developed foundational literacy and numeracy skills that she had previously missed. With academic preparedness built at SKB, she was enrolled into a government school at the Class 5 level, despite her age. Initially, due to distance constraints, she attended school primarily to appear for examinations while continuing regular learning support at SKB. Later, a local bus driver further supported this transition by charging a reduced fare, making daily travel affordable.

Impact

With sustained academic support from SKB and encouragement from her family, Santosh began regularly attending school approximately six months after enrolment, commuting daily by bus. Santosh is now studying in Class 8 at a government school and maintains regular attendance. She has shown a clear improvement in academic engagement, particularly in Hindi and Environmental Studies, along with increased confidence and classroom participation. Beyond academics, Santosh actively participates in sports such as kabaddi, volleyball, and cricket, and engages in co-curricular activities including dance and drawing. Teachers and family members report visible improvements in her communication skills, self-confidence, and willingness to participate both in school and social settings. Santosh now aspires to continue her education beyond secondary school and hopes to become a doctor, recognizing the importance of consistent attendance and sustained effort. Her journey reflects how SKB successfully transformed her pathway.

From Barriers to Breakthroughs

The story of Lali Kumari Meena



Lali Kumari Meena

Daksha at SKB

Lali Kumari Meena is a 30-year old Daksha educator currently pursuing her BA Final. Coming from a financially constrained household, Lali took early responsibility for supporting herself. She has independently financed her higher education through her own earnings, demonstrating strong determination, self-reliance, and commitment to personal growth.

Turning Point

While working as a Daksha, Lali began managing her income with clear long-term goals in mind. Alongside supporting her education, she consistently saved her earnings and made informed financial decisions. Her growing confidence and financial discipline enabled her to contribute a major portion of household investment toward permanent housing. .

Impact

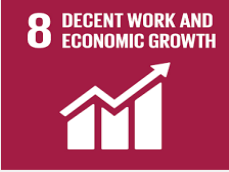
Through her earned income, Lali played a key role in the construction of a pakka (permanent) house, significantly improving her family's living conditions and security. Her journey reflects increased financial independence, strengthened decision-making capacity, and enhanced social dignity. By simultaneously investing in education and household assets, Lali exemplifies how livelihood opportunities can translate into sustainable empowerment.

A large, stylized number '7' in blue, with a small pink vertical bar to its left.

Project Alignment to UN SDGs, State & National Priorities

Project Alignment to UN SDGs

The SKB program directly contributes to broader development goals by improving access to education for first-generation learners, advancing gender equity, strengthening community-based learning systems, and expanding livelihood opportunities for women through the Daksha model. Its focus on foundational learning, inclusive participation, early-childhood readiness, and community mobilization positions the program as a strong enabler of long-term educational, social, and economic outcomes. In doing so, SKB aligns with multiple Sustainable Development Goals (SDGs), particularly those focused on education, gender equality, reducing inequalities

Aligned SDGs	Relevant Target	Areas of Alignment
 4 QUALITY EDUCATION	4.1 - Ensure all girls and boys complete free, equitable and quality primary and secondary education	SKB provides foundational literacy and numeracy to first-generation learners, improves school readiness, and enables smoother mainstreaming into government schools through structured pedagogy and level-based assessments.
	4.2 - Ensure all girls and boys have access to quality early childhood development and pre-primary education	SKB functions as an early-learning platform offering age-appropriate, play-based activities and foundational learning for 4-14-year-olds in village-level centers.
	4.5 - Eliminate gender disparities in education	By focusing on out-of-school girls in remote tribal areas and reducing barriers such as distance, safety, and cultural norms, SKB directly advances gender-equitable access to education.
 5 GENDER EQUALITY	5.1 - End discrimination against women and girls	SKB challenges social norms that limit girls' mobility and access to schooling by creating safe learning spaces within villages.
	5.3 - Eliminate early and forced marriage	PRI members and Dakshas report reduced cases of child marriage in areas where SKB operates, as families increasingly prioritize girls' education and delay marriage.
 8 DECENT WORK AND ECONOMIC GROWTH	8.5 - Achieve full and productive employment and equal pay for all women and men	SKB provides dignified, paid work opportunities to local women, many of whom were previously unemployed or engaged in informal labor.
 10 REDUCED INEQUALITIES	10.2 - Empower and promote the inclusion of all	The program focuses on children from remote, tribal, and economically vulnerable families, reducing geographic and socio-economic gaps in educational access.

Project Alignment to National & State Priorities

The SKB program aligns strongly with India's national education agenda and Rajasthan's state-level priorities by focusing on foundational learning, gender equity, inclusion, and community-based delivery models. Its emphasis on bringing out-of-school children, especially girls from remote and tribal areas into structured learning directly supports national mandates on universal access, early childhood readiness, and bridging social-category gaps.

Policy/Priority	Relevant Focus Area	Areas of Alignment
National Education Policy (NEP) 2020	Universal foundational literacy and numeracy (FLN) by Grade 3	SKB strengthens foundational learning for out-of-school children through level-based instruction, play-based pedagogy, and structured TLMs that build core literacy and numeracy.
	Early Childhood Care & Education (ECCE) and school-readiness	SKB functions as a village-level early-learning platform, preparing 4-14-year-old, especially first-generation learners, for smooth transition into formal schooling.
	Community participation and local teacher capacity	Dakshas represent NEP's vision of trained community educators, strengthening local ownership and expanding teaching capacity through regular trainings.
Samagra Shiksha Abhiyaan (National FLN & Access Mission)	Bringing out-of-school children into age-appropriate grades	SKB identifies and enrolls children who were previously out of school and enables systematic mainstreaming into government schools with school-readiness support.
	Strengthening FLN through activity-based learning	SKB uses TLMs, play-way methods, group tasks, and contextualized activities that align with national FLN pedagogical approaches.
National Early Childhood Care and Policy	Early childhood learning & holistic development	SKB fills gaps where Anganwadi centers are inactive, providing structured pre-primary learning and readiness
Siksha Setu Yojana	Bridging foundational learning gaps in government schools	SKB prepares learners before they enter government schools, reducing the need for remedial teaching and improving classroom participation.

8 Way Forward

Way Forward

The impact assessment highlights that SKB has become a dependable, community-anchored learning platform for first-generation learners, particularly girls who previously lacked access to any educational environment. With improvements in foundational learning, confidence, and parental support, SKB has successfully positioned itself as a complementary early-learning system preparing children for mainstream education. At the same time, the evolving scale of the program brings new challenges around governance, resource continuity, Daksha availability, transition pathways, and learning-space stability.

Enhance Daksha Capacity & Support System



Given that Dakshas remain central to the SKB model, the next phase should include deeper investment in their professional development through refresher trainings, peer-learning platforms, and targeted on-ground support. This is especially important in areas where seasonal livelihood demands may affect availability, making it critical to build a more resilient system of continuous capacity strengthening, backup support, and role continuity.

Deepen Parental & Community Engagement



Parents already view SKB centers as safe and supportive spaces for their children, which has strengthened trust in the program and increased reliance on the learning environment it provides. This strong foundation creates an opportunity to further reinforce how SKBs complement formal schooling by building early learning readiness and supporting children's transition. The Foundation may consider expanding parent-focused awareness efforts to clearly communicate the distinct and complementary roles of SKB and formal school systems, and to emphasize the importance of continued engagement in both for supporting children's long-term educational progress.

Strengthen Transition Pathways into Formal Schooling



SKB learners show strong readiness for formal schooling, demonstrating improved confidence, communication, foundational literacy and numeracy, and active participation in group-based learning activities. To build on these strengths, the program can help ensure smoother transitions into formal schools by introducing a simple learning-level or grade-equivalence certification that recognizes the progress children have made at SKB. Providing such documentation would be particularly useful for children seeking admission to residential schools or for those whose families migrate frequently, where proof of prior learning is often required to place children at the appropriate level and avoid learning disruption.

Ensure Stability in Operational Resilience



SKB centers function as safe, easily accessible learning spaces within villages, which strengthens regular attendance and builds parental confidence in the program. However, in locations where centers operate from personal homes or shared family spaces, shifting household priorities over time can lead to the need for relocation. To encourage continued support and maintain stability of learning spaces, the Foundation may consider publicly recognizing families who offer their premises for SKB centers. Such acknowledgement can reinforce community ownership and motivate more families to extend long-term support for hosting SKB centers.



Thank You



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