



# Impact Assessment using OECD-DAC & SROI framework for Sakhiyon ki Baadi programme by IIFL Foundation

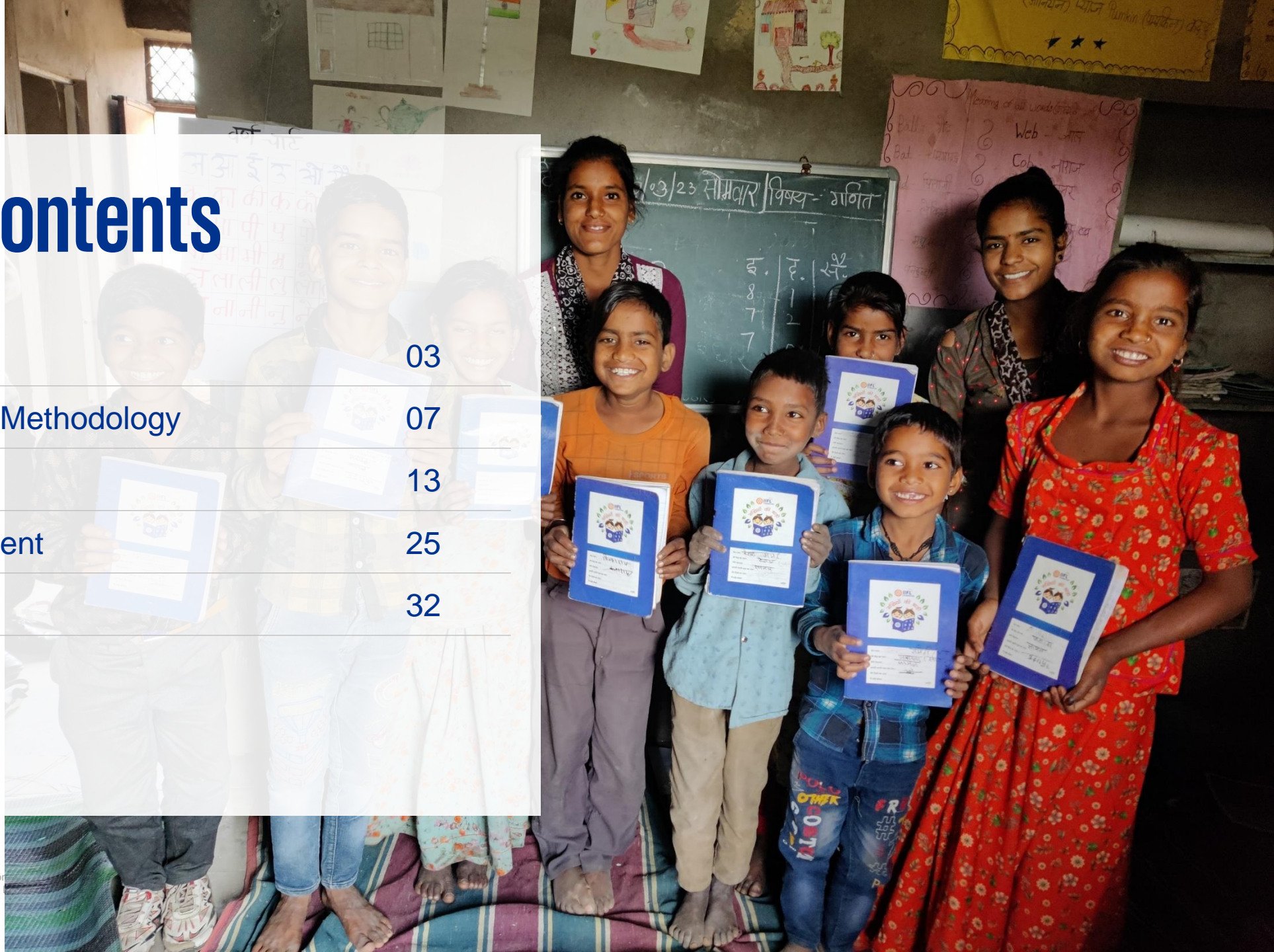
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November 2023



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# Introduction

# Introduction

## About IIFL Foundation

The IIFL Foundation was established to implement the CSR initiatives and interventions of the India Infoline Finance Limited (IIFL) Group, which is one of the largest financial services conglomerate in India.

The Foundation has strategically designed projects in thematic areas of education, financial literacy, health, and other activities such as water conservation and disaster response.

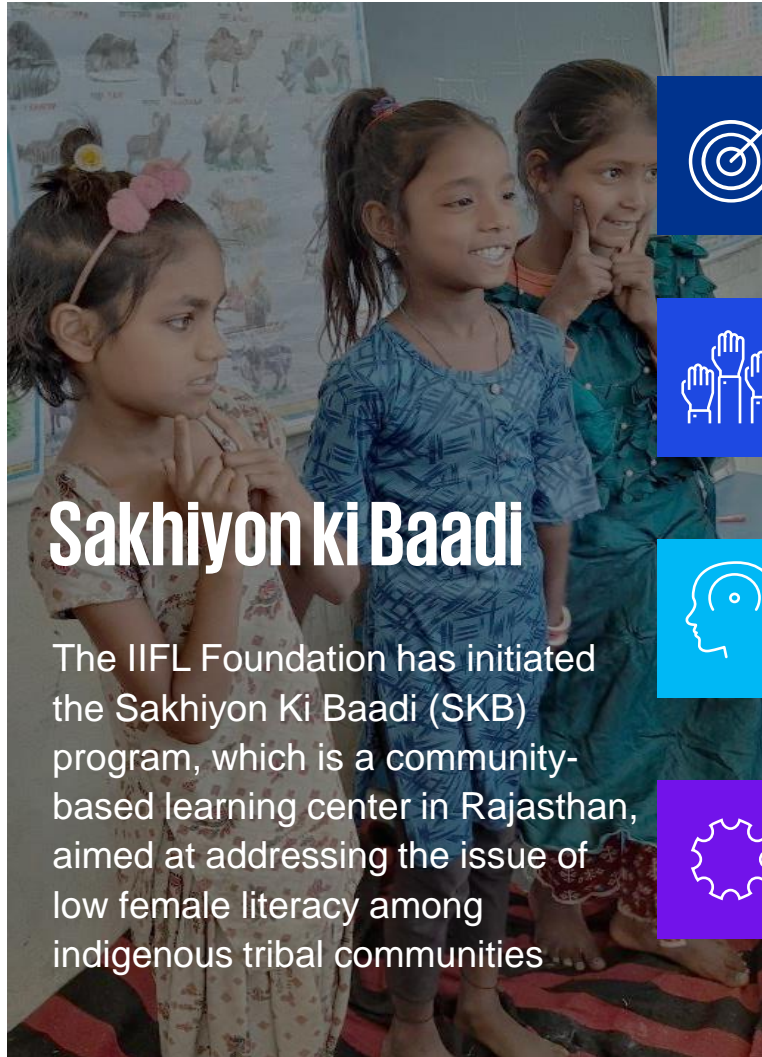
# 1 lakh girls

Under education thematic area, the Foundation has adopted comprehensive approach to improve literacy among girls. It aims to provide literacy and numeracy skills to around 1,00,000 illiterate girls in Rajasthan by 2025.





# About Sakhiyon ki Baadi program



## Sakhiyon ki Baadi

The IIFL Foundation has initiated the Sakhiyon Ki Baadi (SKB) program, which is a community-based learning center in Rajasthan, aimed at addressing the issue of low female literacy among indigenous tribal communities



### Empower Girl child

The primary goal of the SKB initiative is to empower girls and help them reach their full potential. The program educates girls from vulnerable communities in informal settings and later integrates them into formal education in government schools.



### Interactive teaching

SKB employs interactive teaching methods, including play-way techniques, music, drama, and field exposure to spark genuine interest in education. The curriculum covers subjects like Hindi, English, Mathematics, and Moral Sciences, aligned with government school standards.



### Capacity Building

The program is further strengthened by the presence of community teachers called Daksha, who play a pivotal role in achieving SKB's objectives. Regular training sessions enhance the Daksha's' capacity, equipping them with knowledge of child psychology and the ability to engage and motivate students.



### Operations

SKB operates for four hours a day, six days a week, in various community settings, such as homes, verandas, community halls, or open areas.

# Program outreach

The SKB is operating in 13 districts of Rajasthan as highlighted below:



Outreach of Sakhiyon Ki Baadi Program in Rajasthan, India

\*map not to scale

## Number of SKBs in each district by implementation partners

District	Block	No. of SKBs
<b>IIFL Foundation</b>		
Udaipur	Gogunda	27
Rajsamand	Rajsamand	22
	Khamnore	22
Pratapgarh	Pratapgarh	27
Ajmer	Srinagar	25
Jodhpur	Mandor	30
Pali	Rohat	24
Banswara	Garhi	24
Jalore	Jalore	28
Bhilwara	Sahada	22
<b>Gayatri Seva Sansthan</b>		
Udaipur	Sayara	50
	Sarada/Girwa	50
	Salumbar	48
	Lasadiya	50
Pratapgarh	Pipalkhunt	50
	Choti Sadri	49

District	Block	No. of SKBs
<b>Shrushti Seva Samiti</b>		
Udaipur	Kotra/Phalasiya	100
Pratapgarh	Dhairyawad	100
Sirohi	Pindwara	50
Pali	Bali	50
Dungarpur	Bicchiwara	50
<b>Janchetna Sansthan</b>		
Sirohi	Abu Road	45
	Abu Road (Bhakar)	40
	Mount Abu	15
<b>Nut Samaj</b>		
Jaipur	Jaipur	10
<b>Antakshari Foundation</b>		
Pali	Desuri/Marwar Jn.	30
<b>CERP</b>		
Chittaurgarh	Chittorgarh	50





# Approach and Methodology

# What is Social Return on Investment (SROI)?

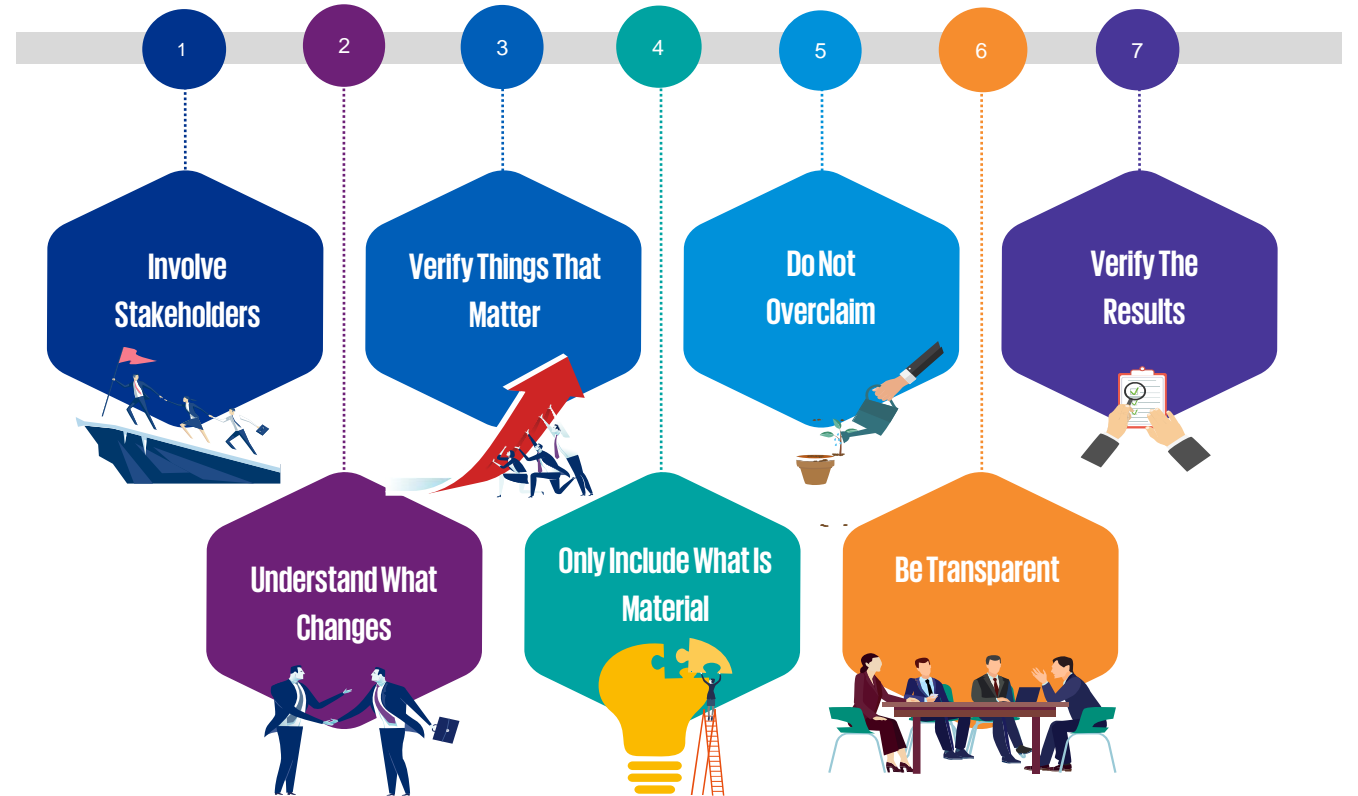
This impact assessment study employed two evaluation frameworks: the OECD-DAC and SROI. Social Return on Investment (SROI) is a method for measuring the social, environmental, and economic value created by an organization. It quantifies the impact of an organization's work in terms of its benefits to society.

## Organizations use SROI for a number of reasons, including to:

- Measure and communicate their social impact
- Improve their performance
- Benchmark performance in the sector

There are two types of SROI studies: forecast – which is conducted prior to the program execution, and evaluative - studies, which is conducted during or after the program execution. The following study is an evaluative SROI study.

Social Value International (SVI), a network of professionals from 45 countries has developed the seven principles of SROI, which were followed in the IIFL study:





# SRoI for Sakhiyon Ki Baadi program

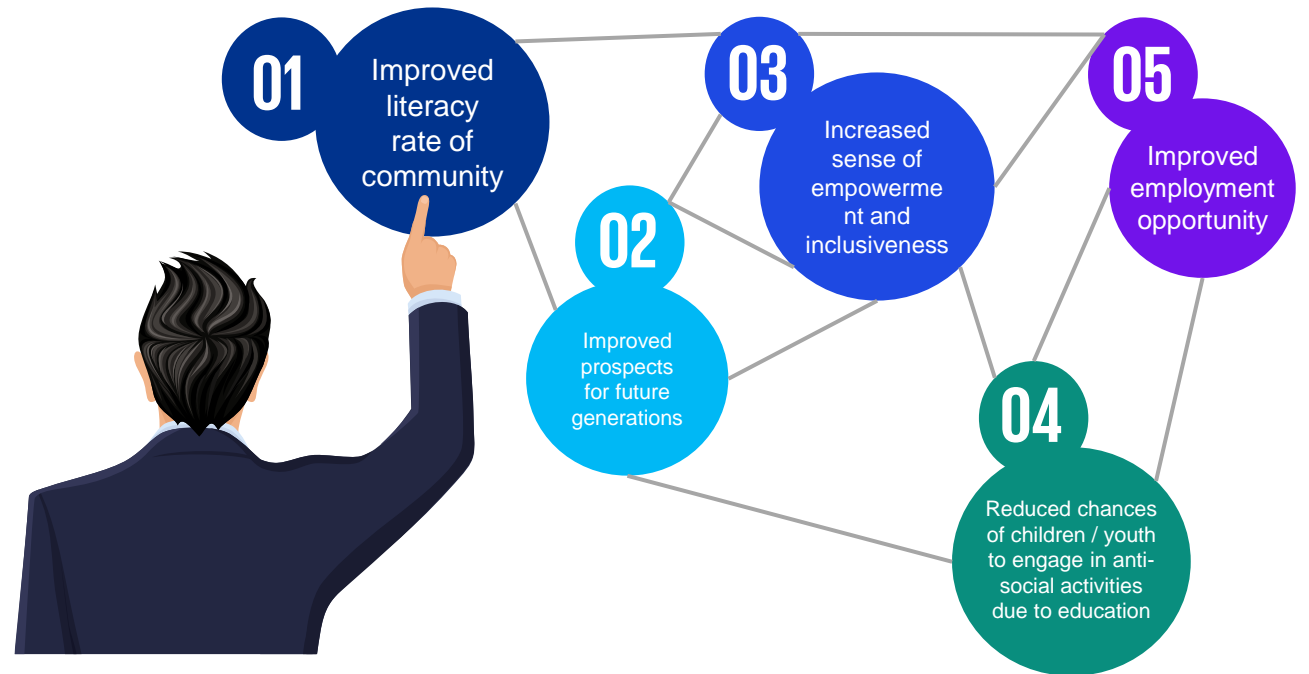
An SRoI analysis was conducted for SKB program of IIFL Foundation. As a part of this analysis, participants of the program and family members were consulted.

The SRoI analysis predominantly explores the changes and outcomes experienced by primary beneficiaries, indirect beneficiaries and institutional beneficiaries of this project.

The analysis highlights a number of notable changes that the programme has been able to deliver. The programme has been successful in bringing about multiple changes on the socioeconomic front for the beneficiaries.

The SRoI analysis will be a value addition to IIFL as it quantifies the outcome and long-term impact of the program. The following study will help IIFL to showcase the benefits of the program to potential partners and stakeholders.

The impacts on following attributes were observed as a part of this analysis, and these changes have been transmitted to their households and family members





# SRoI Calculation

The process of calculation of SRoI largely focuses on deadweight, displacement, attribution and drop off in association with any achieved outcomes.



## Deadweight

- Deadweight is the extent to which the outcomes would have happened anyway. It helps assess whether the initiative is creating net positive impact.



## Displacement

- Displacement refers to negative effects taking place elsewhere because of the outcomes, and which offsets the outcomes.



## Attribution

- Attribution refers to the contribution of other factors to the outcomes. It helps identify who else could have contributed to the outcomes and calculate the impact that can be solely attributable to the project.



## Drop off

- Drop-off refers to the outcomes initially observed but which do not sustain over the years. It helps ascertaining whether the value of the outcome will remain in future years

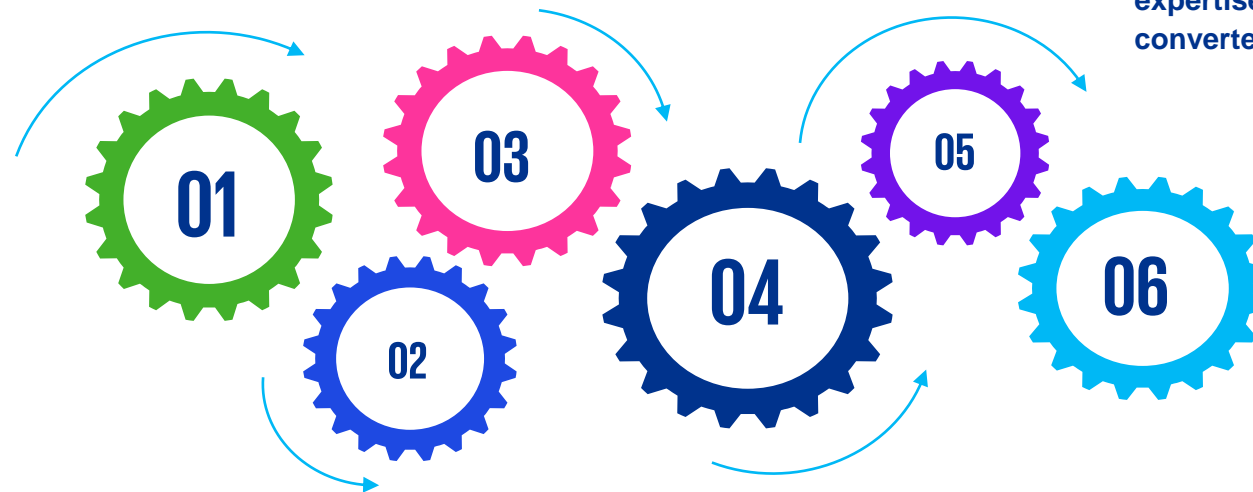


# OECD-DAC Evaluation

**Sustainability:** The continuation of benefits from the intervention after major development assistance has ceased. Sustainability can be defined as the ability of key stakeholders to sustain intervention benefits after the cessation of donor funding.

**Efficiency:** A measure of how economically resources/inputs (funds, expertise, time, equipment, etc.) are converted into results.

**Relevance:** The extent to which the objectives of an intervention are consistent with recipients' requirements, country needs, global priorities, and partners' policies.



**Coherence:** The need to ensure alignment and consistency across policies of the program.

**Effectiveness:** The extent to which the intervention's objectives were achieved, or are expected to be achieved, considering their relative importance.

**Impact:** Positive and negative primary and secondary long-term effects produced by the intervention, whether directly or indirectly, intended, or unintended



# Sampling

The sample size was derived by applying stratified random sampling method across five districts of Rajasthan, covering five to seven centers from each district. A total of **475** interviews were conducted across various stakeholders, details of which are provided below.

Comprehensive list of the sample covered in the survey									
Location	No. of Centers Visited	Students	Parents	Teacher (Daksha)	Trainer	Cluster/Block Head	PRI Member	Primary School Teacher	AWW
Udaipur	7	46	43	7	1	6	6	1	1
Bhilwara	6	46	42	6	1	1	2	1	1
Pratapgarh	6	50	47	6	1	1	2	1	1
Chittorgarh	5	37	33	5	1	1	2	1	1
Sirohi	5	33	30	5	1	1	2	1	1
<b>Total Sample Surveyed</b>	<b>29</b>	<b>212</b>	<b>195</b>	<b>29</b>	<b>5</b>	<b>10</b>	<b>14</b>	<b>5</b>	<b>5</b>

Tools used for survey	
Identified Stakeholders	Tools Utilized
Parents and Students	— Structured Interviews — Focused Group Discussion
Daksha's	— Structured Interviews
Trainers	— Structured Interviews
Cluster Heads/Block Heads	— Structured Interviews
PRI Members	— Semi-structured Interviews
Anganwadi Workers	— Semi-structured Interviews



# Findings



# Relevance

Relevance measures how effectively a programme is aligned with the goals and policies of the Government in which it is implemented.

The National Education Policy (NEP) launched in 2020 reiterates the importance of 'Access to Education' for every child further advances achieving gender parity to ensure equitable access to quality learning for all irrespective of gender. The NEP 2020 recognizes that certain groups are grossly underrepresented in the existing educational systems, mainly the girl child.

# 100%

of the Daksha's asserted that SKB was instrumental for the girls to attain academic education/ knowledge



**84%** of the students were **aware of the SKB name** while the remaining addressed it with different names. Even though they could not name the programme correctly, there was general awareness about the overall objective of the programme.

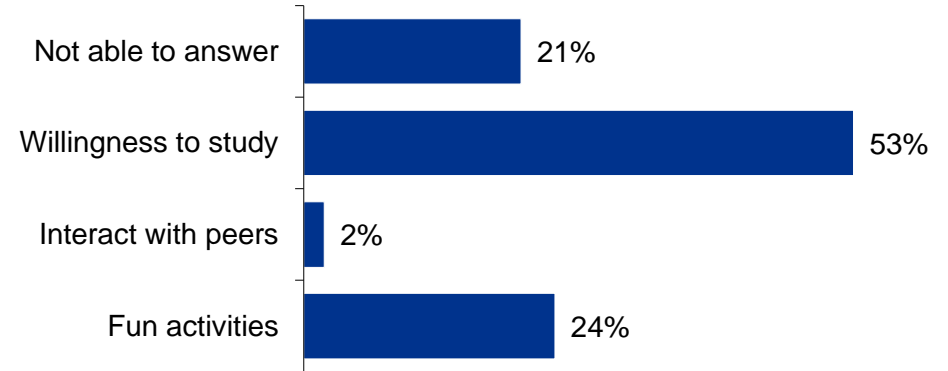
Through SKB, IIFL Foundation also addresses the issue of female education and strives to mainstream the young girls, especially from the tribal belts, into formal education.

# Effectiveness

Effectiveness is defined as an assessment of the factors influencing progress toward outcomes

All the students agree that they receive sufficient guidance from the teacher (Daksha) in subjects they find difficult. 81% of the parents affirm their children's attendance is registered on a daily basis in the SKB. The remaining 19% of the parents were not aware of whether their child's attendance was noted regularly in the SKB.

## Reasons for which children like to go SKB



**100%**

of the parents, teachers and trainers feel that the **Program is effective for the children**

**100%**

of the students **like going to the SKB**

**100%**

of the students agree that they **receive sufficient guidance from the teacher**

**81%**

of the parents affirmed that their **child's attendance** is registered on a daily basis in the SKB

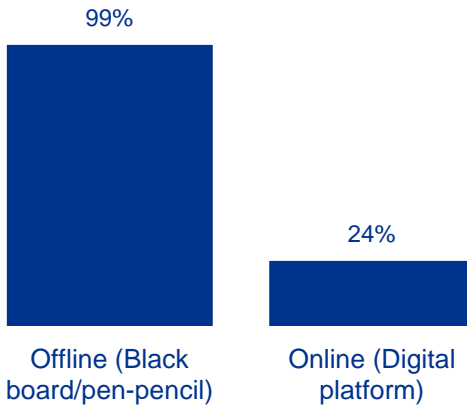


# Efficiency

The purpose is to establish whether the inputs—funds, knowledge, time, human resources etc.—were effectively employed to create the intervention outcomes.

## Mode of teaching

**99%** of the students stated that teaching was done in offline mode, **24%** said that they are also taught in Online mode.



## Interactive learning method

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



## Time spent learning at SKB

Out of 195 respondent parents, 85% shared that the SKB is operational for 6 days in a week, 11% mentioned the operational days as 5 and 2% of the respondents gave answer as 4 days.

**85%**

# Coherence

Coherence refers to the compatibility of the intervention with other interventions in a country, sector, or institution.

## Coherence of SKB Program

IIFL Foundation through its SKBs, are aiming to eliminate female illiteracy in the indigenous tribal and other vulnerable areas with disproportionate male-female literacy and education ratios, thereby trying to address gender disparities by achieving literacy and numeracy skills for both men and women.

### Alignment with the UNSDG



#### SDG 4: Quality Education

Target 4.1

Target 4.5

Target 4.6

The specified SDG targets aim to provide universal, quality primary and secondary education for all children, eliminate gender disparities, offer equal education and vocational training opportunities for vulnerable populations, and promote literacy and numeracy among both youth and adults.

### Alignment with State priorities

#### Mukhyamantri Rajshri Yojana, and Aapki Beti Yojana

The Government of Rajasthan's two marquee program focused on reducing gender disparity & providing girl child with access to educational opportunities aligns with the objective of SKB program.

### Alignment with National priorities

#### Samagra Shiksha

The Union Government of India had proposed Samagra Shiksha in its 2018-19 budget, which subsumes three erstwhile schemes namely, Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE).



# Impact (1/5)

## Top 3 attributes rated by **Students**

**68%**

experienced an improvement in **learning outcomes** (144 out of 212 participant students expressed their agreement)

**65%**

found the program to be **informative** (137 out of 212 participant students expressed their agreement)

**55%**

experienced an improvement in **both their confidence and skill levels** (116 out of 212 participant students expressed their agreement)

## Top 3 attributes rated by **Parents**

**67%**

observed an improvement in their **children's confidence and skill levels** (131 out of 195 participant parents expressed their agreement)

**59%**

experienced a **positive change in their children's learning outcomes** (116 out of 195 participant parents expressed their agreement)

**41%**

found the program to be **informative** (80 out of 195 participant parents expressed their agreement)

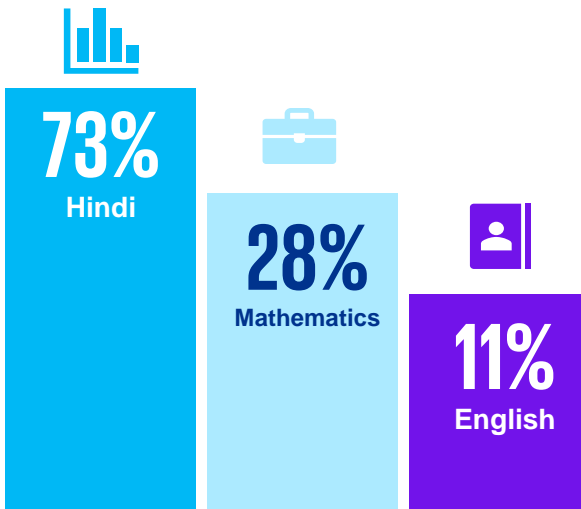
**55%**

**PRI Members:**  
PRI members feel that interventions in women empowerment, child wellbeing and education are **important for the community among other issues**

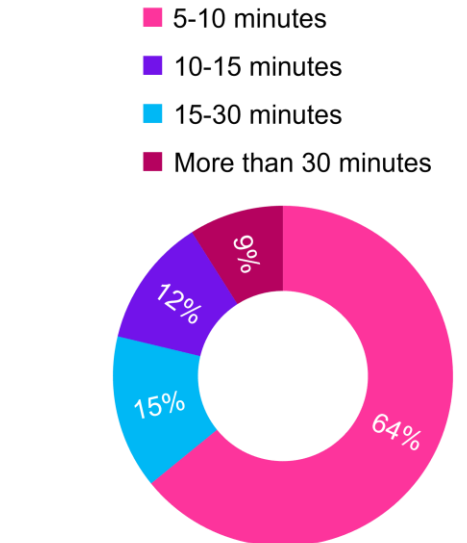
**100%**

PRI members feel CSR projects of IIFL Foundation been **successful in addressing the needs of the community**

## Subject easy to study



## Time taken to reach SKB by students



\*Note: Field team observed respondents' confidence in answering the survey questions, enquired if students were able to interact more confidently and freely within the community, observation of students' ability of greeting visitors, recite poetry, read a section from textbooks and recall of academic course taught over last few weeks in SKB.

# Impact (2/5)

## Time required to reach SKB

A significant proportion of students, accounting for 64%, were able to access SKB centers within a mere 5–10 minutes from their house. On the other hand, 27% of students had to travel for 10-30 minutes to reach the SKBs, while 9% of students had to commute for more than 30 minutes to reach the centers.

## Brand visibility

During the visit of 29 SKBs, it was found that a substantial majority of them, as much as 60% (18/29) of SKBs displayed a distinctive board with IIFL Foundation branding.



## Potential shift to formal schooling

79% parents affirmed that they would enroll their children in a formal school in the future, 3% have refused to do so and the remaining 19% are not sure about it.



## Reduction in child marriage

Daksha's feel that there has been a reduction in the cases of child marriages in the areas where Sakhiyon ki Baadi is operational. It has also led to inculcating a value for education within the communities.

96%

# Impact on Dakshas (3/5)



## Dakshas

had a significant impact in their lives due to the Program, providing them with livelihood and an enriching teaching experience for the students

**Kamala Kumari,  
Daksha, Abu Road,  
Sirohi**



"Earlier I used to hesitate speaking in front of elderly members and men from the community, now teaching in SKB has made me confident to put forth my point"

### 1. Empowerment:

- Increased confidence
- Improved self-esteem and decision-making skills
- Enabling them to invest in education and enhance their living conditions

### 2. Enhanced social standing:

- Role models for other young girls
- Inspiration to pursue education and break traditional gender norms
- Increased recognition in the community

### 3. Skill development:

- Enhanced teaching skills
- Improvement in their employability



# Impact on parents (4/5)



**Kumal Lal, Parent,  
Sayara, Udaipur**

“We have started leaving our children back in the village for studying while we migrate to cities for work for some months in the year”



## Parents

experienced behavioural changes within them, resonating with the importance of education.



### 1. Economic improvement:

- Parents can focus on their livelihoods and labor work, leading to increased income due to the extra time gained while their children visit the SKBs.

### 2. Reduced financial burden of parents:

- Provision of basic resources for educational purposes by the SKBs

### 3. Increased awareness:

- Increased awareness about importance of education among parents leading to increased enrollment of their children in formal schools
- Reduction in child labor

# Impact on community (5/5)

## Community

Program significantly influenced the community in multiple aspects, leaving a lasting impact.



## Sushila, Student Chhoti Sadri, Pratapgarh

"I joined SKB in 2020, and I have learned a lot here; my level has enhanced. Earlier I was not able to read and write, but now I can do it without any difficulty or fear."



- 1. Reduced girl child marriages**
  - due to developing eminence of education in the community
- 2. Improved literacy rates & behavioral change:**
  - Overall increase in literacy rates
  - Progressive behavioral change toward gender equality
  - Encouraging equal opportunities for boys and girls in education
- 3. Enhanced community development:**
  - Educated individuals contribute positively to community development initiatives
  - Creating a more prosperous and harmonious society

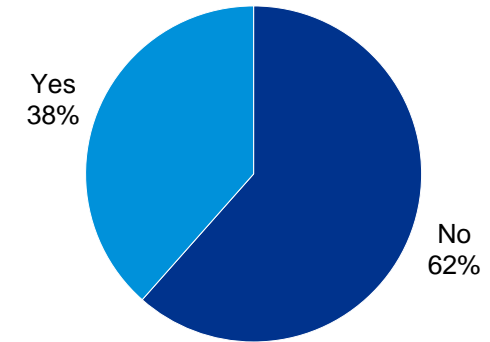
# Sustainability (1/2)

Sustainability assesses how well the programme ensures the long-term viability of its outcomes and influence.

## Continuity of the Programme

Out of 195 parents interviewed, 91% parents were sure that their child would continue going to SKB in the future, 5% parents denied that their child would continue going to SKB in the future as there was a possibility of them migrating from the village.

When asked about the sustainability of the SKB Programme to the Daksha's, only 38% respondents shared that the Programme could continue on its own after the exit of IIFL and remaining 62% percent were doubtful about the sustainability of the Programme without IIFL's support. The reason as stated by the Daksha's was largely that of the remuneration. Many of the Daksha's were allowed by their families to teach in the centers due to the remuneration given for the job, otherwise, it is uncommon for women from some of the communities to work outside. Other Daksha's agreed to continue teaching as it leads to betterment in the children's education.



Students TLM at SKB



# Sustainability (2/2)



01

## Explore partnerships (for short-term sustainability)

Collaborate with other NGOs, local government bodies, private sector partners to explore the opportunities for a continued funding source.

02

## Diversify funding sources (for long-term sustainability)

Seek for grants, donations, partnerships with other organizations running programs of similar nature to sustain the SKBs.

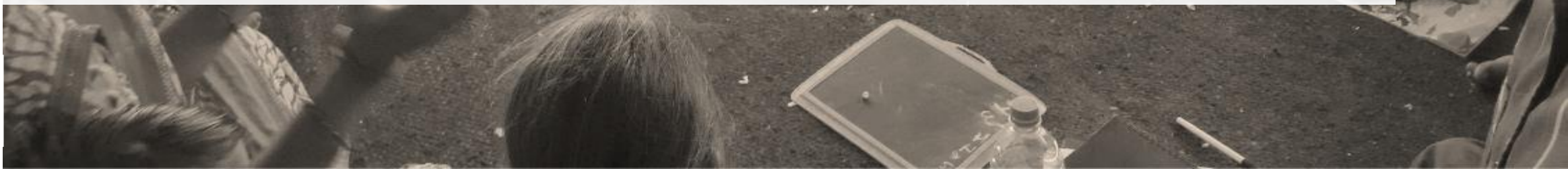
03

## Build community engagement

Involve local community for decision making roles in the program, leading to develop a sense of community ownership through making them an integral stakeholder of the program.



# SRoI Assessment



# About SROI

## About SROI

SROI is a tool for measuring the total value generated for every rupee invested in development sector interventions. It monetizes social, environmental and financial outcomes of a development sector project or program organization or even a policy, through a combination of Cost Benefit Analysis (CBA), Opportunity Cost Analysis and Impact Assessment methods.



## Types of SROI

### Evaluative SROI

Conducted retrospectively and based on actual outcomes that have already taken place, useful post implementation.

### Forecasted SROI

Predicts how much social value will be created if the activities meet their intended outcomes, useful in planning states.





# Principles of SROI



**1 Involve stakeholders**

Involve beneficiary and other stakeholders in planning what gets measured and how.



**2 Understand what changes**

Develop a story of change and gather evidence of positive and negative change.



**3 Value things that matter**

Valuing economic, social and environmental benefits and costs (not captured in existing financial accounting value)



**4 Only include what is material**

Report on everything that is relevant and significant – but no more.



**5 Do not overclaim**

Compare your results with what would have happened anyway.



**6 Be transparent**

Explain all your evidence and assumptions clearly.



**7 Verify the result**

Use others to check your results.

# SRoI Results



**5.3**  
SRoI value

For every one rupee invested through IIFL Foundation in the SKB program, 5.3 rupees of social value has been generated in the community.

NPV of Investment

**44.88 Cr.**

NPV of Social value created

**237.35 Cr.**







# Testimonials





# Testimonials (1/2)



**Sushila, Student Chhoti Sadri,  
Pratapgarh**

*“I joined SKB in 2020, and I have learned a lot here; my level has enhanced. Earlier I was not able to read and write, but now I can do it without any difficulty or fear.”*



**Chandi Bai, Parent, Sahada,  
Bhilwara**

*“Our children are developing better manners and adopting good hygiene practices due to learning at SKB. We also learn such things from them.”*



**Kamala Kumari, Daksha,  
Abu Road, Sirohi**

*“Earlier I used to hesitate speaking in front of elderly members and men from the community. However, teaching at SKB has made me confident to put forth my point.”*



**Kumal Lal, Parent, Sayara,  
Udaipur**

*“We have started leaving our children back in the village for studying while we migrate to cities for work for some months in the year.”*

# Testimonials (2/2)



**Implementing Partner, Sarada**

*“The positive impact of the Sakhiyon ki Baadi on the lives of students in our community cannot be overstated. Prior to the program’s intervention, child labour and child marriages were rampant, and many students were illiterate and dropping out of school. However, thanks to the efforts of the Sakhiyon ki Baadi Center, such practices have been eliminated, and students are now enrolled and thriving in the program.”*



**AWW Sayara Block Udaipur**

*“The Sakhiyon ki Baadi program has helped students to a significant extent. Students who had dropped out of school or never went to school are now inclined towards learning.”*



**Sarpanch, Sargaon, Sahada**

*“The children use to wander around before the SKB, now they are eager to study and play in the SKB. The boys are also interested to attend classes at SKB.”*



**Reena Kharol, Student, Tapariya Kheda, Bhilwara**

*“I love coming here at SKB and do not want to miss any classes due to any reason whatsoever.”*





**Thank you!**