

Impact Assessment Report

Project A: "Foster Care"- A support system for COVID-19-affected children belonging to financially marginalised families in Pune.

Project B: Rescue and Resettlement of runaway and missing children found on railway platforms at New Delhi

Project C: Rescue and Resettlement of runaway and missing children found on railway platforms at Yeshwantpur, Bangalore

Project no: 10490

Project duration: July 2022- September 2023

Funder: Bajaj Finance Limited

Implementation Agency: SATHI (Society for Assistance to Children in Difficult Situation)



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List of Abbreviations

Abbreviation	Detail
CCI	Child Care Institution
CWC	Child Welfare Committee
CSR	Corporate Social Responsibility
DCPU	District Child Protection Unit
ESG	Environmental, Social, and Governance
FDs	Fixed Deposits
GOI	Government of India
IDI	In-Depth Interview
KII	Key Informant Interview
MSCPS	Maharashtra State Child Protection Society
NGO	Non-Governmental Organisation
NFE	Non-Formal Education
OECD-DAC	Organisation for Economic Co-operation and Development – Development Assistance Committee
PPS	Probability Proportional to Size
RPF	Railway Protection Force
GRP	Government Railway Police
SDG	Sustainable Development Goals
WCD	Women and Child Development (Department)



Chapter 1

Introduction

Chapter 1: Introduction

1.1 Executive Summary

This impact assessment report reviews Bajaj Finserv's child-focused CSR initiatives implemented by SATHI in Pune, New Delhi, and Yeshwanthpur (Bangalore). The programmes addressed the needs of COVID-19-affected children through family-based support in Pune and safeguarded vulnerable runaway and missing children at major railway stations through rescue and resettlement efforts. The assessment, conducted for the year 2022–23, employed a mixed-methods approach including household surveys, in-depth interviews, and field observations. It evaluates the interventions in terms of their relevance, effectiveness, efficiency, impact, and sustainability, while also examining their alignment with Schedule VII of the Companies Act, SDGs, ESG principles, and national child protection priorities.

1.2 Context

The COVID-19 pandemic, coupled with ongoing socioeconomic vulnerabilities, has sharply intensified risks faced by children in India, ranging from educational disruption and nutritional insecurity to loss of parental care and heightened exposure to exploitation. **UNICEF (2021) estimated that nearly 434 million children in India were impacted by prolonged school closures during COVID-19. Around 80% of adolescents aged 14–18 years reported a decline in learning outcomes, with children from poorer households experiencing the greatest setbacks.**¹ These findings highlight the critical need for education continuity and family-support interventions such as Foster Care. Educational continuity support through school and tuition fees is critical, given that the National Education Policy identifies economic constraints as a major cause of school dropouts. Additionally, mental health services offered through the programme are backed by findings from **the Lancet Commission (Madill et al., 2022)**, which emphasises the importance of early psychosocial interventions in mitigating trauma among children. By providing orientation camps and counselling, the programme promotes both emotional resilience and social reintegration.²

Simultaneously, the rescue and restoration programmes in Delhi and Bangalore address the urgent needs of runaway and missing children. **According to Railway Children, 2020**³ Railway stations are hotspots for child vulnerability, requiring immediate protective action. **Between 2018 and 2024, the RPF rescued 84,119 children (missing, runaway, or at risk) at railway stations and trains.**⁴

¹<https://www.unicef.org/press-releases/repeated-school-closures-due-covid-19-leading-learning-loss-and-widening-inequities>

² Madill, A., Shloim, N., Brown, B., Hugh-Jones, S., Plastow, J., & Setiyawati, D. (2022). Mainstreaming global mental health: Is there potential to embed psychosocial well-being impact in all global challenges research? *Applied Psychology Health and Well-Being*, 14(4), 1291–1313. <https://doi.org/10.1111/aphw.12335>

³ Railway Children India. (2020, September 30). *Our research - Railway Children India*. Railway Children India - Fighting for Street Children. <https://railwaychildren.org.in/our-research/>

⁴ <https://www.ndtv.com/india-news/railway-cops-rescued-over-84-000-children-under-risk-in-stations-trains-in-last-7-years-6128493?utm>

Bajaj, through its CSR initiatives, is committed to safeguarding children's rights, promoting family-based care, and creating safe, nurturing environments where every child can thrive. These interventions are aligned with the Juvenile Justice (Care and Protection of Children) Act of 2015, which mandates timely rescue, family tracing, and institutional care when restoration is not possible. Moreover, the programme's emphasis on facilitating access to government schemes addresses structural exclusion.

The three projects undertaken as part of Bajaj's CSR initiative were designed to address distinct yet interconnected challenges faced by vulnerable children, ranging from providing family-based support to COVID-19-affected children to rescuing and rehabilitating runaway, missing, and trafficked children at major railway transit points.

Project A- "Foster Care" – A support system for COVID-19-affected children belonging to financially marginalised families in Pune

Project B - Rescue and resettlement of runaway and missing children found on the railway platform of New Delhi

Project C - Rescue and resettlement of runaway and missing children found on the railway platform of Yeshwanthpur, Bangalore

Project A- "Foster Care" – A support system for COVID-19-affected children belonging to financially marginalised families in Pune

The Foster Care project supported children from financially marginalised families in Pune who were affected by COVID-19. Out of 3,453 identified orphaned or semi-orphaned children, 308 were prioritised for targeted support. Families received school fee coverage, learning materials, groceries, health insurance, rent aid, and counselling through individualised care plans, with linkages to government welfare schemes to ensure holistic support.

Project B and C - Rescue and resettlement of runaway and missing children found on the railway platform of New Delhi and Yeshwanthpur, Bangalore

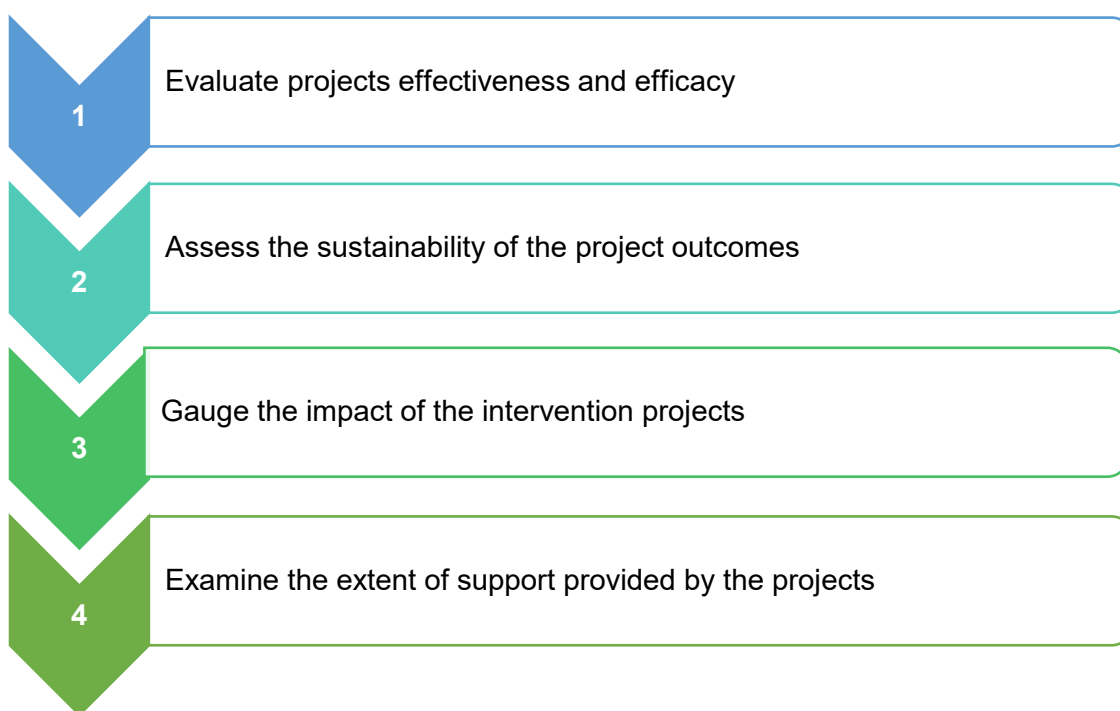
These projects addressed the risks faced by runaway, missing, and trafficked children at railway platforms. Through outreach, SATHI teams, alongside the Railway Protection Force (RPF), Government Railway Police (GRP), Child Welfare Committees (CWCs), and other stakeholders, ensured immediate rescue, counselling, and safe shelter. Children were either reunited with families or referred to Child Care Institutions (CCIs) under the Juvenile Justice (Care and Protection of Children) Act, 2015, ensuring protection from exploitation and long-term harm.

1.3 Background

Bajaj's social investments are strategically directed towards areas of Skilling, Child Education, Child Health, Child Protection and Inclusion for Persons with Disabilities. It collaborates with several not-for-profit organisations, governments, hospitals, institutions, and training partners to implement programmes and drive ground-level interventions. Alongside targeted projects, Bajaj focuses on several strategic ones with select partners to maximise the impact. With the support of Bajaj Finserv, SATHI has implemented projects in Pune, Delhi, and Bangalore to assist COVID-19-affected children and rescue vulnerable children at railway stations.

SATHI (Society for Assistance to Children in Difficult Situation) is an Indian non-profit working with children who run away or are separated from families and are found on railway platforms. It focuses on rescue, shelter, counselling, and family restoration, in collaboration with Child Welfare Committees (CWC), District Child Protection Units (DCPU), and railway authorities.

CSRBOX will be assessing the impact of BFL's project for the year 2022-2023. The objectives of this impact assessment study are as follows:



1.4 Geographic Coverage of the Programme

Project	Location
Project A- Foster care	Pune
Project B-Rescue & Resettlement	New Delhi
Project C-Rescue & Resettlement	Yeshwanthpur, Bangalore



Figure 1: Geographic coverage of the programme

1.5 Alignment with Schedule VII

Schedule VII (Section 135) of the Companies Act, 2013 specifies the list of activities that may be included by the company in its CSR Policy. The table below indicates the activities included by BFL:

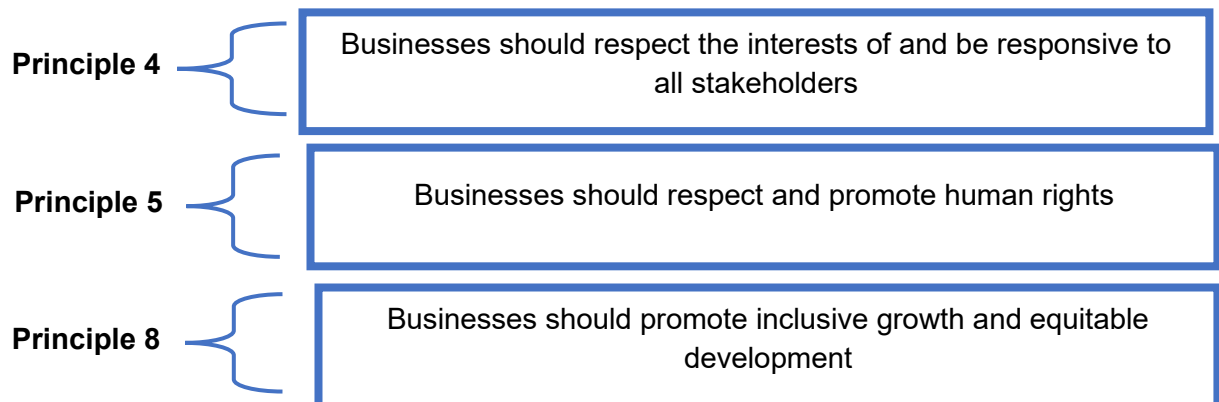
Sub-Section	Activities	Alignment with the project CSR programme
(1)	Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly, and the differently-abled, and livelihood enhancement projects	Through school fee support, learning materials, and education continuity for COVID-affected children under the Foster Care project
(2)	Promoting gender equality, empowering women, setting up homes and hostels for women and orphans, setting up old age homes, day care centres, and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backwards groups	By supporting orphaned/semi-orphaned children, preventing institutionalisation, and ensuring protection and

		care for vulnerable children at railway stations
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1.6 Alignment with SDG Goals

SDG Goals	Targets	Alignment
	SDG 3: By 2030, reduce premature mortality and promote mental health and well-being	Children and families are supported with counselling, health insurance, and access to healthcare under Foster Care.
	SDG 4: By 2030, ensure all girls and boys complete free, equitable, and quality primary and secondary education	Educational continuity ensured for COVID-affected children through fee support, materials, and school enrolment drives
	SDG 10: By 2030, empower and promote the social, economic and political inclusion of all	Rescue and resettlement at railway stations reduces inequalities by ensuring that children from marginalised backgrounds are restored to safe family or alternative care
	SDG 16: End abuse, exploitation, trafficking, and all forms of violence against and torture of children	The rescue and restoration projects directly prevent child exploitation and trafficking at high-risk transit points

1.7 Alignment with ESG



1.8 Alignment with National Priorities

National Policies	Objectives and Strategies	Alignment
Juvenile Justice (Care and Protection of Children) Act, 2015	To ensure the care, protection, development, and social reintegration of children in need through CWCs and family-based care	The project aligns fully by producing rescued children before CWCs, prioritising family-based restoration, and ensuring safe alternative care when required.
National Policy for Children, 2013	To safeguard the rights of all children to survival, health, education, protection, and participation	The project strengthens rights to education, healthcare, and protection through foster care and rescue programmes.
National Plan of Action for Children (2016)	To address issues related to the survival, development, protection, and participation of children	The project contributes by rescuing children from risk, restoring them to families, and supporting education and health access.
PM CARES for Children Scheme (2021)	To provide financial support, education, and health insurance to children orphaned by COVID-19	The Foster Care project complements this scheme by providing localised, case-managed support for semi-orphaned and orphaned children who may fall outside the scheme's coverage.



Chapter 2

Analysis of Key Programme Activities

Chapter 2: Key Programme Activities Analysis

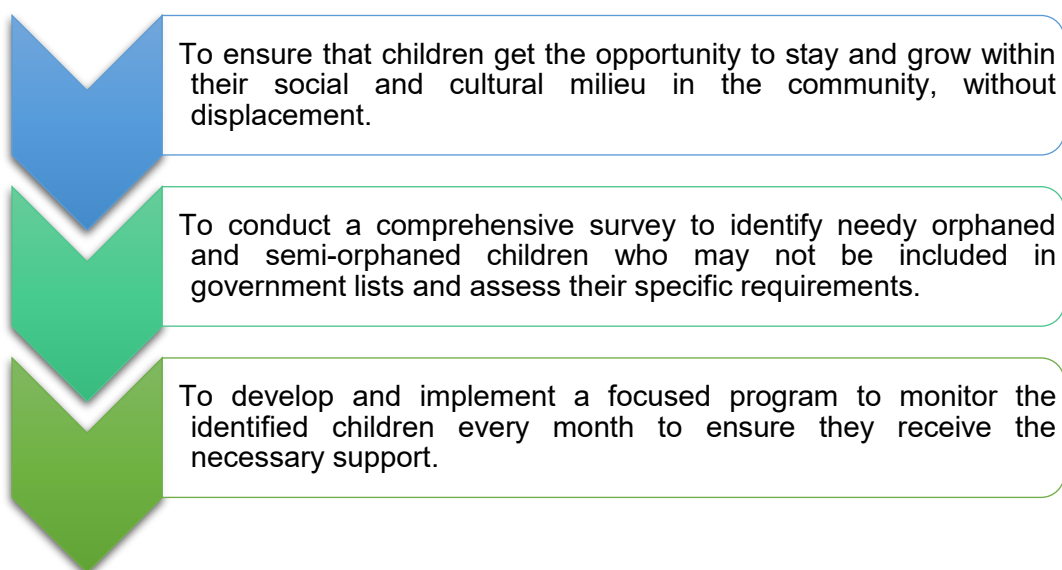
The following chapter provides a detailed analysis of the key programme activities implemented by SATHI with support from Bajaj Finserv, under their commitment to child protection and family strengthening. It captures insights emerging from programme records, field interactions, and stakeholder consultations with children, families, Child Welfare Committees (CWCs), the Railway Protection Force (RPF), Childline, and partner institutions.

The initiatives have been operationalised through three distinct but sub-projects. Together, these projects reflect an integrated approach to preventing family breakdown, ensuring early rescue at transit points, and enabling safe restoration or long-term care in alignment with the Juvenile Justice Act, 2015.

2.1 Project A- “Foster Care” – A Support System For COVID-19-Affected Children Belonging to Financially Marginalised Families in Pune

“Foster Care” was implemented as a support system for COVID-19-affected children from financially marginalised families in Pune. The programme aimed to provide holistic care and stability to children who had lost parental support during the pandemic.

The programme had three key objectives:



The key activities undertaken under the project are summarised below:

Identification and Assessment	• Identifying orphan/semi-orphan children • Family categorisation (Based on urgent need)
Providing direct Support	• School fees, tuition fees, materials, uniforms • Medical insurance, medical treatment, groceries, rent support, Legal document assistance
Motivational camps	• Sessions for children and parents • Career counselling & awareness on schemes
Counselling & emotional support	• Individual counselling for children and parents. • Professional counselling for beneficiaries. • Improved resilience and emotional well-being
Skill training and youth development	• Workshops for 16–20-year-olds. • Guidance from Bhartiya Yuva Shakti Trust (entrepreneurship). • Training from TATA Strive Centre (employment-oriented training). • Empowering children with practical/vocational skills.
Women entrepreneur support	• Business camp for women entrepreneurs. • Training on profit maximisation, marketing, product quality and entrepreneurship support single parents • Types of businesses: snack centres, grocery shops, tailoring, beauty parlours, coaching, garage, laundry, flour mill

Support Received by Children/Families from Bajaj Finserv and Sathi During 2022-23

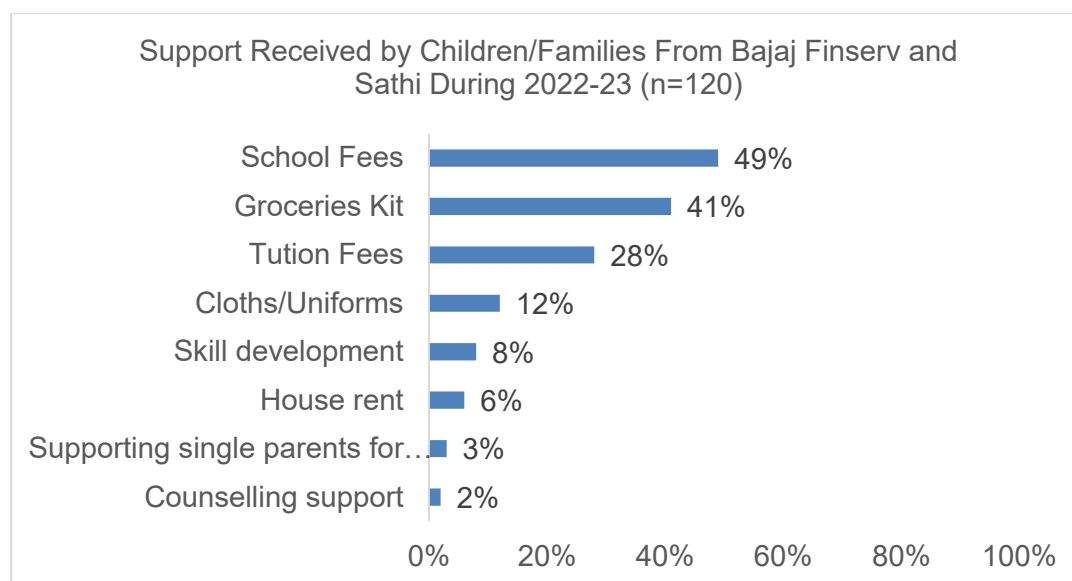


Figure 2: Support received by children/families from Bajaj Finserv and Sathi during 2022-23

The findings from the study highlight the major areas of support extended by Bajaj Finserv and SATHI to children and their families during 2022–23 under the Foster Care project. The most significant assistance was provided for **school fees (49%)**, followed by **groceries support (41%)**. This clearly indicates that educational continuity and food security were the two central pillars of the programme, reflecting both immediate household needs and the long-term priority of preventing school dropouts among orphaned and semi-orphaned children.

Tuition fee assistance (28%) further reinforced this focus on education, ensuring that children were able to keep up academically despite family hardships. While other supports, such as uniforms, rent aid, livelihood help for single parents, and counselling, played a complementary role in stabilising families and addressing wider vulnerabilities. Taken together, the data demonstrate that the project successfully balanced urgent relief with sustained investment in children’s education and overall family well-being.

Education Support

Support was extended to children under care by covering school and tuition fees, along with providing essential education materials and uniforms. This ensured that they could continue their studies without disruption and have equal access to quality education despite facing challenging circumstances, including additional support for private tuition to strengthen their learning.



Figure 3: Quantitative interaction of the CSRBOX team with the beneficiaries

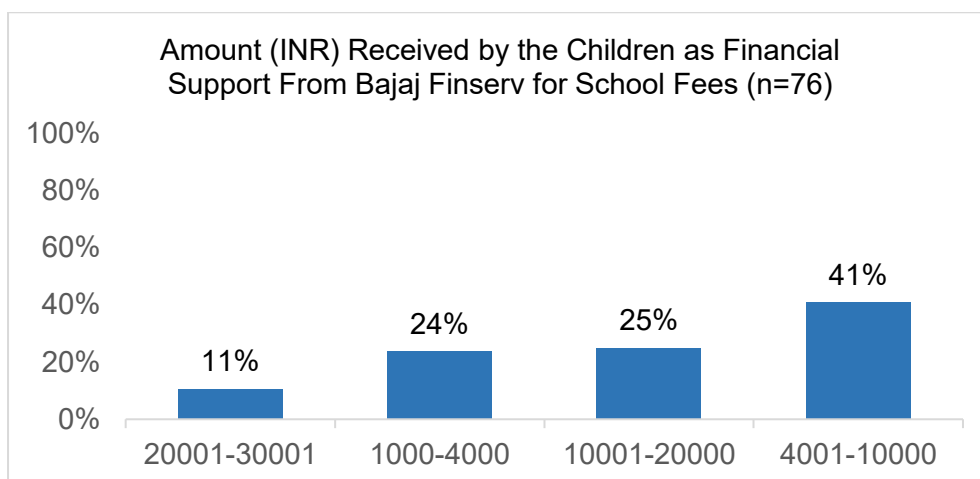


Figure 4: Amount (INR) received by the children as financial support from Bajaj Finserv for school fees

This graph illustrates the range of financial support provided by Bajaj Finserv towards **school fees** for children under the Foster Care project. **The largest proportion of beneficiaries (41%) received support in the range of ₹4,001–10,000**, suggesting that most children were enrolled in schools with moderate fee structures, where partial assistance could meaningfully reduce the financial burden on families. Another **25% of children received between ₹10,001 - 20,000**, indicating that a significant share of support was directed to children studying in higher-fee institutions, likely private or semi-private schools. While another group, **11%**, received assistance in the highest bracket of **₹20,001–30,000**, reflecting cases where education costs were substantially higher.

This distribution suggests that the project not only addressed immediate financial constraints but also directly contributed to the broader goal of **preventing educational discontinuity among COVID-affected children**, ensuring that no child was forced to drop out of school due to the inability to pay fees.

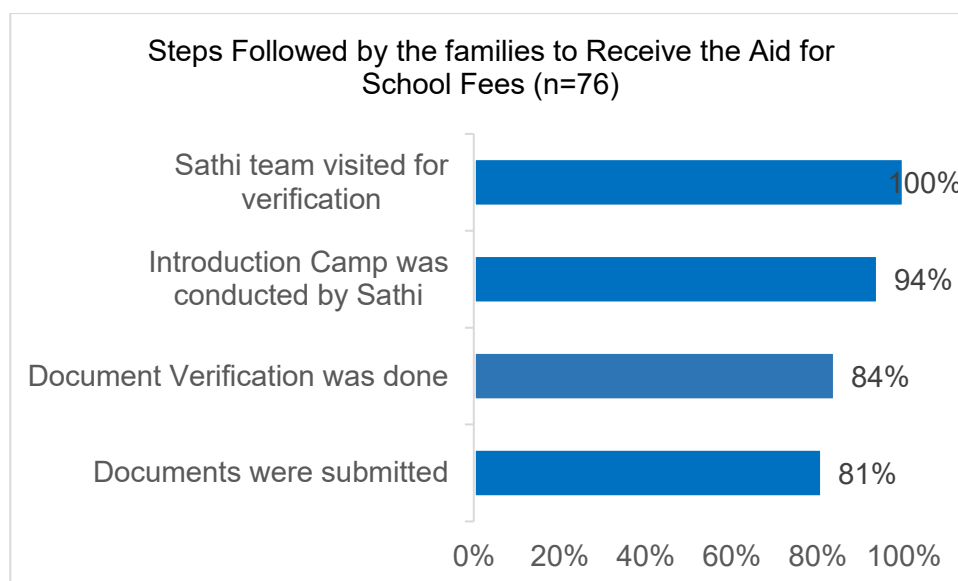


Figure 5: Steps followed by the families to receive the aid for school fees

All beneficiaries (**100%**) reported that a **home visit and verification by the Sathi team** were carried out, ensuring authenticity and preventing misuse of resources. A large majority (**94%**) also participated in an **introduction camp conducted by Sathi**, which served as an important orientation platform for families to understand the project, their entitlements, and the expectations involved. Additionally, **document verification and submission** were also undertaken.

Overall, these findings suggest that the project maintained a **transparent and multi-layered verification mechanism** that balanced accountability with accessibility. The combination of documentation, orientation, and home verification reflects a system designed not only to ensure that the right beneficiaries received the support but also to build trust with families. Importantly, the emphasis on camps and home visits highlights Sathi's **community-based approach**, which placed direct interaction with families at the centre of the support delivery process.

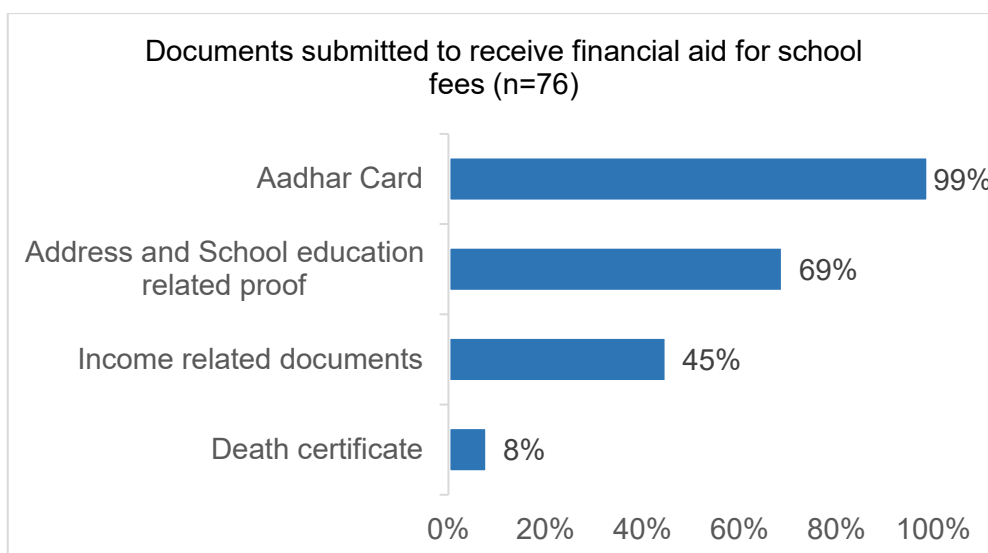


Figure 6: Documents submitted to receive financial aid for school fees

Nearly all respondents (**99%**) submitted their **Aadhar Card**, reflecting its role as the most essential and universally required identity document for verification and access to benefits. A significant share (**69%**) also provided **address and school-related proofs**, which ensured that the aid was linked directly to children's educational needs. **Income-related documents** were submitted by **45% of families**, suggesting that financial eligibility was an important but not universal requirement, possibly relaxed in certain urgent or vulnerable cases.

Overall, this data suggests that the documentation process was designed to be both **accountable and inclusive**, ensuring authenticity through ID and school records, while not overly burdening families with complex requirements. The reliance on Aadhar and school documents underscores the effort to make access to financial support **practical, streamlined, and child-centred**.

Skill Development Support

Under Skill-development, a two-day Skill development workshop was conducted for 16 to 20-year-old children, providing them with valuable insights and guidance on career development and related topics. The workshop went beyond classroom-style learning and provided interactive sessions focused on **career development, goal setting, and soft skills** essential for personal and professional growth.

"I discovered new opportunities after school and learned how to match them with my own interests, which made me more hopeful about the future."

-Beneficiary

The sessions introduced participants to various career pathways, vocational opportunities, and educational options available after school. Resource persons also shared information on life skills such as communication, teamwork, problem-solving, and decision-making, which are critical for navigating both professional and personal challenges. Through group discussions, role-plays, and hands-on activities, the children were encouraged to explore their interests and think about their future choices with greater clarity.

Groceries Support

Grocery support was extended to families to ensure that their daily nutritional needs were consistently met. Each family received a monthly supply of essential items such as rice, salt, oil, pulses, soaps, jowar, bajra, matchsticks, gram flour, and sugar, typically distributed in two large bags. This steady provision of groceries significantly reduced the financial burden of purchasing basic food and household necessities, which often consumed a large portion of family income.

"My children used to skip meals when there was no food at home. With the supply of rice, pulses, and oil, from the NGO, I could prepare proper meals every day. This support was very helpful to me and my family.

-Beneficiary

As a result, families experienced greater food security and stability in their diet, allowing them to maintain healthier and more balanced meals. Beyond meeting nutritional requirements, this support created space for families to redirect limited financial resources toward other crucial aspects of their lives, such as healthcare, children's education, and savings for future needs. By addressing immediate food insecurity, the programme not only strengthened the physical well-being of families but also contributed to their overall resilience and dignity.

Counselling Support

Professional counselling services were extended to the beneficiaries as part of the intervention, aiming to provide them with psychological and emotional support during a difficult phase. Since the sample size for counselling was limited to two participants, the findings reflect their individual experiences but still offer valuable insights into the role of counselling in the overall rehabilitation process.

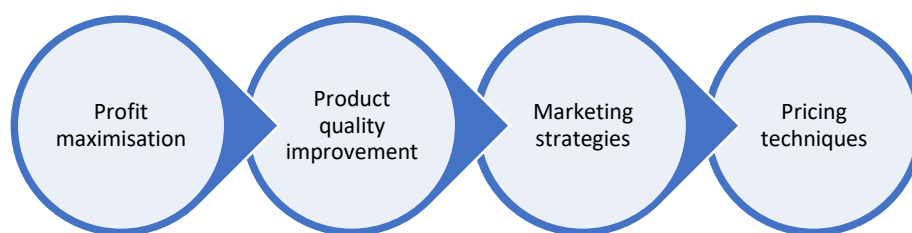


During the sessions, the focus was on helping the participants process their emotions, cope with stress, and rebuild confidence. The safe and supportive environment created by professional counsellors encouraged the beneficiaries to openly talk about their feelings, challenges, and aspirations. This approach not only validated their experiences but also helped them to develop coping strategies for managing difficult emotions.

Business Support

A one-day workshop was organised exclusively for women entrepreneurs engaged in small businesses to strengthen their business management skills. The sessions were designed in a

highly interactive manner, combining practical demonstrations, group discussions, and case examples relevant to their enterprises. The workshop activities focused on four major themes:



Trainers walked participants through step-by-step exercises on how to calculate basic profit margins, identify areas where costs could be reduced, and explore ways to increase earnings. On product quality, simple quality control measures and methods to maintain consistency in goods and services were discussed.

For marketing, participants engaged in brainstorming sessions where they shared their current practices and learned about new techniques such as local promotion, word-of-mouth strategies, and basic use of digital platforms. Similarly, on pricing, practical exercises were conducted to help them understand how to balance affordability for customers with sustainable profits for their businesses.

Throughout the workshop, the entrepreneurs actively participated by asking questions, sharing their own business experiences, and engaging in problem-solving activities. The group learning format allowed them to exchange ideas with one another, creating a supportive environment for learning and exploration.

House Rent

House rent was given to families to provide them with a safe and secure living environment. This support helped reduce the risk of displacement and offered stability in their day-to-day lives. By easing the burden of rental expenses, families could concentrate on rebuilding their livelihoods and creating a better future for their children without the constant fear of losing their homes.

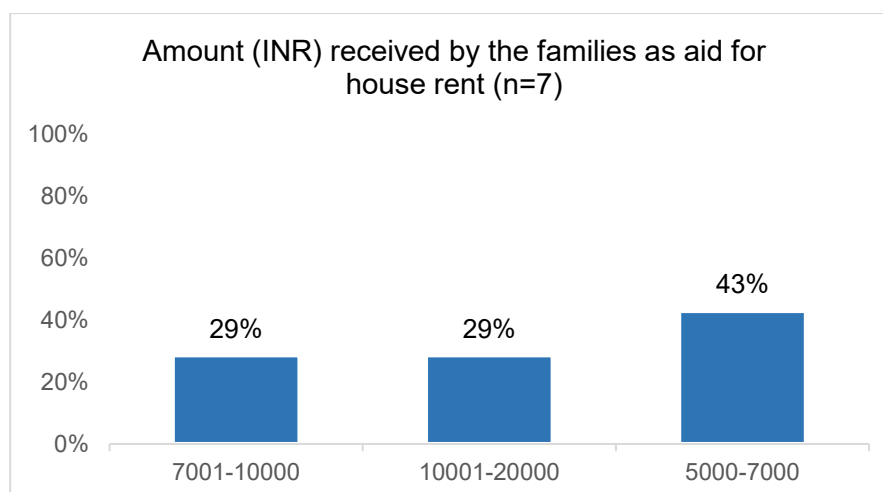


Figure 7: Amount (INR) received by the families as aid for house rent

The majority of families (**43%**) received support in the range of **₹5,000–7,000**, which reflects the typical monthly rental costs for low-income households in semi-urban and urban localities. The remaining families were supported in higher brackets, with **29% each** receiving between **₹7,001–10,000** and **₹10,001–20,000**, respectively.

This variation suggests that the programme was responsive to the diverse rental situations of families, ensuring that assistance matched the actual housing costs they faced. Importantly, by covering rent expenses, the project helped to stabilise vulnerable households, preventing displacement and ensuring that children could continue their education without the disruption of losing shelter.

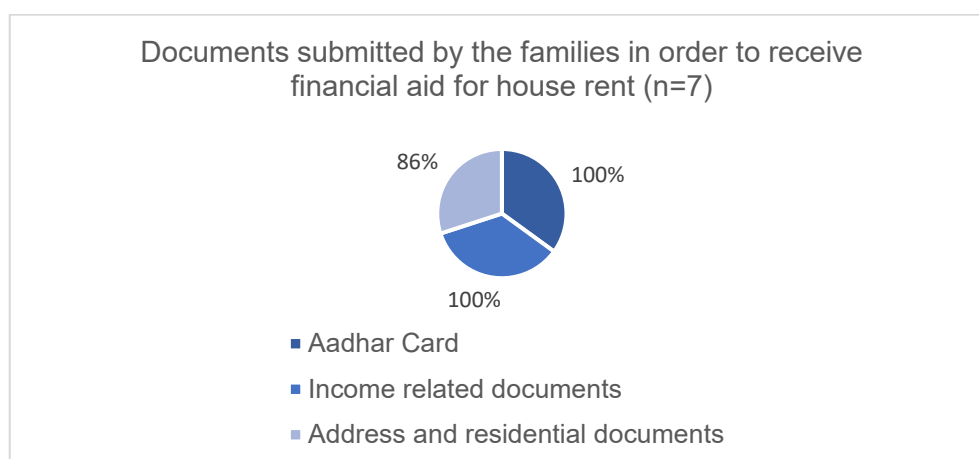


Figure 8: Documents submitted by the families to receive financial aid for house rent

The above graph outlines the documentation process required for families to access rent support. All beneficiaries submitted their **Aadhar Card, income-related documents and address and residential proofs**. This demonstrates that the aid process was built on a strong foundation of verification and accountability, ensuring that resources reached genuine beneficiaries while maintaining transparency.

The high compliance with documentation also reflects families' willingness to engage with formal processes when the support provided is seen as vital and relevant.

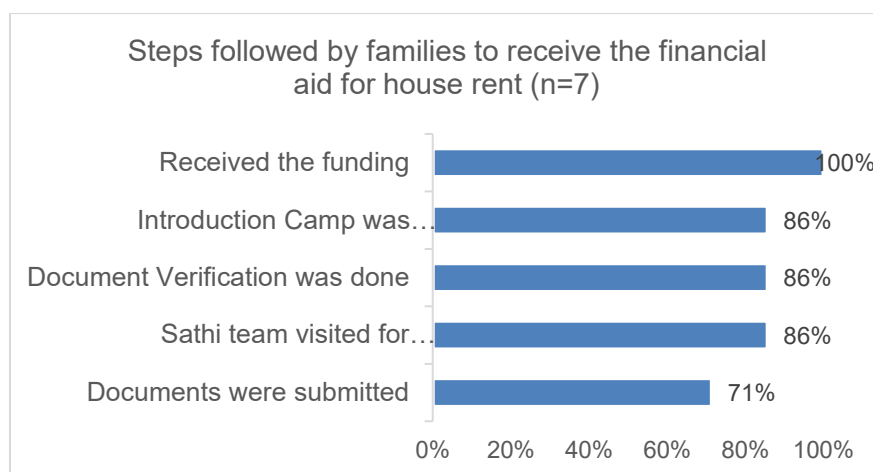


Figure 9: Steps followed by families to receive the financial aid for house rent

This graph outlines the process followed by families to receive financial assistance for house rent under the Foster Care project. All beneficiaries confirmed that they ultimately received the funding, demonstrating full delivery of the committed support. A large majority (**86%**) went through multiple verification steps, including participation in **introduction camps conducted by Sathi, document verification, and a home visit by the Sathi team.**

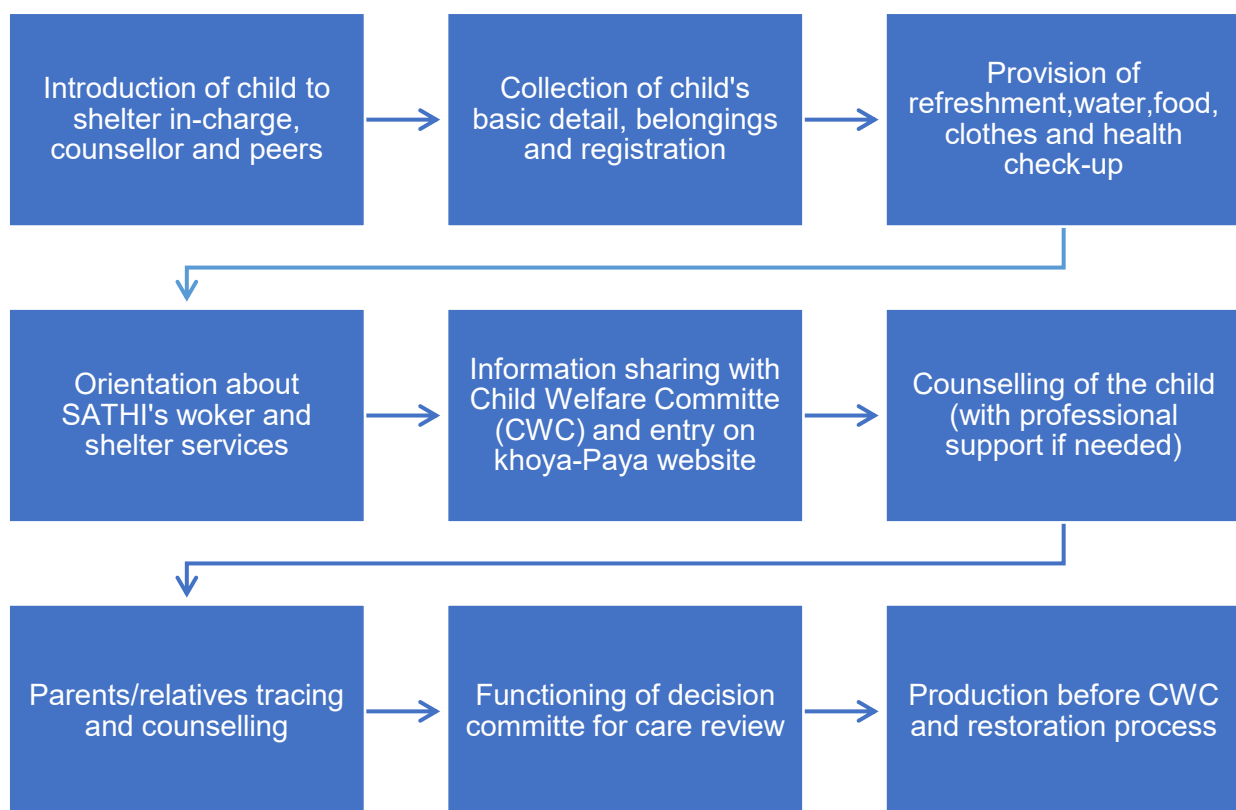
Overall, the process illustrates that the project maintained a **robust yet supportive verification system**, balancing accountability with flexibility. By combining document checks, orientation camps, and direct family interactions, the project not only ensured transparency but also built trust with families.

2.2 Project B: Rescue and Resettlement of Runaway and Missing Children Found on Railway Platforms in New Delhi

The Rescue and Resettlement work at New Delhi railway station helped in safeguarding children in vulnerable situations who arrive at the station. As the official NGO partner mandated by government guidelines, SATHI leads the outreach and rehabilitation efforts, ensuring children are either reunited with their families or referred to Child Care Institutions where necessary.



Comprehensive Activity Flow: From Admission in the SATHI Shelter to Restoration of Children



"Our station sees hundreds of children every month who are alone, lost, or at risk. Without the presence of SATHI staff and their outreach on platforms, many of these children would remain invisible. The rescue drives we conducted jointly with NGOs helped us understand the scale of the issue.

- Station Director, New Delhi Railway Station

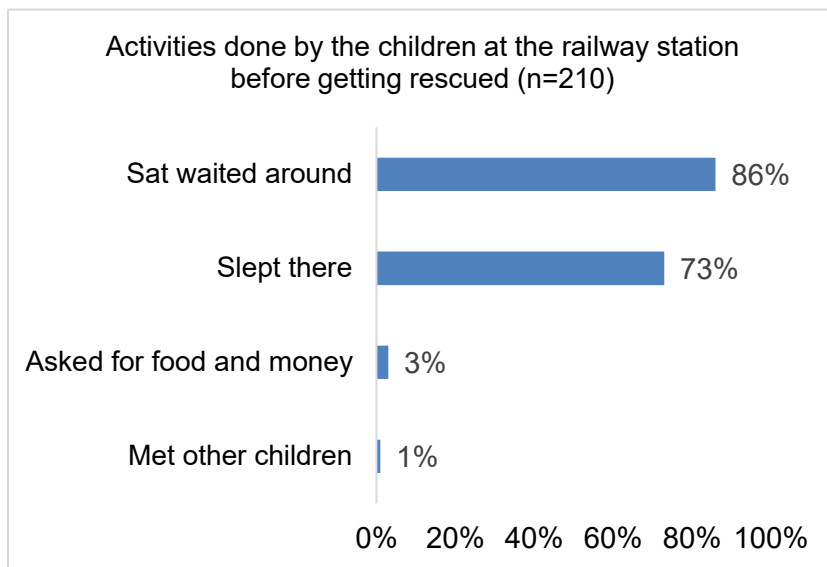


Figure 10: Activities done by the children at the railway station before getting rescued

The experiences of children before and after rescue highlight a stark contrast in their circumstances and reflect the transformative role of intervention. At the railway stations, most children reported being in passive and vulnerable situations: **(86%) were simply sitting and waiting around, while (73%) had slept at the station.** These behaviours underline the uncertainty and helplessness faced by

runaway and missing children, who often lack any immediate source of safety or support. Very few children actively sought help and asked for food or money, and interacted with other children. This suggests that many children remained isolated, invisible to the public eye, and therefore at high risk of exploitation, abuse, or neglect if not identified in time.

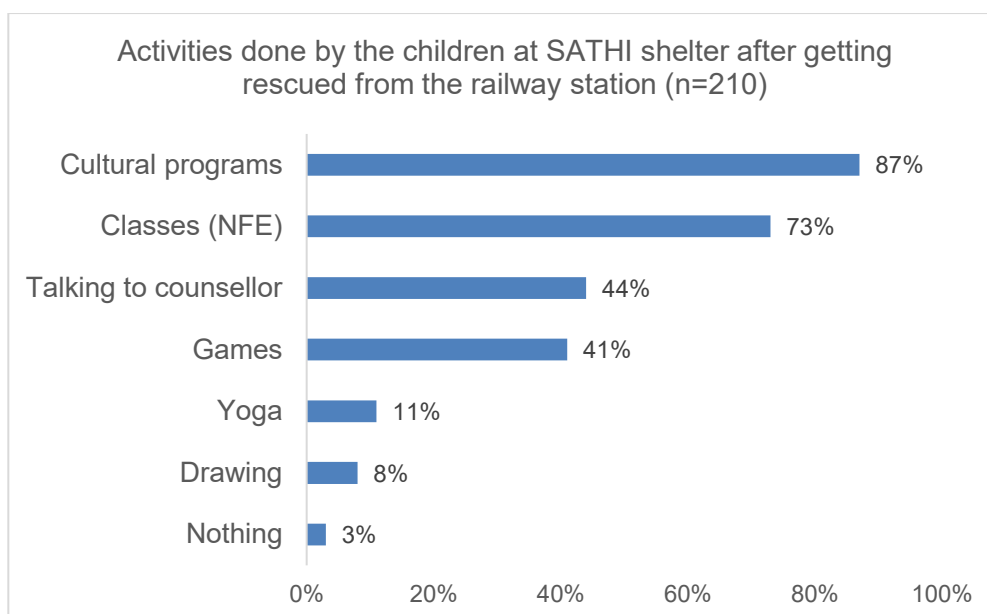


Figure 11: Activities done by the children at SATHI shelter after getting rescued from the railway station

The majority of children (**87%**) participated in cultural programmes, and **73%** joined non-formal education (NFE) classes, which not only kept them engaged but also rekindled their interest in learning. **Counselling sessions (44%)** and recreational activities such as games, yoga and drawing offered them opportunities to process trauma, rebuild confidence, and experience a sense of normalcy.

Together, these findings emphasise the importance of timely rescue and structured post-rescue care. While railway stations represent a space of vulnerability and risk for children, SATHI shelters serve as a space of safety, engagement, and rehabilitation. This transition underscores the critical role of interventions in not only removing children from immediate danger but also in nurturing their overall development and preparing them for safe reintegration into families or child care institutions.

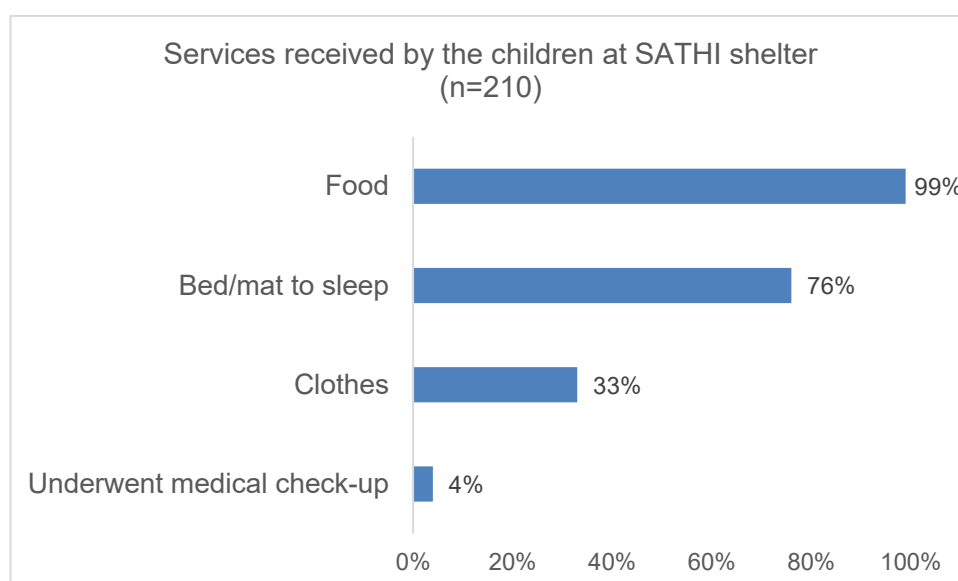


Figure 12: Services received by the children at SATHI shelter

The graph highlights the immediate support provided to children at SATHI shelters after rescue. **Almost all children (99%) received food, while 76% were given a bed or mat to sleep** on, ensuring safety and rest. **About one-third (33%) received clothes, helping restore dignity. Only 4% underwent a medical check-up** at the shelter, but this is largely because most children had already been examined by the **Child Welfare Committee (CWC)** before arriving at SATHI. This shows that the shelter primarily focuses on urgent survival needs like food, rest, and clothing, while medical requirements are addressed earlier in the rescue chain.

The partnership between RPF and NGOs like SATHI is critical. While we can identify and rescue children, the NGOs provide the counselling, shelter, and follow-up support that the police cannot. Together, we ensure both safety and rehabilitation."

-Inspector, Railway Protection Force (RPF)

2.3 Project C: Rescue and Resettlement of Runaway and Missing Children Found on the Railway Platform of Yeshwanthpur, Bangalore

The Rescue and Resettlement project at Yeshwanthpur, Bangalore railway station, helped in safeguarding children in vulnerable situations who arrive at the station. As the official NGO partner mandated by government guidelines, SATHI leads the outreach and rehabilitation efforts, ensuring children are either reunited with their families or referred to Child Care Institutions where necessary.

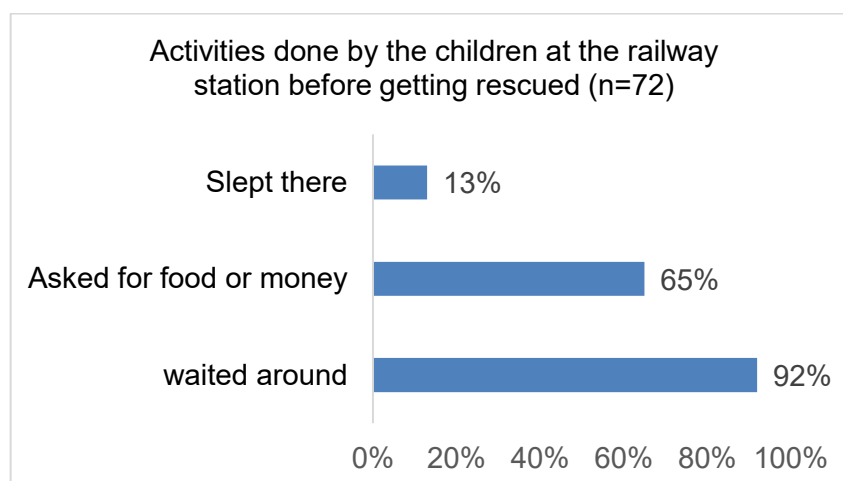


Figure 13: Activities done by the children at the railway station before getting rescued

Before being rescued, most children were found waiting around (92%) or asking for food and money (65%), reflecting both uncertainty and basic survival needs. A smaller proportion (13%) had slept at the station, indicating immediate exposure to unsafe environments. These behaviours show the precarious circumstances children face while stranded at railway stations, underscoring the urgency of timely interventions.

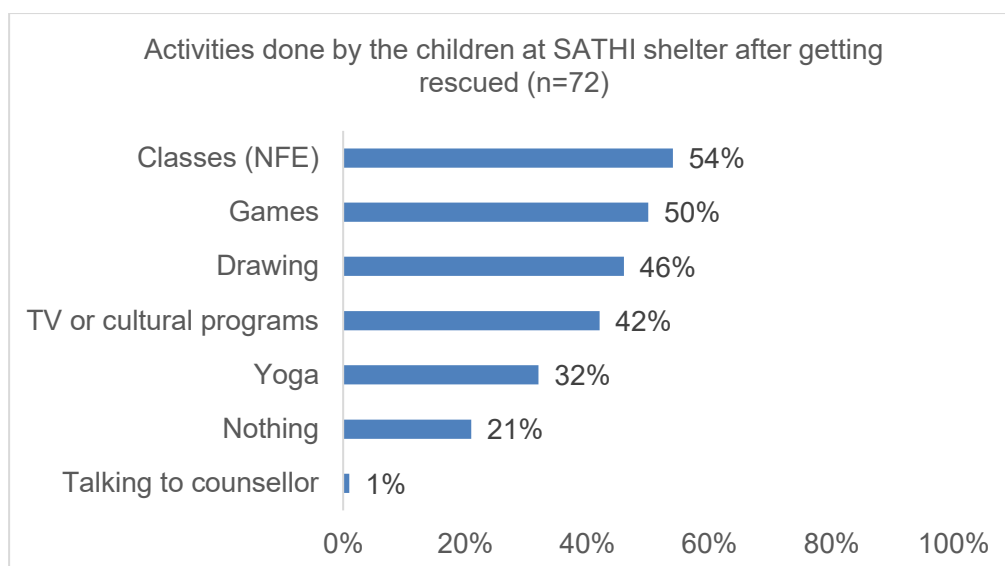


Figure 14: Activities done by the children at the SATHI shelter after getting rescued

After being moved to SATHI shelters, children participated in structured and supportive activities. The most common engagement was through Non-Formal Education (54%), followed by games (50%) and drawing (46%), which helped them regain a sense of normalcy. TV or cultural programmes (42%) and yoga (32%) further added to their recreational and emotional well-being. Interestingly, a small share (21%) did not engage in any activity, which could be linked to emotional withdrawal or adjustment challenges. Few interacted with counsellors, indicating that psychosocial support may require more emphasis in this context.

Overall, the findings suggest that while the immediate rescue efforts were largely driven by the police and SATHI team, the rehabilitation process within shelters relied on educational and recreational interventions. The activities not only provided structure to the children's daily routine but also supported their emotional recovery after the trauma of being stranded at the railway station.

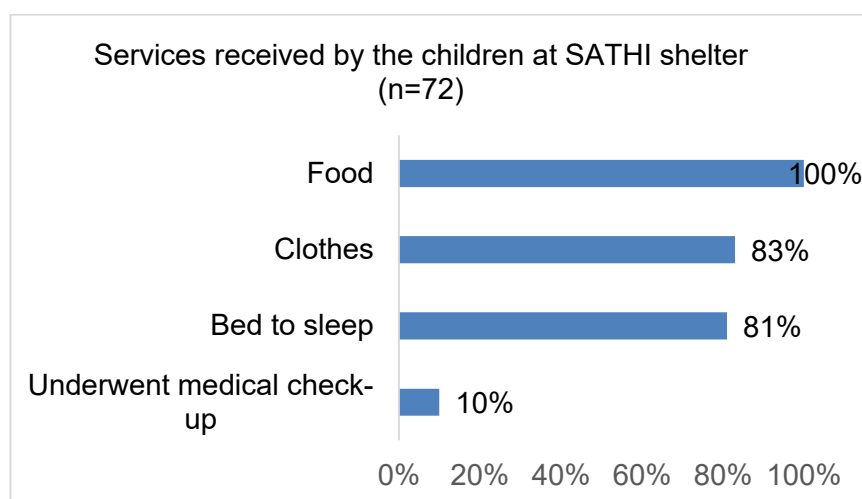


Figure 15: Services received by the children at SATHI shelter

The graph highlights the immediate support provided to children at SATHI shelters after rescue. All children (**100%**) received food, ensuring their most urgent survival need was met. A majority were also provided with **clothes (83%)** and a **bed to sleep on (81%)**, which

contributed to their comfort, safety, and dignity during their stay. In contrast, only **10%** underwent a medical check-up at the shelter.

This lower percentage is likely because medical examinations are often conducted earlier in the process, usually at the time of rescue or through the Child Welfare Committee (CWC), reducing the need for repetition at the shelter.

As per railway SOPs, the child is then taken for a mandatory medical check-up at Government Hospital. In the case of a girl child, the check-up must be conducted in the presence of a female constable. Following medical examination, detailed information is recorded and submitted to the Child Welfare Committee (CWC) under the Juvenile Justice Act, which exists at every district.

-Implementation team

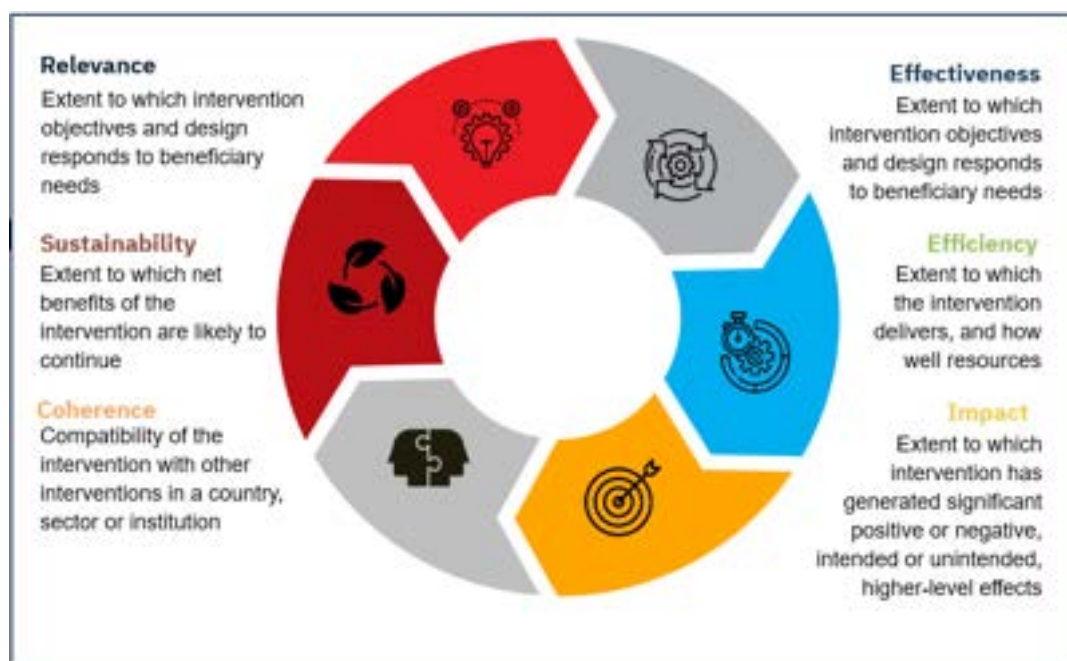


Chapter 3

Impact Findings

Chapter 3: Impact Findings

This chapter presents an assessment of the impact created through the project interventions. The analysis is structured around the **OECD–DAC framework**, examining the extent to which the interventions contributed to positive change in terms of **Relevance, Effectiveness, Efficiency, Impact, and Sustainability**. By applying this framework, the chapter seeks to capture not only the immediate outcomes of the initiatives but also their longer-term significance for children and families, as well as the systemic value added through institutional collaboration and stakeholder engagement.



This table presents an overview of the key impacts from interventions across various programme types and stakeholder engagement.

Project	Stakeholders	Major Findings (OECD-DAC Framework)
Project A – Foster Care (Pune)	Children, Families, Caregivers	Relevance: • 71% of families had an annual income under ₹50,000, justifying focus on the most marginalised. • Fathers as primary earners in 96% families; illness/death heightened vulnerability. • 90% reported increased familial stress; counselling addressed urgent psychosocial needs. Effectiveness: • 92% of children continued schooling with fee support. • 92% reported reduced stress and improved focus due to financial aid. • 100% skill trainees improved competencies; 78% secured jobs, 22% self-employment. • Business training improved profits; rental support prevented displacement.

		Efficiency: • 87% received fee aid within 15 days post-verification. • Transparent processes: 100% verification visits, 94% orientation camps. • Documentation (Aadhar, school proof) ensured accountability. • Some delays in rent support (24%), mainly due to documentation. Impact: • 97% of children avoided dropouts, securing continuity in education. • 100% completed skill development courses, improving employability. • Household incomes improved: many moved from <₹5,000 to ₹10,000+ per month. • 67% reported major household financial improvements. • Counselling reduced stress/anxiety; grocery support ensured food security. • 46% of the families were provided with basic groceries like Dal, oil, rice, etc. to address the food insecurity. • 100% businesses became profitable post-support. Sustainability: • 100% of skill trainees believe skills will ensure income for 2–5 years. • Business beneficiaries are confident of sustaining enterprises for at least 12 months. • Families reported stronger resilience through education, housing, and nutrition support.
Project B – Rescue & Resettlement (New Delhi)	Runaway/Missing Children	Relevance: • Majority of boys (48% left home due to adventure, work (18%), family/school issues (10%) • 86% sat waiting; 73% slept at stations – highly vulnerable period addressed by rescue. • Intervened during the critical risk phase, preventing trafficking and abuse. Effectiveness: • 97–98% children restored to families; only 2–3% to CCIs. • 94% rated services highly (scores 4–5/5). • Most children engaged in cultural activities (87%), NFE (73%), and counselling (44%). • Children felt welcomed, though 68% only “somewhat” welcomed. Efficiency:

		• 64% rescues by SATHI outreach, 26% by RPF/GRP – strong coordination. • 61% stayed only 4–6 days in shelters, reducing resource use. • Immediate needs met: food (99%), bed (76%), clothes (33%). • Post-restoration follow-ups: 72% by SATHI, 25% no follow-up. Impact: • 98% children felt safe at shelters; 83% emotionally supported. • 66% resumed schooling; 71% had adequate food daily. • 43% regained family acceptance. • High satisfaction reflected strong trust-building and recovery. Sustainability: • 92% of children knew child protection contacts (helpline, police, CWC). • Knowledge empowers children for future self-protection beyond shelter stay. • Small gap (8%) in awareness suggests scope for universal coverage.
Project C – Rescue & Resettlement (Yeshwanthpur, Bangalore)	Runaway/Missing Children,	Relevance: • Majority of boys (90%). • Left home for adventure (46%), family conflict (25%), school issues (25%). • 92% found waiting, 65% asking for food, 13% slept at stations. • Intervention directly addressed vulnerability at platforms. Effectiveness: • 93% felt welcomed at shelters. • Restoration: 58% to CCIs, 42% to families. • 32% continued living in placements; 68% moved, reflecting ongoing instability. • A wide range of activities ensured education, recreation, and rehabilitation. Efficiency: • 64% rescues by RPF/GRP, 36% by SATHI outreach. • Shelter stays short (4–6 days for 78%). • 100% received food; 83% clothes; 81% beds; 10% medical check-ups. • Follow-up low (11%), indicating scope for strengthening. Impact: • 93% rated shelters highly (perfect satisfaction score). • Activities (NFE 54%, games 50%, drawing 46%, yoga 32%) rebuilt resilience. • Children gained stability, confidence, and psychosocial

		recovery. Sustainability: • 93% aware of child protection contacts, strengthening long-term safety. • Shelter environment and awareness contribute to resilience post-rescue.
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3.1 Project A: “Foster Care” – A Support System for COVID-19-Affected Children Belonging to Financially Marginalised Families in Pune

3.1.1 Socio-Demographic Profile of the Beneficiary

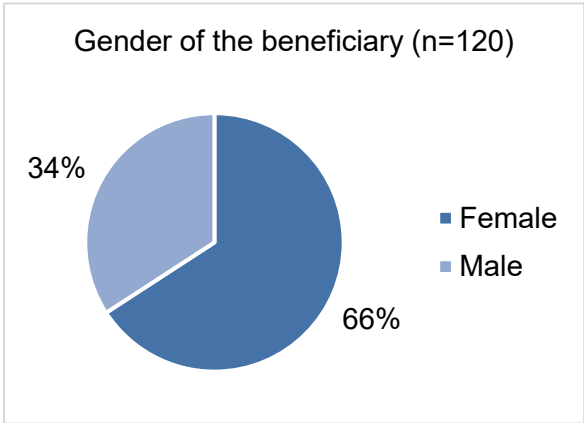


Figure 16: Gender of the beneficiary

The graph demonstrates that a notable majority of beneficiaries are female (66%), compared to male beneficiaries (34%) among the participants. This gender distribution reflects a deliberate and strategic focus on reaching girls from affected families, who often experience heightened vulnerability in the aftermath of crises, including social, economic, and educational disadvantages. By prioritising female participation, the programme not only provides critical access to support services but also actively works to reduce gender-based disparities that can arise in such contexts.

Addressing these challenges through targeted interventions ensures that children receive equitable opportunities to benefit from educational, psychosocial, and welfare initiatives. Moreover, this approach contributes to broader societal goals of gender equity, empowerment, and inclusion, reinforcing the principle that sustainable recovery and development must involve active support for vulnerable groups.

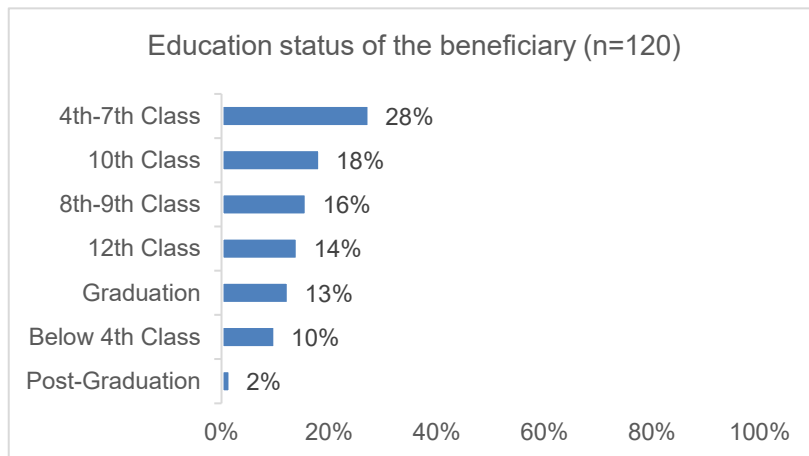


Figure 17: Education status of the beneficiary

The graph highlights that the largest group of beneficiaries (28%) is currently studying between 4th and 7th class, followed by 18% in 10th class and 16% below 4th class. This distribution indicates that the programme primarily supports school-aged children, particularly those in middle primary and early secondary grades, who are at a crucial stage in their educational development. At

the same time, the inclusion of participants in higher grades, such as 10th class, demonstrates that the programme also extends benefits to older youth, reflecting a broad scope of educational engagement. These findings suggest that the programme is designed to address the diverse educational needs of its beneficiaries, ensuring that children across different age groups and academic levels have access to learning opportunities. By catering to both younger and older students, the programme contributes to promoting educational continuity, retention, and progression through key academic milestones, despite challenges faced by the target population.

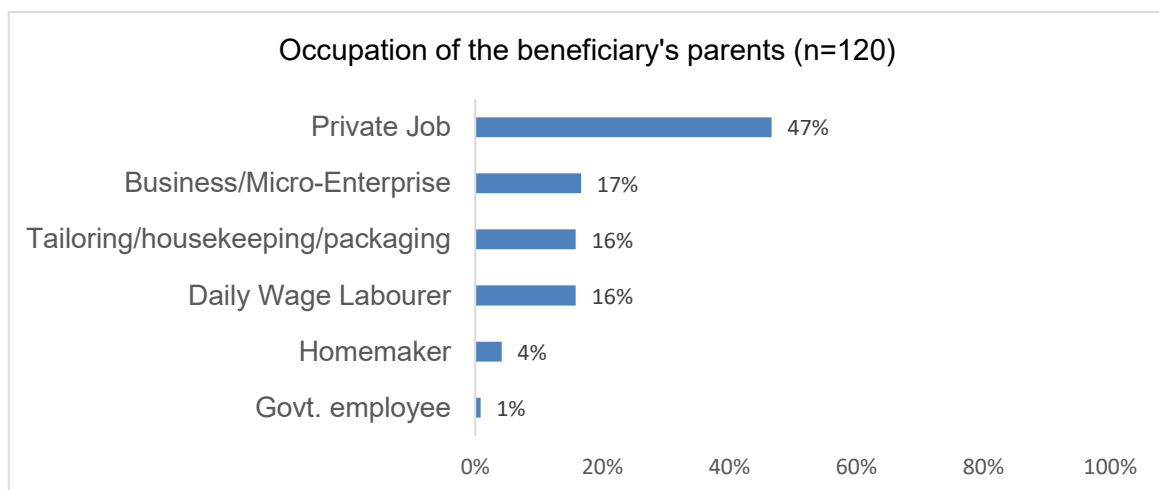


Figure 18: Occupation of the beneficiary's parents

Analysis of the parental occupation data reveals that (47%) of the beneficiaries' parents are engaged in private sector jobs, reflecting a significant reliance on private employment within the beneficiary families. Other common occupations include business or micro-enterprise (17%), tailoring/housekeeping/packaging, and daily wage labour, indicating substantial informal or precarious employment. A smaller segment includes homemakers and government employees, suggesting limited access to public sector stability.

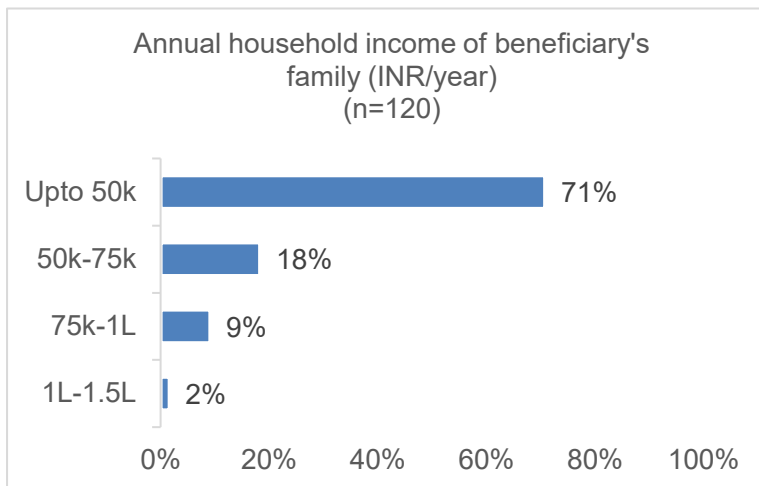


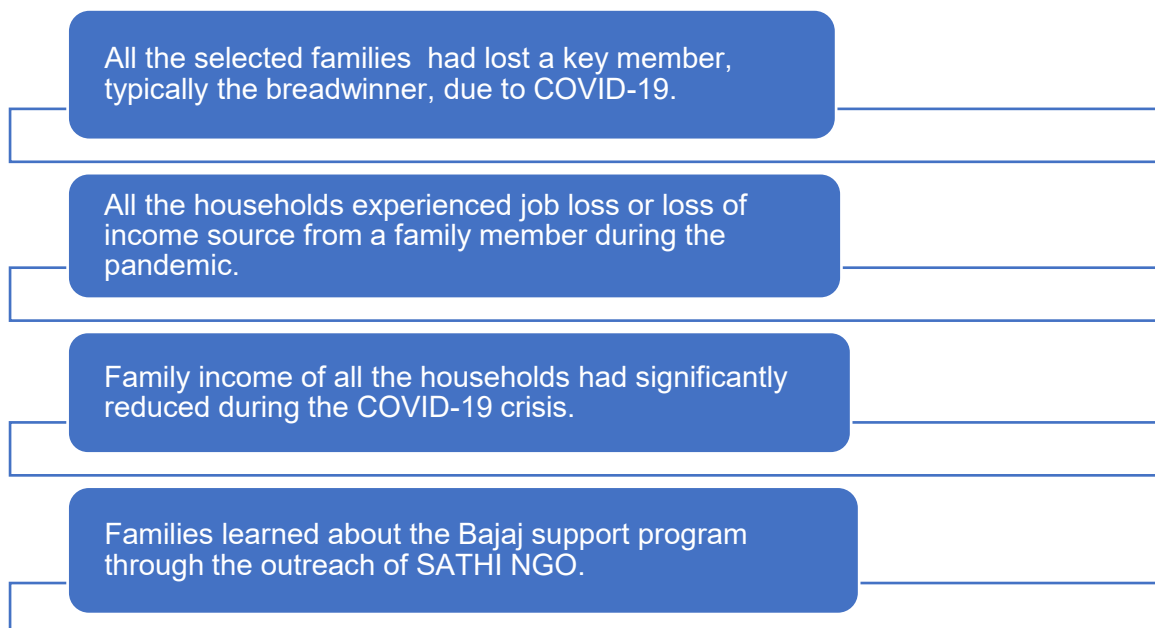
Figure 19: Annual household income of beneficiary's family (INR/year)

Analysis of the annual household income of beneficiaries' families reveals a targeted focus on reaching the most economically marginalised groups. A dominant (71%) of beneficiary families reported annual incomes of up to INR 50,000, with another (9%) in the INR 75,000–1,00,000 range and 18% between INR 1,00,000 and INR 1,50,000. This clear concentration of support to families at the lowest income

levels underscores the inclusiveness of the project in prioritising children at greatest risk due to financial instability, thereby promoting social equity in crisis response.

3.1.2 Relevance

The following section discusses the relevance and necessity of the intervention, detailing socio-demographic indicators and other factors that highlight the need for support.



Family member infected with COVID-19 (n=120)

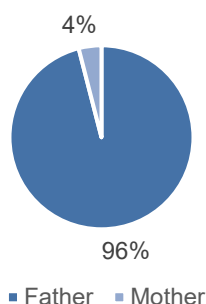


Figure 20: Family member infected with COVID-19

The data shows that in 96% of families, the father was the member infected with COVID-19, while 4% reported the mother as the affected member. This is significant as fathers are often the principal earners in these households. The risk to family financial security and well-being was therefore heightened, and the intervention's relevance was amplified by this concentrated pattern. When the breadwinner fell ill

or passed away, families faced immediate economic and emotional vulnerability that required urgent, focused support.

"Children who lost both parents got FDs and monthly allowances, but these are locked until they're 18 years old to prevent misuse. We also ensure every child gets information about government schemes and reservation benefits."

—Yogesh Jawade, Dy. Commissioner, Maharashtra

Reduction in the household income due to COVID-19 (n=120)

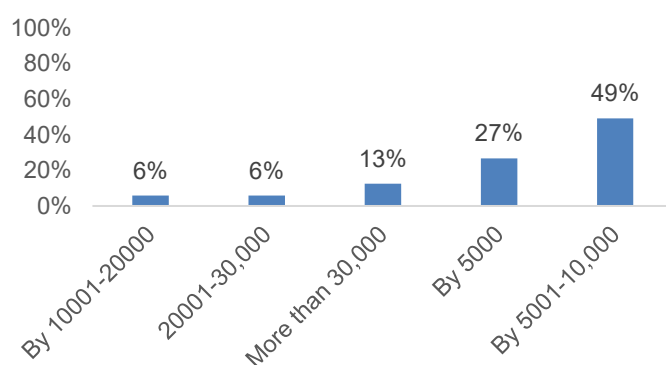


Figure 21: Reduction in the household income due to COVID-19

Among the surveyed families, 49% experienced a reduction in income between INR 5,001–10,000 due to the pandemic. Another (27%) reported a reduction by INR 5,000, and 13% lost more than INR 30,000. The presence of both moderate and severe declines demonstrates that families across income levels faced acute distress. The prevalence of such reductions highlighted the universal strain on livelihoods, ultimately justifying both the selection criteria for beneficiaries and the type of financial assistance

offered by the programme.

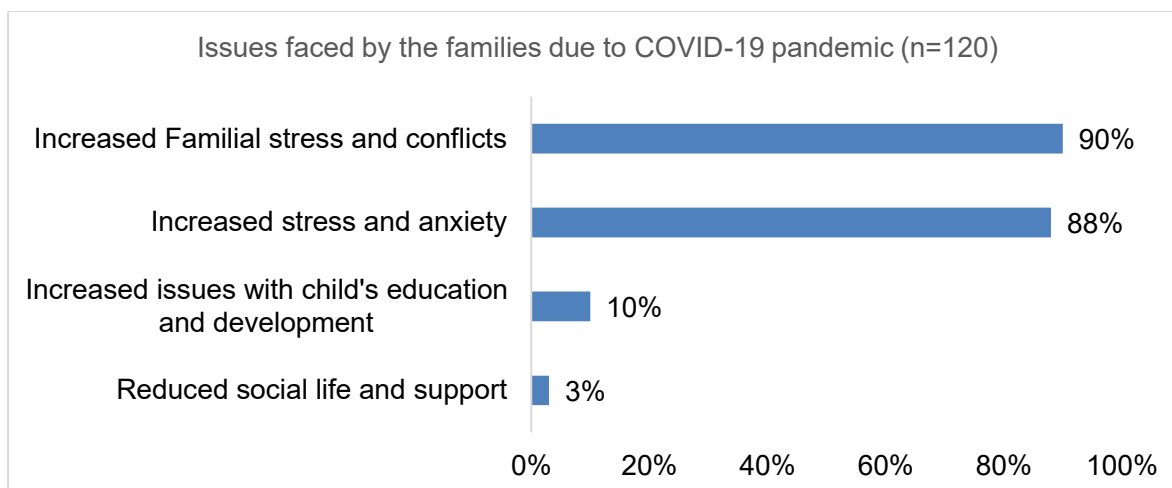


Figure 22: Issues faced by the families due to the COVID-19 pandemic

During the pandemic, 90% of families reported increased familial stress and conflicts, while 88% experienced overall increased stress and anxiety. Only a small fraction (10%) referenced issues related to children's education and development. These responses suggest that psychosocial impacts manifesting as stress, conflict, and anxiety were the most pressing challenges for families, far outweighing social and educational disruptions. This further validates the focus on mental health and psychosocial resilience within the programme's design.

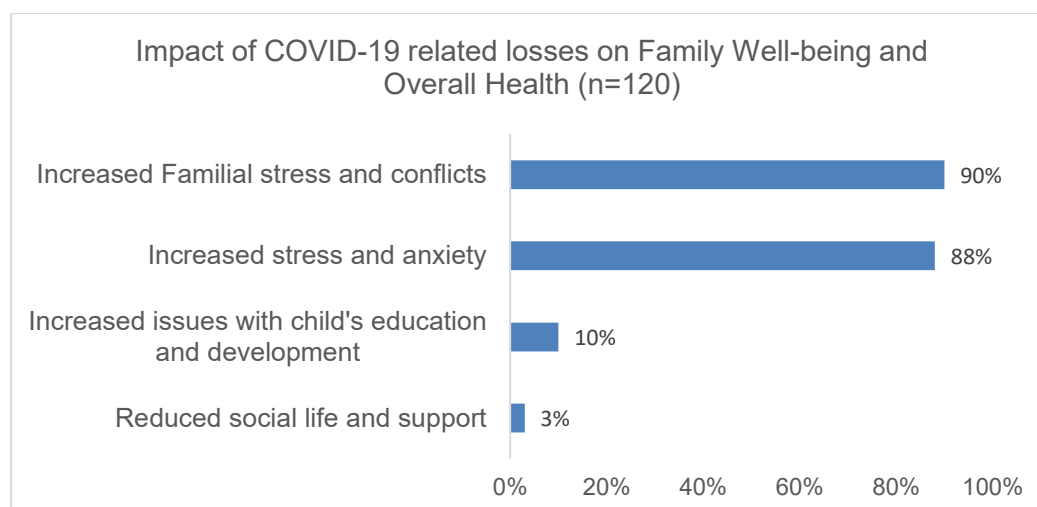


Figure 23: Issues faced by the families due to the COVID-19 pandemic

The graph highlights that (90%) of families experienced increased familial stress and conflicts, with (88%) noting heightened stress and anxiety. Others faced increased issues with child development or reduced social life. These figures emphasise that, above all, the greatest impacts of COVID-19-related losses lie in family harmony and mental health, making comprehensive psychosocial and economic intervention central to any effective support initiative.

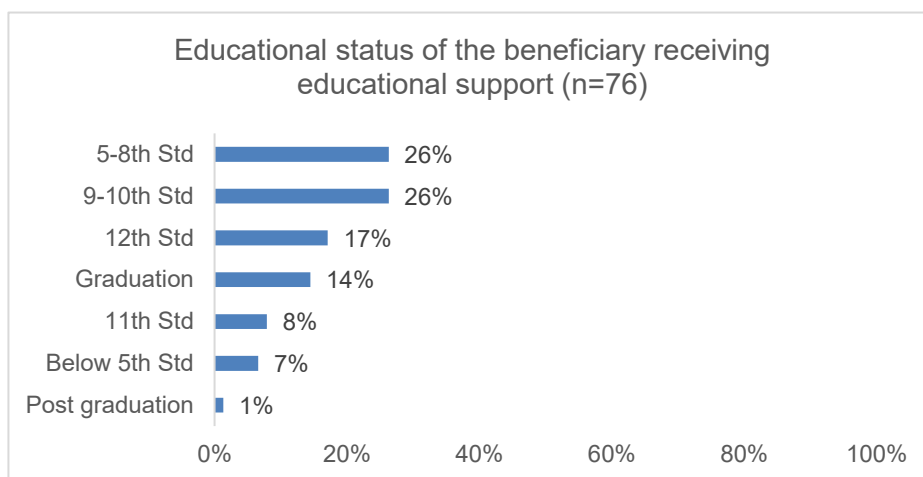


Figure 24: Educational status of the beneficiary receiving educational support

The graph highlights that educational support was most commonly received by students in the 5th–8th and 9th–10th standards, each representing 26% of the beneficiary group. This suggests a strong programmatic emphasis on middle and secondary school years, which are pivotal for academic continuity. A notable proportion of support also reached students in the 12th standard (17%) and those in graduation (14%), reflecting the programme’s aim to cover key transition phases in a child’s educational journey.

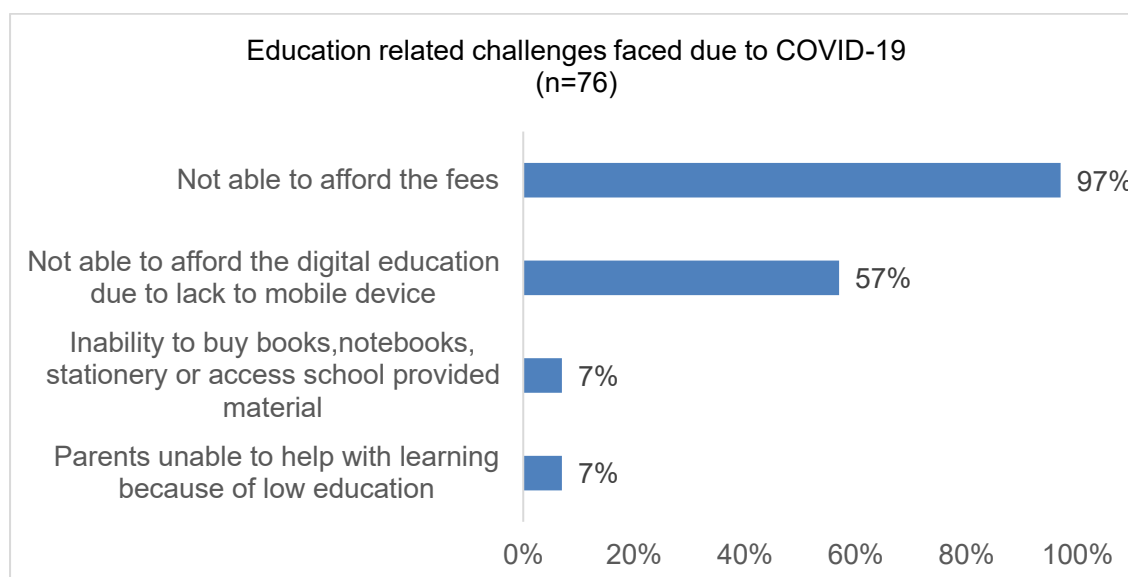


Figure 25: Education-related challenges faced due to COVID-19

The findings illustrate that financial barriers constituted the most significant challenge during COVID-19, with 97% of beneficiaries unable to afford school fees. In addition, access to digital education was a major hurdle for (57%) of students, driven by the lack of mobile devices at home. Other challenges, including the inability to buy study materials or limited parental educational support, were reported by 7% each. This data underscores how economic hardships and digital exclusion disproportionately hindered learning continuity for vulnerable students during the pandemic.

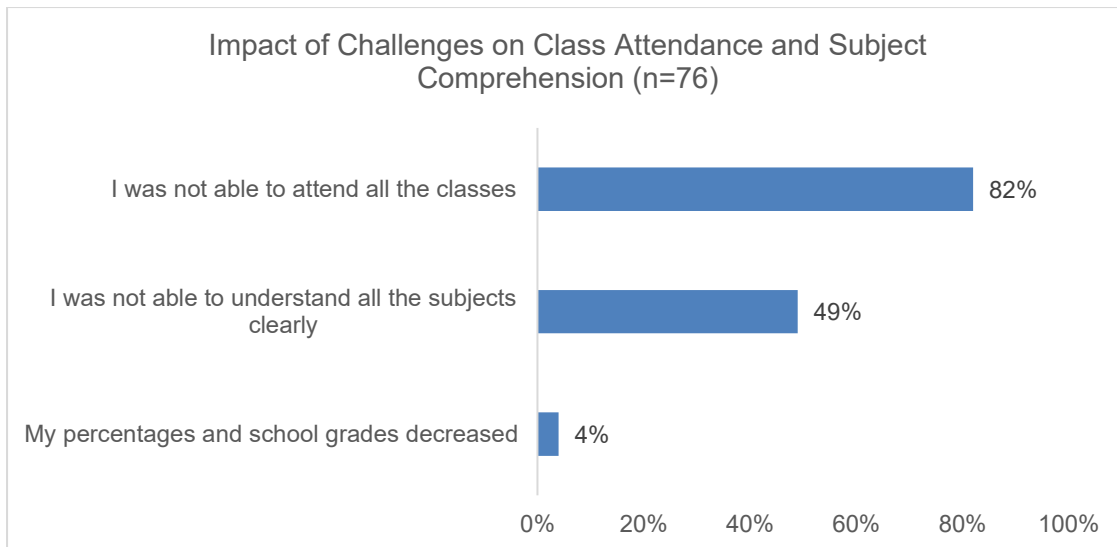


Figure 26: Impact of Challenges on Class Attendance and Subject Comprehension

The graph highlights the significant ways in which challenges impacted students' learning experiences and academic performance. A majority (82%) reported not being able to attend all classes, while others (49%) struggled to understand all subjects clearly, indicating that disruptions went beyond mere absenteeism and affected deeper learning outcomes.

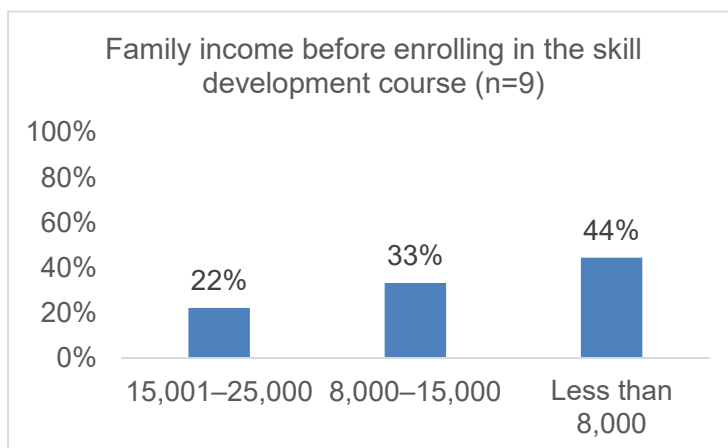


Figure 27: Family income before enrolling in the skill development course

The graph illustrates the economic background of participants before joining the skill development workshop. Among them, a majority (44%) reported monthly incomes below INR 8,000, while another 33% earned between INR 8,000 and 15,000. Only 22% had family incomes in the INR 15,001–25,000 range. This income distribution highlights that the skill development initiative was especially relevant for youth from financially marginalised families,

targeting those with limited economic resources and fewer opportunities for advanced career planning.

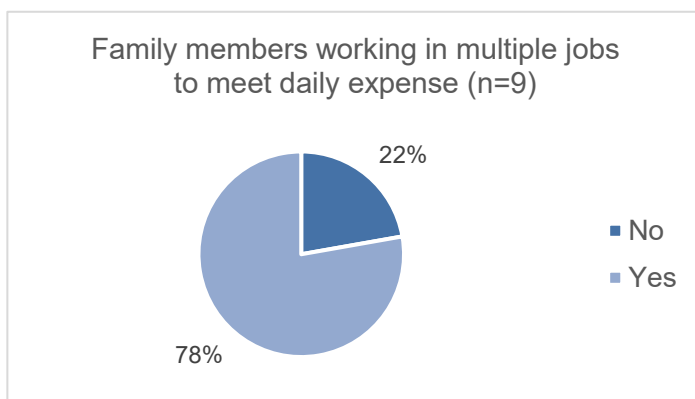


Figure 28: Family members working in multiple jobs to meet daily expense

The graph shows that (78%) of families had at least one member working multiple jobs to meet daily expenses. This high prevalence of multi-job holding underscores the economic strain experienced by beneficiary households and directly highlights the relevance of the skill development workshop. This direct linkage between high economic pressure and the need for skill-focused intervention reinforces the programme's alignment with the urgent and practical realities faced by its target population.

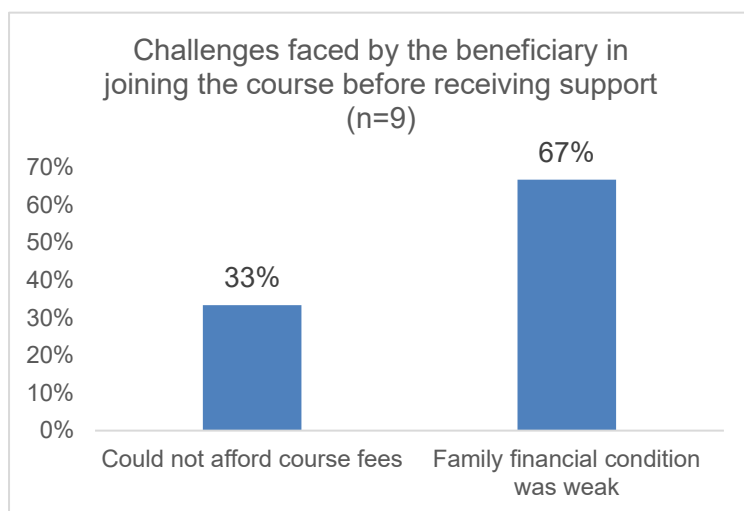


Figure 29: Challenges faced by the beneficiary in joining the course before receiving support

The graph shows that before receiving support, (67%) of beneficiaries faced barriers to joining the skill development course due to their families' weak financial condition, while (33%) were specifically unable to afford the course fees. This highlights that both general economic vulnerability and direct cost barriers limited access to skill-building opportunities for most participants. The data underscores the necessity and relevance of providing financial assistance and structured support, making such courses accessible to those most in need and helping to bridge gaps for youth from low-income

families seeking to improve their livelihood prospects.

All three participants had been running their businesses (tailoring and Kirana shops) for 3–5 years.

Before receiving support, they faced significant challenges, including inadequate working capital.

The average monthly income before receiving the support was INR 2000-5000.

For the business support the findings highlight the experience and ongoing struggle of the beneficiaries to scale the business. Before receiving support, these entrepreneurs faced a major challenge of inadequate working capital, which hindered their ability to manage their businesses efficiently, limit expansion, and sustain profitability. This economic backdrop underscores the relevance of the skill development intervention, which aimed to provide not only business knowledge but also critical support mechanisms to break the cycle of financial vulnerability and foster sustainable livelihoods.

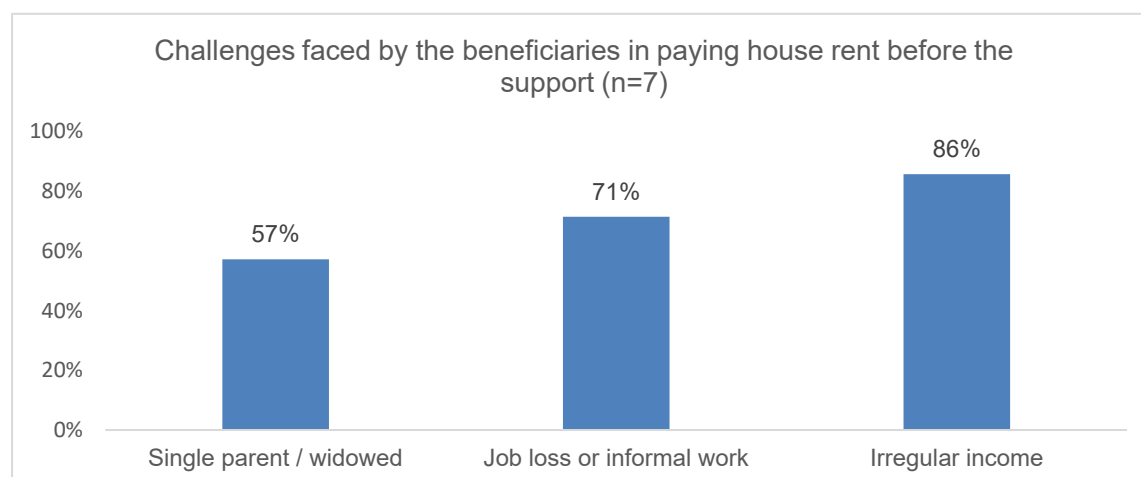


Figure 30: Challenges faced by the beneficiaries in paying house rent before the support

The findings reveal that before receiving support, (86%) of families reported irregular incomes, (71%) had experienced job loss or relied on informal work, and (57%) were single parents or widowed, factors that made it extremely difficult to pay rent on time. The combination of unstable income sources and familial vulnerabilities directly contributed to their precarious housing situation.

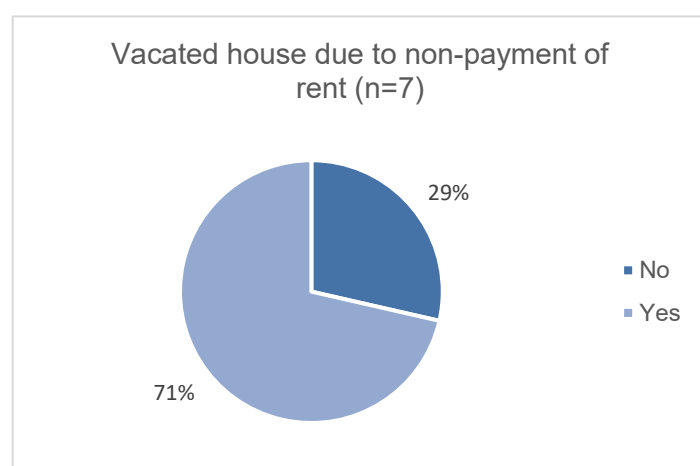


Figure 31: Vacated house due to non-payment of rent

The graph shows the direct consequences of these hardships, as 71% of families had to vacate their homes due to non-payment of rent, highlighting the severity of housing insecurity among this group before intervention. Only 29% managed to remain in their residence despite payment difficulties, underscoring the urgent need for rental support in the programme.

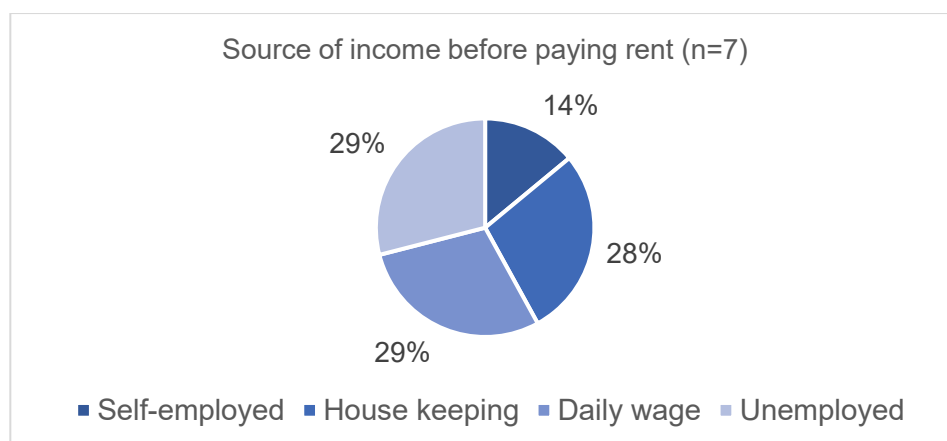


Figure 32: Source of income before paying rent

The graph provides insight into household livelihood strategies before rent payment, indicating that 29% of respondents were daily wage earners, another 29% were unemployed, 28% worked in housekeeping. This breakdown shows a high dependence on informal and low-paid work, further exacerbating their vulnerability to rent-related crises and reiterating why targeted support for housing and stable income was especially relevant for these families.

Counselling support: The professional counselling services provided as part of the intervention included individual sessions focusing on psychological and emotional support, aimed at helping beneficiaries navigate a challenging phase. Despite the small sample size of two, the findings offer valuable insights.

- Both participants experienced significant stress and anxiety before receiving counselling support.
- Before the intervention, due to a lack of awareness, neither had sought counselling services.

These findings underline the critical role of counselling in addressing the psychosocial needs of vulnerable beneficiaries. Recognising and responding to pre-existing psychological distress is essential for holistic rehabilitation and long-term resilience.

Groceries: Grocery support directly addresses immediate food insecurity, which is a fundamental human need and essential for health and well-being. By providing staple foods and household essentials monthly, the programme significantly alleviated the financial burden that families faced in purchasing basic nutrition and daily necessities

3.1.3 Coherence

The Coherence section of the report checks the alignment of the programme with other interventions in the country, i.e., with similar programmes which were being run by other institutions.

Alignment with Schedule VII

Sub-Section	Activities	Alignment with the project CSR programme
(1)	Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly, and the differently-abled, and livelihood enhancement projects	Through school fee support, learning materials, and education continuity for COVID-affected children under the Foster Care project
(2)	Promoting gender equality, empowering women, setting up homes and hostels for women and orphans, setting up old age homes, day care centres, and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backwards groups	By supporting orphaned/semi-orphaned children, preventing institutionalisation, and ensuring protection and care for vulnerable children at railway stations

Alignment with SDG Goals

SDG Goals	Targets	Alignment
	SDG 3: By 2030, reduce premature mortality and promote mental health and well-being	Children and families are supported with counselling, health insurance, and access to healthcare under Foster Care.
	SDG 4: By 2030, ensure all girls and boys complete free, equitable, and quality primary and secondary education	Educational continuity ensured for COVID-affected children through fee support, materials, and school enrolment drives
	SDG 10: By 2030, empower and promote the social, economic and political inclusion of all	Support for vulnerable children reduces inequalities via restoration to safe family or alternative care.

Alignment with ESG

Principle 4

Businesses should respect the interests of and be responsive to all stakeholders

Principle 5

Businesses should respect and promote human rights

Principle 8

Businesses should promote inclusive growth and equitable development

Alignment with National Priorities

National Policies	Objectives and Strategies	Alignment
National Policy for Children, 2013	To safeguard the rights of all children to survival, health, education, protection, and participation	The project strengthens rights to education, healthcare, and protection through foster care and rescue programmes
National Plan of Action for Children (2016)	To address issues related to the survival, development, protection, and participation of children	The project contributes by rescuing children from risk, restoring them to families, and supporting education and health access
PM CARES for Children Scheme (2021)	To provide financial support, education, and health insurance to children orphaned by COVID-19	The Foster Care project complements this scheme by providing localised, case-managed support for semi-orphaned and orphaned children who may fall outside the scheme's coverage

3.1.4 Effectiveness

The programme's effectiveness measures the extent to which objectives have been achieved and identifies the supporting processes and systems that influence the achievement of these objectives.

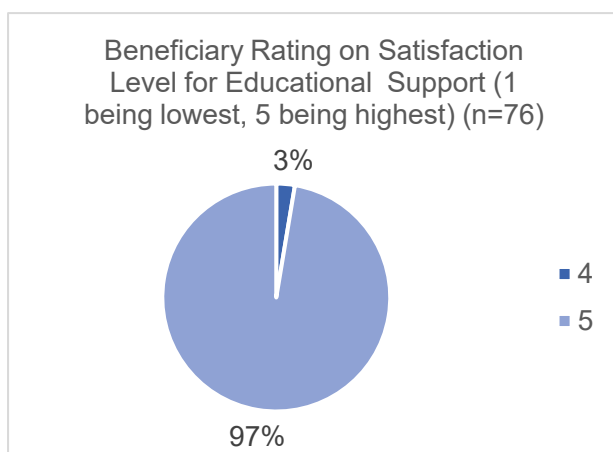


Figure 33: Beneficiary Rating on Satisfaction Level for Educational Support (1 being lowest, 5 being highest)

The graph illustrates that the majority (97%) of beneficiaries rated their satisfaction with the funding received for school fees at the highest level (5 out of 5), while the remaining (3%) provided a rating of 4. This positive rating demonstrates the effectiveness of the intervention in meeting beneficiaries' educational financial needs. The results suggest that the school fee support was perceived as both timely and sufficiently comprehensive, alleviating a major barrier to continued education and, in turn, contributing to the overall success of the programme from the perspective of its

recipients.

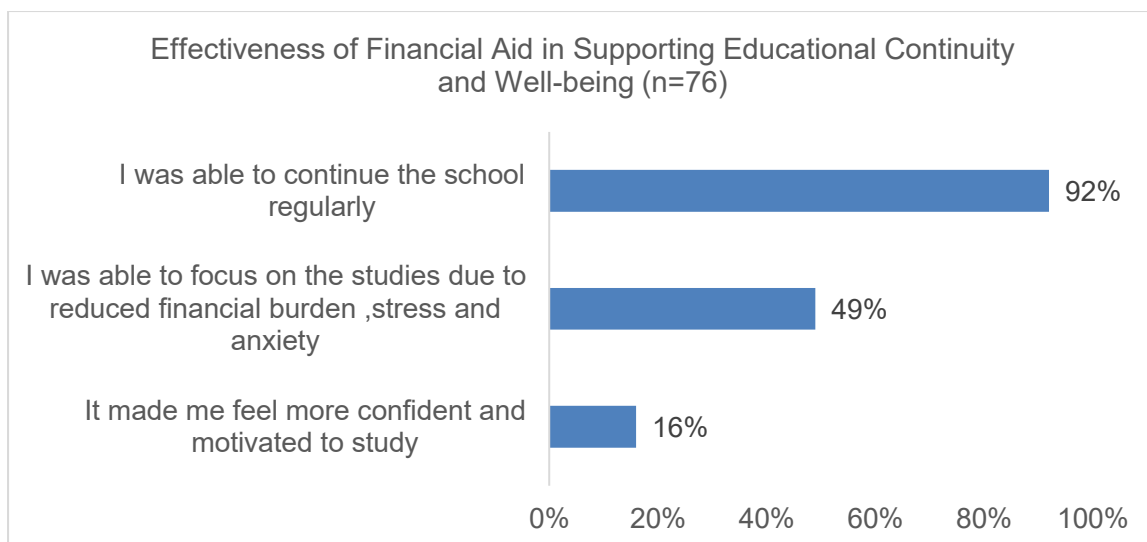


Figure 34: Effectiveness of Financial Aid in Supporting Educational Continuity and Well-being

The graph demonstrates that financial aid had a substantial positive impact on beneficiaries' education. The vast majority (92%) reported being able to continue attending school regularly, indicating that removing financial barriers was crucial for preventing dropouts and ensuring consistent academic engagement. Almost half (49%) found that reduced financial stress and anxiety allowed them to focus better on their studies, reflecting the indirect but significant mental health benefits of financial support. Additionally, (16%) felt more confident and motivated to study, suggesting that beyond meeting immediate needs, the aid empowered students and boosted their morale. Collectively, these findings underscore the effectiveness of financial assistance in fostering not just educational retention but also an improved sense of well-being and motivation among recipients.



Figure 35: Improvement in skills of participants after joining skill development training

The graph shows that (100%) of participants reported a significant improvement in their skills after completing the skill development course. This response highlights the exceptional effectiveness of the training programme in equipping all beneficiaries with new or enhanced abilities, ensuring that every attendee felt tangible personal growth from the intervention.

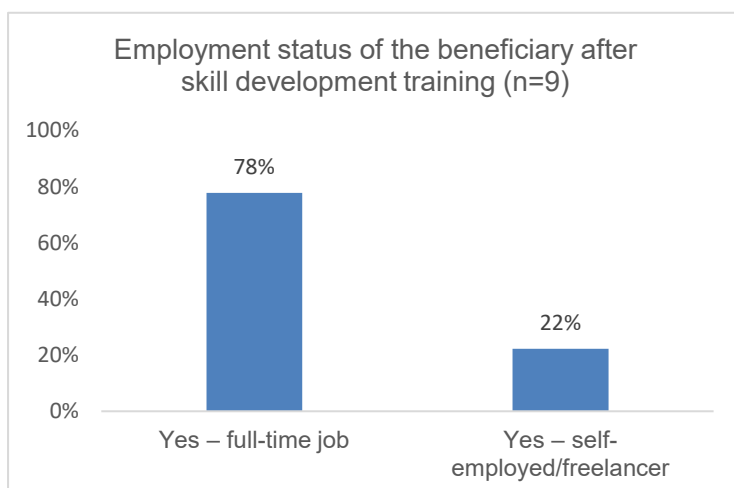


Figure 36: Employment status of the beneficiary after skill development training

The findings highlight the effectiveness of skill development training in converting learning to practical employment opportunities: (78%) of participants secured full-time jobs, while (22%) ventured into self-employment or freelance activities. This clear transition into paid work for all beneficiaries reflects the direct market relevance of the skills taught and suggests robust industry or community linkages enabled by the programme. The sizable proportion moving into full-

time jobs signals the course's value in promoting financial stability, while representation among self-employed/freelancers indicates that the training also fostered entrepreneurial mindsets and the confidence to pursue independent ventures. Collectively, these outcomes show that the intervention not only enhanced professional skills but also empowered youth to translate learning into tangible income and diversified career paths.

3.1.5 Efficiency

This section assesses the extent to which the intervention delivered results in an economical and timely manner.

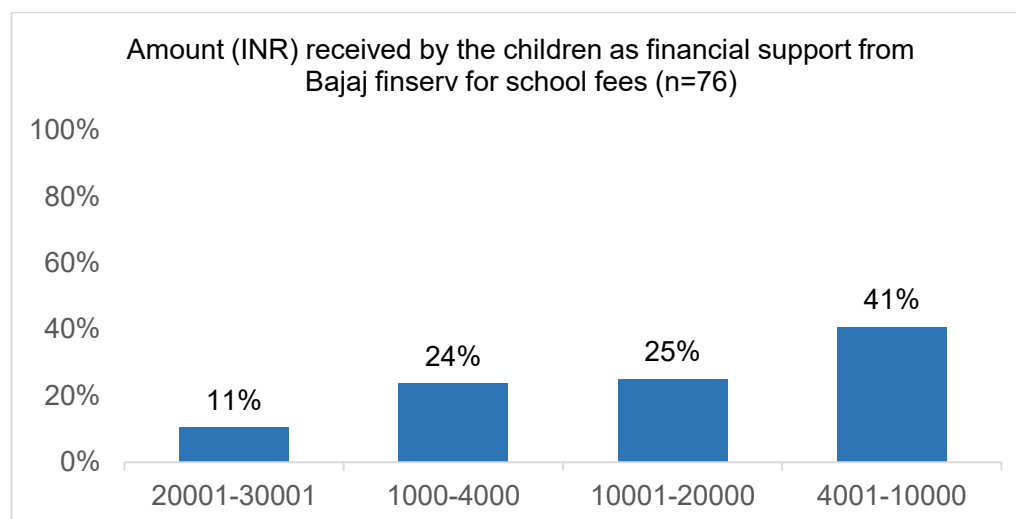


Figure 37: Amount (INR) received by the children as financial support from Bajaj Finserv for school fees

This graph illustrates the range of financial support provided by Bajaj Finserv towards **school fees** for children under the Foster Care project. **The largest proportion of beneficiaries (41%) received support in the range of ₹4,001–10,000**, suggesting that most children were enrolled in schools with moderate fee structures, where partial assistance could meaningfully reduce the financial burden on families. Another **25% of children received between ₹10,001–20,000**, indicating that a significant share of support was directed to children studying

in higher-fee institutions, likely private or semi-private schools. While another group, **11%**, received assistance in the highest bracket of **₹20,001–30,000**, reflecting cases where education costs were substantially higher.

This distribution suggests that the project not only addressed immediate financial constraints but also directly contributed to the broader goal of **preventing educational discontinuity among COVID-affected children**, ensuring that no child was forced to drop out of school due to the inability to pay fees.

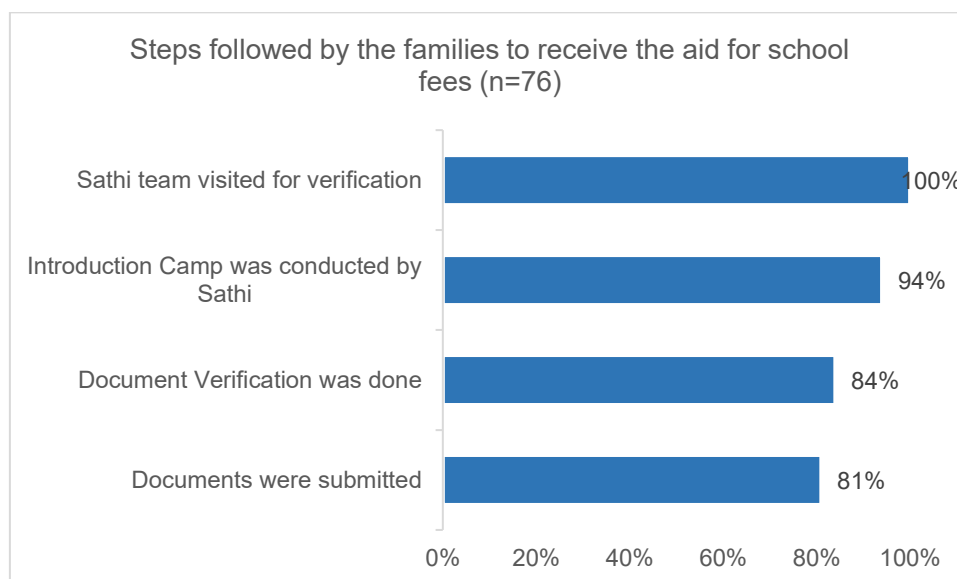


Figure 38: Steps followed by the families to receive the aid for school fees

All beneficiaries (**100%**) reported that a **home visit and verification by the Sathi team** was carried out, ensuring authenticity and preventing misuse of resources. A large majority (**94%**) also participated in an **introduction camp conducted by Sathi**, which served as an important orientation platform for families to understand the project, their entitlements, and the expectations involved. Additionally, **document verification and submission** were also undertaken.

Overall, these findings suggest that the project maintained a **transparent and multi-layered verification mechanism** that balanced accountability with accessibility. The combination of documentation, orientation, and home verification reflects a system designed not only to ensure that the right beneficiaries received the support but also to build trust with families. Importantly, the emphasis on camps and home visits highlights Sathi's **community-based approach**, which placed direct interaction with families at the centre of the support delivery process.

"The first step is meeting families, confirming actual needs, and paying fees directly at schools and tuition centres—uniforms, stationery, and groceries also went directly to children in need. For rents, we paid landlords after full verification so that families would not be evicted".

-Suraj Pawar, Implementation Team



Figure 39: Qualitative interaction of the CSRBOX team with the implementation team

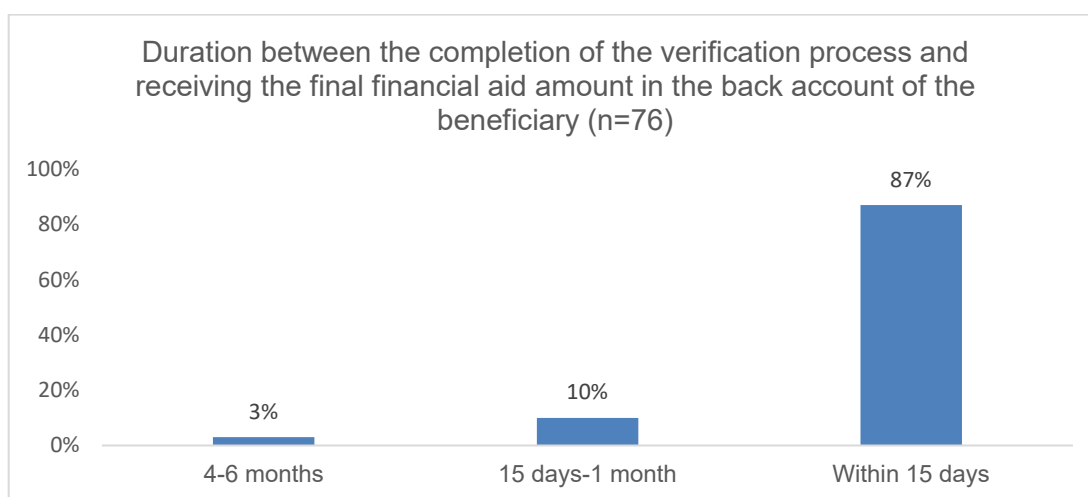


Figure 40: Duration between the completion of the verification process and receiving the final financial aid amount in the bank account of the beneficiary

The graph highlights the efficiency of the financial aid disbursement process following verification. The majority (87%) of beneficiaries received the final aid amount in their bank accounts within just 15 days of completing the verification, demonstrating a swift turnaround time. This rapid delivery reflects a streamlined administrative workflow and minimal procedural delays, essential features for any responsive support programme. Only 10% of recipients waited between 15 days and 1 month, and a very small portion (3%) experienced delays of 4–6 months, indicating that exceptional cases did exist but were rare. Overall, the results showcase a system highly efficient in processing and administering aid, ensuring families can access resources promptly when most needed.

The graph demonstrates the efficiency of the programme's communication and orientation process, with 100% of beneficiaries reporting that they received full information about the skill development course and that everything was clearly explained to them. This indicates that the onboarding and briefing procedures were consistently conducted without delays or information

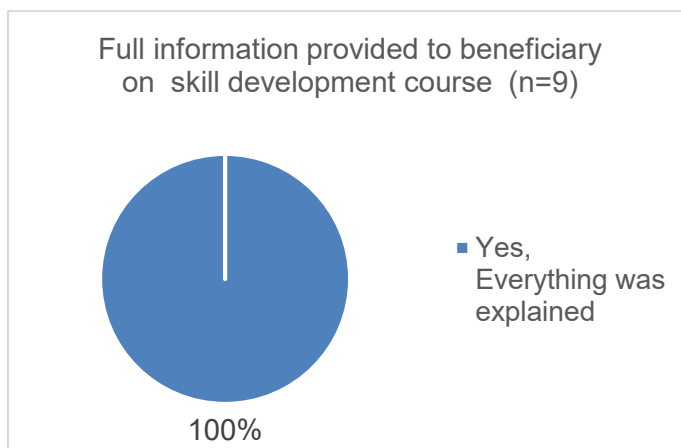


Figure 41: Full information provided to beneficiary on skill development course

gaps, enabling all participants to quickly understand course expectations, requirements, and benefits. Such efficiency in communication minimises confusion, accelerates enrolment, and ensures that administrative resources are optimally utilised, thereby supporting seamless participation in the programme.

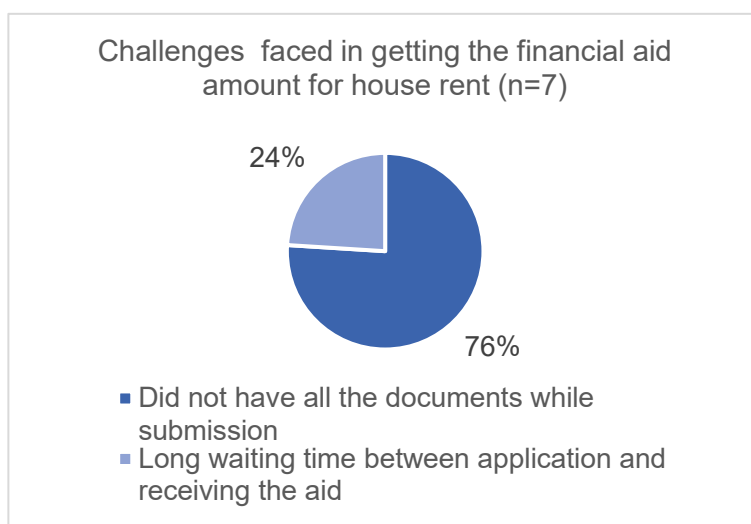


Figure 42: Challenges faced in getting the financial aid amount for house rent

The graph shows that (76%) of beneficiaries encountered challenges in receiving financial aid for house rent because they did not have all the required documents at the time of submission, while (24%) faced issues due to a long waiting period between application and actually receiving the aid. This indicates that documentation compliance was the most significant bottleneck in the process, pointing to the need for more streamlined or supportive documentation guidance to improve procedural efficiency and

reduce delays for future applicants.

3.1.6 Impact

To gain a comprehensive understanding of the programme's impact, we examine its profound and potentially transformative effects on the social ecosystem. This section thoroughly examines the impact of the project.

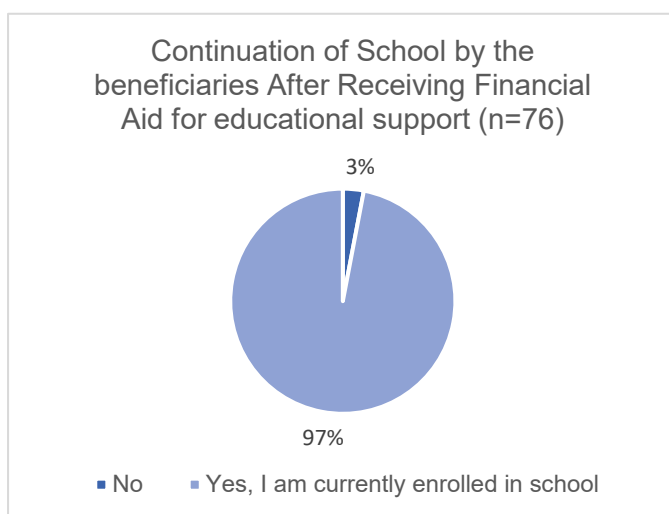


Figure 43: Continuation of School by the beneficiaries After Receiving Financial Aid for educational support

The graph shows that (97%) of beneficiaries were able to remain enrolled in school after receiving financial assistance, while only (3%) were unable to continue. This high rate of continued enrolment demonstrates the critical role of direct financial aid in combating student drop-out rates, particularly for economically vulnerable families. By bridging the gap between aspiration and affordability, the support safeguarded children's educational journeys and allowed them to pursue their academic goals without interruption.

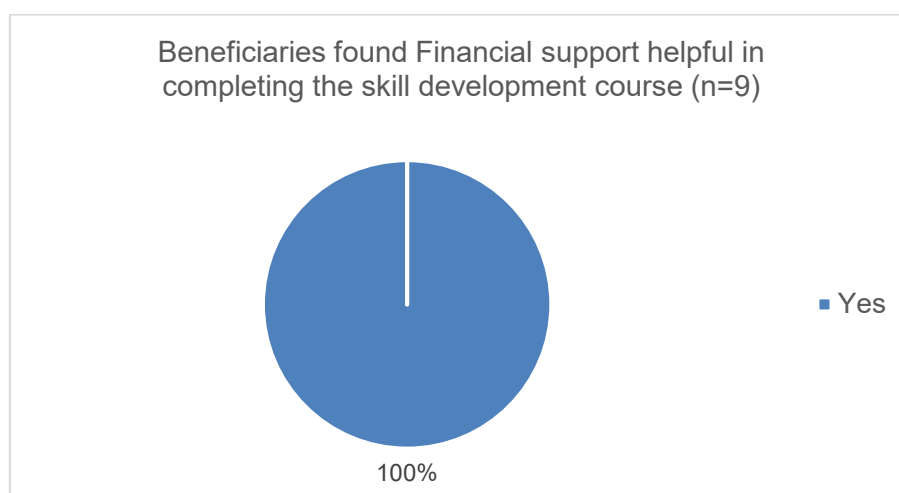


Figure 44: Beneficiaries found financial support helpful in completing the skill development course

The findings reveal that (100%) of participants stated that financial support helped them complete their skill development course. This indicates that the intervention not only removed the economic barriers to professional training but also ensured that every participant had a fair chance to enhance their employability. Without this assistance, some may have dropped out due to fees or other financial obligations, but the universal completion rate signals truly inclusive support.

"Families received life insurance, livelihood aid, and support for children's skill development. We saw real changes when we provided concrete support for activities the students were interested on- like dancing, swimming, and MS Excel training."

—Suraj Pawar, Implementation Team

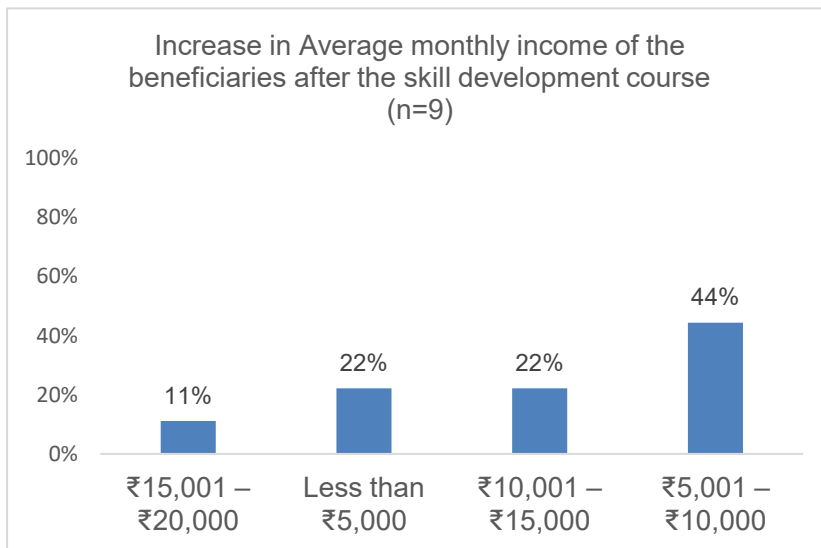


Figure 45: Increase in Average monthly income of the beneficiaries after the skill development course

The graph demonstrates the project's measurable impact on economic conditions. After skill development, (44%) of beneficiaries reported average monthly incomes in the ₹5,001–₹10,000 range, (22%) each in the 'less than ₹5,000' and '₹10,001–₹15,000' ranges, and (11%) achieved earnings of ₹15,001–₹20,000. Compared to typical pre-training earnings for low-income groups, this reflects clear

upward mobility and increased capacity for financial self-sufficiency. The broad spread across income bands further indicates that the intervention accommodated diverse starting points, enabling progressive advancement for all.

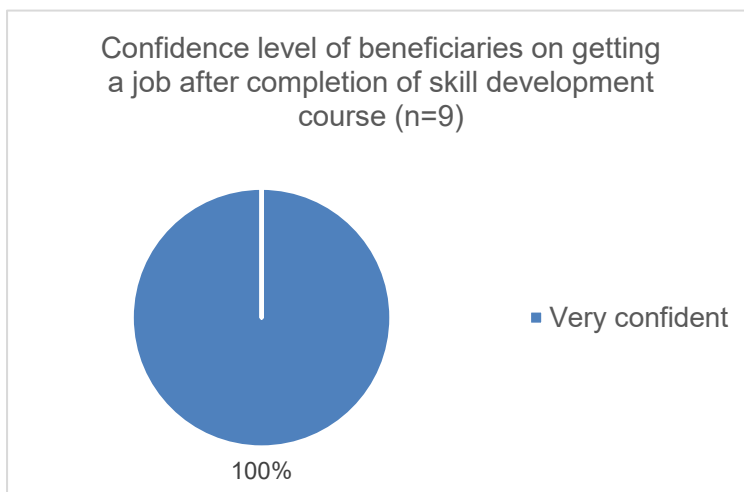


Figure 46: Confidence level of beneficiaries on getting a job after completion of skill development course

The findings highlight that (100%) of respondents were “very confident” in securing employment after training completion. This boost in confidence is crucial; not only does it reflect a strong alignment between training content and labour market needs, but it also signals a transformation from vulnerability to empowerment. Confident young people are more likely to actively seek and secure jobs, embark on entrepreneurial paths, and contribute positively to

their families and communities.

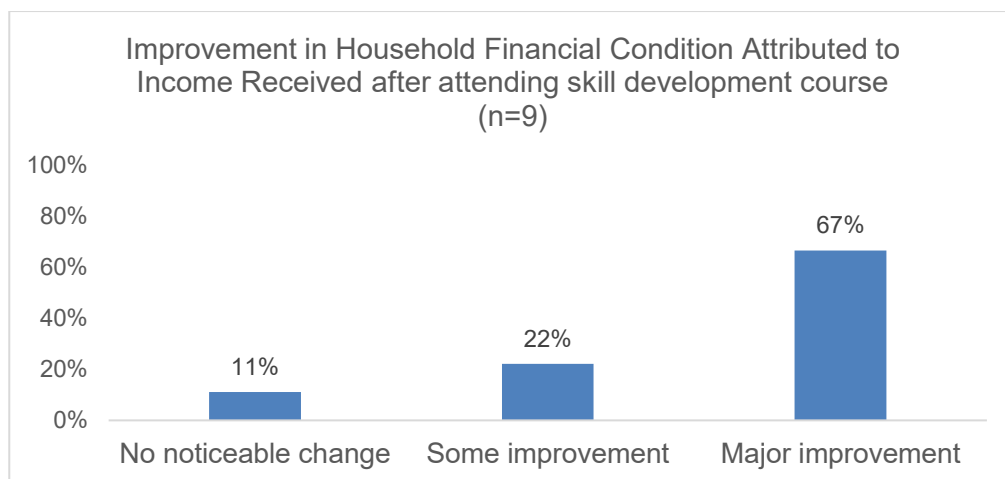


Figure 47: Improvement in Household Financial Condition Attributed to Income Received after Attending Skill Development Course

The majority (67%) of respondents attributed a major improvement in their household's financial condition to the income they received, while 22% noted some improvement, and only 11% saw no noticeable change. This demonstrates that most families experienced transformative gains in their financial well-being, allowing them to better meet essential needs, invest in livelihoods, and build resilience against future challenges.

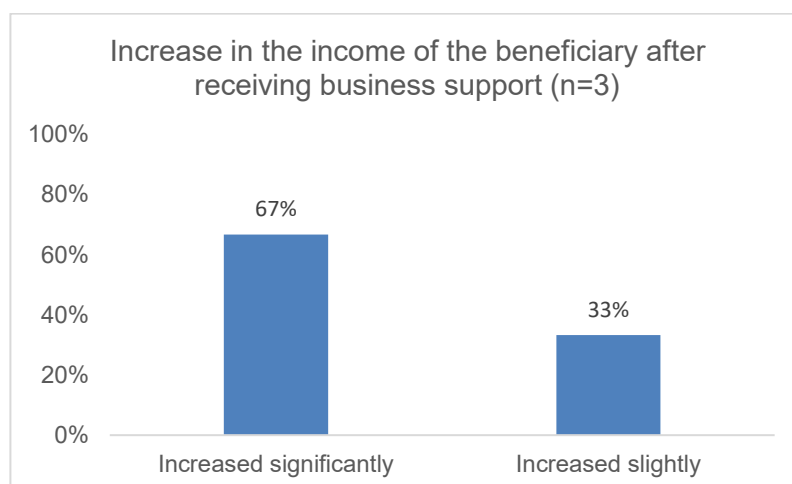


Figure 48: Increase in the income of the beneficiary after receiving business support

The graph highlights that, after business support, (67%) of beneficiaries saw their income increase significantly, while the remaining (33%) experienced a slight increase. From the findings, it can be inferred that every respondent saw some positive change in their earnings, confirming that the support universally contributed to better income-generating potential, even if the degree of improvement varied.

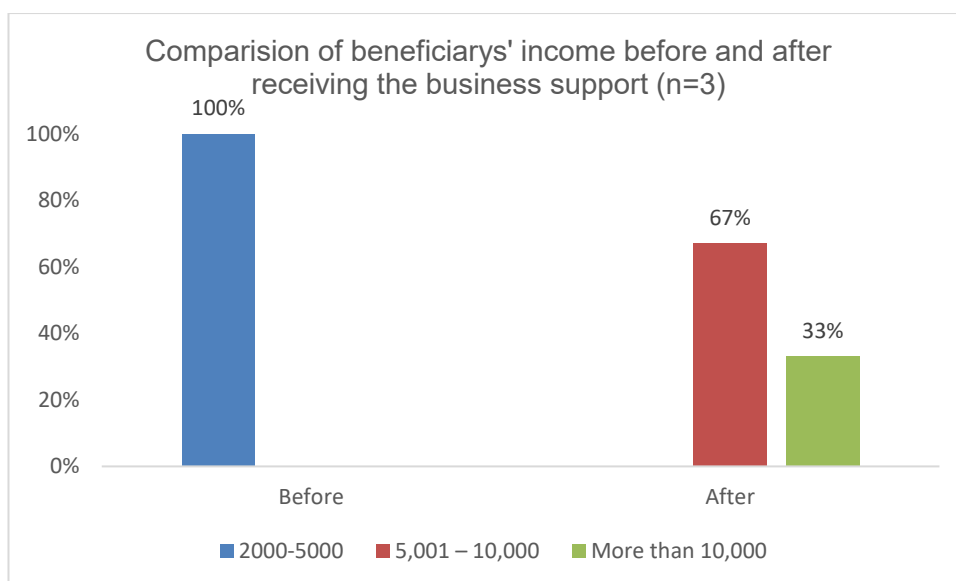


Figure 49 Comparison of beneficiaries' income before and after receiving the business support

The findings make this transformation even more apparent. Before receiving assistance, (100%) of beneficiaries earned less than ₹5,000 per month. After the intervention, (67%) moved into the ₹5,001–₹10,000 bracket, and (33%) now earn above ₹10,000 monthly. This step-change out of the lowest income range marks a substantial leap in economic security and living standards for all involved, breaking cycles of low income.

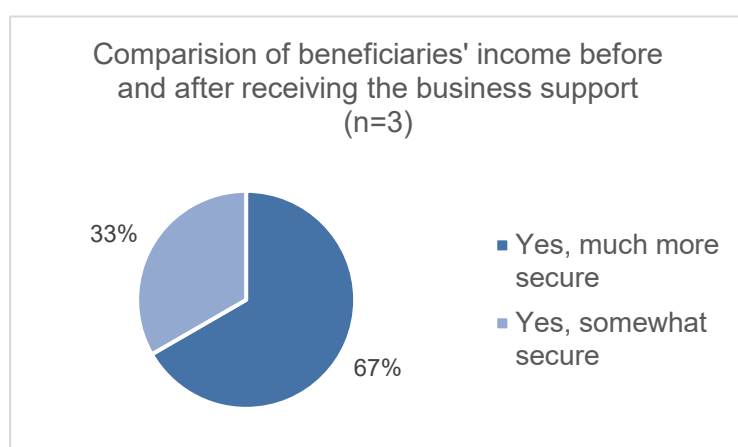


Figure 50: Comparison of beneficiaries' income before and after receiving the business support

The graph addresses the psychological and subjective aspect of financial well-being: (67%) of respondents now feel “much more secure,” while the other (33%) feel “somewhat secure” after support. This suggests that the intervention not only improved tangible economic outcomes but also brought significant peace of mind and a sense of stability—critical for long-term planning and quality of life.



Figure 51: Consistency in profit making from the business after receiving the support

From the findings, it can be inferred that (100%) reported making profits regularly after receiving support. This consistency in profit generation reflects a fundamental shift in the sustainability of their enterprises. Before the intervention, these beneficiaries may have faced irregular income streams, operational challenges, or insufficient working capital that routinely undermine the stability of small businesses.

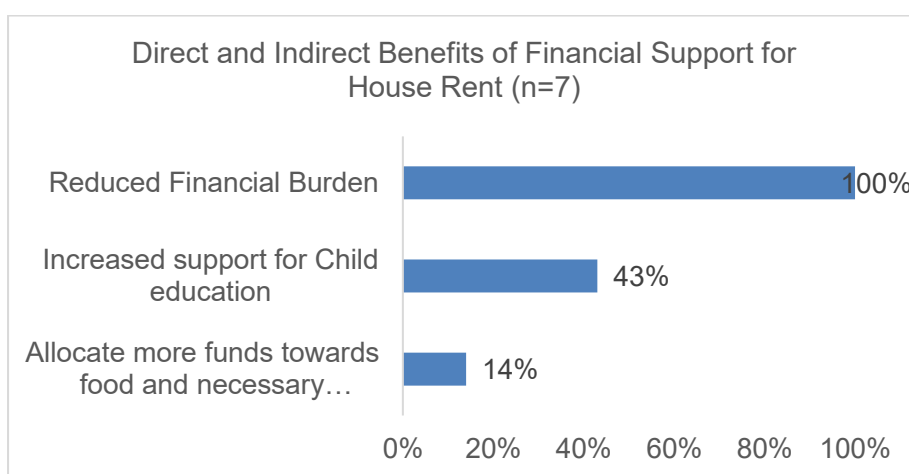


Figure 52: Direct and Indirect Benefits of Financial Support for House Rent

The graph demonstrates the wide-ranging impact of financial support for house rent, highlighting both direct and indirect benefits experienced by beneficiary families. All respondents (100%) reported that the primary outcome was a reduced financial burden, indicating that the assistance directly alleviated the pressure of meeting monthly rental obligations. This not only helped families maintain stable housing but also freed up resources in their household budgets. As a result, (43%) of beneficiaries were able to increase support for their children's education, directing savings towards fees, supplies, or other learning needs. Another 14% of the families allocated more funds towards food and other essential household requirements.

"During the COVID-19, after my husband passed away due to COVID, I had no means to earn and feed my children. The ration support from the NGO was helpful. I didn't have to worry about my children sleeping hungry. It gave me strength to focus on finding small work to sustain us."

-Beneficiary

3.1.7 Sustainability

This section demonstrates the extent to which the benefits of the intervention continue or are likely to continue.

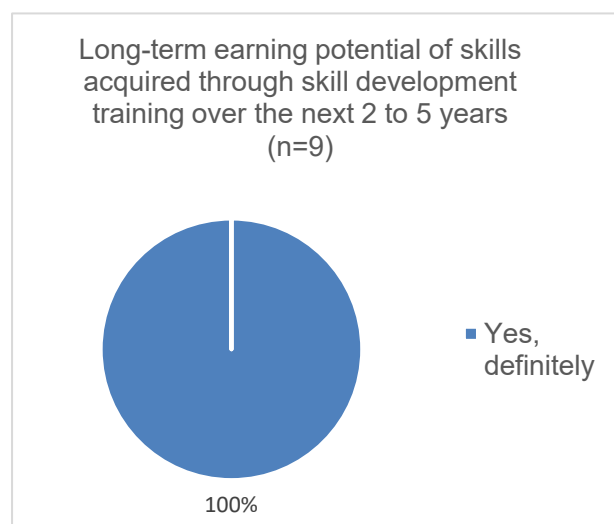


Figure 53: Long-term earning potential of skills acquired through skill development training over the next 2 to 5 years

The graph shows that (100%) of beneficiaries believe the skills acquired through skill development training will enable them to earn income consistently over the next 2 to 5 years. This confidence signifies that the training has imparted practical, market-relevant capabilities with enduring value. Skills seen as sustainable are those adaptable to changing conditions, likely to remain in demand, and enable beneficiaries to seize ongoing income opportunities key for long-term financial independence and resilience.

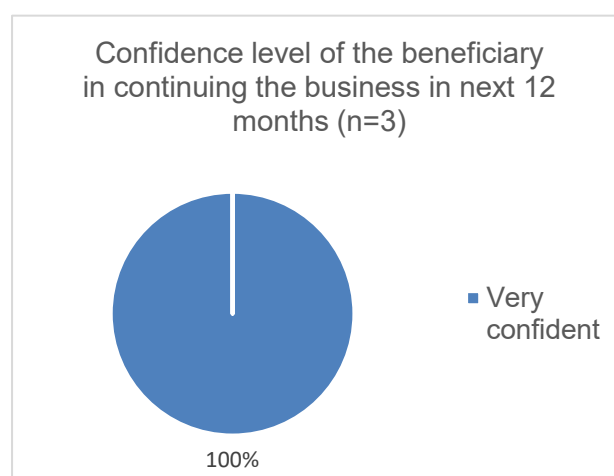


Figure 54: Confidence level of the beneficiary in continuing the business in next 12 months

The findings highlight that the sense of sustainability by revealing that all surveyed business beneficiaries (100%) feel “very confident” in their ability to continue running their business for at least the next 12 months. Such confidence suggests that the support received has not only stabilised these enterprises but also empowered owners with the resources, planning skills, and market insight required to withstand future uncertainties. Sustainable enterprises are those with strong foundations, capacity for adaptation, and the internal know-how to persist through market changes.

3.2 Project B - Rescue and Resettlement of Runaway and Missing Children Found on the Railway Platform of New Delhi

3.2.1 Socio-Demographic Profile of the Beneficiary

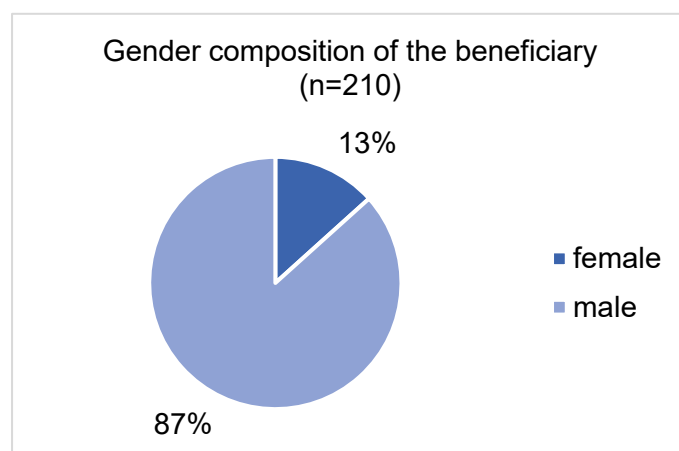


Figure 55: Gender composition of the beneficiary

The graph shows that the majority of beneficiaries are male (87%), with females comprising 13% of the total. This aligns strongly with patterns observed in rescue operations at railway platforms, where a higher prevalence of boys is typically found among children who run away or are found unaccompanied. The significant majority of rescued children are boys, often driven by poverty, family conflict, or search for work, with girls being fewer but still highly vulnerable.

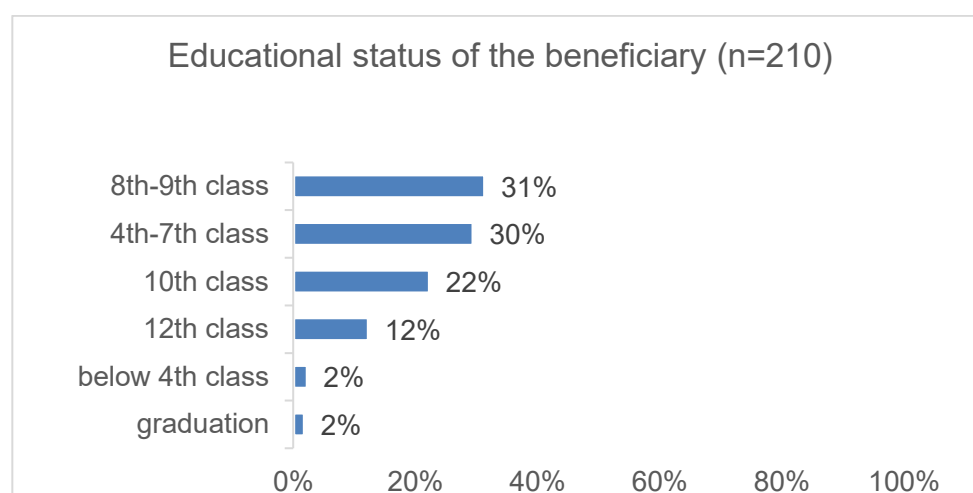


Figure 56: Educational status of the beneficiary

The graph demonstrates that most beneficiaries are in middle and secondary education levels:

- 31% are in 8th–9th class,
- 30% in 4th–7th class,
- 22% in 10th class,
- Only a small number have reached graduation or below 4th class (2% each).

This distribution reflects the age profile (many are adolescents), as well as the educational disruptions common among children impacted by migration, family distress, or poverty. The project's inclusion of non-formal education (NFE) sessions at the shelter directly responds to these gaps, offering catch-up learning and reigniting interest in formal schooling for those who have dropped out.

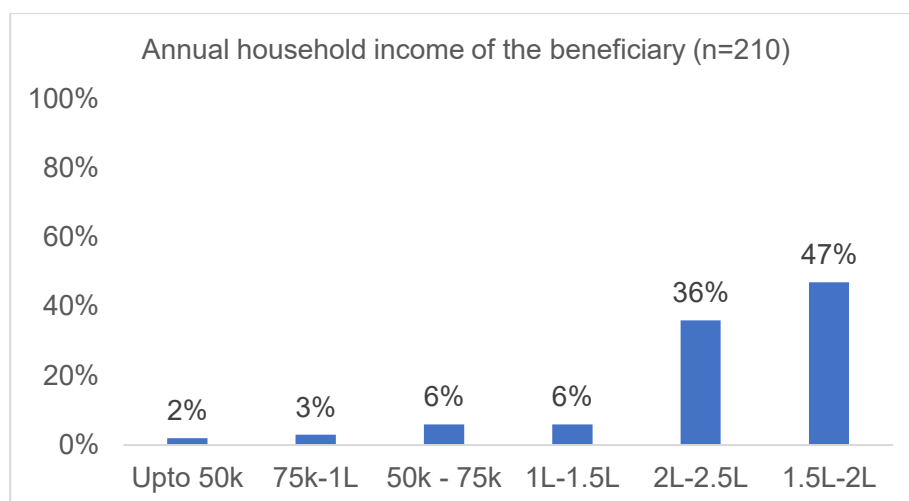


Figure 57: Annual household income of the beneficiary

The assessment of the annual household income of the beneficiaries indicates that the majority of families belong to lower-middle-income groups. Nearly half of the households (47%) reported an annual income between ₹1.5–2 lakh, while another 36% fell within the ₹2–2.5 lakh bracket. Only a small share of families was at the lowest levels of income, with 2% earning below ₹50,000 annually, 3% between ₹75,000–1 lakh, and 6% each in the ₹50,000–75,000 and ₹1–1.5 lakh ranges. These findings highlight the economic vulnerability of the children and reinforce the importance of timely rescue, shelter support, and reintegration measures that prevent them from slipping further into cycles of risk and neglect.

3.2.2 Relevance

Relevance implies assessing whether the rescue and resettlement programme is appropriately designed and implemented to address the actual vulnerabilities of runaway and missing children.

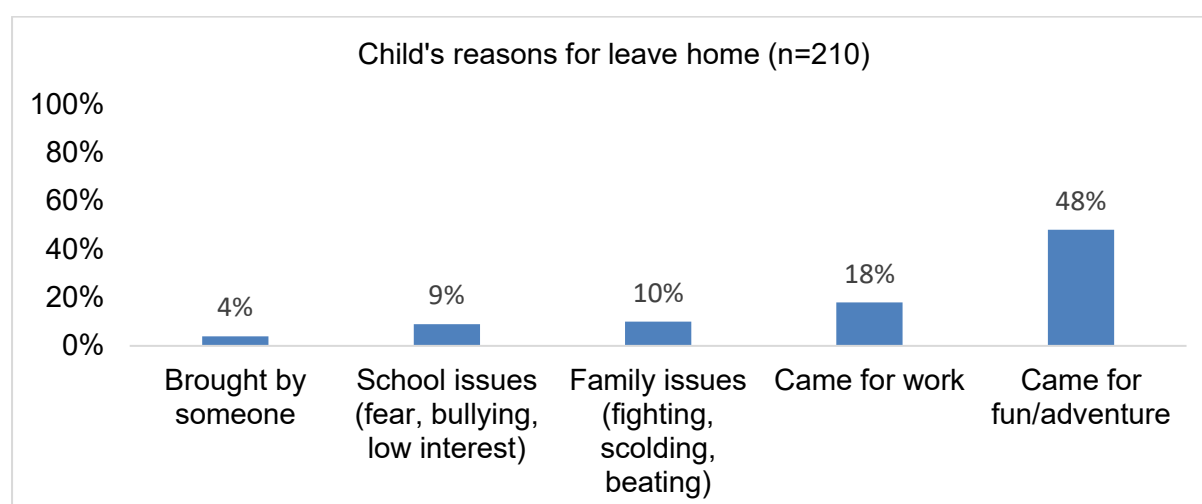


Figure 58: Child's reasons for leaving home

The data reveals that nearly half of the children (48%) left home seeking **fun or adventure**, while a significant proportion (18%) left in search of work. Smaller percentages reported **family issues (10%)**, **school-related challenges (9%)**, or being **brought by someone (4%)**. This indicates that the vulnerabilities leading children to railway stations are not limited to economic

hardship alone but also extend to psychosocial and environmental factors such as curiosity, peer influence, conflict at home, and disengagement from school. The intervention remains highly relevant here because the rescue and resettlement programme directly addresses the diverse motivations behind children leaving home, ensuring that children are not left exposed to risks on railway platforms regardless of their reason for leaving.

“It’s surprising how often children run away due to education pressure and family dynamics, not only poverty. Even station masters’ children and those from well-off families end up at platforms needing help.”

—Baswaraj Shali, Implementation Team

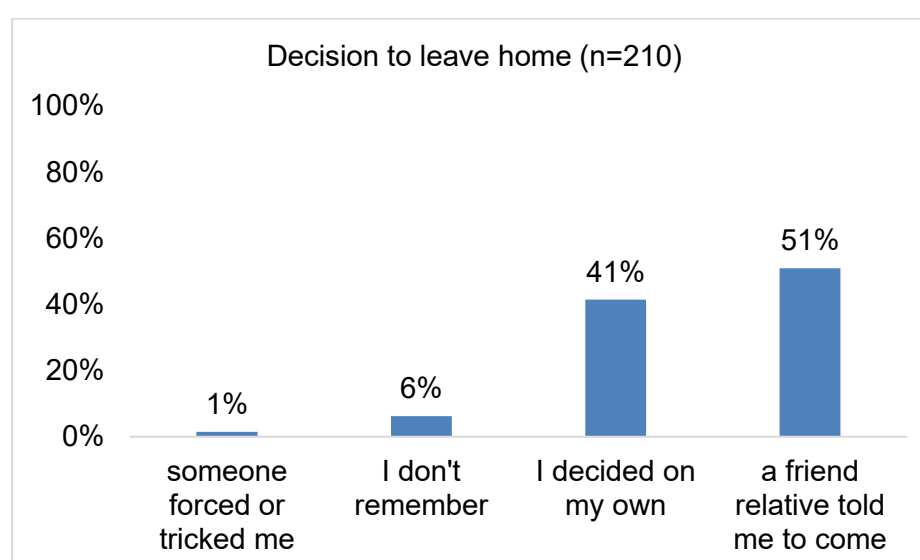


Figure 59: Decision to leave home

A majority of the children reported that the decision to leave home was influenced by **friends or relatives (51%)**, while **41% decided on their own**. Only a negligible proportion were **forced or tricked (1%)**. This highlights the role of peer influence and self-driven decisions in children’s mobility. The relevance of intervention lies in its ability to intercept these children at a vulnerable stage — when they act independently or under the influence of peers — and prevent potential exploitation, trafficking, or prolonged separation from families. This shows that the programme responds to the *real decision-making dynamics* of children rather than focusing only on forced migration cases.

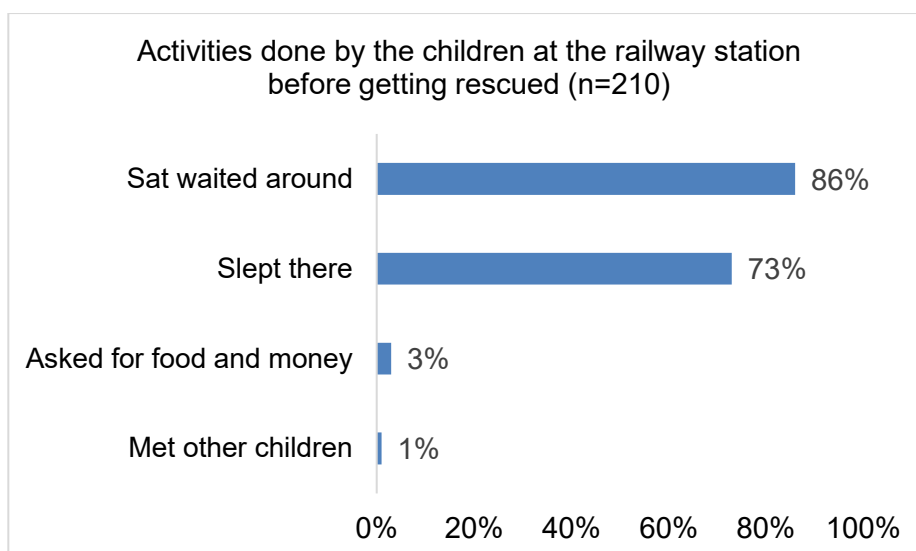


Figure 60: Activities done by the children at the railway station before getting rescued

Most children reported that after arriving at the railway station, they **sat waiting around (86%)** or **slept there (73%)**, while very few asked for food or money (**3%**) or interacted with other children (**1%**). This clearly shows that children at the railway stations are often idle, isolated, and vulnerable to exploitation. The rescue programme is therefore extremely relevant, as it identifies children during this critical waiting period when they lack adult protection, are unsure of their next steps, and are at high risk of being approached by traffickers, abusers, or others with harmful intentions.

“Team members approach children discreetly, observing where they sit and how they avoid authorities never directly questioning, but gently assessing their comfort and fear before intervening. The process always involves RPF and GRP, followed by medical checks and detailed documentation before presenting the child to CWC.”

—Baswaraj Shali, Implementation Team



Figure 61: Interaction of the CSRBOX team with the implementation team

3.2.3 Coherence

The Coherence section of the report checks the alignment of the programme with other interventions in the country, i.e., with similar programmes which were being run by other institutions.

Alignment with Schedule VII

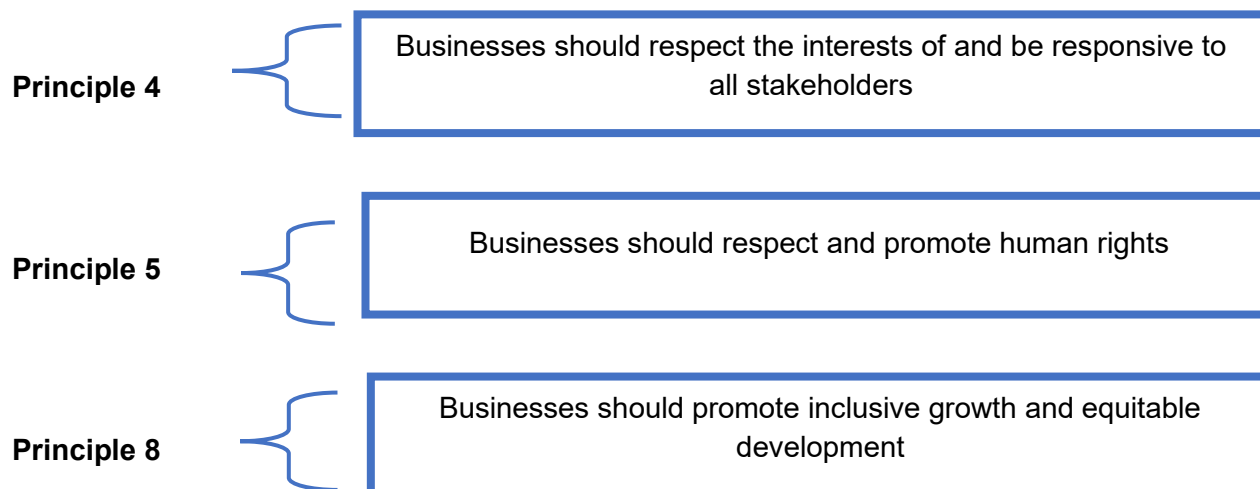
Schedule VII (Section 135) of the Companies Act, 2013 specifies the list of activities that may be included by the company in its CSR Policy. The table below indicates the activities included by BFL:

Sub-Section	Activities	Alignment with the project CSR programme
(1)	Promoting education and vocational skills.	Reintegration of children seeks to restore education and foster learning among those rescued.
(2)	Promoting gender equality, empowering women, and reducing inequalities.	Special focus on protecting extremely vulnerable children at railway stations, preventing exclusion.

Alignment with SDG Goals

SDG Goals	Targets	Alignment
	SDG 3: By 2030, reduce premature mortality and promote mental health and well-being	Good health and well-being, Counselling, shelter, and basic medical needs are addressed immediately after rescue.
	SDG 4: By 2030, ensure all girls and boys complete free, equitable, and quality primary and secondary education	Non-formal education at shelters, efforts to resume formal education during/after restoration.
	SDG 10: By 2030, empower and promote the social, economic and political inclusion of all	Reduced inequalities — Direct intervention for marginalised/at-risk children at transit points.
	SDG 16: End abuse, exploitation, trafficking, and all forms of violence against and torture of children	The rescue and restoration projects directly prevent child exploitation and trafficking at high-risk transit points

Alignment with ESG



Alignment with National priorities

National Policies	Objectives and Strategies	Alignment
Juvenile Justice (Care and Protection of Children) Act, 2015	To ensure the care, protection, development, and social reintegration of children in need through CWCs and family-based care	Aligns with enabling care and protection through Child Welfare Committees (CWCs), providing institutional and family-based care. The project's focus is on safe rescue, rehabilitation, and restoration of children, ensuring protection as per legal mandates.
National Policy for Children, 2013	To safeguard the rights of all children to survival, health, education, protection, and participation	Contributes by rescuing vulnerable children from high-risk sites such as railway platforms, providing shelter, and counselling.
National Plan of Action for Children (2016)	To address issues related to the survival, development, protection, and participation of children	The project contributes by rescuing children from risk, restoring them to families, and supporting education and health access

3.2.4 Effectiveness

The programme's effectiveness measures the extent to which objectives have been achieved and identifies the supporting processes and systems that influence the achievement of these objectives.

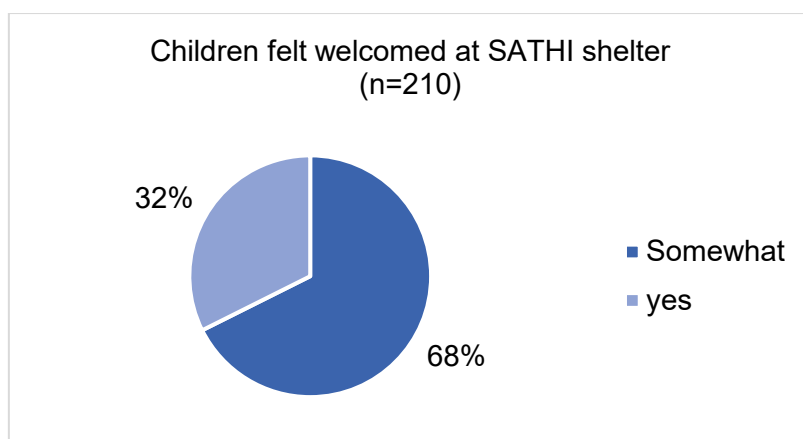


Figure 62 Children felt welcomed at the SATHI shelter

The data indicate that **(32%) of children** reported feeling fully welcomed upon arrival at the SATHI shelter, while a significant majority, **68%**, expressed that they felt “somewhat welcomed. This pattern suggests that SATHI has been effective in creating a protective and supportive environment for rescued children, many of whom arrive in a vulnerable emotional state due to separation, trauma, or exploitation. The fact that a large proportion (68%) only felt “somewhat” welcomed, however, points to areas where further strengthening of psychosocial support and child-friendly practices could enhance the immediate sense of belonging and comfort.

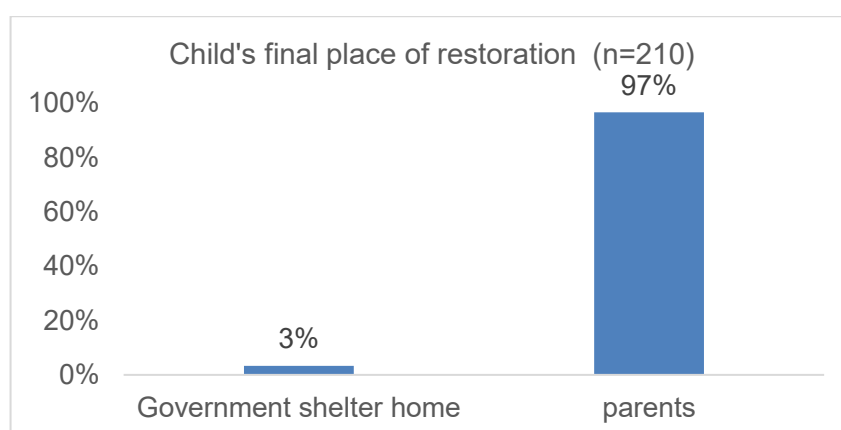


Figure 63: Child's final place of restoration

The data shows that an overwhelming **(97%) of children** rescued and sheltered under the project were ultimately restored to their parents or immediate family members. Only **(3%) of children** were referred to government-run shelter homes for long-term care, primarily in cases where family reunification was not possible or deemed unsafe.

This finding reflects a strong alignment with SATHI's core objective of family-based reintegration. Restoring children to their families not only provides emotional security and stability but also prevents long-term institutionalisation, which is often associated with negative impacts on child development.

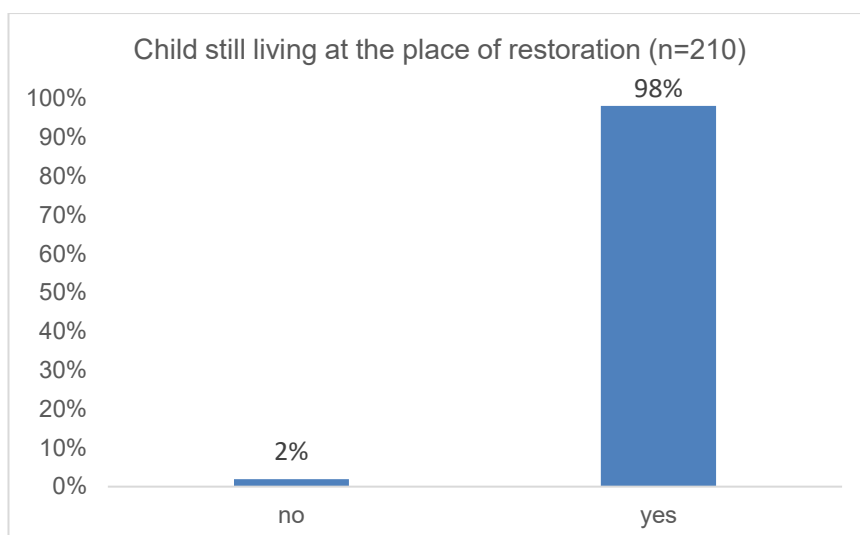


Figure 64: Child still living at the place of restoration

The data reveal that **(98%) of children** who had been living in the SATHI shelter were successfully restored either to their parents, families, or appropriate care institutions. Only **2% of cases** remained unresolved, where restoration could not yet take place. This high rate of restoration demonstrates the project's effectiveness in ensuring that children do not remain in temporary shelters for extended periods. It also reflects strong coordination between SATHI, families, Child Welfare Committees (CWCs), and government stakeholders in facilitating smooth reintegration processes.

3.2.5 Efficiency

This section assesses the extent to which the intervention delivered results in an economical and timely manner.

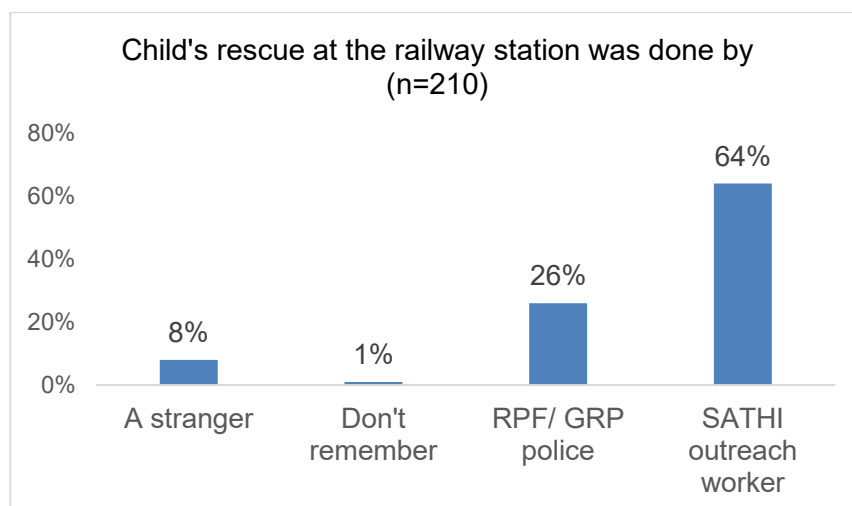


Figure 65 The child's rescue at the railway station was done by

The data on the rescue of the child at the railway station demonstrates that project resources were deployed with efficiency. A majority of rescues (64%) were carried out by SATHI's trained outreach workers, highlighting the presence of dedicated staff at railway platforms translated into timely and safe interventions. Another (26%) of rescues were done by RPF/GRP police, reflecting efficient collaboration with government systems and reducing duplication of efforts. Only 8% of children reported being rescued by strangers, suggesting that reliance on

untrained individuals was minimal. This balance shows that SATHI leveraged both its own staff and state resources efficiently to maximise coverage and ensure that children in distress were reached quickly.

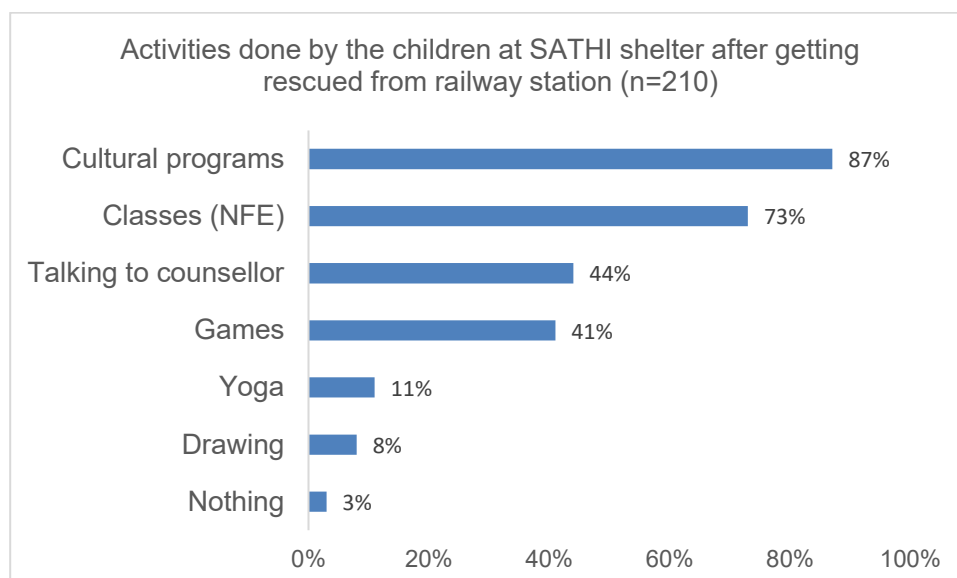


Figure 66: Activities done by the children at SATHI shelter after getting rescued from the railway station

Within the **SATHI shelter, activities for rescued children** further reflect resource efficiency. Almost every child was engaged in at least one activity, with the majority participating in cultural programmes (87%) and non-formal education classes (73%). These group-based activities are cost- and time-efficient methods to reach large numbers of children simultaneously. Meanwhile, more resource-intensive interventions such as counselling (44%) or yoga (11%) were provided selectively, ensuring that individualised attention was given where most needed without overstressing staff time. The fact that only 3% of children reported doing “nothing” shows that their shelter stay was efficiently utilised, with staff ensuring that children’s time was meaningfully occupied and contributed to their recovery and reintegration.

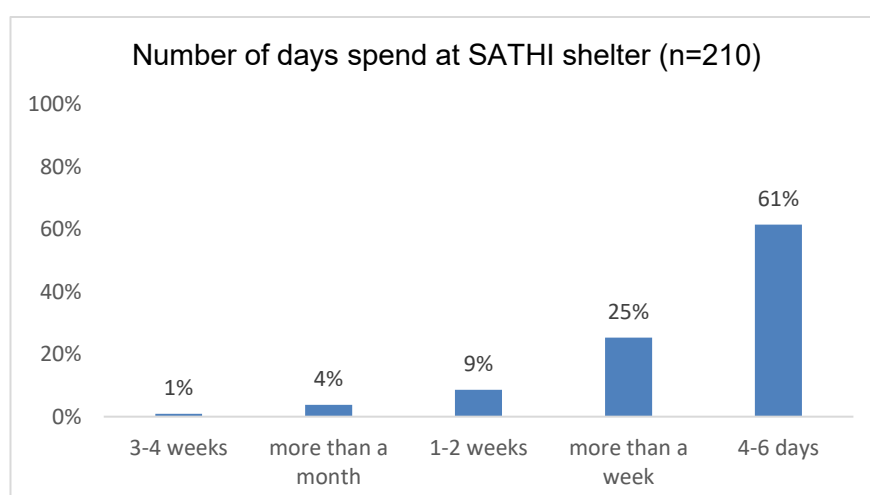


Figure 67: Number of days spent at SATHI shelter

The **duration of stay at the shelter** also indicates efficiency in case handling and resource use. A majority (61%) of children stayed for only 4–6 days, while 25% remained for a little more than a week, showing that most cases were resolved in a short period. Longer stays beyond

one month were rare (just 4%), suggesting that delays or resource-intensive cases were exceptions. The short average duration underscores the shelter's role as a transitional space rather than a long-term institution, enabling a rapid turnover of cases. This reduced prolonged use of food, accommodation, and staff resources per child, allowing the project to support more children within the available budget.

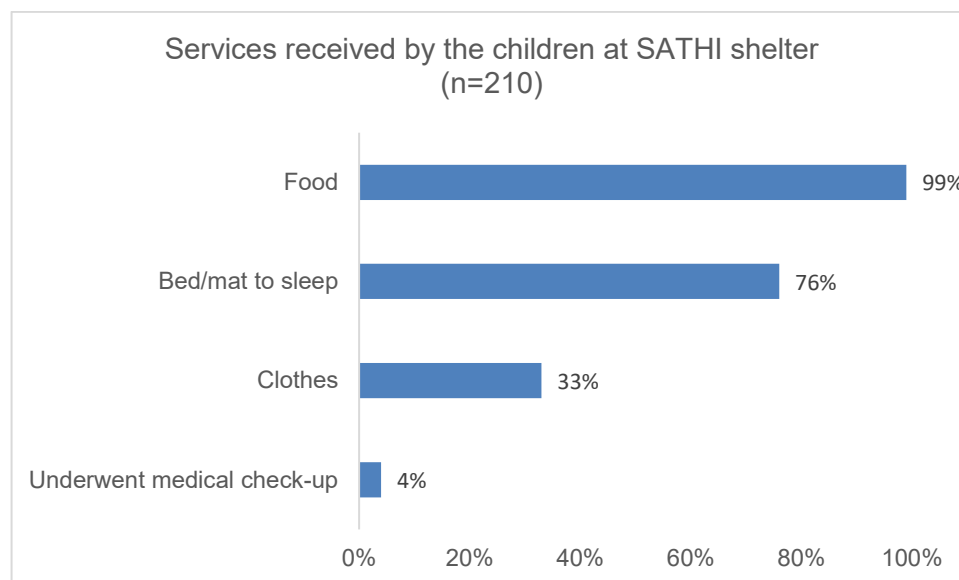


Figure 68: Services received by the children at SATHI shelter

The third bar graph offers a snapshot of the immediate care children received in the shelter environment. Food was provided to nearly all children (99%), underscoring food security as a top priority. 76% received a bed or mat to sleep on, ensuring fundamental comfort and security for most. 33% were provided with extra clothes, identifying this as an area for possible enhancement. Notably, only 4% underwent a medical check-up, suggesting either most children arrived healthy, check-ups were conducted selectively, or there is an opportunity to strengthen systematic health screenings upon arrival.

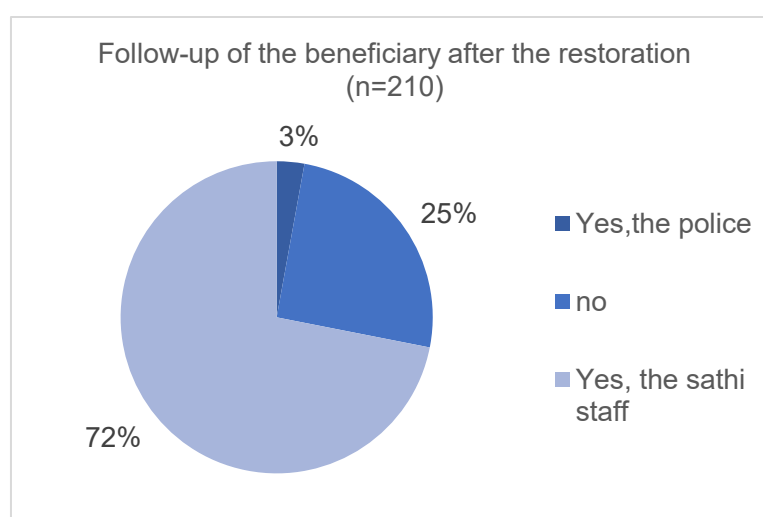


Figure 69: Follow-up of the beneficiary after the restoration

The graph indicates the vital role of SATHI staff in post-restoration follow-up. After children were restored to families or safe settings, 72% were followed up by SATHI staff, demonstrating

the organisation's dedication to long-term child safety, reintegration, and monitoring. Meanwhile, 25% reported no follow-up, signalling potential gaps that need addressing for universal case tracking. Police follow-up accounted for just 3%, reflecting that NGOs, rather than law enforcement, usually shoulder follow-up responsibilities in restoration cases.

3.2.6 Impact

To gain a comprehensive understanding of the programme's impact, we examine its profound and potentially transformative effects on the social ecosystem. This section thoroughly examines the impact of the project.

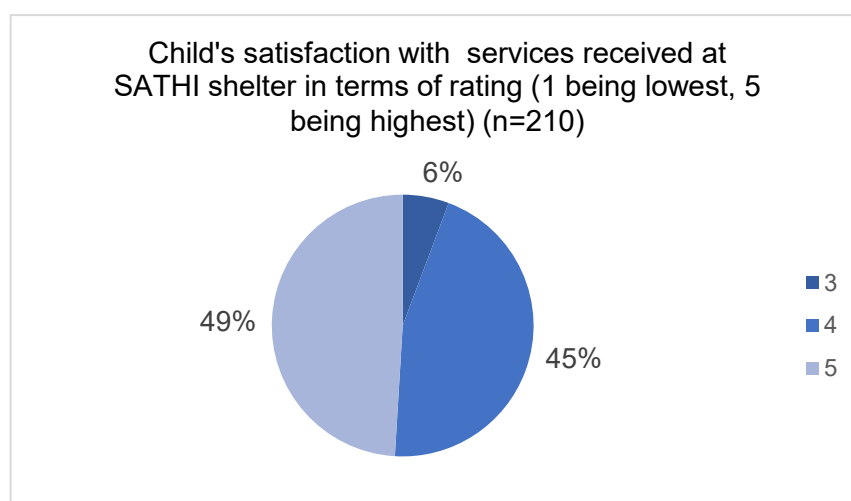


Figure 70: Children's satisfaction with services received at SATHI shelter in terms of rating (1 being lowest, 5 being highest)

The satisfaction ratings of children regarding the services they received at the SATHI shelter reveal a strong **positive impact** on their overall experience and wellbeing. A large majority of children expressed high satisfaction, with **49% rating the services at the highest level (5 out of 5)** and another **45% giving a score of 4**. This means that **94% of children felt highly satisfied** with the care, protection, and support extended to them. Such overwhelmingly positive feedback reflects that the shelter services are not only meeting but also exceeding children's expectations in providing safety, food, education, and psychosocial care.

Only **6% rated their satisfaction at a moderate level (3 out of 5)**, and there were no children who rated their experience at the lowest levels (1 or 2). This indicates that dissatisfaction is minimal, and the project has had a consistently positive influence on children's perception of care and rehabilitation.

From an **impact perspective**, these satisfaction levels highlight that the shelter environment contributes significantly to children's recovery from trauma, trust in protective institutions, and readiness for reintegration with families or communities. High satisfaction also suggests that children are likely to carry forward a sense of safety, acceptance, and support beyond their stay, which strengthens the long-term impact of the project.

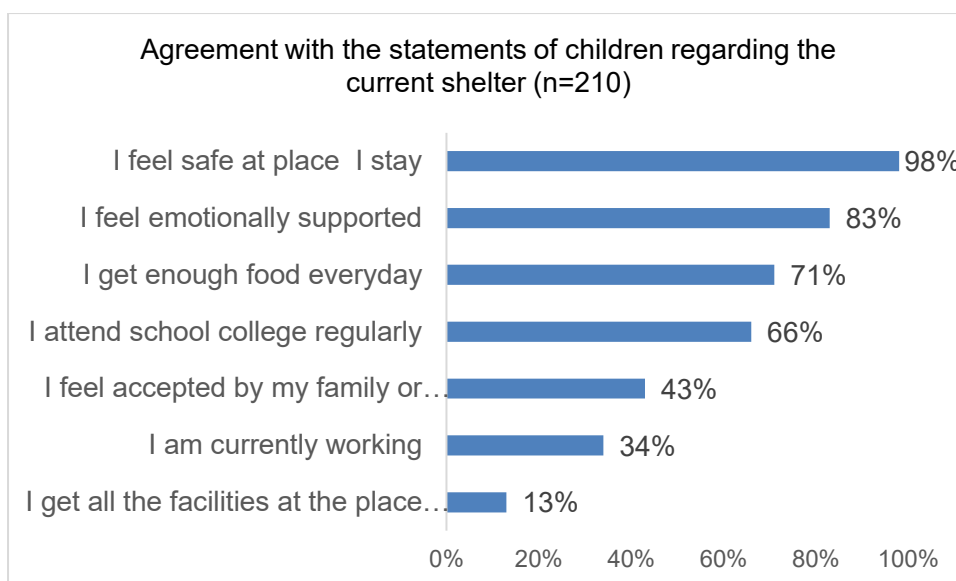


Figure 71: Agreement with the statements of children regarding the current shelter

The responses of children regarding their **current shelter experience** provide important insights into the broader **impact** of SATHI's intervention on their well-being. A very high percentage (98%) of children reported that they feel safe at their place of stay, which indicates a transformative impact on their sense of security, especially crucial for children who have experienced abandonment, abuse, or unsafe environments prior to rescue. Similarly, (83%) expressed that they feel emotionally supported, demonstrating that the shelter has had a positive long-term effect on their psychological recovery, trust-building, and resilience.

Access to basic needs and rights was also strongly evident, with 71% reporting they get enough food every day and 66% stating that they attend school or college regularly. These outcomes signify a lasting impact on children's **health, nutrition, and education trajectories**, strengthening their chances of long-term reintegration into society. Furthermore, (43%) felt accepted by their families or caregivers, pointing to the project's role in rebuilding family bonds and addressing stigma or neglect, although this also highlights that a proportion still struggle with acceptance post-restoration.

Overall, the findings suggest that the project's impact goes beyond short-term rescue; it contributes to children's **safety, emotional well-being, education, nutrition, and family reintegration**. However, partial gaps in family acceptance, sustained access to facilities, and livelihood pathways for older children highlight areas where long-term impact could be deepened further.

3.2.7 Sustainability

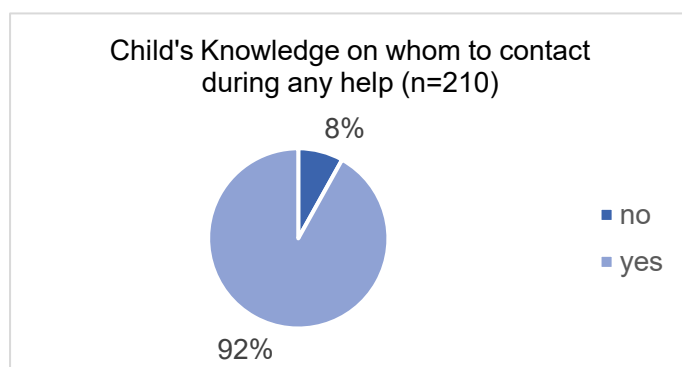


Figure 72: Child's Knowledge on whom to contact during any help

The data on children's **knowledge of whom to contact during times of need** shows that **92% of children are aware of the right person or system to reach out to for help**, while only 8% lacked this awareness. This finding is highly significant in terms of **sustainability**, as it demonstrates that the intervention has equipped children with knowledge and practical coping strategies that extend beyond their immediate stay in the SATHI shelter.

By knowing whom to approach, be it child helplines, police, caregivers, or community support systems, children are better prepared to safeguard themselves from future risks such as exploitation, abuse, or neglect. This outcome reflects that the project's impact is not only short-term rescue and restoration, but also **long-term empowerment**. It enhances the sustainability of outcomes because children who leave the shelter carry with them a critical life skill: the ability to seek help and protection when needed. Such knowledge reduces dependency on shelters and external agencies alone, ensuring that children can independently access support mechanisms in the future. However, the **8% who remain unaware** represent a small but important gap. It suggests that sustainability could be further strengthened by ensuring universal coverage of child protection education, so that no child leaves the programme without this essential knowledge.

3.3 Project C - Rescue and Resettlement of Runaway and Missing Children Found on the Railway Platform of Yeshwanthpur, Bangalore

3.3.1 Socio-Demographic Profile of the Beneficiary

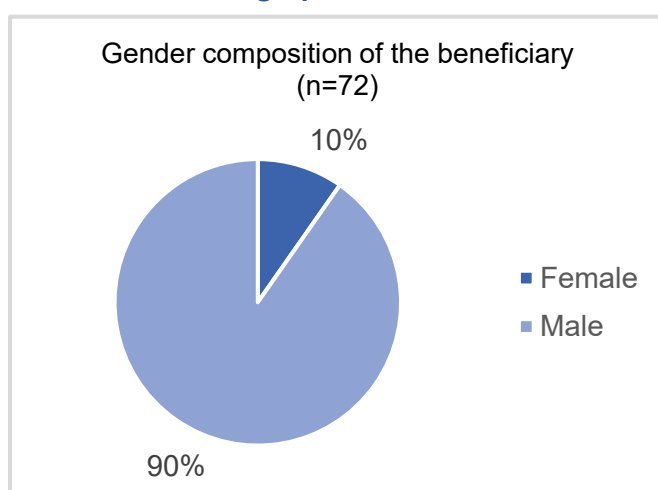


Figure 73: Gender composition of the beneficiary

The gender composition graph shows an overwhelming majority of male beneficiaries (90%), with females accounting for just 10%. This reflects documented project trends, as highlighted in the progress report, where the incidence of runaway or unaccompanied boys at railway stations is significantly higher compared to girls, though both genders are highly vulnerable to distress and exploitation.

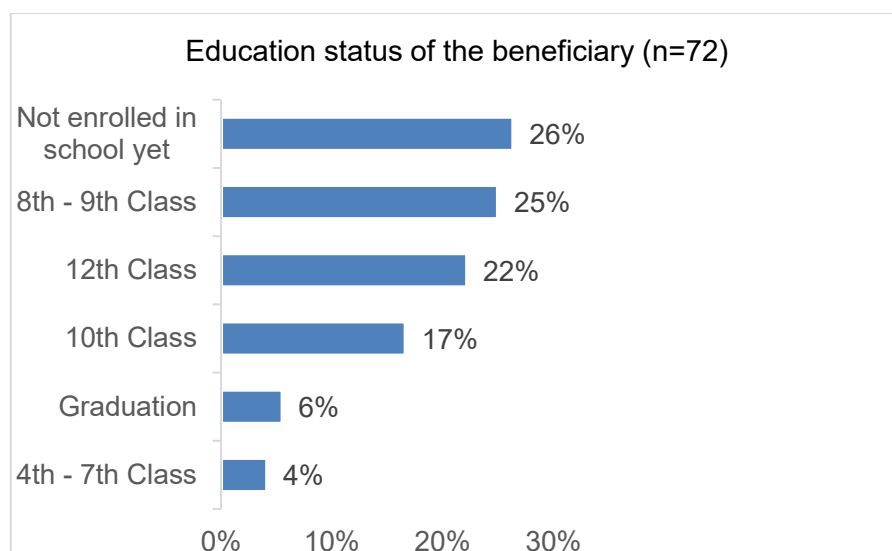


Figure 74: Gender composition of the beneficiary

The education status graph underlines the challenges these children face in maintaining educational continuity. A sizable proportion (26%) are not enrolled in school, a key concern noted in the project, especially among children orphaned or made more vulnerable by COVID-19. Other large segments are in the 8th–9th class (25%) and 12th class (22%), illustrating a diverse range of educational attainments but also pointing to interruptions or dropouts at various stages. This distribution underscores the importance of the project's interventions, such as school fee support and non-formal education sessions, to help bridge learning gaps and re-integrate children into formal education.

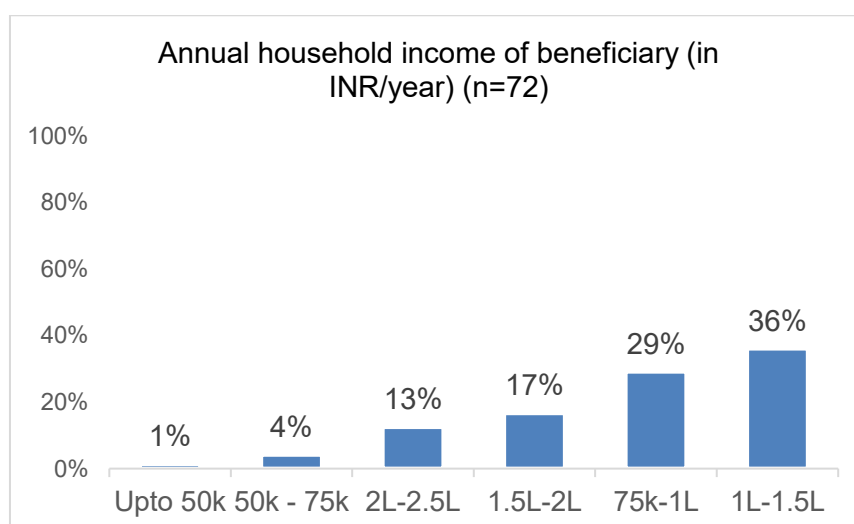


Figure 75: Annual household income of beneficiary (in INR/year)

The annual household income graph shows that most beneficiary families are economically marginalised: (36%) report annual incomes between ₹1–1.5 lakh, and (29%) between ₹75,000–1 lakh, with smaller shares in lower or slightly higher bands. Such figures reinforce the acute financial pressures faced by families during and after the pandemic, contributing to the risk of children being withdrawn from school or forcibly migrating for survival. The low income ranges closely align with narratives in the project report of children losing

breadwinners or families struggling with basic subsistence, necessitating comprehensive educational, nutritional, and psychosocial support.

3.3.2 Relevance

The following section discusses the relevance and necessity of the intervention, detailing socio-demographic indicators and other factors that highlight the need for support.

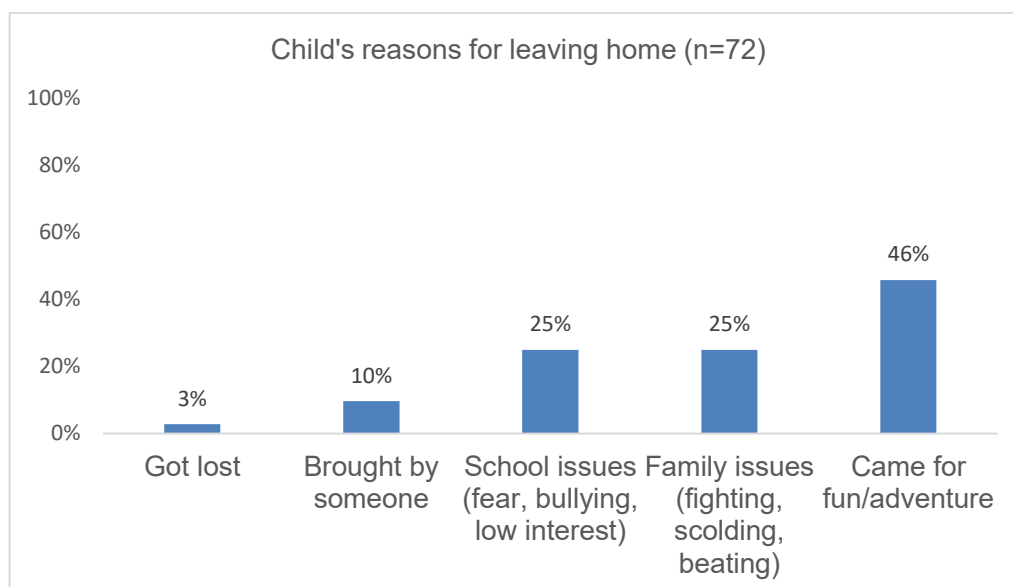


Figure 76: Child's reasons for leaving home

The graph highlights that the most common reason for children leaving home was the search for fun or adventure (46%), but significant shares also cited family issues (25%), such as fighting or scolding, and school issues (25%), like fear, bullying, or low interest. This pattern is reflected in the project's field reports and case studies, which frequently document children leaving due to a mix of family conflict, school disengagement, and the desire to escape restrictive or distressing home environments. A smaller percentage got lost (3%) or were brought by someone else (10%), indicating that situational vulnerability and external influence are also risk factors. These findings are directly relevant as they align with SATHI's approach to not only rescue but also counsel and support children and families to address root causes and prevent recurrence.

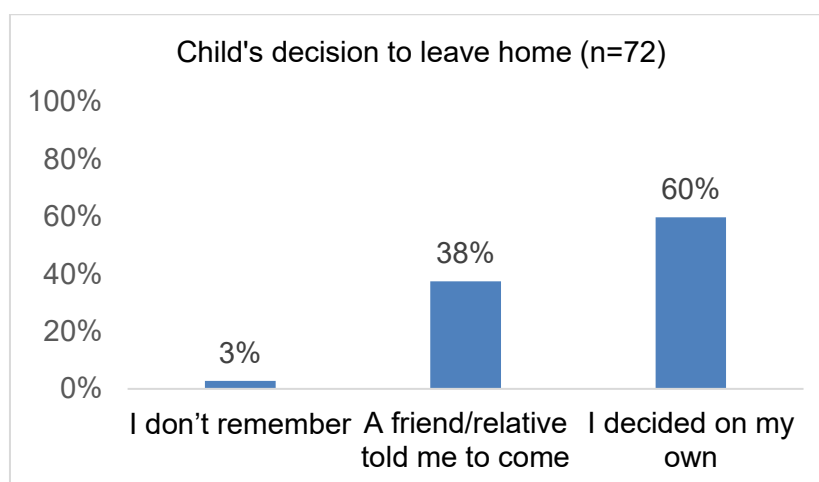


Figure 77: Child's decision to leave home

The graph further underscores the agency exhibited by many runaway children: (60%) independently decided to leave, while (38%) did so on the encouragement of a friend or relative. This highlights the need for interventions that consider both children's autonomy and the peer dynamics that can influence risky decisions. It also points to the importance of outreach and awareness-raising among children themselves, not just parents or guardians, making SATHI's non-formal education and counselling components highly pertinent.

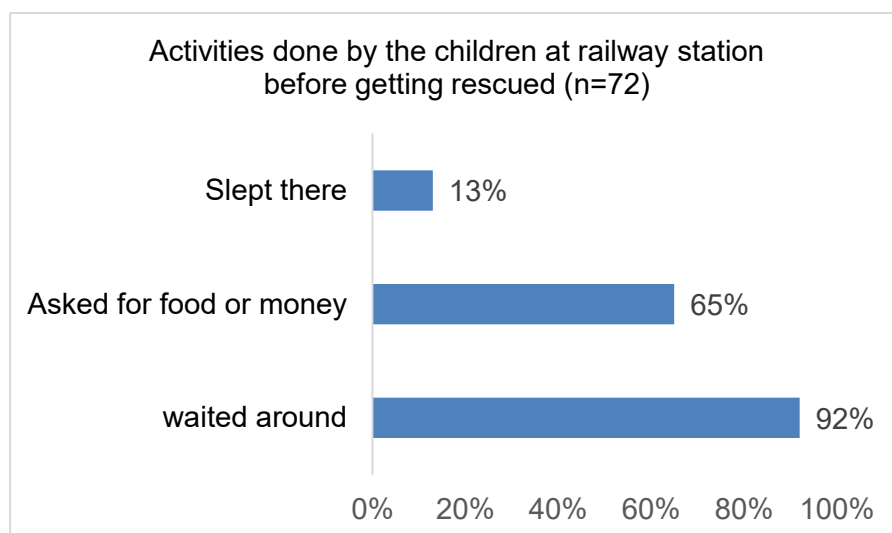


Figure 78: Activities done by the children at the railway station before getting rescued

The findings detail the activities of these children before being rescued at railway stations: 92% were simply waiting around (likely unsure of their next steps), 65% had asked for food or money, and 13% had even slept at the station itself. This directly echoes the frontline findings in the project report, which describe children hanging around platforms, at risk of exploitation, malnutrition, or harm. The relevance here is clear: the rescue operation protects children at the very moment they are most exposed, while subsequent shelter, food, and psychosocial support address their immediate as well as underlying vulnerabilities

3.3.3. Coherence

The Coherence section of the report checks the alignment of the programme with other interventions in the country, i.e., with similar programmes which were being run by other institutions.

Alignment with Schedule VII

Schedule VII (Section 135) of the Companies Act, 2013 specifies the list of activities that may be included by the company in its CSR Policy. The table below indicates the activities included by BFL:

Sub-Section	Activities	Alignment with the project CSR programme
(1)	Promoting education and vocational skills.	Reintegration of children seeks to restore education and foster learning among those rescued.
(2)	Promoting gender equality, empowering women, and reducing inequalities.	Special focus on protecting extremely vulnerable

		children at railway stations, preventing exclusion.
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Alignment with SDG Goals

SDG Goals	Targets	Alignment
	SDG 3: By 2030, reduce premature mortality and promote mental health and well-being	Good health and well-being, Counselling, shelter, and basic medical needs are addressed immediately after rescue.
	SDG 4: By 2030, ensure all girls and boys complete free, equitable, and quality primary and secondary education	Non-formal education at shelters, efforts to resume formal education during/after restoration.
	SDG 10: By 2030, empower and promote the social, economic and political inclusion of all	Reduced inequalities — Direct intervention for marginalised/at-risk children at transit points.
	SDG 16: End abuse, exploitation, trafficking, and all forms of violence against and torture of children	The rescue and restoration projects directly prevent child exploitation and trafficking at high-risk transit points

Alignment with ESG

Principle 4	Businesses should respect the interests of and be responsive to all stakeholders
Principle 5	Businesses should respect and promote human rights
Principle 8	Businesses should promote inclusive growth and equitable development

Alignment with National priorities

National Policies	Objectives and Strategies	Alignment
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Juvenile Justice (Care and Protection of Children) Act, 2015	To ensure the care, protection, development, and social reintegration of children in need through CWCs and family-based care	Aligns with enabling care and protection through Child Welfare Committees (CWCs), providing institutional and family-based care. The project's focus is on safe rescue, rehabilitation, and restoration of children, ensuring protection as per legal mandates.
National Policy for Children, 2013	To safeguard the rights of all children to survival, health, education, protection, and participation	Contributes by rescuing vulnerable children from high-risk sites such as railway platforms, providing shelter, and counselling.
National Plan of Action for Children (2016)	To address issues related to the survival, development, protection, and participation of children	The project contributes by rescuing children from risk, restoring them to families, and supporting education and health access

3.3.4 Effectiveness

The programme's effectiveness measures the extent to which objectives have been achieved and identifies the supporting processes and systems that influence the achievement of these objectives.

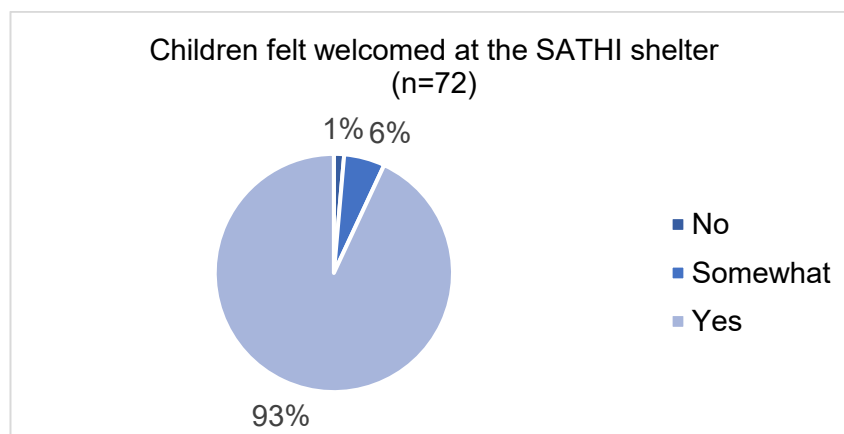


Figure 79 Children felt welcomed at the SATHI shelter

The graph reveals that nearly all children (93%) felt welcomed at the SATHI shelter, while only a small fraction felt otherwise. This highlights that the environment created by the staff is friendly and comforting for children at a vulnerable time, helping them feel safe and looked after soon after their rescue.

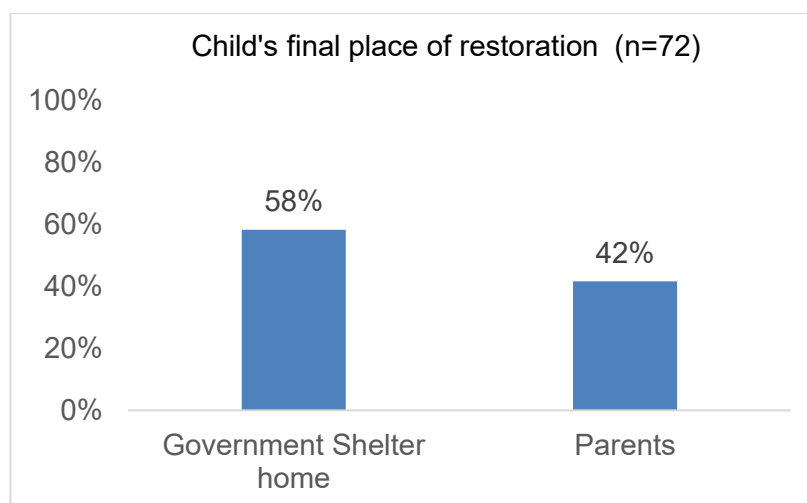


Figure 80: Child's final place of restoration

The findings from the study depict the final place of restoration after intervention: (58%) of children were restored to government shelter homes, while (42%) were restored to their parents. This balance shows that the project successfully rehabilitates a large proportion with their families, an ideal outcome where safe and possible, while also ensuring that those who cannot return safely home get continued care in institutional settings.

“Once a child is before the CWC, we assess the case rigorously reviewing background and reasons for flight to decide on restoration, placement in institutions, or alternate care. The child’s best interest always comes first.”

—Chairperson, CWC-Pune



Figure 81: Qualitative Interaction of CSRBOX team with the Child Welfare Committee

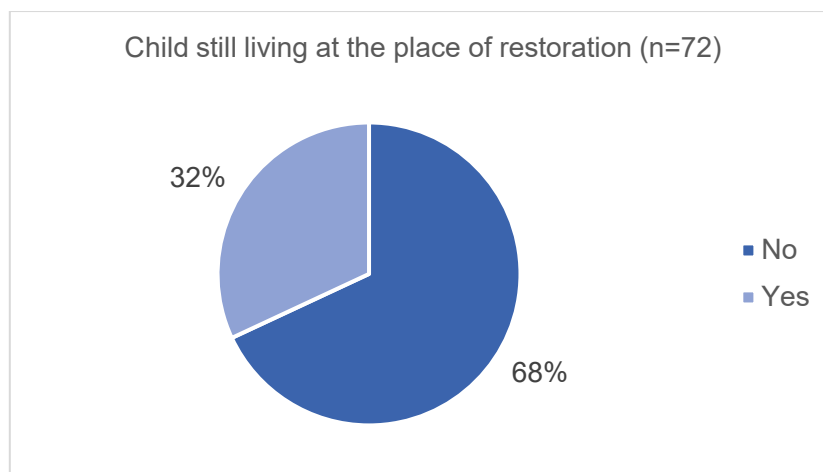


Figure 82: Child still living at the place of restoration

From the graph, it can be inferred that (32%) of children continue to live at their place of restoration, while (68%) do not. Although a third stay at their new homes or shelter placements, a majority move again, which signals an ongoing challenge but also reflects the complex situations many children face. Nonetheless, the project ensures that rescued children find safe and supportive environments, even if not all placements are permanent

3.3.5 Efficiency

This section assesses the extent to which the intervention delivered results in an economical and timely manner.

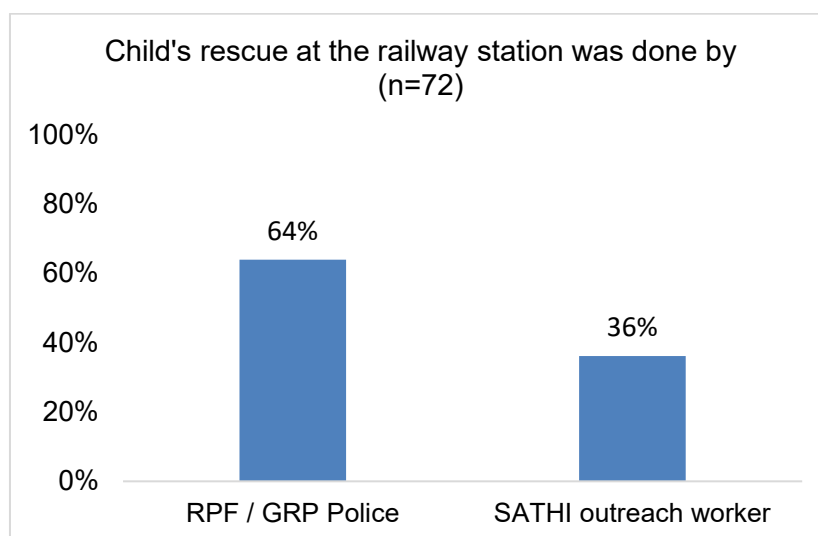


Figure 83The child's rescue at the railway station was done by

Most rescues at railway stations are carried out by RPF/GRP police (64%), with SATHI outreach workers responsible for (36%). This close cooperation between law enforcement and SATHI staff ensures that children in distress are quickly identified and brought to safety, minimising the time spent in risky situations.

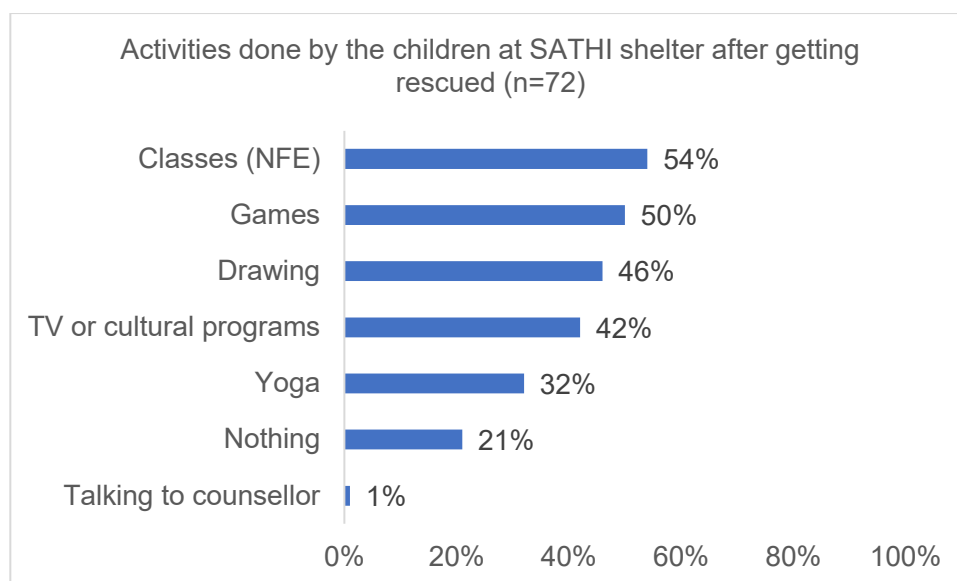


Figure 84: Activities done by the children at the SATHI shelter after getting rescued

The data on activities at the SATHI shelter shows efficient use of time and resources to keep rescued children meaningfully engaged from the moment they arrive. Over half of the children participate in non-formal education classes, and large proportions are involved in games, drawing, cultural programmes, and even yoga. This diversity in activities ensures that children's educational, recreational, and emotional needs are addressed simultaneously. The low percentage of children reporting "nothing" to do highlights an active, well-coordinated environment where staff can quickly organise group or individual activities, even though children stay for only a few days. The shelter's ability to offer such a wide range of options in a short period reflects not just good planning, but also responsiveness to the children's interests and well-being. This level of engagement supports a smoother adjustment for children after their rescue and maximises the benefit of their brief stay, demonstrating strong operational efficiency within the programme.

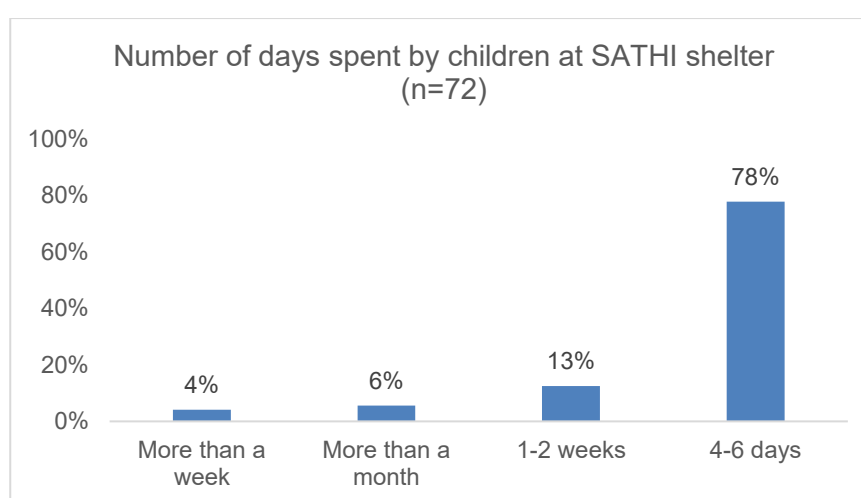


Figure 85: Number of days spent by children at SATHI shelter

Once children enter the SATHI shelter, the process moves swiftly: 78% spend only 4–6 days in the shelter, while just a small minority stay longer than two weeks. This rapid response and

short shelter stay reflect SATHI's ability to quickly assess each child's situation, arrange for safe restoration, and prevent the anxiety or disruption that comes from a prolonged stay in temporary care

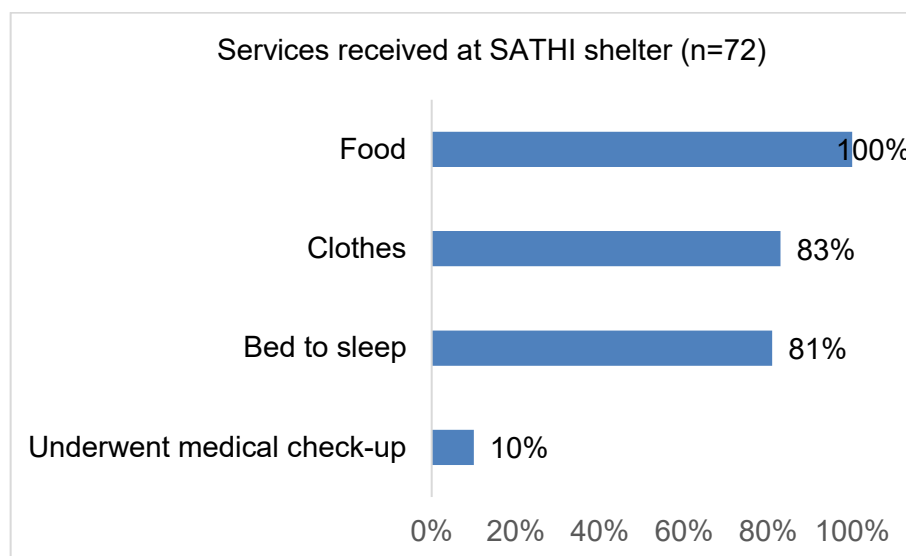


Figure 86: Services received at SATHI shelter

The findings highlight that (100%) of children receive food, and most are also provided clothes (83%) and a bed (81%). Even though only 10% undergo a medical check-up, the high rates of receiving basic needs show that SATHI efficiently covers the essentials soon after a child's arrival.

"For girls, detailed medical checkups are compulsory and handled by specialised NGOs or government centres. Shelter decisions are always routed through the CWC as per JJ Act regulations."

—Baswaraj Shali, Implementation Team

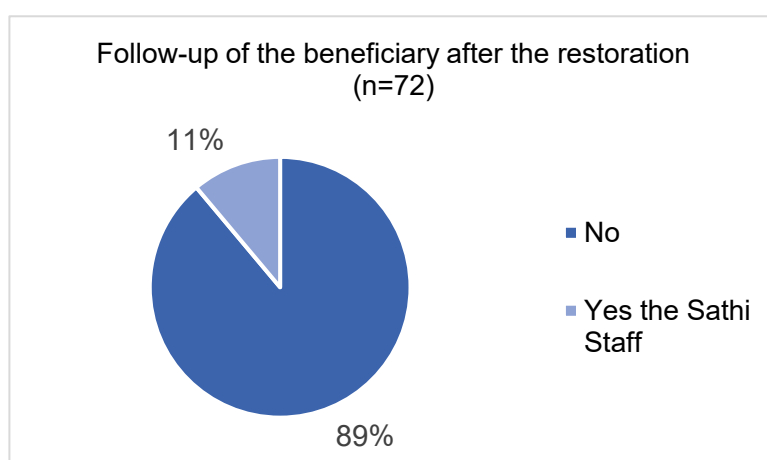


Figure 87: Follow-up of the beneficiary after the restoration

Follow-up visits, though less frequent (11%), likely reflect the project's focus on immediate intervention and swift restoration, but also highlight an area for process strengthening. Overall, the programme demonstrates a prompt, resource-effective system for rescue, short-term shelter care, and meeting immediate needs, hallmarks of a well-run and efficient intervention.

3.3.6 Impact

To gain a comprehensive understanding of the programme's impact, we examine its profound and potentially transformative effects on the social ecosystem. This section thoroughly examines the impact of the project.

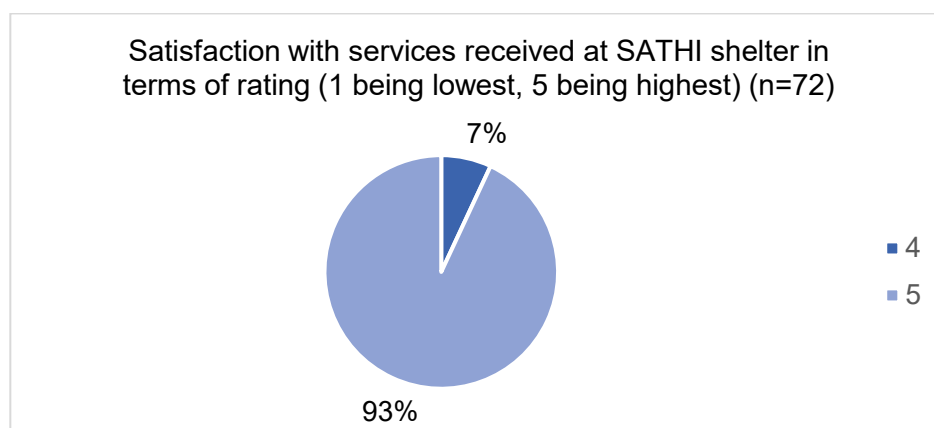


Figure 88: Satisfaction with services received at SATHI shelter in terms of rating (1 being lowest, 5 being highest)

The high satisfaction ratings shown in the graph indicate that SATHI's shelter services make a real and lasting difference in the lives of children at risk. The fact that (93%) of children gave a perfect score suggests that the shelter environment is not only meeting their essential needs, such as food, clothing, and a safe place to sleep, but is also providing the comfort, respect, and kindness that children need when they are feeling vulnerable or frightened.

This level of satisfaction is especially important for children who may have just experienced trauma, family conflict, or neglect. When children rate their shelter experience so highly, it shows they are receiving warmth, attention, and compassion—elements that help them begin to heal emotionally. It likely means that the SATHI team is sensitive to children's backgrounds, listens to their concerns, and creates a friendly, non-judgmental atmosphere. Such an approach helps restore children's sense of dignity and self-worth, which is vital for their well-being and future growth.

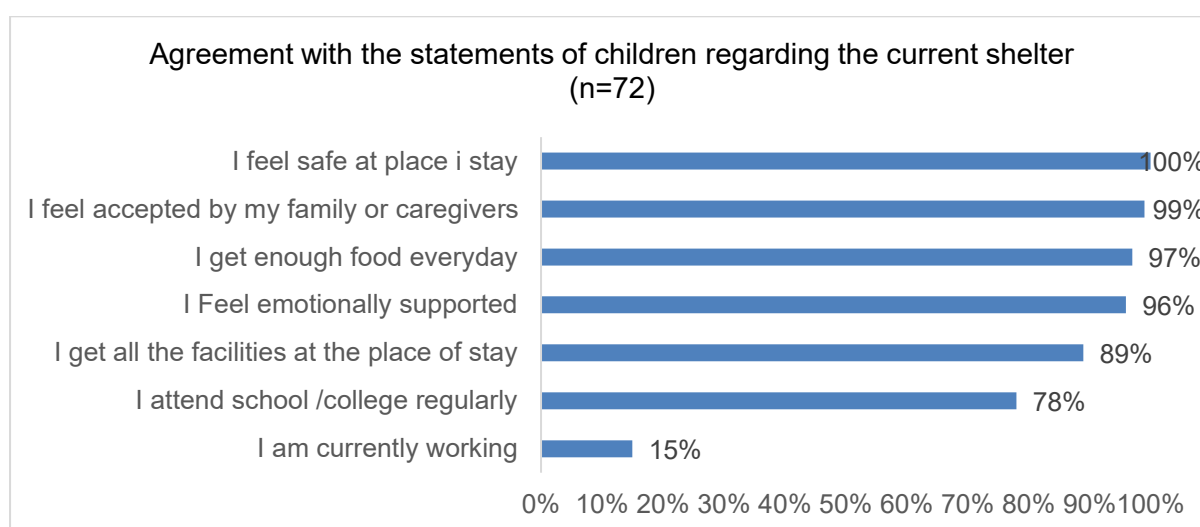


Figure 89: Agreement with the statements of children regarding the current shelter

The graph highlights the **transformative impact** of SATHI shelter’s activity programming on rescued children. More than half of the children (54%) engaged in non-formal education classes, while 50% participated in games, 46% in drawing, 42% in TV or cultural programmes, and 32% in yoga. This wide range of activities reflects that the shelter is not merely a place of temporary safety but a **holistic environment that nurtures children’s long-term growth and resilience**. By ensuring continued access to education through non-formal classes, the shelter prevents learning disruptions and lays the foundation for reintegration into schooling. Recreational activities such as games and cultural programmes provide joy and normalcy, while creative outlets like drawing and yoga help children cope with stress, express emotions, and rebuild confidence.

The impact of such programming is profound: it enhances children’s **cognitive skills, emotional wellbeing, and social development**, equipping them with coping mechanisms that extend well beyond their stay at the shelter. For children who often arrive with experiences of trauma, neglect, or exploitation, these activities restore a sense of stability, belonging, and hope for the future. In this way, the SATHI shelter contributes not just to immediate protection but to the **long-term healing, empowerment, and reintegration of vulnerable children** into society.

3.3.7 Sustainability

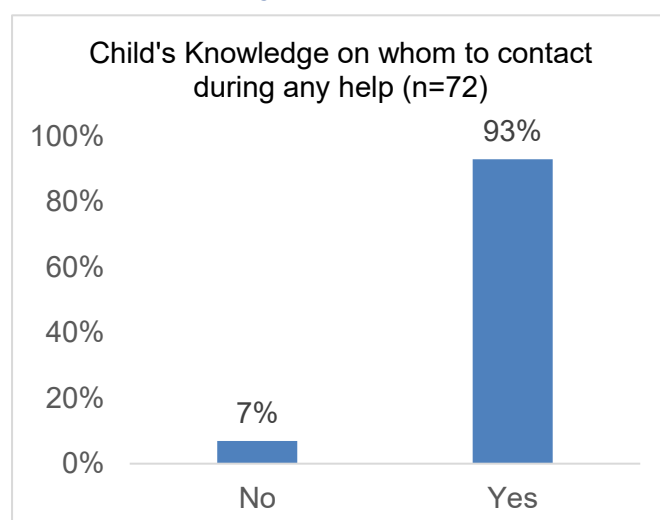


Figure 90: Child's Knowledge on whom to contact during any help

The graph demonstrates that an overwhelming **93% of children are aware of whom to contact if they need help in the future**, underscoring the project’s strong contribution to the **sustainability of child protection outcomes**. This finding indicates that the shelter experience goes beyond immediate rescue and care, equipping children with practical, lifelong skills to safeguard themselves. By ensuring that nearly all children leave the programme with clear knowledge of where to seek help—whether through child helplines, caregivers, or relevant authorities—SATHI empowers them to remain safe,

resilient, and self-reliant even after reintegration into their families or communities.

This outcome is particularly critical because it represents a form of **capacity transfer**: children are no longer solely dependent on the shelter or external agencies for their protection but are enabled to take proactive steps in ensuring their own safety. Such empowerment reduces the likelihood of re-exploitation, re-runaway, or neglect, thereby strengthening the durability of the intervention’s results. While a small minority (7%) still lack this knowledge, the high proportion of informed children demonstrates that the project’s benefits are designed to **endure beyond the duration of direct support**, making the child protection outcomes sustainable in the long term.

3.4 Impact Stories

Case study 1

"After my husband got affected during COVID-19, I was left alone to take care of my children. My daughter was very good at her studies, but I had no money to pay her school fees. I was worried she would have to drop out. With the help of SATHI, the school fees were paid, and she could continue her education without interruption. Today, she goes to school happily, and I feel relieved knowing her future is not lost because of our financial struggles."

-Shraddha, Mother of Mayuri, Pune

Case study 2

"When my husband got affected by COVID-19, we had no income to manage even the basic expenses, as he was the only earning member at our home. Paying house rent became impossible, and the landlord was pressuring us to leave. During this difficult time, SATHI supported me with rent assistance. Because of this help, we could continue to stay in the same house, and my children did not have to face the trauma of displacement. Having a roof over our head gave us the stability we needed during that tough period."

-Sanjana, Mother of Preeti, Pune

Case study 3

"After my husband got affected by COVID-19, I was in deep shock and could not manage my emotions. I often felt alone and helpless. At the SATHI camp, I received counselling sessions that gave me the strength to cope with the situation. The counselling helped me rebuild my confidence and emotional balance, which also allowed me to support my children better. It gave me hope and courage to move forward as a family."

-Pallavi, Mother of Sayali, Pune

Case Study 4

"My son ran away from home after frequent conflicts and arguments. He was rude, aggressive, and often fought with family members. After being rescued at the railway station and referred to the NGO shelter, he received counselling, emotional support, and was engaged in structured activities. Over time, we observed visible changes in his behaviour. He became calmer, more communicative, and more respectful toward family members. The intervention not only ensured his safe return but also helped rebuild strained family relationships."

-Shiva Mandloi, Father of Suraj, Uttar Pradesh

Case study 5

"My son had been struggling with family issues and was very unsure about his future. After being rescued, he was taken to the NGO, where they guided him into vocational and skill development sessions. With their support, he slowly discovered his interests and gained confidence. Today, he has secured a job. As a mother, I feel proud to see this transformation. The rescue and the training not only gave him a livelihood but also gave him a purpose in life, and I know this will stop him from ever running away again."

-Totaram, Father of Prince Kumar, Bihar

Case study 6

“My grandson left home because he did not want to study. He was rescued from Yeshwanthpur railway station and stayed in the SATHI shelter for about a month. During this time, he was involved in playing football and other activities, which kept him active and helped him open up. After returning home, I noticed a big change in him. Instead of running away from responsibilities, he started keeping himself engaged in hobbies and constructive activities. The time he spent at the shelter not only gave him confidence but also helped him develop healthier ways to spend his time.”

-Amruth, Grandfather of Karthik, Karnataka



Chapter 4

Recommendations

Chapter 4: Recommendations

4.1 Project A- “Foster Care” – A Support System for COVID-19-Affected Children Belonging to Financially Marginalised Families in Pune

S. No	Current scenario	Recommendation
1.	Many families struggle with complex or missing documentation for accessing support.	Implement doorstep document assistance camps and liaise with local government offices to fast-track essential paperwork for all eligible families.
2.	There is limited awareness and linkage to government welfare schemes among beneficiaries.	Deploy a proactive team to conduct quarterly home visits focused only on scheme awareness and enrolment follow-up.
3.	Counselling participation is low among parents and children, despite high psychosocial need.	Make participation in at least two group or individual counselling sessions mandatory during initial aid disbursement or orientation camp.
4.	Support for rent and business grants is occasionally delayed by verification and paperwork gaps.	Introduce a one-page simplified verification checklist and designate a single focal point for each applicant to expedite house rent or business support cases.
5.	Female-headed households and adolescent girls face unique risks, but programming is not always gender-tailored.	Develop separate women’s support groups and targeted empowerment sessions for adolescent girls, focusing on life skills, self-protection, and peer support.
6	Some caregivers lack understanding of children’s psychosocial needs, limiting recovery after trauma or loss.	Organise a bi-annual parenting skills workshop for all caregivers, covering trauma-informed communication, emotional resilience, and accessible government/NGO support channels.

4.2 Project B - Rescue And Resettlement of Runaway and Missing Children Found on the Railway Platform of New Delhi

S. No	Current scenario	Recommendation
1.	A proportion of children receive only one follow-up post-restoration; ongoing adjustment can be challenging.	Schedule three structured follow-up calls or visits (e.g., at 1 week, 1 month, and 3 months) after restoration, with a checklist for school re-enrolment, health, and well-being.
2.	Low rates of systematic health/medical screening for all rescued children.	Mandate a baseline medical/psychological screening for every child within 48 hours of admission, regardless of prior CWC

		check-up, and track referrals to government health services.
3.	Emotional reception and comfort upon arrival at the shelter are variable for some children.	Train all shelter staff in trauma-informed care and introduce a “buddy” system where each new child is paired with a previously restored peer or supportive staff.

4.3 Project C - Rescue and Resettlement of Runaway And Missing Children Found on the Railway Platform of Yeshwanthpur, Bangalore

S. No	Current Scenario	Recommendation
1.	Post-restoration follow-up is low, making it difficult to track reintegration.	Create a “restoration logbook” for every child, capturing short updates from guardians/schools for at least three months,
2.	Awareness about child helplines and protective contacts is still incomplete in a minority of cases.	Conduct a “child protection readiness” workshop for each shelter batch, culminating with children demonstrating in a role-play scenario who/how to call for help.
3.	Low rates of systematic health/medical screening for all rescued children.	Mandate a baseline medical/psychological screening for every child within 48 hours of admission, regardless of prior CWC check-up, and track referrals to government health services.



Chapter 5

Benchmarking

Chapter 5: Benchmarking

5.1 Project A- “Foster Care” – A Support System for COVID-19-Affected Children Belonging to Financially Marginalised Families in Pune

Parameters	Bal Sangopan Scheme (Govt. Maharashtra)	PM CARES for Children (Govt. of India)	Smile Foundation – Child Protection & Education	Save the Children – Family-Based Care	SATHI
Funder	State Government of Maharashtra	Govt. of India	Mixed: Corporations, Individuals, Foundations	Mixed: Corporations, Individuals, Foundations	Bajaj Finserv Limited
Implementation year	1978 (Bal Sangopan, COVID response: 2021)	2021	2002	2008	2022
Types of programmes	Financial aid (FD/monthly stipend), orphan certification, educational reservation, linkage schemes to	FD, monthly stipend, educational support, health insurance, linkage to educational opportunities	Nutrition, education sponsorships, health, family strengthening, vocational training	Family reunification, foster care, education, livelihood support, basic needs	School fees, tuition, groceries, rent aid, insurance, skill development, livelihood for single parents, counselling, government linkage
Geography	Maharashtra (state-wide)	PAN India	PAN India	PAN India	Pune (urban & peri-urban)

5.2 Project B And C - Rescue and Resettlement of Runaway and Missing Children Found on the Railway Platform of New Delhi and Yeshwanthpur, Bangalore

Parameters	Railway Children India	Childline India Foundation	Save the Children – Street to School	Salaam Baalak Trust	SATHI
Funder	Mixed: Railway CSR, individual, foundation	Ministry of Women & Child Development, GOI	Mixed: Corporation s, Individuals, Foundations	Mixed: Corporations, Individuals, Foundations	Bajaj Finserv Limited
Implementation year	2010	1996	2008	1989	2018 (Delhi), 2019 (Bangalore), CSR

					supported 2022–2023
Types of programmes	Rescue & restoration at railway stations, outreach, reunification, family support, legal aid, health	1098 helpline, emergency outreach, shelter, restoration, counselling, education	Outreach school, shelter, family reunification, NFE, vocational skills, legal aid	Rescue, shelter, reintegration, education, health/counselling	Rescue at platforms, medical check-up, shelter, restoration to families or child institutions, legal documentation, education/counselling, government linkage
Geography	PAN India (focused on key railway zones)	PAN India	PAN India	Delhi, Gurgaon (urban)	Delhi, Yeshwanthpur (Bangalore), Pune (COVID)



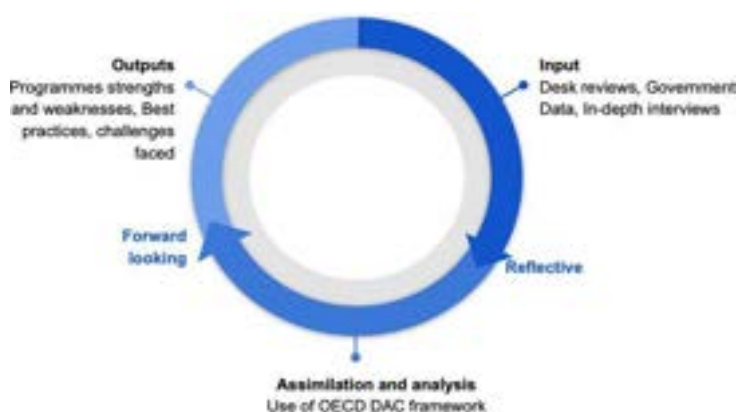
Annexures

Chapter 6: Annexures

6.1 Scope and Methodology

To determine the inclusiveness, relevance, appropriateness, coherence, effectiveness, impact potential and efficiency of the programme, the evaluation has used the OECD DAC Framework. Using the logic model and the criteria of the OECD DAC framework, the evaluation was able to assess the Bajaj CSR Team's contribution to the results while keeping in mind the multiplicity of factors that may be affecting the overall outcome.

In line with the study's goals aimed at assessing the project's effectiveness, efficiency, impact, and sustainability, the evaluation will employ the OECD-DAC Framework. The OECD DAC Network on Development Evaluation has outlined six evaluation criteria: relevance, coherence, effectiveness, efficiency, impact, and sustainability. These criteria establish a normative framework for evaluating the value and significance of an intervention, be it a policy, strategy, programme, project, or activity. They form the foundation upon which evaluative judgments are based. By utilising the OECD DAC framework's criteria, the evaluation has comprehensively gauged the client's contributions to the outcomes, considering the diverse array of factors that may influence the overall results.



THE OECD DAC (Organisation for Economic Co-operation and Development – Development Assistance Committee) framework hinges on the following pillars:

Relevance

The extent to which the project is geared to respond to the felt needs of the community.

Coherence

The extent to which other interventions in the country, sector or institution support or undermine the intervention and vice versa.

Effectiveness

The extent to which the intervention achieved or is expected to achieve its objectives and its results.

Efficiency

The extent to which the intervention delivers or is likely to deliver results in an economic and timely way.

Impact

The extent to which the intervention has generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects.

Sustainability

The extent to which the benefits of the intervention continue or are likely to continue

6.2 Theory of Change

Sl. No	Activities		Outputs	Outcome	Impact
1	Project A: "Foster Care" – A support system for COVID-19-affected children belonging to financially marginalised families in Pune	1. School Fees 2. Private tuition fees 3. Assessing Govt. benefits 4. Skill Development fees 5. Intro cum orientation camp at the beginning 6. Recreational and Ending camp 7. Medical Insurance 8. Cloths/ Uniforms 9. Misc. education-related spending 10. Groceries Kit 11. House Rent 12. Supporting single parents for livelihood 13. Medical support for Family 14. Counselling support	➤ 104 children were supported with school and tuition fees, educational materials, and uniforms. ➤ 41 children supported with private tuition fees. ➤ 17 families assisted in applying for legal documents like ration cards, residential proofs, widow pensions, etc., though full linkage to government schemes was limited due to missing documentation.	➤ Children return to school and complete their education. Improved mental health and emotional resilience among children and caregivers. ➤ Improved economic stability through livelihood and rent support. ➤ Increased access to social protection and government schemes. Improved health security through medical	➤ Crisis-affected children avoid education disruption and develop academic, emotional, and life skills, breaking intergenerational cycles of poverty and marginalisation. ➤ Homeless and runaway children are protected from exploitation and guided toward safe family environments or supportive institutional care, enabling healing and social reintegration.

			➤ A two-day skill development workshop conducted for children aged 16–20 years. 14 children (above 18 years) connected to skill-building training programmes . ➤ 4 orientation camps and 2 large valedictory programmes were organised for selected children and families. ➤ 90 children and 45 families were provided with medical insurance. ➤ 134 children supported with uniforms and clothing. ➤ 277 children supported with miscellaneous education-related expenses. ➤ 219 families received grocery kits. ➤ 29 families supported	insurance and support.	
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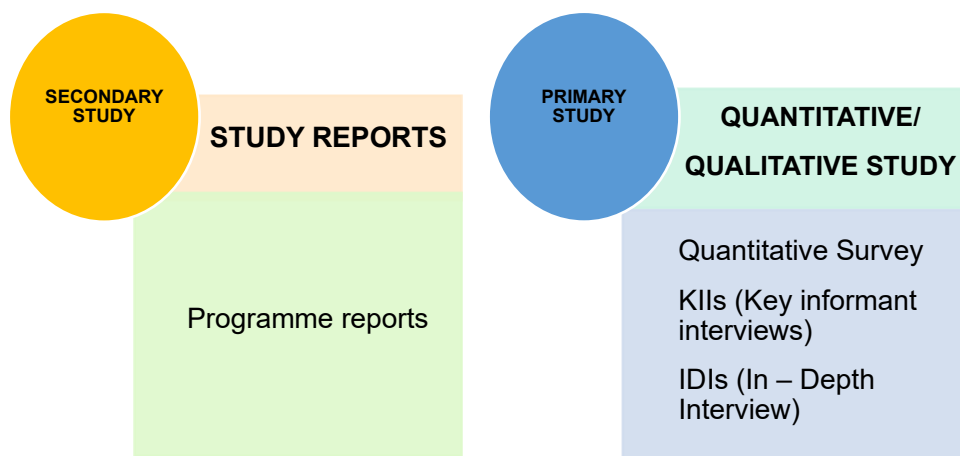
			with house rent.		
2	Project B: Rescue and Resettlement of runaway and missing children in Delhi	1. Rescue and resettlement of runaway and separated children from the railway station 2. Providing shelter, care, food and basic facilities. 3. Detailed counselling and restoration of children with families 4. Referral & resettlement of children who cannot be restored to families 5. Providing post-restoration support to children 6. Conducting Rescue Drives	➤ 1474 children were rescued from railway stations in Delhi (110% of the target). ➤ 528 children were restored directly with their families from the railway station. ➤ 283 children were referred to other institutions for care and protection. ➤ 663 children were brought to the SATHI shelter for counselling and restoration. ➤ 723 children provided with shelter facilities at SATHI: ○ 663 rescued from railway platforms ○ 50 referred by the Child Welfare Committee	➤ Safe reintegration of children at risk into family or alternate care ➤ Improved psycho-social and emotional well-being of the children ➤ Increased access to basic services and rights for children at risk ➤ Improved access of children to shelter, food, healthcare, and legal aid during intervention. ➤ Post-restoration, children are linked to education, health, ID, and protection schemes. ➤ Strengthened coordination among child protection actors	

			(CWC) from other sources ○ 10 were already staying at the shelter as of July 2022 ➤ 573 children were restored to families from the shelter. ➤ 144 children were referred to other institutions from the shelter. ➤ 4 children remained at the Delhi shelter as of 30th November 2023.		
3	Project C: Rescue and resettlement of runaway and missing children on the railway platform of Yeshwanthpur, Bangalore		➤ 443 children were rescued from Yeshwanthpur railway station (111% of the target). ➤ 117 children were restored with their families directly from the railway station by order of the Child Welfare Committee (CWC).		

			➤ 326 children were referred to other institutions for care and protection.		
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6.3 Sampling Strategy

A comprehensive approach involving the collection of both qualitative and quantitative data was adopted. This methodology enabled us to gather valuable insights related to the impact from a holistic, 360-degree perspective that included all pertinent stakeholders necessary for the study. The figure below illustrates the study approach that was used in data collection.



Primary data was sourced directly from the field, and virtually for a few stakeholders who were not available in the field. For quantitative primary data collection, a semi-structured interview schedule was employed. For qualitative primary data collection, interview guides were utilised for conducting Key Informant Interviews (KIs), along with a checklist-based field observation tool.

Sampling

Quantitative Sampling

A simple random sampling approach was followed to ensure the sample's representativeness. The team conducted the sampling with a Confidence Level of 95% and a 5% Margin of Error for the project.

Stakeholder	Mode of Data Collection	No. of interviews Proposed	Rationale
Children/ Families affected with COVID-19-Pune	Physical	120	95% Confidence Interval and 5% Margin of Error.
Rescued and Resettled children – Delhi	Virtual	210	
Rescued and resettled children- Yeshwantpur, Bangalore	Virtual	72	
Total		402	

Qualitative Sampling

The table below gives details of the secondary stakeholders that will be interviewed.

Project A: A support system for COVID-19-affected children belonging to financially marginalised families in Pune.

Sl. No.	Stakeholder Departments	Mode of Data Collection	No. of Samples
1	Dy. Commissioner MSCPS	IDI	1
2	Probation officer WCD- Pune		1
3	Chairperson-CWC		1
4	Implementation Team	KII	1
Total			4

Project B and C: Rescue and Resettlement of rescue and resettlement of runaway and missing children found on railway platforms at New Delhi and Yeshwanthpur, Bangalore.

Sl. No.	Stakeholder Departments	Mode of Data Collection	No. of Samples
1	Chairperson-CWC	IDI	1
2	Member-CWC		1
3	Station director-New Delhi		1
4	Inspector (RPF)		1
5	Implementation Team	KII	1
Total			6

In alignment with the quantitative study, we conducted Key Informant Interviews (KIIs) and In-Depth Interviews (IDIs) with diverse stakeholders. The sampling strategy was designed to gather data from various categories of beneficiaries. These conversations contributed to a comprehensive impact analysis of the project, involving a wide range of participants.

6.4 Challenges in Data Collection

- The sampling method used was Probability Proportional to Size (PPS). In Delhi, the required samples for virtual data collection could not be met because children were spread across India, and many phone numbers had changed. As a result, when the required sample size could not be achieved in Delhi, the remaining respondents had to be selected from Pune to complete the sample.
- The Child Welfare Committee (CWC) team in Bangalore had been changed six months prior, which hindered communication with secondary stakeholders at that location.
- While the Foster Care project covered diverse services (education, groceries, counselling, rent support, skill training, business support, medical insurance, medical treatment), not all segments were equally captured in the assessment. Fewer beneficiaries had availed services like medical insurance and medical treatment, leading to smaller samples who were not present.

6.5 Ethical Consideration

- Informed consent was obtained from all participants before both physical and virtual data collection, with the study's purpose and expected outcomes clearly explained.
- Team members were gender-sensitised and oriented on child protection issues to ensure a safe, respectful, and non-judgmental environment.
- Confidentiality of respondents' personal information was strictly maintained, and all data was used solely for research purposes.
- Interviews were conducted in private and comfortable settings (in-person) or with verbal assurances (virtual) to safeguard privacy.
- Participation was voluntary, and respondents had the right to skip questions or withdraw at any point without consequence.

6.6 Acknowledgement

CSRBOX conducted the Impact Assessment of the project A- "Foster Care" – A support system for COVID-19-affected children belonging to financially marginalised families in Pune and Project B and C - Rescue and resettlement of runaway and missing children found on the railway platform of New Delhi and Yeshwanthpur, Bangalore implemented by SATHI, SATHI (Society for Assistance to Children in Difficult Situation), with the funding support from BFL during the FY 2022- 2023. We extend our heartfelt gratitude to Bajaj Finserv for their unwavering support and guidance throughout the assessment process. We also deeply appreciate SATHI's cooperation in ensuring a smooth process of data collection. Lastly, we thank all the beneficiaries and stakeholders who took out time to interact with us virtually. Their valuable insights have been instrumental in understanding the ground-level realities and a holistic understanding of the programme.

6.7 Disclaimer for the Impact Assessment Report

This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Reanalysis Consultants Pvt. Ltd. (CSRBOX) and Bajaj Finance Ltd (BFL) to undertake the Impact Assessment of their CSR programme. This impact assessment is under the Companies (Corporate Social Responsibility Policy) Amendment Rules 2021, notification dated 22nd January 2021.

- This report shall be disclosed to those authorised in its entirety only without removing the disclaimers.
- CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of BFL, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to obtain information from sources generally considered to be reliable.
- Specific to the Impact Assessment of the “”, whose funding came from BFL, CSRBOX has used and relied on data shared by the BFL's CSR team, implementing agencies, secondary research through the internet, research reports, and project target beneficiaries. With Specific to Impact Assessment of SATHI.
- CSRBOX has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by the BFL team.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same.
- CSRBOX must emphasise that the realisation of the benefits/improvements accruing out of the recommendations set out within this report (based on secondary sources) is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realisation of the projected benefits.



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