



ANNUAL REPORT  
2017-18



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Dear Friends,

Looking back upon 2017-18 it is hard to know where to begin, as so much has happened and things seem to have moved so fast. It was the final, pivotal year of our 3-year Development Impact Bond (DIB) contract and we put all our focus on achieving the set targets. It was also the year we worked on our new organisational strategy, creating the roadmap through to 2024 and the year we initiated our Adolescent Girls Program (AGP).

The highlight of the year has been the final results of the world's first Development Impact Bond (DIB) in education, the outcomes-focused innovative financing tool we piloted in Bhilwara district of Rajasthan in partnership with UBS Optimus Foundation and Children's Investment Fund Foundation. Ever since its launch in 2015, this project has been an enormous source of attention for the development sector as well as the global impact investing fraternity. Given this, we are elated to be presenting an extremely successful proof-of-concept with 116% of the enrolment target and 160% of the learning target achieved. What the results really mean on the ground is that 768 young girls who were at home, engaged in domestic work and at risk of child-marriage are now in school and receiving an education and 7,300 children from marginalised, tribal communities, most of them first generation school-goers, now have the literacy and numeracy skills to excel in higher education and in life.

The results and learning from the DIB mean so much to Educate Girls as an organisation as well. We have now changed a lot as a team, with decision-making happening much closer to the community. The new learning curriculum - Gyan Ka Pitara (GKP) - that is focused on building micro-competencies in language and math, evolved during the project. It is now being implemented in other program schools. Moreover, the robust performance management system that we instituted, will be now rolled out across districts where we work so that the right data drives tailored solutions, ensuring that every last girl is in school and every last child is learning well.

The DIB was a huge undertaking for our team and I am extremely grateful to every member who has strived to make it successful. I hope we have made a valuable contribution globally to the development of innovative financing tools that are so desperately needed to plug the funding gap for achieving the Sustainable Development Goals (SDGs).

During the second half of the year, groundwork to commence operations in Barwani district was undertaken. With this expansion, we have reached over 170,000 more marginalised children in the state of Madhya Pradesh.

Another exciting project that was initiated in the year was the Adolescent Girls Program (AGP) - for girls aged 10-19.

The AGP is a 2-year pilot project covering over 81 villages in Ajmer, Rajasthan. In the first academic year of 2017-18, we have enrolled 25% of the identified out-of-school-girls into primary and secondary schools. Our team continues to sensitise communities and use innovative ways to create a safe space for adolescent girls.

Building for the future, we also worked on our new growth strategy, co-created with Strategy&. This ambitious plan builds on the scale and achievements of the past 11 years and takes us now to 31 educationally backward districts reaching 16 million children by 2024. Not only does the new plan see geographic expansion, including Bihar and Uttar Pradesh, but it also sees us working in new partnerships.

From the girls in the remote villages where we work, to climate scientists in the USA – there is an overwhelming consensus that girls' education is a global imperative. 'Educate Girls' is our organisation, but educate girls is also a call to action and we thank you from the bottom of our hearts for your contribution to our action over the last year!

Warm Regards,  
Safeena Husain

# ABOUT US

Established in 2007 by Safeena Husain (Executive Director), Educate Girls' focus is on mobilising communities for girls' education. Strongly aligned with the 'Right to Education Act' or the 'Sarva Siksha Abhiyan,' Educate Girls is committed to the Government's vision to improve access to primary education for children, especially young girls, by involving the local government and communities. By leveraging the Government's existing investment in schools, Educate Girls delivers measurable results to a large number of beneficiaries and avoids duplication or parallel delivery of services.

Educate Girls believes that if girls in educationally backward districts are educated, they will have the potential to enter the formal economy, gain employment and lift their families out of poverty.

The sustainability and scalability of the model has enabled Educate Girls to consistently expand operations to include more districts. It is now actively working in rural communities across 13,000+ villages in Rajasthan and Madhya Pradesh, reaching millions of children in some of India's most remote areas.

# VISION

We aim to achieve behavioural, social and economic transformation for all girls towards an India where all children have equal opportunities to access quality education.

# MISSION

We leverage existing community and Government resources to ensure that all girls are in school and learning well.

# GOAL

Our goal is to improve access and quality of education for around 16 million children cumulatively by 2024.

# EDUCATE GIRLS' PROGRAM MODEL



SUSTAINABLE



SCALABLE



VALUE FOR MONEY

Working in partnership with the Government and communities  
Educate Girls creates community ownership through



Team Balika  
(Community Volunteers -  
Champions for Girls' Education)



Community-led  
enrolment plans



School Management  
Committees (SMC)



Creation of girl leaders



Creative learning and  
teaching techniques  
and classroom support

Which results in

Increased  
**ENROLMENT**



Increased  
**RETENTION**



Improved  
**LEARNING OUTCOMES**



# Educate Girls Because...

Every girl has the potential to aspire and achieve!



Illustration by: Sebin Simon (@inkologyart)

Most people in my community believe that educating girls is a waste of time and money because girls can't take care of their parents after marriage. We are called 'paraya dhan'. Now, I want to study further and prove that even girls can make their parents proud. Someday, I will pilot a plane and be the wings that show my father the world!

- Asmaa (10 years old)

## Girls can lead and contribute to the nation's progress!



In our day, we were told that good girls should neither be seen nor heard. But now, when I see my granddaughter dress up and walk to school everyday, I realise that I don't want her to be invisible. I want her to grow up educated and equipped, empowered to add value to many lives, leaving a mark that cannot be denied!

- Leela Devi (68 years old)



The World's first Development Impact Bond (DIB)  
in education surpasses both target outcomes!



# EDUCATE GIRLS' DIB: Snapshot

**3 YEAR**  
project (2015-2018)

Working with  
**166 SCHOOLS**  
**140 villages**  
in Bhilwara, Rajasthan

**7,300**  
CHILDREN

US\$  
**270,000**



## TARGET OUTCOMES:

*80% focus*

**Improve learning outcomes  
in literacy and numeracy for  
all children in Grades 3-5.**

*Evaluated through clustered randomised control trial  
using ASER test.*

*20% focus*

**Increase enrolment of  
out-of-school girls (OOSGs)  
in Grades 2-8.**

*Pre and post intervention evaluation  
Target OOSGs identified through door-to-door surveys.*

## Year-3: Final Results

The Educate Girls' DIB achieves:



**160%**  
of the final  
learning target



**116%**  
of the final  
enrolment target

## About Educate Girls' DIB



Educate Girls implemented the world's first Development Impact Bond (DIB) in education - an innovative financing model that ties funding to outcomes - in partnership with UBS Optimus Foundation & Children's Investment Fund Foundation. In a collective effort, various stakeholders came together to support Educate Girls in preparing to scale its model as well as to create benchmarks and a common framework for sector-wide impact. It was intended to be a proof-of-concept.



MoU with the Government of Rajasthan



Design And Performance Management



# What the Results Mean?



## FINAL OUTCOMES

- 768 eligible out-of-school girls identified in the program area were enrolled in school (against a target of 662).
- Students in Educate Girls' program schools had on average 1.08 ASER levels / 28% / 0.31 standard deviation larger learning gains than comparable students in the control group.
- In the final year, learning levels for students in program schools grew 79% more than their peers in other schools – almost the difference of an entire additional year of instruction.
- Learning gains were higher for students in program schools than for control students across all grades and subjects, with relatively higher gains in Math and English than in Hindi.

## MEASUREMENT OF TARGETS

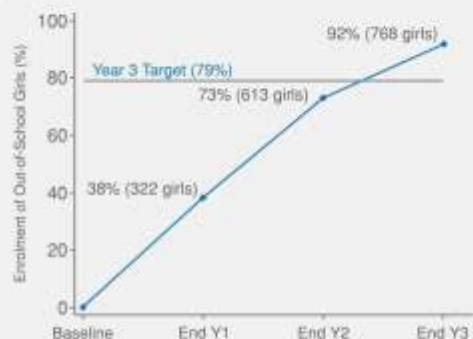
### Learning Outcomes

Students' learning was measured using the ASER test, a widely used test of basic literacy and numeracy, in a randomised controlled trial (RCT). In the case of Educate Girls, the test measured three proficiencies: Hindi, English and Mathematics. The tests were administered to students before and after the intervention. IDinsight measured the impact based on learning gains (from one test to another between students enrolled in the program and in nearby control villages) for students in Grades 3 to 5 over the course of the program.

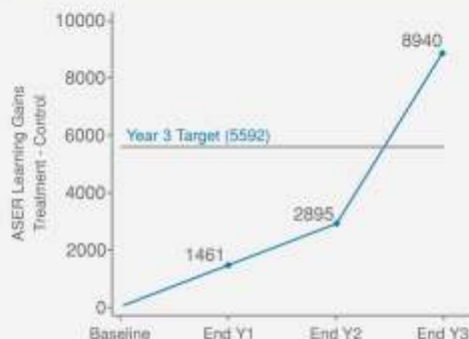
### Enrolment Outcomes

Defined by the percentage of out-of-school girls (between age 7 and 14) enrolled in school by the end of the third year. Educate Girls performed a door-to-door primary survey identifying out-of-school girls, ensuring an accurate target group at the start of the intervention. IDinsight independently verified the accuracy of the enrolment list by sampling a portion of the lists and conducting school and household visits.

Enrolment of Out-of-School Girls (Treatment)



Aggregate ASER Learning Gains (Treatment-Control)



### Course corrections in Year-3 that were instrumental in boosting outcomes:

- Focus on building micro-competencies
- Exercises tailored to individual children
- Home-based teaching for students who were frequently absent
- Teaching sessions during holidays
- Outreach for all older, harder-to-enrol girls

# Key Learnings



### Focus on Outcomes:

The underlying focus on results in the Educate Girls' DIB helped in clearly defining success. This clarity in the meaning of 'outcomes' and exactly what the organisation was hoping to achieve, aligned the organisation to a common goal with increased ownership. This further motivated every single person in the program to think deeply about the barriers to achieving the set outcomes and led to innovative solutions to address these barriers.

### Program Delivery:

Educate Girls shifted to a child-centric approach which included focusing on each student in the classroom, tracking each child's progress and conducting exercises to increase learning gains. The team finalised and rolled out tools and worksheets, and field workers collaborated to chalk out customised teaching plans to address the specific needs of each child. Additionally, community volunteers (Team Balika) were allocated subject-wise plans according to their skill levels and they were also supported through in-class observations, demos and regular feedback. Educate Girls also engaged more with the school teachers with the objective of improved delivery of the activity-based remedial curriculum and had continued discussions with the teachers about the progress of children across grades. This improved alignment between teachers and the Educate Girls' team contributed significantly to the success of this DIB.

### Flexibility:

The DIB provided Educate Girls with financial as well as operational flexibility to achieve outcomes, making the process activity agnostic. It is this flexibility that led to a host of creative, tailored classroom solutions. At the community level, the field workers were given the flexibility to test different approaches and adapt strategies for enrolment and learning outcomes to a child's unique challenges. Educate Girls was able to hire and move resources through the course of the DIB. The flexibility inherent in the DIB design created an enabling environment.

### Data Driven Decision-Making:

The Educate Girls' DIB program collected immense data on activities. Close analysis of this data and improved performance management helped the teams to draw insights that were helpful in planning course-corrections. The DIB program led Educate Girls towards a decentralised decision-making approach, which was built around two core principles - first, capacity building of frontline staff to analyse data and second, empowering mid-management and frontline staff to make live decisions based on data. Data has helped to identify gaps in program delivery, define areas where greater focus was needed and tailor the program delivery to plug these gaps.

"In the DIB program, Educate Girls had the flexibility to innovate, redeploy, and react to on-ground conditions. This enabled us to be more accountable to the students. It brought flexibility to use funds as we saw fit, adapt program delivery to lessons learned in real-time, and stay focused on the results that matter. Data became a tool in the service of those frontline workers on the ground who are responsible for creating impact. The robust Performance Management System (PMS) created for the DIB program gave each frontline worker their own dashboard to be able to study the progress and the roadblocks and think about solutions.

It's been a journey of self-discovery for Educate Girls. The final results are a testimony to our efforts and give us the confidence that Educate Girls can deliver quality at scale and value to every single child in the program."

- Safeena Husain



A panel on 'Results of the Educate Girls' Development Impact Bond' was held on 13th July, 2018, at Brookings Institution, Washington, D.C.



The panel was moderated by Tamar Manuelyan Atinc (Non-resident Senior Fellow, Global Economy and Development, Center for Universal Education), with panelists - Phyllis Costanza (CEO, UBS Optimus Foundation), Avnish Gungadurdoss (Managing Partner and Co-Founder, Instiglio), Safeena Husain (Founder and Executive Director, Educate Girls), Neil Buddy Shah (CEO and Founding Partner, IDinsight) and Grethe Petersen (Director, Strategic Engagement & Communications, Children's Investment Fund Foundation).

## Kate Hampton

CEO, CHILDREN'S INVESTMENT FUND FOUNDATION

*"The DIB is a new financing tool that can be used to support and scale innovative local solutions with demonstrable results. CIFF is proud to have partnered with Educate Girls and the UBS Optimus Foundation to deliver an independently verified, real-world impact: getting girls into school and helping them learn. We hope others will build on this learning with further innovation and ambition."*



## Phyllis Costanza

CEO, UBS OPTIMUS FOUNDATION

*"We must challenge, innovate and create if we are to truly reframe the future for thousands of girls across India. The launch of the DIB demonstrates how we are turning those words into action. It is proving an increasingly attractive approach as people recognise the DIB's ability to secure new and much needed funding and deliver significant and sustainable social returns."*

A panel on 'Financing the Future of Education in India - Scaling Impact in Education through Innovative Financing' was held on 29th August, 2018 in New Delhi.



(L to R) - Mr. Nehal Sanghavi (USAID, India) Dr. Shamika Ravi (Brookings, India), Mr. Adil Zainulbhai (Quality Council of India), Mr. Hisham Mundol (Children's Investment Fund Foundation), Safeena Husain (Educate Girls) and Kate Sturla (IDInsight).

The panel discussion was moderated by Dr. Shamika Ravi (Director of Research, Brookings India and Member of the Economic Advisory Council to the Prime Minister of India), with panelists - Mr. Nehal Sanghavi (Senior Advisor for Innovation and Partnership, USAID, India), Mr. Hisham Mundol (Country Head, Children's Investment Fund Foundation) and Safeena Husain (Founder and Executive Director, Educate Girls).

## Mr. Adil Zainulbhai

CHAIRMAN, QUALITY COUNCIL OF INDIA

*"I congratulate Safeena Husain and Educate Girls for the amazing work they have done in delivering outcomes on the ground and to the various entities, who have put together the Development Impact Bond (DIB), that has allowed Educate Girls to get on the ground and make such a big difference."*



## Dr. Shamika Ravi

DIRECTOR OF RESEARCH, BROOKINGS INDIA, AND MEMBER OF THE ECONOMIC ADVISORY COUNCIL TO THE PRIME MINISTER OF INDIA

*"I congratulate Educate Girls for a very successful proof of concept of Development Impact Bonds in India. They have shown the way of bringing the market disciplines, accountability and greater dynamic efficiency into the social sector where India has a long way to go."*



# IN THE NEWS



**Bloomberg**

BROOKINGS

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TAIPEI **時報** TIMES

The Economist Topics Current edition More

Complex and clever

# Development-impact bonds are costly, cumbersome—and good

Payment by results increased the impact of a charity educating Indian girls



FINANCIAL EXPRESS

# Education

Lessons from Educate Girls DIB are for everyone



Bloomberg Quint

# UBS Brought the Bond Market to Philanthropy and It Paid Off

By Josh Clark

UBS's first development impact bond to fund girls' education in India performed

Devdiscourse

# UBS puts Indian girls into school - and makes a profit

The world's first-ever Development Impact Bond (DIB) in education saw the foundation, which was established in 1999 by the India Development Bond (IDB), provide \$25.9 million to fund an initiative by the Indian charity Educate Girls.

The world's first ever Development Impact Bond (DIB) in education saw the foundation, which was established in 1999 by the India Development Bond (IDB), provide \$25.9 million to fund an initiative by the Indian charity Educate Girls.

BROOKINGS

# World's first development impact bond for education gives successful achievement of outcomes in its first year



SUNDAY

# Mumbai Mirror

## First DIBs on happiness

It's a global first. Software Developer and her 3000 book advantage of a financial instrument called Development Impact Bond (DIB) to not only change lives, but also change a return to its future.



10 | Nivestartline

# Impact bonds can help improve girl's education

One such bond, the first of its kind in India, achieved 100% of its enrolment target, 100% of its learning outcomes.



IMPACT ALPHA

# Small bet, big outcome for UBS' girls education development impact bond



Business Standard

# How outcome-based impact bonds are attracting global investors to India

India is uniquely positioned to attract funding through the impact bond model given the majority of the social spending expenditure.

EDGE

# The Educate Girls DIB exceeded its goals: How did they do it and what does it mean?



BARRON'S

# UBS Development Impact Bond Educates Girls in India



#EducateGirlsDIB



## Enroling out-of-school girls in marginalised, rural communities of India

The Right to Education (RTE) Act in India mandates free and compulsory primary education for all children aged 6-14 years.

However, India is still home to millions of out-of-school girls (who have either never been enrolled or have dropped out). Especially in rural communities, many girls lack access to quality education and have minimal understanding of their rights. More often than not they cannot contribute towards the progress and development of the country due to lack of education.

Educate Girls, works against this backdrop with the intent to overcome the challenge of gender inequality in education and to provide equal opportunities to girls living in marginalised regions of India.

For this, Educate Girls, in partnership with the Government, mobilises communities, goes door-to-door, conducts village-based community meetings and uses local volunteers and influencers to spread awareness about the countless benefits of girls' education, attempting to alter mindsets for a sustained change.



Educate Girls' team visits Gitika's home to speak with her father about re-enrolling Gitika (extreme-left) in school.



Door-to-door survey to identify girls who are not in school

**In 2015, when the Educate Girls' Development Impact Bond (DIB) intervention commenced in 140 villages of Bhilwara district of Rajasthan, Educate Girls conducted a comprehensive door-to-door survey to draw a complete list of eligible yet out-of-school girls. 8-year old Gitika featured in that list.**

Gitika Gurjar lives in a remote village situated in Bhilwara district of Rajasthan, India. Her father is involved in agricultural labour while her mother, whose health has not been very well for a few years, looks for odd jobs to generate some much needed extra income to meet the needs of her children. Gitika was previously enrolled in the Government-run primary school in her village. However, when her elder sister moved to her marital home, Gitika dropped out of school to manage domestic work.

There are several socio-cultural reasons why girls like Gitika are not in school - with patriarchy, gender-based discrimination, and limiting mindsets about gender roles, at the epicenter of those reasons.

So, when a young Gitika was spotted grazing cattle, cooking meals, or looking after her siblings instead of being in school, nobody in the community questioned it.

Hereafter, Educate Girls' team of volunteers and staff visited Gitika's parents on several occasions to speak about her enrolment but no amount of convincing seemed to work. Gitika's father argued "If I let her go to school, my wife will have to stay home which would mean less income." An entire academic year passed by with Gitika still out of school.

However, the team didn't give-up and before the start of the next academic year, they reached out to the family with increased rigor, seeking help from the school teachers and village elders as well. They were finally able to convince Gitika's parents about the importance of educating their daughter by highlighting the stark differences between the future of an educated girl compared to that of an uneducated girl by citing examples from in and around the village.

**Gitika was eventually re-enrolled and she is extremely happy to be back in her uniform, exclaiming "I have many friends to study with again!"**



Educate Girls' volunteer conducts a village-based community meeting to speak about the importance of educating daughters



Educate Girls' team member (extreme right) speaks with Sarika (extreme left) during a routine home visit

According to Vikram Solanki, who manages the DIB operations in Bhilwara, "In the communities that we work in, it becomes extremely difficult to retain girls in school beyond Grade 5. These are girls who are 9 or 10 years and above.

The families of these adolescent girls strongly believe that education is not going to help their daughters after marriage and therefore it's in their best interest to focus on domestic work, preparing for their marital life in the near future."

Educate Girls' DIB therefore focused on improving the outreach for some of these older, harder-to-enrol girls. Recalling one such case, Vikram explains, "We sometimes come across girls, who are engaged to be married or are already married. In such cases, getting a girl back into school is immensely challenging as two sets of families are involved in the decision-making."

Like in the case of Sarika Bheel, a 11- year old living in another village in Bhilwara, who was identified as an out-of-school girl during the survey.

**Sarika dropped out at Grade 5 as the village didn't have an upper primary school. Her father had also found a suitable match for her.**

When Educate Girls' team approached her father, he said, "I may not necessarily appreciate Sarika going back to school, but the final decision will be made by Sarika's to-be in-laws." Surprisingly, after a little bit of counseling, Sarika's to-be in-laws agreed, but they left the final decision to Sarika's father. Sarika's father was approached once again and after a few weeks of repeated visits from Educate Girls' team, he agreed - but with one condition – Sarika would not be allowed to travel out of the village.

**Owing to her father's unwillingness to send her to a residential school, and the fact that there was no upper primary school in the village, Educate Girls' ultimately offered Sarika the option of pursuing her education through open school.**

In the case of some other girls - they had been out of school for a couple of years, and so they were apprehensive to re-enrol into a classroom with younger students, fearing humiliation by classmates for not being able to cope up with studies.

**Educate Girls was keen to reach harder-to-enrol older girls who contend with social, cultural or personal pressures. Which is why when mainstream schooling was not an option, Educate Girls strived to convince families to allow their girls to opt for the alternative of open schooling.**

Vikram adds, "Many girls hadn't studied for years and feared the embarrassment of going back to school or simply lacked interest because they were constantly told that education was futile for them. In some cases the barriers to enrolment were about security concerns over girls having to travel long-distances, often being susceptible to ridicule from the community or eve-teasing. A couple of these girls belonged to migrating tribes, making attendance a challenge."

Open schooling offered these girls the possibility of flexible learning. They could take help from their family or friends, Educate Girls' staff, and teachers, study from home and then appear directly for Grade 10 examinations. "At least this way, we were able to ensure that girls have an opportunity to be a part of formal education and now there is more hope that they will pursue higher studies!" smiles Vikram."

On its completion in 2018, the Educate Girls' DIB helped enrol 768 out-of-school girls back into the formal education system, thereby achieving 116% of its enrolment target.





#EducateGirlsDIB



## Improving quality of education for children living in India's remote, rural and marginalised communities

Narayani was identified as an out-of-school girl during a door-to-door survey conducted by Educate Girls. Soon after, efforts commenced to speak with her family to get her re-enrolled. After several weeks of persuasion, her family agreed and Narayani was admitted in Grade 4 in accordance with her age.

Having missed out on education in the previous years, Narayani was finding it difficult to cope with what was being taught in class. She was at the risk of dropping out once again.

In another village, Hansraj had been attending school for three years but lacked the literacy and numeracy skills of an average Grade 3 student. During a base-line test, it was found that he could not recognise English alphabets nor identify numbers. He was slightly more confident about Hindi as he could recognise a few alphabets.

To address the needs of children like Narayani and Hansraj, Educate Girls created and implemented a remedial curriculum, Gyan Ka Pitara (GKP), to ensure foundational literacy and numeracy skills for each child.



Narayani



Hansraj with his mother



Educate Girls' Field Co-ordinator conducts home-based teaching for Ankush

Vikram Solanki, who led the DIB implementation in Bhilwara explains the situation, “Throughout the project, we have had to show a great deal of empathy as many of these children are first generation school-goers or are facing other challenges that hamper attendance and learning. Educated parents tend to pass on their knowledge to their children even at home but sadly this wasn’t the case here. Moreover, it’s humanly impossible for a teacher to look into the needs of each child individually and address slow learners separately while also taking care of administration and other responsibilities. This is where we stepped in to bridge the gap. If the needs of these children are not addressed today, they will find themselves lost in upper grades and will eventually either drop-out or have inferior learning outcomes.”

“Educate Girls already had a remedial curriculum that was conducted in classrooms. However, during the DIB, as we collected data on the challenges that children faced individually, this curriculum was revamped with help from a pedagogy expert and was renamed Gyan Ka Pitara, meaning repository of knowledge”, adds Vikram.

Gyan Ka Pitara (GKP) consists of colourful, activity-based tools focused on building micro-competencies in Hindi, English and Math for children in Grades 3, 4 and 5.

The GKP accounts for the needs of the most marginalised children and uses interactive methods such as games, stories, visual tools, flash-cards etc. The kit also includes multiple worksheets for individual practice which helped the staff and even the school teachers keep track of every child’s progress. Hundreds of children have benefitted immensely from the GKP and shown improvement in their learning outcomes.

A case in point – endline tests showed a substantial improvement in learning levels of both Narayani and Hansraj.

Narayani, who could benefit from the remedial curriculum for 2 academic years is now almost at par with her well-performing classmates. She can now fluently read sentences and stories in Hindi with fewer mistakes, can solve certain problems in Math correctly and can recognise capital and small letters of English alphabets. On the other hand, Hansraj, who was exposed to GKP for three years, can now not only recognise numbers and alphabets but can also solve problems and read paragraphs in both Hindi and English.

In the third and final year of the DIB implementation, GKP kits made their way into the homes of some students like Ankush Dhakad - another beneficiary of the program, who was often absent from school.

After the death of his father, his mother handed over his care and upbringing to his paternal grandparents. The ailing senior citizens weren’t greatly invested in Ankush’s education as there so much work to take care of at home and on the fields. Their apathy towards the boy and Ankush’s disinterest in studies were the reasons behind his constant absenteeism. So, while he was a student in school records, unfortunately, he wasn’t learning much.

Speaking about Educate Girls' strategy in the final year, Vikram expounds, "In the first two years, we had done everything possible to increase learning levels of children and made significant progress. However, we were still far away from reaching the set targets. Before the third year started, we now had a chance to look closely at two years' of data that then clearly revealed that children who were often not in classroom were lagging behind, and this reflected on the overall results. So we thought, if the child cannot come to school then we should go to the child! Our field workers and volunteers have provided home-based teaching using GKP, meeting each child at the point of their need."

The result of these efforts can be seen with children like Ankush, who has made good progress and moved up significantly in his learning levels in just a single year.

"In the third year, we used data to study the progress of each child and tailored our exercises to meet their individual needs. Our teams spent extra time with children with special needs and slow learners in school. GKP sessions were even conducted at homes after school and during holidays as well. We were very clear that no child had to be left behind", adds Vikram.

On its completion in 2018, the Educate Girls' DIB achieved 160% of the final learning target, reaching over 7,000 children.





# Educate Girls Because...

It has a ripple effect across generations!



Illustration by: Pranita Kocharekar (@pranitarf)

My mother always regretted her lack of education. She fought for me when I was asked to drop out of school and it's only because of her support that I have completed my master's degree. She helped me acquire a treasure that cannot be robbed or diminished - one that I will make sure is passed on without discrimination!

- Sultana (22 years old)

It opens up a universe of equal opportunities!



Illustration by: Pranita Kocharekar (@pranitart)

When we enrolled my youngest daughter this year, we finally broke an awful tradition. She is the first girl in our generations to enter a school! I feel remorseful that my elder daughters were married-off early without an education. But as my sons and daughter study together now, I have hope that a better future will replace our past mistakes.

- Vikas (45 years old)

# EXPANSION

Educate Girls started operations in the Barwani district of Madhya Pradesh, reaching out to more than 2890 schools across 700+ villages. 92 staff members were recruited and inducted between December 2017 to March 2018.

To identify and engage prospective community volunteers, various Team Balika recruitment events were conducted. Wall paintings and loudspeaker announcements were made in every village and stalls were set up in local markets to spread awareness about the events. Around 290 Team Balika were recruited during the 8 events conducted across 7 blocks in Barwani. Additionally, students from local colleges were also encouraged to join as Team Balika.

## DOOR-TO-DOOR SURVEYS

93,826 out-of-school girls, in the age group 6-14, were identified during the door-to-door survey conducted by Educate Girls across all villages in Barwani. The survey reached out to over 3,57,397 households.

# VOLUNTEER ENGAGEMENT

Educate Girls provided training to more than 60 Team Balika to enhance their employability skills, including preparatory courses for competitive exams and job placement assistance for interested Team Balika. Various training sessions were conducted in partnership with organisations like Caliber Academy, IACM Academy, Aajeevika Bureau, Mass Infotech Society, Udaan Academy, Antarang Foundation, Chanakya Education Academy, TITLi, and Pratham.

# PERFORMANCE MANAGEMENT SYSTEM

Educate Girls' Performance Management System (PMS), launched in 2016, is a central repository of data that can be accessed across all districts. In 2017, enhancements were made to the current mobile applications and web portal to collect data in real-time for all program activities. This helps in more effectively monitoring and evaluating program performance and making course corrections.



Team Balika recruitment events, Barwani



Staff training for door-to-door survey



Door-to-Door Survey, Barwani



A training session for Team Balika on employability skills



PMS training for staff members



Recording school assessment and program activities' data in PMS app





# ADOLESCENT GIRLS PROGRAM : PILOT

Largely due to gender-discriminatory mindsets, adolescent girls in rural India are the most difficult to enrol and retain in school. Out-of-school adolescent girls are more susceptible to child marriage, early pregnancy, poor health and sanitation, abuse, and being economically dependent. Educating girls increases their chances of formal workforce involvement, increasing their decision-making and earning power, improving their health and the health of their families and future children – ultimately creating stronger, more prosperous, communities and nations.

The Educate Girls' Adolescent Girls Program (AGP) - for girls aged 10 to 19 - launched in the academic year of 2017-18, is a 2-year pilot covering over 81 villages in Ajmer district of Rajasthan. The pilot aims to test various innovations and activities that will help ensure increased enrolment and retention and quality education for marginalised adolescent girls in rural India.

## Educate Girls' AGP Pilot Model (Year-1)

### Door-to-Door Surveys

Collecting relevant data about adolescent population and identifying potential community influencers in every village.

### Sensitising Communities

Creating awareness about the benefits of education and equal rights for girls and boys and mobilising community members to be change-agents.

### Advisory Council

- 1 per village
- 12-15 members
  - ▶ 3 adolescent girls
  - ▶ 3 young boys/men
  - ▶ 6-9 members
    - community members
    - parents
    - influencers / PRs

*3-day residential training for sensitisation and capacity-building*

### My Space

A common area for adolescent girls to gather, led by 'Kishori Coaches'- mentors hired and trained by Educate Girls. The space is made available for 2 hours everyday for 6 days a week in selective months.

- Life skills
- Self-study
- Exam preparatory classes for Rajasthan State Open School (RSOS)
- Remedial classes
- Foundation course

### He For She

Gender sensitisation for both boys and girls



- Identification and enrolment of out-of-school girls
- Community mobilisation activities
- Developing a conducive environment for promoting girls' leadership
- Making schools girl-friendly
- Making public spaces safer
- Improving learning outcomes

## 2017-18 Impact

# of Villages Covered in D2D	81
# OOSG Identified (10-19 yrs)	977
# OOSG Enroled	240 (25%)
# Remedial Classes Conducted	12
# of Kishori Coaches Trained	17
# of Youth Trained Under He for She	87
# of Villages with Advisory Council Formed	49

	#Girls	Remedial/ Preparatory Classes	Appeared for the exams	Passed the exams	% of girls passed the exams
Enroled in Regular Schools	95	52	52	39	75%
Enroled in Open Schools	145	59	59	30	51%
Total	240	111	111	69	62%



An activity under the 'He for She' campaign to promote gender sensitivity



Adolescent Girls' Meeting (My Space)



Advisory Council Meeting



A village meeting conducted at night to gather more people and sensitise communities



Remedial Classes

# PARTNERSHIPS



## Columbia University

A student from Columbia Business School & Earth Institute at Columbia University, New York, interviewed Educate Girls' volunteers for a research titled "Developing Motivation - Theory Based Interventions to Attract and Retain High - Performing Community Education Volunteers". Findings from the research are being used by Educate Girls to better engage our community volunteers in the states of Madhya Pradesh and Rajasthan.

## Gram Bharti Mahila Mandal (GBMM)

Educate Girls has partnered with GBMM to implement its program model in Narwar block of Shivpuri district in Madhya Pradesh. They have conducted program activities in 323 schools across 123 villages.

## Sampark Samaj Seva Sanstha

Educate Girls has partnered with Sampark to implement its program model in Bhangwanpura block of Khargone district in Madhya Pradesh. They have conducted program activities in 541 schools across 115 villages.

# LEADERSHIP UPDATES

Educate Girls welcomes Mr. Sumit Bose as a new board member. Mr. Bose retired as the Union Finance Secretary and Revenue Secretary in the Ministry of Finance, Government of India (GOI), in 2014 and is now an independent director on the board of several prestigious companies. He also played a key role in the launch of the Sarva Shiksha Abhiyan (SSA) as a Joint Secretary in the Department of Elementary Education.

Educate Girls also welcomes Arun Kumar Singh (Director – IT), Devarajan Iyer (Director – HR), Sandhya Krishnan (Director – Program) and Vijaylakshmi Saxena (Director – Finance) to the Senior Management Team. Together they bring in exceptional expertise to Educate Girls, leading strategy and execution for future development.

# Katrina Kaif Joins Educate Girls As Ambassador

India's leading and accomplished actor, Katrina Kaif, announced her support to Educate Girls as an Ambassador during a press conference held in Mumbai, on 19th March 2018. Katrina is deeply inspired to lend her voice to one of the most pressing development issues – that of educating girls. Through her association with the NGO, Katrina hopes to bring renewed focus to the importance of girl child education and gender equality.

“FOR ME OR ANY GIRL -  
EDUCATION AND  
KNOWLEDGE IS POWER.  
IT'S THE FIRST STEP INTO  
KNOWING YOURSELF  
AND TO KNOWING  
YOUR POTENTIAL.”

*-Katrina Kaif*

At the Press Conference



Safiya Husain (L) with Katrina Kaif (R)

# EVENTS

## 10<sup>th</sup> FOUNDATION DAY ANNIVERSARY CELEBRATION

Educate Girls celebrated its 10th Foundation Day anniversary in December 2017 across all the operational districts, cluster-wise. 874 events conducted across 13 districts were attended by 8328 Team Balika (community volunteers) along with more than 4,500 guests which include staff members, PRIs, community and SMC members, Government officials, school children and journalists.



## WE WERE AT...

- SKOLL World Forum 2017 in Oxford, UK
- UN Global Compact 2017, an event held in New Delhi
- Workshop on 'Strategic Management of Non-profit Organizations' by The University of Chicago in New Delhi
- Global Health and Innovation Conference at Yale University, USA
- 'We The Future: Accelerating Sustainable Development Solutions', a Skoll Foundation event, New York
- 'Role of innovation in reaching Education Commission's goals', an event organised by the Centre for Universal Education (CUE) at Brookings, and the International Commission in New York
- 'Growing SIBs, DIBs & Outcome Fund', an event organised by GSS Impact Summit 2017 in Chicago
- WISE Global Summit 2017 in Doha, Qatar
- EDGE Panel 2017 by EdelGive Foundation in Mumbai
- Marshall Institute Lecture Series on 'Philanthropy and Social Entrepreneurship' at LSE in London
- 'Harvard India Conference 2018' at Harvard Kennedy School, USA
- 'Educating Girls: The Journey Ahead' – an event hosted by Asia Society in New York
- Egon Zehnder Event - The Global Partner Meeting in Delhi

# Educate Girls Because...

It helps combat abuse and exploitation!



The boy I was engaged to was in the same school as I was. When his friends started teasing me, he would get angry with me. One day he said, "I don't want my future wife to have a bad reputation. Leave school now." I stood my ground. Eventually my parents agreed to call-off the engagement. Education first, everything else can wait!

- Raksha (14 years old)

It positively impacts global development!

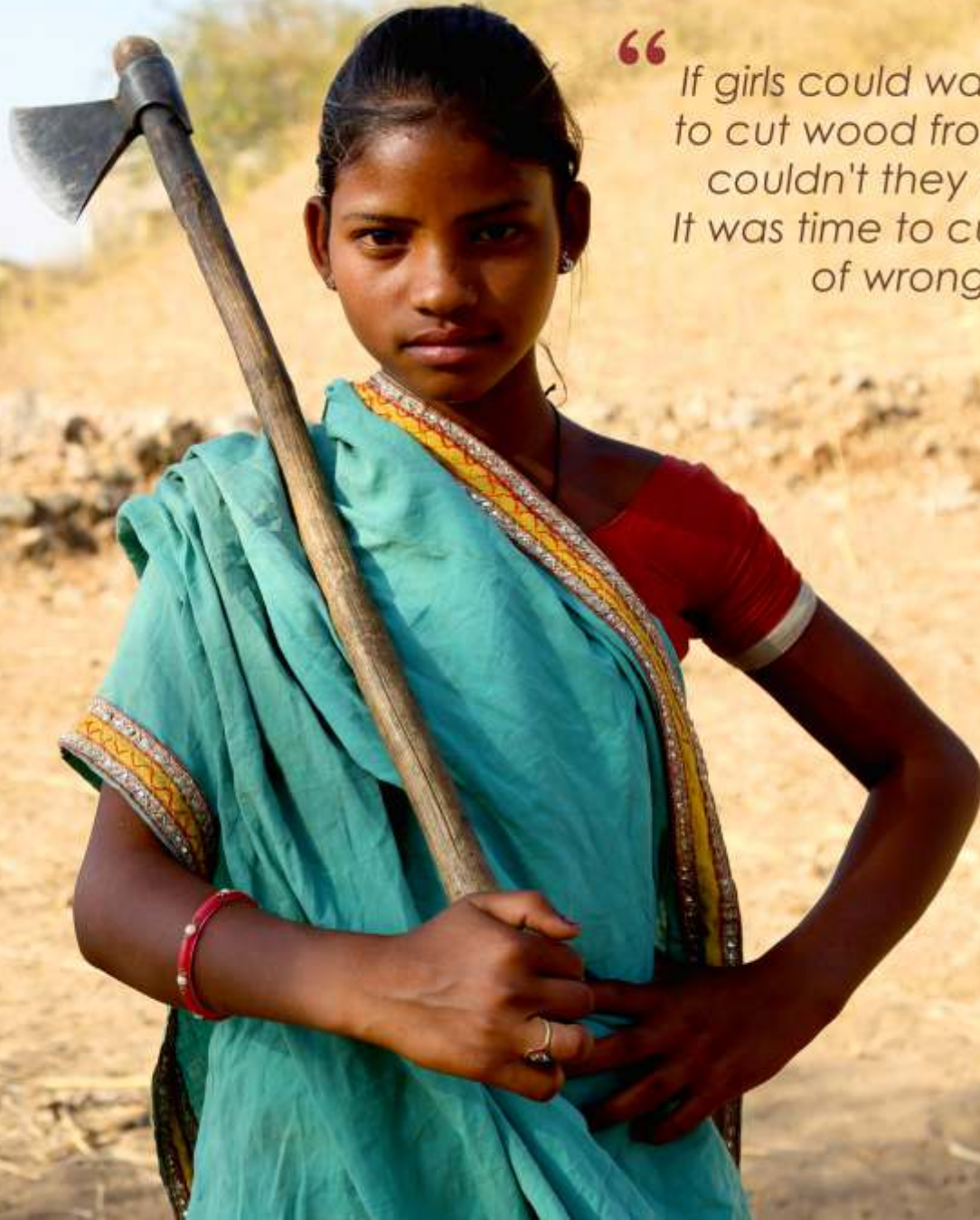


In many ways, my daughter is the first teacher I ever had! She taught me things that perhaps I should have taught her, like why women have menses every month, what is a balanced diet, how to invest money, about laws that protect women, and much more. When she went to school, so did I! Truly, when you educate girls, you transform entire communities!

- Rachael (52 years old)

## STORIES OF HOPE

“ If girls could walk long distances to cut wood from trees then why couldn't they walk to school? It was time to cut down the roots of wrong mindsets. ”





# CHANGING MINDSETS FOR GIRLS' EDUCATION

12-year old Pinti is the eldest among 6 siblings; the youngest, only a few months old. Neither Pinti, nor her siblings, had ever been to school.

Living in a simple house in an isolated and hilly area, Pinti's family has always struggled to make ends meet. Her father either works on their small patch of land to grow maize for themselves or often labours on others' fields to earn some money. As far back as she can remember, she has always had to lend a hand towards household chores, attend to her frail and ailing grandmother and increasingly take over her mother's share of work every time her mother was pregnant.

Sibling care, going to collect grass for their cattle, grinding maize, cooking, cleaning, fetching water and much more was Pinti's normal routine, and school was never a part of that.





“ Now, I know better. I am ”  
in school and I want to  
study further. I want to carve  
a different future for myself.  
I have places to go and  
things to do, and getting an  
education is the only way  
to do that.



Educate Girls' community volunteer speaking with Pinti's father



Pinti's enrolment in school


When Educate Girls' Team Balika (community volunteer) visited her home, Pinti's mother shared, "The 2-3 kilometres' walk to school will mean traveling alone for Pinti along the difficult terrain and time spent at school will mean a huge loss of help at home for me. Pinti's younger sister is only 5 years old. Her 3 younger brothers help on the fields when possible but no one can expect boys to do the house work. Men don't do these things. Why waste Pinti's time at a school? And who else will help me? Are you going to provide for our needs?"

The Team Balika persisted and continued to visit Pinti's family to convince them about the benefits of education until they gave their consent. She recalls, "I remember telling Pinti's parents that if girls could walk long distances to cut wood from trees then why couldn't they walk to school? It was time to cut down the roots of wrong mindsets. I was overjoyed when they were finally willing to listen!"

Pinti was enrolled in Grade 4 in September 2017 and her siblings followed soon after.

"I was always told that going to school didn't matter, especially for girls as their education wouldn't be of any use to their parents. Now, I know better. I am in school and I want to study further. I want to carve a different future for myself. I have places to go and things to do, and getting an education is the only way to do that." said Pinti.

This is the transformative power of education!

A young girl with dark hair in a ponytail, wearing a light brown school uniform and a backpack, is walking on a dirt path. She is smiling and looking to her right. The background shows a clear blue sky and some sparse trees.

“ It is important to address  
the entire community! ”

In another village, 9-year old Sovni was identified as an out-of-school girl during an Educate Girls' door-to-door survey. Just like in Pinti's case, her grandmother and mother were vehemently against the suggestion of sending Sovni to school.

Sadly, this resistance to girls' education is not limited only to a few families.

“Most villagers believe that educating a girl would have no long-term benefit and even consenting parents have to contend with many social and cultural pressures if they want to make a change. This is why it becomes important to address the entire community's mindset and not just the parents of girls,” said Asha, a Team Balika (Educate Girls' community volunteer).

The Educate Girls' team therefore conducted many community meetings, emphasising the importance and benefits of education and gender equality. They continued to visit Sovni's home regularly, often accompanied by a few village elders and influencers.

These combined efforts bore fruit after the long haul of a year, and finally in 2017, Sovni was enrolled in Grade 3!

“When we first enrolled Sovni, we had to keep monitoring her attendance and progress. She had never been to school and had hence missed out on a lot of the basics. But with Educate Girls' interactive teaching methods - the Gyan ka Pitara kit that uses visual tools, games and worksheets to improve learning for children in Grades 3, 4 and 5 - Sovni picked up the pace,” says Surveer Singh, Field Coordinator, Educate Girls.

10-year old Sovni is currently studying in Grade 4 and learning well.



Educate Girls goes door-to-door to identify out-of-school children and spreads awareness in the community about the importance of education and equality



Children enjoy learning with the Educate Girls' remedial kit (GKP)

Now, as Sovni helps her mother with the counting of money, takes her younger brother to school and helps him with homework, her grandmother and mother understand the importance of education, feels Asha. She shares, "We couldn't blame the women for being opposed to the idea of education. They themselves had never been to school and they genuinely believed that women belonged only within the four walls of the home. But Sovni's education is changing that mindset."

“ Educating girls is the basic panacea for achieving sustainable development, globally! ”

# Financial Statement

## INCOME & EXPENDITURE

Donations & grants received

415,744,185  
INR

Other income

4,415,358  
INR

## Balance Sheet as on 31 March, 2018

	Particulars	Year ended	Year ended
		31 March 2018	31 March 2017
		Amount (INR)	Amount (INR)
<b>I.</b>	<b>OWN FUNDS &amp; LIABILITIES</b>		
<b>1</b>	<b>Own Funds</b>		
	(a) Reserves and Surplus	124,851,175	229,726,816
<b>2</b>	<b>Non-Current Liabilities</b>		
	(a) Long term provisions	6,336,747	3,810,142
<b>3</b>	<b>Current Liabilities</b>		
	(a) Other Current Liabilities	18,012,150	102,155,145
	(b) Short-Term Provisions	834,915	827,025
	<b>Total</b>	<b>150,034,987</b>	<b>336,518,928</b>
<b>II.</b>	<b>ASSETS</b>		
<b>1</b>	<b>Non-Current Assets</b>		
	(a) Fixed Assets		
	(i) Tangible Assets	10,737,025	10,718,077
	(b) Long term loans and advances	8,724,474	8,243,798
<b>2</b>	<b>Current Assets</b>		
	(a) Cash and Cash Equivalents	129,894,313	316,617,729
	(b) Short Term Loans & Advances	641,769	490,000
	© Other Current Assets	37,406	449,324
	<b>Total</b>	<b>150,034,987</b>	<b>336,518,928</b>

Audited by:

For Deloitte Haskins & Sells LLP  
Firm Registration No: 117366W/W-100018  
Chartered Accountants

Ketan Vora  
Partner  
Membership No: 100459

For and on behalf of the Board of Directors FEGG:

Safeena Husain  
Director

Ujwal Thakar  
Director

Total revenue (i+ii)

**420,159,543**  
INR

Total expenses

**525,034,984**  
INR

## Statement of Income and Expenditure for the year ended 31 March, 2018

	Particulars	Year ended 31 March 2018	Year ended 31 March 2017
		Amount (INR)	Amount (INR)
	<b>Income</b>		
I	<b>Revenue from operations</b>	415,744,185	433,504,287
II	<b>Other Income</b>	4,415,358	8,074,010
III	<b>TOTAL REVENUE (I + II)</b>	420,159,543	441,578,297
IV	<b>EXPENSES</b>		
	a) Employee Benefit Expenses	243,595,884	179,991,552
	b) Depreciation	6,989,401	5,947,366
	c) Other Expenses	274,085,699	176,523,842
V	<b>TOTAL EXPENSES</b>	525,034,984	362,462,760
VI	Excess of Income over Expenditure (III-IV)	(104,875,441)	79,115,537

Audited by:

For Deloitte Haskins & Sells LLP  
Firm Registration No: 117366W/W-100018  
Chartered Accountants

Ketan Vora  
Partner  
Membership No: 100459

For and on behalf of the Board of Directors FEGG:

Safeena Husain  
Director

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Director





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Educate Girls is a project of 'Foundation to Educate Girls Globally' (FEGG) in India

FEGG is registered under section 8 of the Indian Companies Act, 2013