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Giving Girls Wings to Fly

Tools to Empower Adolescent Girls in Rural Communities in India

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B | Center for
Universal Education
at BROOKINGS

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Founder, Ashta No Kai

Armene founded Ashta No Kai (ANK), a non-profit organization to educate and empower rural women and girls in 10 villages near Pune, India, in 1998. Her experience working for gender justice at the grassroots level prompted her to launch interventions to promote the education of rural adolescent girls, including a Bicycle Bank, a scholarship program, and a life skills program. Prior to her calling to girls' education, Ms. Modi taught English at several universities in Japan focusing on issues of peace education. Armene holds a Master's degree in International Relations from the Fletcher School of Law and Diplomacy at Tufts University, and a Master's degree in TESOL (Teaching English to Speakers of Other Languages) from Teacher's College, Columbia University.



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“To awaken people, it is the woman who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves.”

— Jawaharlal Nehru, India’s first prime minister

Abstract

This working paper will share the experience of Ashta No Kai (ANK), a grassroots nonprofit the author founded in 1998 in 10 villages in Shirur County, Maharashtra state, India, to promote the empowerment and education of women and girls in rural areas. The paper will, at first, examine the state of education in India including the Indian government’s policies and programs that are attempting to address the gender gap in girls’ education. Next, the barriers that girls in rural areas face to access their right to an education will be discussed followed by an introduction of various holistic, need-based, and low-cost educational interventions that ANK has initiated to address some of these impediments. Findings will then be reported from quantitative and qualitative surveys conducted, as well as case studies to gauge the impact of these interventions. Finally, the paper will propose evidence-based recommendations of integrated and sustainable strategies and approaches as guidance to policy practitioners to help promote educational outcomes and enhanced agency for adolescent girls to better navigate their world.

Introduction

The status of adolescent girls’ education is a matter of grave concern worldwide. For far too long, the right to an education has been denied to millions of girls, simply because they are girls. Despite major strides made in reducing the gender gap in primary education, there continue to be significant barriers to adolescent girls’ education and empowerment. A recent UNESCO Institute for Statistics (UIS) report

(2016) indicates that of the 263 million children and adolescents not in school, 130 million are girls, mostly from developing countries, who confront the greatest challenges. Major barriers keep millions of girls out of school, denying them their right to lead lives of human dignity and equality. As an example, in rural India, girls must overcome the formidable obstacles of poverty, patriarchy, and child marriage to access their right to an education.

To address the crisis in girls’ education, countries around the world are making concerted efforts to achieve the U.N.’s Sustainable Development Goals of quality education and gender equality by 2030. Various government policies and international, national, and civil society organizations are trying to bridge the gender gap in education, realizing the huge dividend it can pay in overcoming poverty and creating a more just and equitable world for all.

This working paper will now proceed to describe the various interventions ANK initiated to address some of the barriers to education that adolescent girls encounter. In 1998, the situation for girls’ education in ANK villages was similar to that in many other parts of rural India. There were a high number of adolescent girl dropouts, and child marriages were common. The multiple challenges of poverty, ignorance, and rigid social traditions continued to keep girls out of school. Societal roles and expectations in the villages dictated that the only options for girls once they reached puberty was marriage. A further barrier girls often faced was distant high schools. While parents had no hesitation in buying bicycles for their sons to access schools, they felt it was an unnecessary expense for their daughters. In an attempt to facilitate adolescent girls’ access to

education, ANK launched a Bicycle Bank, a low-cost intervention to give rural girls the opportunity to access high school. At the same time, the nonprofit added a Life Skills Education (LSE) component to promote girls' empowerment and their overall development. Later, when girls expressed a desire to pursue higher education, ANK started a scholarship program. Subsequently, with rising incidents of sexual violence in the villages, it also launched a karate program.

Anecdotal evidence seemed to indicate that ANK's needs-based approach had positively impacted many of its beneficiaries. Introducing the interventions at key tipping points (pivotal, life changing moments) in girls' lives seemed to have made an impact in not just enabling girls to access school, but also in increasing their retention rates and motivating them to pursue further education. Moreover, the general observation in the villages was that the interventions had resulted in reducing the high number of child marriages. However, since no formal study had been conducted, no hard data or evidence was available to support these observations. Hence, in order to bridge the evidence gap, ANK undertook qualitative and quantitative sur-



veys, along with case studies, to examine whether two of ANK's interventions—the Bicycle Bank and LSE—had in fact led to an increase in adolescent girls' enrollment rates, a reduction in their drop-out rates, and encouraged their pursuit of further education beyond secondary school. In addition, the surveys also sought to assess whether the two interventions had saved girls from early marriages.

This working paper will now consider the state of education in India, and the programs that the Indian government has launched to promote girls' education. A detailed discussion of the barriers that stand in the way of girls' education in India will follow. Next, ANK's various interventions to address some of the barriers will be described. This will be followed by a report of findings from surveys ANK conducted to gauge the impact of these interventions. Finally, recommendations will be offered based on evidence gleaned from the surveys as guidance to help promote both the empowerment of and educational outcomes for adolescent girls.

Education in India

India is a land of paradoxes, and nowhere is this more evident than in the status of women. The country's constitution guarantees impressive laws for women, promising them equality in every sphere of life. In fact, India was one of the first countries to give women the right to vote. Despite this, laws promoting gender equality have often not translated into reality on the ground. Women in India continue to face discrimination and unequal power relations on a daily basis, making it difficult to access their rights as equal citizens. This is particularly true in the education sector. Although the Hindu goddess Saraswati is revered as the Goddess of Knowledge, millions of girls in rural India continue to be denied their fundamental right to education, and consequently, their ability to dream of a better future for themselves and the societies in which they live. The challenges for adolescent girls in rural areas to access their right to an education are daunting and acute. A girl in these parts of the world is considered a lesser child, given less food,

less education, and less health care than her brothers. Needless to say, if the state of adolescent girls' education is to improve, it is critical to address the enormous barriers of deeply entrenched patriarchal beliefs, child marriage, and fear of sexual violence.

India has undoubtedly made significant strides in the last few decades to promote the universalization of education at the primary level, with an impressive 98 percent improvement in primary school enrollment and retention rates (Government of India, 2016). Recent data also indicates a significant increase in participation of girls at all levels of education—from primary to secondary and higher education—because of an increase in enrollment and a decline in dropout rates over the years (State of Literacy, 2011). This is thanks to the Millennium Development Goals and India's Sarva Shiksha Abhiyan (Education for All) campaign in 2001 that ultimately led to the Right to Education Act in 2010, which made education in India a fundamental right, entitling all children aged 6–14 to free primary education. Despite these ambitions, because of its large population, India still has the largest number in South Asia of children not in school, at 11.9 million (UNICEF, 2014). Among them, a greater number are poor and from rural and tribal areas or marginalized groups, such as lower castes.

Furthermore, the status of India's secondary education is dismal. According to the World Bank (2011), "while more than 95 percent of children attend primary school, just 40 percent of Indian adolescents attend secondary school (grades 9–12)." A study by UNESCO (2016) reported that India has the largest number of adolescent school dropouts by grade 10; nearly 47 million of them do not attend higher secondary school. The New Delhi-based Institute for Policy Research Studies also reported that only 77 percent of students enroll in grade 10, and the number drops further to only 52 percent enrolling in grade 11 (No author, 2016a). Such figures clearly indicate that huge gaps exist in India's implementation of its Right to Education Act. It is amply clear that although laws and policies are mostly all in

place to promote universal education, weak implementation has led to poor results.

India is among the world's fastest growing major economies, yet its spending on education as a proportion of its gross domestic product is only around 3.8 percent, with approximately 797 billion INR (approximately 11,978 million USD) allocated for the financial year 2017–18 (Nanda, 2017). Although China's education budget is also close to India's at 4 percent of its GDP, the country has made education a national priority, pouring significant resources into enhancing both the universalization and quality of education (OECD, 2016).

India's recent Corporate Social Responsibility law of 2014 mandates companies to invest 2 percent of their net profit in social projects. This year, Corporate Social Responsibility funds added over 20 billion INR (approximately 306 million USD) to the education sector (No author, 2016b). Despite these large sums being allocated toward education, there is disappointing progress in educational outcomes. An insufficient number of schools, a high teacher vacancy, inadequate resources, lack of political will and accountability, coupled with corruption, are all partially to blame for India's lackluster performance in achieving its educational goals at the secondary level (Rai, 2017).

India's Education Programs for Girls

BETI BACHAO, BETI PADHAO

In an effort to address gender inequality and increase girls' access to secondary education, India launched the Beti Bachao, Beti Padhao (Save the Girl Child, Educate the Girl Child) program in 2015. Although Sarva Shiksha Abhiyan promised universal education for all, enrollment and retention of girls in secondary school was lagging behind that of boys. Beti Bachao, Beti Padhao stepped in to provide secondary schools within close distance, hoping to increase girls' enrollment rates. Although the program has succeeded in achieving this goal, its poor implementation at the grassroots level has not been

effective in addressing the gender gap in education, or the deep-rooted social barriers that continue to persist for girls. According to a parliamentary panel, nearly 90 percent of the funds allocated for the program last year have not been used; of the 430 million INR (approximately 6.58 million USD) allocated, only a mere 50 million INR (approximately 766,000 USD) have been spent (Press Trust of India, 2017). A further problem is that “funds reach the grassroots level after substantial delay and in a staggered manner,” creating problems for implementation at the ground level (Mahal, 2016).

KASTURBA GANDHI BALIKA VIDYALAYA YOJANA

Earlier, in 2004, India launched the Kasturba Gandhi Balika Vidyalaya Yojana (Kasturba Gandhi Girls’ School Program) program targeting elementary education for girls. The program provided residential schools to address low levels of enrollment for girls belonging to disadvantaged communities—including homeless or street children, girls from poor or disadvantaged communities such as “scheduled castes or other backward communities,” or tribal girls—who lacked an elementary school within walking distance (Press Information Bureau, 2015). While the program has made good strides in enrolling girls at the primary level, it has not helped to address the issue of girl dropout rates at the secondary level. Since there is no similar program for marginalized adolescent girls, retention of girls is a problem after grade 8 (NITI Aayog, 2015).

MAHARASHTRA STATE’S PROGRAMS FOR GIRLS’ EDUCATION

At the level of Maharashtra state, the Majhi Kanya Bhagyashree (My Fortunate Daughter) is a cash transfer program targeting girls’ education launched in 2015. Needy families who have two daughters but no sons are offered financial incentives with the aim of retaining girls in school until they complete grade 12. In an attempt to discourage early marriages, an amount of 100,000 INR (1,560 USD) is allocated when the girl reaches 18 years, on the condition that 10,000 INR (156 USD) of that amount is invested toward her self-employment or

further education. However, none of the 250 million INR (3,862,913 USD) allocated for this program have been spent (Kulkarni, 2017). Wonderful as the plan sounds, the catch is that the program is only offered to families if the mother has been sterilized. The program targets population control as much as its stated objective of promoting girls’ education, demonstrating the impracticality of the program despite its good intentions.

Clearly, the track record of India’s laws and policies promoting the education of girls reveals huge gaps in implementation. If such laws and policies are properly enforced, they could go a long way toward both promoting girls’ education, and arresting child marriages.

Barriers to Adolescent Girls’ Education in India

While India must be credited for making concerted efforts toward achieving gender parity in education with an equal ratio of boys and girls at the primary level, (Government of India, 2016), educational outcomes for adolescent girls at the secondary level have not shown much improvement (UNICEF, 2013). In addition to the weak implementation and enforcement of programs and policies described above, there is a plethora of other barriers that stand in the way of adolescent girls’ education in India. Ample international and national research has provided evidence of the following societal and school-related barriers that keep girls out of school.

CHILD MARRIAGE

The practice of child marriage is an almost insurmountable barrier to adolescent girls’ education. In India, the obsession with marriage as the end goal of a girl’s life is a widely accepted practice. Child marriage, besides perpetuating gender inequality and poverty, denies girls their right to an education, or the social support and autonomy they need to explore their potential and live a life of dignity. It also exposes them to partner violence, abuse, and exploitation, and negatively impacts not just the girl herself, but also the society around her. The latest

2011 census data on child marriages in India reveals that almost one in every three married women was a child bride. In Maharashtra state, between 30 percent to 40 percent of girls are married before the legal age of 18 (Rohatgil, 2014). The silver lining is that, nationally, child marriages have decreased from 43.5 percent in 2001 to 30.2 percent in 2011, because of increased efforts by the government and nonprofits to raise awareness about the negative effects of this prevalent practice (Chowdhury, 2016).

PATRIARCHAL NORMS

Patriarchy is another deeply entrenched social and cultural barrier to adolescent girls' education. Patriarchal mindsets dictate a powerful preference for sons, with the result that girls are often relegated to second-class citizenship. For example, a recent study reported that rural parents spend on average 2,032 INR (approximately 50 USD) on boys' education as opposed to 1,531 INR (approximately 38 USD) for girls (Saha, 2013). In addition, the cultural traditions of rural communities support male superiority and dominance and promote gender biases that continue to uphold the patriarchal system, through persistent stereotyping of women's roles as wives and mothers. When girls reach adolescence, they face intense pressure to agree to these gendered social norms and expectations, which also dictate that a girl should stop schooling after reaching puberty. This is because the chastity of a girl before marriage is highly valued in rural communities, which often results in parents confining adolescent girls to the home and restricting their physical and social mobility. Fears that girls may elope or engage in premarital sex fuels fears that girls may ruin the family reputation and honor.

POVERTY

Poverty holds back millions of girls from gaining access to education. The greater the likelihood a girl is from an impoverished rural background, or of a lower caste, the slimmer her chances of getting an education. Poverty tends to make girls more vulnerable to dropping out of school and getting married, as parents often consider marriage the only option

for a girl. In India, girls are considered burdens rather than blessings, largely because of the evils of the dowry system, the price paid by the bride's parents to the groom's family for the marriage. "Why water a plant that is going to grow in a neighbor's garden?" a popular folk saying goes. On the other hand, particularly in families with limited resources, parents view a son's education as an investment for their old age, because of cultural expectations that sons will care for their parents (Stoebenau, Warner, Edmeades, and Sexton, 2015).

SEXUAL HARASSMENT

The high incidence of abduction, rapes, and molestation of girls in India, which often go unreported, make adolescent girls particularly vulnerable to physical and sexual violence.

Adolescent girls need a safe and supportive environment, free of gender-based violence, if they are to successfully transition to secondary school. However, parents of adolescent girls are often fearful of their daughters being sexually harassed, either on the way to school or at school itself. A low ratio of female teachers exacerbates the problem, because there are sometimes incidents of male teachers molesting girls. As a result, once girls reach puberty, parents tend to force their daughters to drop out and get married (Krug, 2002).

MENSTRUATION ISSUES

Rural girls are often forced to observe social customs around menstruation that include missing school during their menstrual period. For example, girls are required to segregate themselves from the rest of the family, since the menstrual period is considered an "impure" time of the month for girls. Most rural girls lack the most basic information about menstruation and menstrual hygiene, often resulting in various health problems later in their lives. Poor girls tend to use old unhygienic strips of cloth, since they cannot afford to buy sanitary pads, making them vulnerable to infections. India's 2015–16 National Family Health Survey–4 reports that only 48.2 percent of rural women use hygienic methods of protection during their men-

strual period (International Institute for Population Sciences, 2016). Lack of separate toilets for girls in schools exacerbates the problem. Even when separate toilets are provided, they tend to be dirty, and often lack private space or even basic facilities such as water and trash cans (House, Mahon, and Cavill, 2012). These issues often prompt girls to miss school during their menstrual periods, or sometimes even drop out of school.

POOR QUALITY OF EDUCATION

The absence of a supportive and enabling school environment for girls is evident from the inferior quality of public education in the country. According to India's Annual Status of Education Report 2016, although primary enrollment is high at 96.9 percent and learning outcomes are better than in past years, outcomes are still deficient. For example, only 42.5 percent of students in grade 3 can read a grade 1 text (ASER 2017). Woefully inadequate infrastructure and lack of resources—including distant schools, a lack of female teachers, a low teacher-pupil ratio, high teacher absenteeism, and overcrowded classrooms—are other obstacles that keep girls away from school. Schools in rural areas lack even the most basic infrastructure of desks and benches, playgrounds, and sanitary facilities such as separate toilets for girls. Furthermore, even when girls are in school, gender biases often prompt teachers to give preference to boys.

Clearly, despite various programs India has initiated to promote girls' education, gender inequalities persist, and the country has a long way to go before achieving the goal of education for all (UNESCO, 2016).

Ashta No Kai's Interventions to Educate Adolescent Girls

To address the obstacles that prevent adolescent girls from achieving their educational goals at key tipping points in their lives, ANK set out to provide the following interventions. Each description is accompanied by qualitative accounts of their impact

and effectiveness collected during the case studies (Appendix B).

BICYCLE BANK

A lack of high schools within easy reach of the villages posed a major challenge in ANK's initial efforts to promote girls' education. The only means of public transport to get to school was an unreliable bus service that ran once a day. While parents provided their sons with bicycles to attend high school in neighboring villages, they felt it was an unnecessary expense for their daughters. Parents with limited means made sure they provided their sons with bicycles to attend school, even if it meant resorting to a loan. After girls completed compulsory education at the end of grade 7, most of them did not transition to high school. Instead, several girls were married off after they reached puberty. Many mothers who were illiterate or had little education, and who themselves had been child brides, did not encourage their daughters to attend distant high schools, as they feared for their safety, and were skeptical about the benefits of educating them.

Hence, the first step was to persuade the mothers of girls in grade 7 of the importance of their transitioning on to high school and continuing their education. Since ANK had built relationships of trust with village women over the years by helping improve their livelihoods, among other activities, the girls' mothers agreed to ANK's plan of providing a bicycle at a low cost if the girls agreed to travel together to high school. Moreover, the mothers felt reassured that they no longer needed to worry about their daughters' safety while traveling to school, nor would they have to pay for the bicycles. Thus, in 2002, ANK launched a Bicycle Bank enabling many rural girls to access distant high schools. The bicycles also gave many poor rural girls a sense of pride in having something that they could call their own. One of the bicycle recipients, Bharati,¹ attested to the program's value: "Traveling to and fro to school on my own bicycle gave me a sense of independence

¹ Name used with permission.

Figure 1

Ashta No Kai's Holistic Interventions for Adolescent Girls



Bicycle Bank

Giving access to secondary school



Life Skills Education

Teaching life skills & agency



Karate Program

Teaching self-defense techniques



Scholarship Program

Providing girls with further education

and comfort. My mother no longer worried about my safety.”

The Bicycle Bank provided increased access to secondary education for 1,000 girls. The result was not only lower school dropout rates, but also fewer village girls marrying young. Furthermore, when ANK discontinued the intervention in 2014, parents began to buy bicycles to keep their daughters in school. Clearly, the message that it is as important to educate daughters as sons has resonated with rural parents in ANK villages. A mother of a girl who received a bicycle once poignantly remarked, “Had I received a bicycle to go to school when I was growing up, my life would have been very different than what it is today.” However, as ANK learned, providing girls with bicycles to access school was

not enough.² Additional interventions were necessary to ensure better educational outcomes.

KISHORI MANDAL

Since adolescence is a vulnerable age when significant physical, emotional, and social changes occur, it is critical to provide information, daily life skills, and support to girls at this tipping point in their lives. Therefore, in 2002, ANK launched Kishori Mandals (Adolescent Girls' Clubs) to promote a Life Skills Education program for adolescent girls

2 The Bihar state government's 2006 Mukhyamantri Balika Cycle Yojana (Chief Minister's Girl Child Cycle Program) offers a similar case in point. Although the program succeeded in eighteen months in more than tripling the number of grade 9 girls in government schools by providing free bicycles, it only increased girls' high school completion rates by 10 percent (Muralidharan and Prakash, 2013).

conducted weekly by trained community workers outside of school hours. The LSE program aimed to educate adolescent girls about important issues affecting their well-being, while also teaching them the skills they needed to cope with daily life. Moreover, the LSE program attempted to promote girls' empowerment by building their self-confidence and agency.

The LSE program was based on a tested curriculum that focused on building girls' negotiation, critical thinking, and decision-making skills. In addition, the curriculum intended to promote girls' interpersonal and communication skills, and focused on topics that raised awareness of gender issues, including laws relating to customs such as dowry and early marriages, as well as information about various social, legal, and health-related issues. A further goal of these weekly sessions was to generate discussion about important but socially taboo subjects which neither parents nor the school curriculum would provide, such as gender rights, sexual violence, family planning, reproductive health, menstruation, sexually transmitted diseases, and HIV/AIDS. Girls were encouraged to discuss these topics and think critically about them. ANK held overnight camps and workshops to help girls gain independence and exposure to life outside the village. Also offered were science and craft workshops, trips to museums, heritage sites, astronomy centers, banks, post offices, police stations, and headquarters of local government, to give girls valuable exposure that would prove useful in their future life.

Testimony of the program's value comes from beneficiaries such as Ujwala.³ Although she was forced to marry at age 16, she attributes many positive aspects of her life to the LSE she received in Kishori Mandal. Since the LSE program had taught her the importance of family planning, she was able to negotiate with her husband and in-laws to delay having a child until she was 19. "Before attending LSE in Kishori Mandal, I was conservative and had traditional values. I thought girls should stay at home, but gradually I changed. I believe girls should not be

confined in the four walls of their home, they should explore the world around them." Although Ujwala's early marriage thwarted her dream of joining the navy, she hopes to educate her daughter, and give her "an opportunity to explore herself."

SCHOLARSHIP PROGRAM

Once rural girls helped by ANK began to access and complete high school at grade 10, several of them expressed a desire to pursue junior college (grades 11-12). Accordingly, ANK started a scholarship program in 2005 as a natural offshoot of the Bicycle Bank, enabling rural girls to follow their career choices. So far, 1,100 girls have received scholarships to pursue higher education, and the number of applicants has increased yearly. Village girls who received scholarships are now aspiring to venture into hitherto unchallenged fields, becoming dentists, pharmacists, Ayurvedic doctors, computer engineers, agricultural researchers, IT specialists, and electronic and automobile engineers. Had it not been for ANK's scholarship support, many a village family would not have sent their girls for further education. An unintended but positive consequence of the scholarships was that girls who continued their education often delayed their marriages. In addition, several girls who received scholarships and graduated from junior college or university started working after they graduated, further delaying their marriages.

Tai,⁴ an unmarried 23 year old, received ANK's scholarships for six years, which enabled her to complete a Bachelor's degree in Instrumentation Engineering. She now works as a sales executive in Pune city and considers herself a role model for other girls in her village. Tai describes herself transitioning from "zero to hero" thus, "I was a shy, simple village girl who was not even able to express herself, but today I work for a Dutch company and have 800 LinkedIn contacts. Someday, I want to start a business of my own. I attribute my success to ANK's scholarships, and the support and guidance I received in the LSE at Kishori Mandal."

3 Name used with permission.

4 Name used with permission.

KARATE PROGRAM

In recent years, there have been increasing numbers of crimes of sexual violence against women and children in India. When such incidents came to light in some ANK villages, it was imperative to equip girls with the skills needed to take their personal safety into their own hands. Accordingly, in 2012, ANK introduced karate classes for rural girls. In addition to teaching girls self-defense, the karate program gave some girls opportunities to develop their talents, leading to several village girls who participated in karate competitions winning medals. Sneha⁵ was proud that she won medals at various competitions. She found her karate skills useful at other times, too. Once, when she was harassed by three boys on her way home from school, her karate skills resulted in the boys pleading with her to spare them. Later, when Sneha began to attend a junior college in Mumbai, she used karate to put an end to the bullying and taunting she experienced as a village girl.

SAFE SPACES

ANK built women's centers in the villages which provided safe spaces for its adolescent girls' programs, including the LSE program and karate classes. Since girls' physical and social mobility in rural areas is generally strictly regulated once they reach puberty, they have few opportunities for social interaction. The women's centers provided girls a space to meet and develop friendships. Here adolescent girls could congregate, relax, socialize, exchange views and experiences, discuss issues of concern, and participate in activities that supported their development and well-being. Sneha felt that she could freely express her opinions in the safe spaces that the women's centers provided: "I felt a sense of freedom to discuss and debate many issues regarding gender equality during the LSE sessions, which made me understand the situation of society's attitudes toward women and myself better." Libraries and game equipment at the centers also provided recreational activities for the girls.

5 Name used with permission.

ENGAGING MOTHERS AS ALLIES

One of ANK's effective strategies was to make mothers allies in the mission of promoting girls' education. To gain the mothers' trust, ANK introduced various activities to improve their economic condition, including livelihood interventions, such as goat rearing and dairy and poultry farming. In addition, self-help groups—collective savings and loan groups enabled rural women to gain some degree of financial independence. Later, once mothers started attending ANK meetings, workshops were held to raise awareness of gender equality and the value of educating girls. Women began to realize that if they did not want their daughters to relive the same vicious cycle of poverty, suffering, and deprivation that they had experienced, many as child brides, they needed to educate their daughters. These activities helped to make the mothers strong allies in championing the cause of girls' education. Kusum,⁶ a daily wage farm laborer who had never been to school, eloquently expressed this awakening: "If you are uneducated, it is as if you have only one eye. My life, my generation, was full of darkness, but I have to make sure my daughters get a good education. It is my duty." Kusum has staunchly supported her daughter Bharati's aspiration to one day become a district collector (a government officer in charge of the revenue and administration of an entire district), despite strong pressure from her family to get her daughter married. Today, there are many like Kusum in ANK villages, whose sheer conviction to stand their ground enables their daughters to continue their education and follow their dreams.

In rural areas, a father's support is equally, if not more important than a mother's in promoting a daughter's education. However, it must be mentioned here that ANK did not need to target fathers directly to support the education of their daughters. Instead, the economic benefits for families from ANK's women's programs helped persuade fathers to support their daughter's education. For example, the livelihood interventions the mothers engaged in

6 Name used with permission.

helped augment family incomes. In addition, since the mothers had access to credit on easy terms through the self-help groups, many fathers often relied on their wives for loans. Furthermore, no better proof of the importance of educating daughters was required after some daughters graduated and started jobs, bringing home much-needed extra income.

Impact Study on ANK Interventions

Several years after the launch of the Bicycle Bank and the LSE program, more than 1,000 girls had received bicycles and at least a similar number had attended LSE classes. The perception was that the Bicycle Bank had helped to both increase access to and curb dropout rates for adolescent girls from lower secondary school, and had also increased the numbers transitioning to higher secondary education. Anecdotal evidence also seemed to indicate that ANK's inputs in LSE over a period of 15 years had led to a decrease in early marriages among participating girls. However, no research existed on whether ANK's interventions were in fact having any impact on delaying child marriage, and on improving adolescent girls' access to school and retention and completion rates.

Thus, to fill the evidence gap, ANK undertook a quantitative and qualitative survey and case studies between March and May 2017. The quantitative survey was conducted in three ANK villages and in three control villages where ANK had no presence. The survey examined whether the two interventions of the Bicycle Bank and LSE had led to an increase in adolescent girls' school enrollment rates and a reduction in their dropout rates, and whether they had encouraged girls to complete secondary school and transition to the upper secondary level or beyond. Since the survey also sought to investigate whether the interventions had discouraged girls from early marriages, married girls in both the ANK and control villages were surveyed. The assumption was that the two interventions implemented during a period of 15 years (2002–2017) would have

changed social norms of early marriages and led to increased enrollments and retention rates in secondary school. The survey covered a total of 1,010 respondents, 684 unmarried and 326 married. Details of the study's methodology are in Appendix A.

Survey Findings: Unmarried Girls

Education completion rates were higher among ANK participants.

Approximately 90 percent of unmarried girls aged 13–19 in both study and control villages were attending school (see Figure 2). The overall dropout rate was relatively low in both study and control villages, but was higher in the control area. The results show that 4.5 percent of unmarried girls in study villages had dropped out of school, compared with 6.7 percent of unmarried girls in control villages. Slightly over half (54 percent) of unmarried girls who had dropped out of school typically did so because of their family's economic situation. Interestingly, fewer than 5 percent of girls who received a bicycle dropped out before reaching grade 8, compared with 13 percent of girls in control villages.

Figure 2
School Status for Unmarried Girls

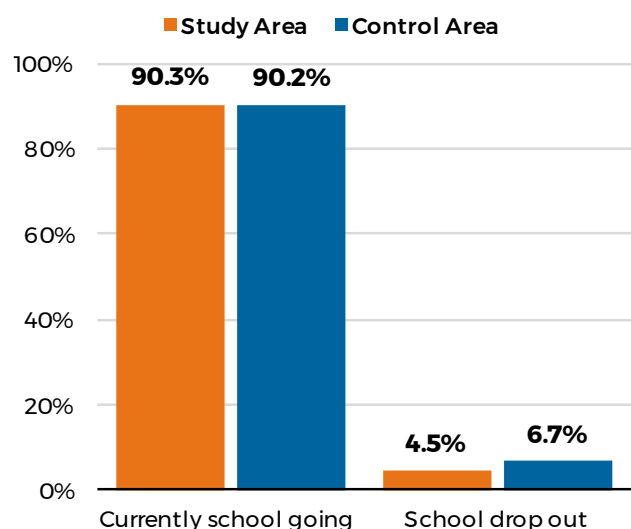
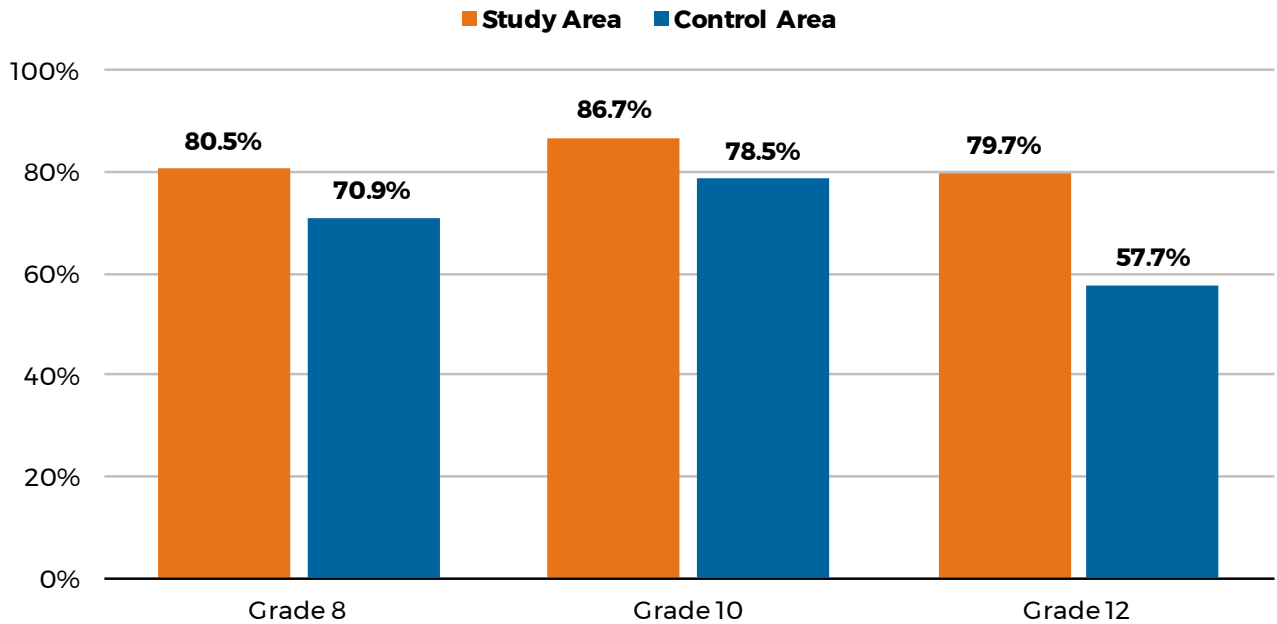


Figure 3

Unmarried Girls Who Completed At Least Grades 8, 10, and 12



The education status of girls from the study area was significantly better than in the control area (see Figure 3). On average, a larger proportion of unmarried participants in study villages completed each secondary level of education. For completion of at least grade 8, the numbers were approximately 81 percent of girls for study villages, and 71 percent for control villages. The gap was slightly bigger for girls who had completed at least grade 10, with nearly 87 percent of participants aged 16–17 in study villages, compared with almost 79 percent of their peers in control villages. The difference was significantly greater for completion of at least grade 12, with nearly 80 percent of girls aged 18–19 in ANK villages, compared with almost 58 percent of their peers in the control area.

The gap in completion widens beginning at Grade 10 suggesting that the interventions were particularly beneficial in encouraging girls to enroll in upper secondary school, vocational, and tertiary education.

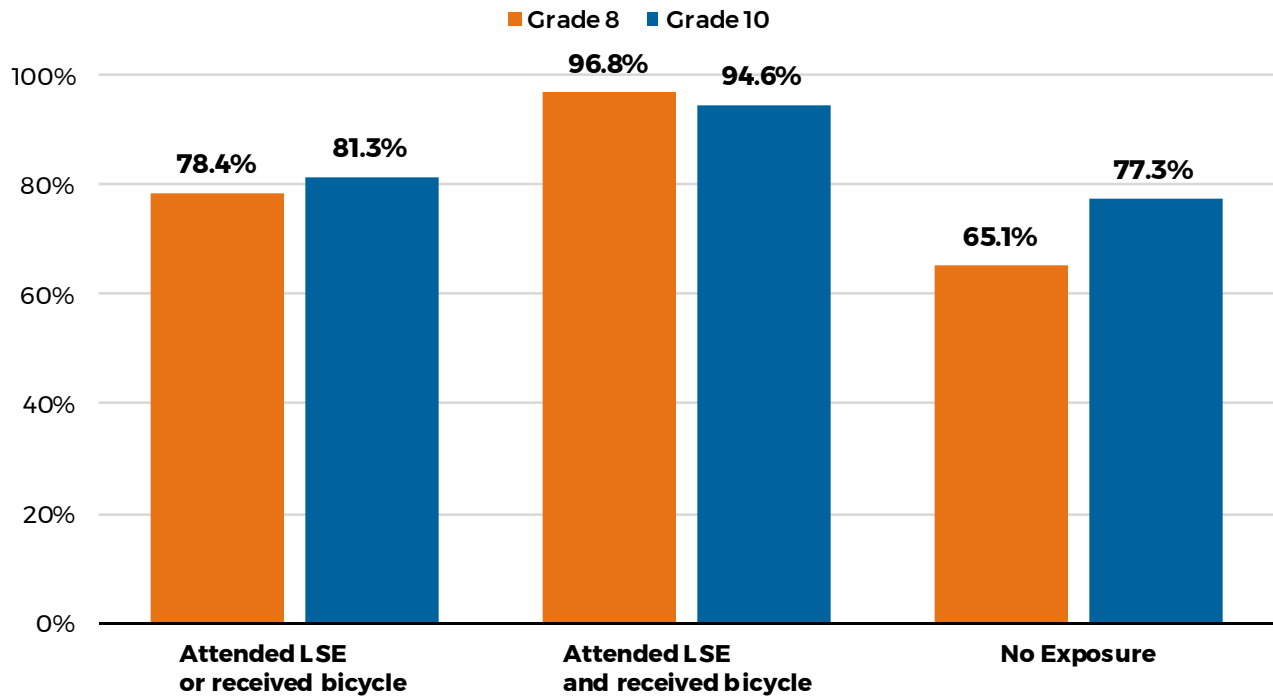
Education outcomes were better among girls exposed to both LSE and the Bicycle Bank.

Among girls in the study area, educational outcomes were better among 78 percent of girls who were exposed to both interventions—LSE and the Bicycle Bank—compared with girls exposed to only one intervention (see Figure 4). This suggests that the interventions have a greater impact when they work together. Findings showed that a larger proportion of unmarried girls completed at least eight years of education (97 percent) or at least 10 years of education (95 percent) when they received both LSE and a bicycle, compared to girls who received only one ANK intervention (81 percent) or who did not receive any ANK intervention (77 percent).

Controlling for the mother’s age, education, and occupation, as well as the father’s education and family type, unmarried girls who received both LSE and a bicycle were four times more likely to complete at least ten years of schooling, compared with their peers in control villages.

Figure 4

Unmarried Girls Who Completed At Least Grade 10 in Study Area (by exposure to intervention)

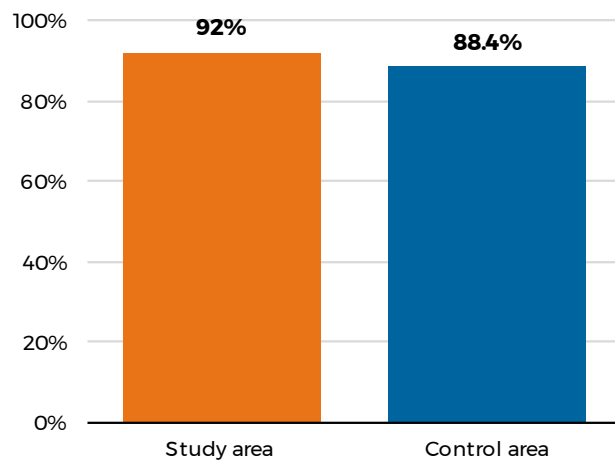


ANK participants want higher levels of education.

More girls aged 13-19 from the study area expressed a desire to complete at least grade 12, compared with girls from the control area (Figure 5).

Figure 5

Unmarried Girls Aged 13-19 Who Wanted to Complete Grade 12



Survey Findings: Married Girls

ANK participants married later.

On average, the mean age at which a girl was married was 19 in the study villages and 18 in the control villages (see Figure 6). Compared to the control group, married girls from the study had 1.7 times greater chances of completing at least 10th grade.

Figure 6
Median Age at Marriage

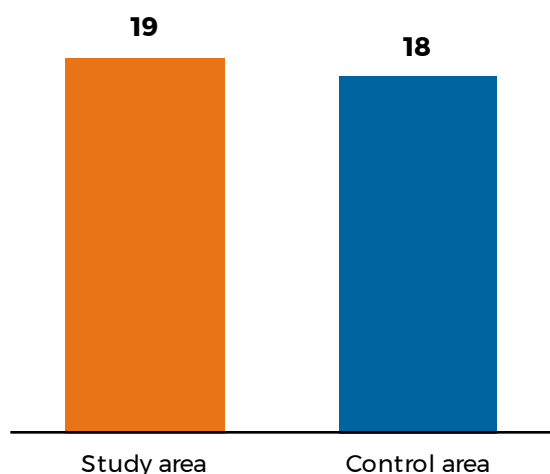
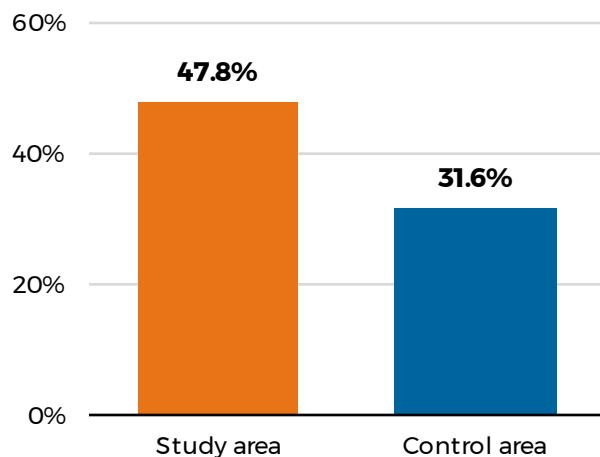


Figure 7
Married Girls Aged 20 and Older Who Graduated from High School, Junior College, or University

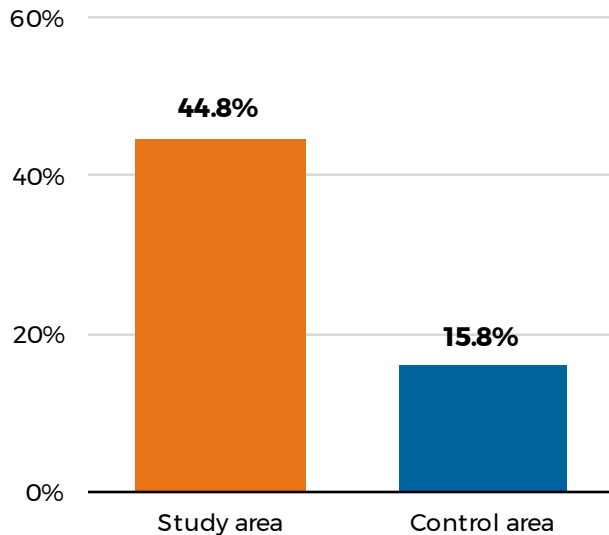


Educational outcomes for married ANK participants were significantly better.

Nearly 48 percent of married girls aged 20 and older graduated from high school, junior college, or university, compared to just under 32 percent of their peers in the control area. It is important to note that most married girls completed their graduation from their chosen field of study.

A significantly larger number of married girls in the study area completed their desired level of education (nearly 45 percent) from high school, junior college, and university before marriage, compared with the control area (almost 16 percent) (See Figure 8).

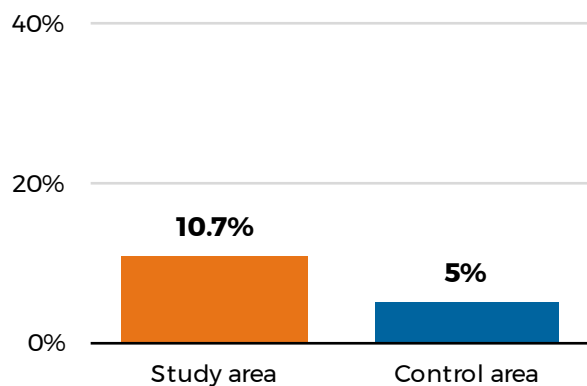
Figure 8
Married Girls Aged 20 and Older Who Completed Their Desired Level of Education Before Marriage



However, the vast majority of married girls (89.3 percent) did not go as far as they wished in their education after marriage, because education after marriage is not yet a socially acceptable norm. Only 10.7 percent of girls in study villages, and a much

lower 5 percent of girls in control villages, reported that they were able to reach their desired level of education after marriage (See Figure 9).

Figure 9
Married Girls Who Completed Their Desired Level of Education after Marriage



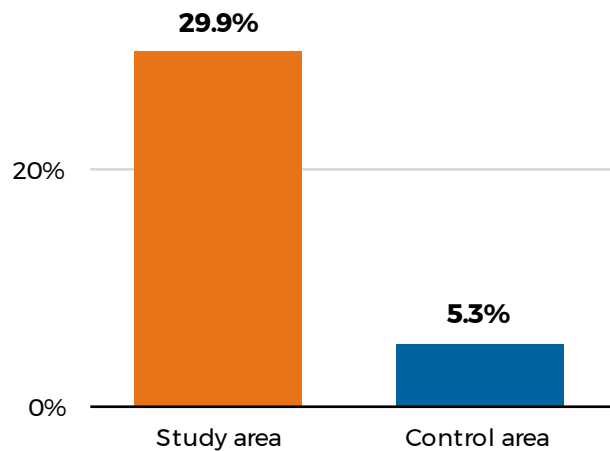
More married ANK participants engaged in income-generating activities.

Almost 30 percent of married girls in ANK villages were working, compared with only 5.2 percent in control villages (See Figure 10). Moreover, a greater number of girls who had been exposed to both interventions were engaged in income-generating activities as compared to those who had received only one intervention or none. This is clear evidence of the impact of ANK's interventions, which promoted girls' educational aspirations and raised awareness of the importance of financial independence.

Earlier and longer LSE exposure may lead to marrying later.

Findings suggest a relationship between the duration of LSE exposure and the mean age of marriage. For instance, when girls engaged in LSE for one or two years, the mean age of marriage was lower as compared to those girls who received LSE for five years.

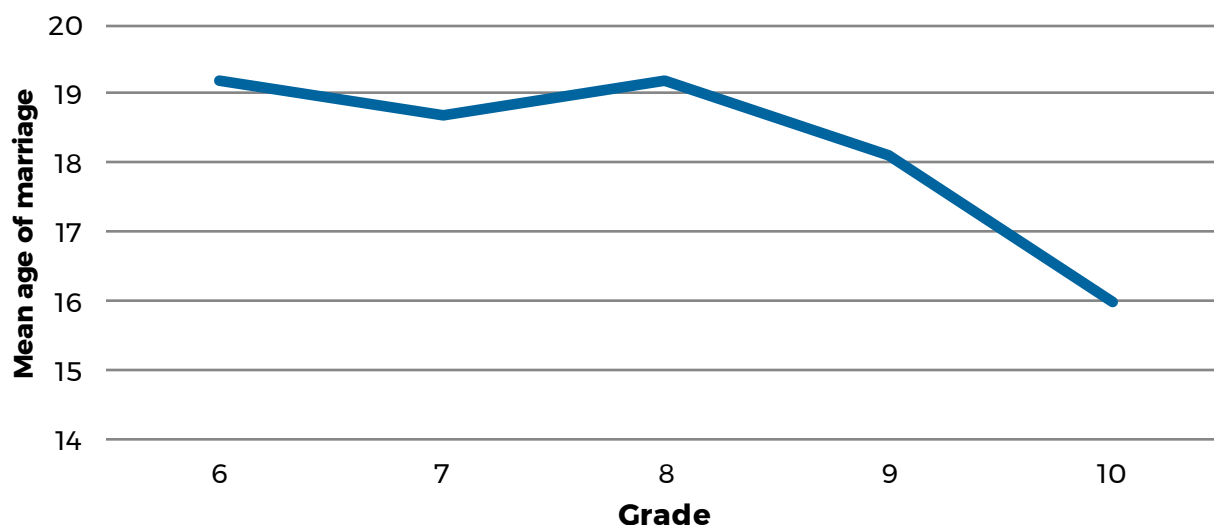
Figure 10
Married Girls Engaged in Income-Generating Activities



Interestingly, results also suggest a positive relationship between the age of marriage and the grade at which girls began participating in LSE: when girls received LSE during their early education, they were more likely to get married at a later age. For example, when girls first engaged in LSE in grades 6 or 7, they were more likely to get married later, with a mean age of marriage at 19 (see Figure 11). Conversely, when girls first engaged in LSE in higher grades, the mean age of marriage was lower, at approximately 16. This suggests that LSE may be more effective when it reaches girls at an earlier age.

Figure 11

Relationship between Grade at Which Girls Received LSE and Mean Age of Marriage



Empowerment of ANK Participants

ANK's mission, besides promoting the education of adolescent girls, was a desire to facilitate their empowerment. ANK hoped that education would be a pathway to giving adolescent girls a voice and agency to take better control over their lives. Although the concept of empowerment itself is difficult to define, as much research in the field indicates, the opinions of a few experts will, perhaps, help to shed greater light on the subject. To Nelly Stromquist it is "a process to change the distribution of power, both in interpersonal relations and in institutions throughout society" (Stromquist, 1995). Jeni Klugman, who studied thousands of surveys for a World Bank report, came to the conclusion that education plays a major role in promoting empowerment. She links empowerment directly with education, suggesting that "education is particularly powerful in helping women overcome unequal and oppressive social limits and expectations, so they can make choices about their lives" (Klugman et al., 2014). Education achieves this perhaps through empowering girls

with the skills they need to "create "pathways" to better employment outcomes, health outcomes, and the like, by socializing girls with specific kinds of literacies and competencies necessary to operate in these spheres" (Sperling, Winthrop, and Kwauk, 2016).

During the in-depth interviews that ANK conducted, girls who had participated in the LSE program gave varying definitions of empowerment. According to 21-year-old Bharati, "becoming self-reliant is the process of empowerment, and we have to stand on our feet without taking the burden of any one's support ... Initially, there are lots of barriers, but we should be able to overcome those. The one who does all this is empowered." Sneha, 19, was of the opinion that "in our society, women get secondary status. They cannot open up about their problems or fight for their rights. So we need to build confidence in girls and women to make them realize their role in society and how to face challenges." To Ujwala, 19, "the woman who works outside her home without having any fear, and follows her own path, is an empowered woman."

Table 1**Proportion of Girls who ‘Strongly Agree’ with Empowerment Statements, 13-21+ Year Olds (N=139)**

	Percentage
I will not get married before the age of 18 because it is illegal.	98.1
I have the right to get an education even if my parents oppose it.	83.9
Girls are as smart as boys.	81.7
Girls can work at any job like becoming a district collector, a lawyer or an astronaut.	87.9
Girls can travel out of the village on their own.	86.2
It is important for me to be financially independent and stand on my own feet.	95.5
Before I was shy but now I have “stage darling”.	84.7
I will only marry a man my parents choose if I approve of him.	90.6
If parents are unfair to their daughters or favor their sons, daughters should speak up.	95.2
It is okay to give and take dowry as everyone does it.*	3.0

*Note: This statement was intentionally worded in the negative form to serve as a check on participants’ attention. A “strongly agree” response to this statement would indicate less favorable attitudes toward challenging social norms around dowry; whereas a “strongly disagree” response would indicate more favorable attitudes and greater knowledge about the downsides to dowry practice.

EMPOWERMENT ASSESSMENT STUDY RESULTS

Since one of ANK’s objectives was to empower rural adolescent girls, an empowerment assessment was undertaken in June 2017 to measure in a basic way the impact of LSE on the girls’ learning outcomes. The questionnaire (see Table 1) contained 10 empowerment statements, the responses to which gauged girls’ knowledge and attitudes on gender, mobility, marriage, and girls’ education. A total of 139 girls participated who had attended the LSE program for two or three years between 2013 and 2017 from three villages: Nimgaon, Sone Sangvi, and Khandale.

Without a pre-test or a control group, it is difficult to compare the girls’ responses or to discern any significant trends from this survey. Nonetheless,

the data suggests that the LSE program has had some positive impact on girls’ knowledge, behavior, perceptions, and attitudes toward social norms that are major barriers to girls’ education. According to Table 1, the majority of girls “strongly agreed” with all empowerment statements, keeping in mind that a “strongly disagree” response for statement 10 would be equivalent to a “strongly agree” response to statements 1-9. This, together with the in-depth interviews of four girls from ANK villages (see Appendix B) suggests that the LSE program provided girls with important knowledge, skills, and attitudes that would be useful in their future lives.

Recommendations

This paper has attempted to shed some light on approaches that have been effective in promoting adolescent girls' education in a rural context in India. The following recommendations emerged from insights gained from 15 years working with key community stakeholders, and from the various surveys that ANK conducted in its rural areas.

1. Girls' education practitioners must address key tipping points in girls' lives.

According to UNESCO Director-General Irina Bokova, the focus of education, "must be on inclusion from the earliest age and right through the learning cycle, on policies that address the barriers at every stage, with special attention to girls who still face the greatest disadvantage" (UNESCO, 2016). Thus, girls' education programs in marginalized communities must be holistic and integrated, including well-planned, timely, and flexible strategies tailored to girls' needs at key tipping points across their lives to enable them to make independent choices, fulfill their potential, and live lives of dignity (Brown, 2012).

An important lesson learned from ANK's experience was that after identifying the pivotal moments when a girl might change course, ANK provided her the resources to stay on track. The interventions that ANK initiated for marginalized girls in its rural communities anticipated the kinds of obstacles that girls would face over time, and provided immediate material solutions to address those needs, such as bicycles and scholarships. More importantly, the LSE intervention helped girls develop the knowledge and skills they needed to identify and overcome the barriers that stood in the way of their education (as demonstrated in the case studies in Appendix B), while encouraging them to fulfill their potential. Additionally, the earlier and longer the intervention was introduced, the greater was the impact.

2. Multidimensional, holistic, and integrated interventions must be prioritized to stop child marriages.

Providing LSE, creating an enabling environment for girls to access education, and engaging parents and community leaders are key to preventing girls from becoming child brides. Reaching girls at an early age is a critical factor in helping stop child marriages and also in promoting girls' educational aspirations. ANK's findings also indicated that the longer the duration of LSE, the later girls got married.

Holistic, multifaceted interventions that are adapted to the local context must be used to overcome the multiple barriers that girls face. Since poverty is a major factor contributing to child marriages, attempts to improve the economic situation of families will go a long way in preventing them. Other strategies such as offering scholarships to ease the financial burden of education on disadvantaged families, might encourage parents to promote their daughter's education. The scholarships that ANK provided encouraged girls to pursue education beyond high school. The longer that girls stayed in the education system, the more they delayed their marriages.

3. Community mobilization must be leveraged to create a favorable environment for girls.

To effectively promote adolescent girls' education, it is essential to target not just girls, but equally importantly, their mothers—to make them allies in this mission. Therefore, to bring about transformational change in girls' lives, entire communities must be educated and engaged to change perceptions of the importance of girls' education and support it. It is essential to build relationships with grassroots-level stakeholders: the girls' parents, women's self-help groups, members of the village assembly, the village education committee, and principals of the local primary and high schools. It is critical to engage mothers as well as fathers, who are the major decision-makers influencing their

daughter's life choices. The main task of all these stakeholders is to understand the local barriers and cultural context that are keeping girls from school, and to work together to find a local solution. For example, building community awareness about the negative effects of child marriage could help achieve better local enforcement of laws prohibiting the practice, and substantially reduce the large numbers of adolescent girl dropouts. Moreover, to scale up effective programs, it is helpful to coordinate activities with various sectors of the district government, including the district education officer, the block development officer, and officials from the Department of Women and Child Welfare.

If deeply entrenched social and cultural practices that prevent girls from going to school are to change, the power of community mobilization must be leveraged to promote girls being viewed not as liabilities, but rather as important assets.

Conclusion

The changes and impacts that are evident from ANK's simple, cost-effective, girl-centered interventions give hope that the economic and social obstacles to girls' education can be overcome at not too great a cost. Strategies like LSE and the Bicycle Bank that help to increase both enrollment and retention need to be scaled up and supported to provide greater opportunities for girls to access secondary school. Targeting girls at crucial periods in their lives and providing them with the enhanced information, skills, safe spaces, and networks they need will enable girls to attain their educational goals. However, narrowing the focus to targeting only girls without their larger social environment will not address the problem; neither will piecemeal strategies knock down the barriers to adolescent girls' education. Keeping adolescent girls in school, and facilitating their education aspirations, requires an enabling environment at home, at school and in a community that is supportive of their goals.

Ensuring that every girl receives a quality education must become a global "priority of priorities,"

since it is "the world's best investment with the widest-ranging returns" (Sperling, Winthrop, and Kwauk, 2016). This will require large-scale, comprehensive strategies that challenge existing structures—both at the macro international and national policy levels and at the micro grassroots level—and that leverage the strengths of all actors, from government and businesses, to nonprofits and civil society. These actors will be required to adopt flexible approaches, share knowledge, and most importantly, walk the talk, to make any significant progress in overcoming the enormous hurdles that adolescent girls face in accessing education.

Imagine a world where all 600 million girls between the ages of 10 and 19 are in school (Ngo, 2017). Imagine what such a demographic dividend could yield in terms of gender equity and poverty reduction, since most of these girls live in developing countries. Imagine the kind of transformative future they could usher in, not just for their countries, but for the world. There is ample evidence that gender equity and economic development are mutually reinforcing. The economic benefits of educating girls translates into better jobs and better wages for women. For example, for each year that a girl is not in school, her potential income drops by 10 percent to 20 percent (UNICEF, 2011). Indeed, a United Nations Population Fund study reports that "India could add \$7.7 billion every year to its economic productivity if its young girls are able to study and work until their 20s, instead of becoming mothers at an adolescent age" (Press Trust of India, 2013). Imagine how many families in India could be lifted out of poverty as a result. Furthermore, unleashing girls' potential helps them to improve their own lives, by enhancing their well-being, building their confidence, and giving them a voice. Investing in girls' education is undoubtedly a win-win for all.

While there is no one-size-fits-all solution, ANK's interventions for adolescent girls have demonstrated some modest degree of success. In the larger context of today's worldwide learning crisis, the replication of such grassroots approaches could have a larger multiplier effect when scaled up. After

all, it is high time to let girls be who they want to be, to give them wings to fly, and to let them dream and achieve their dreams and potential. Small scale efforts need to be hugely multiplied around the world to make education a reality for all—for every last girl in every village, in every city, in every country in the world.



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Appendix A: Methodology of Quantitative Study of ANK Interventions

A quantitative survey was conducted between March and May 2017 in three of ANK’s target villages and in three control villages where it had no presence. The study area villages were Nimgaon Bhogi, Sone Sanghvi, and Khandale, located in Shirur County of Pune District in Maharashtra state, where both the Bicycle Bank and LSE program had been offered since 2002. ANK selected three control villages in the same county—Gumat, Chinchini, and Amdavad—that had similar geographic, socioeconomic, and demographic profiles as the study villages, such as similar educational facilities, access to roads, and modes of transportation. The 1,010 respondents in the six villages included families of 360 unmarried girls aged 13–19 from the study villages and 324 from the control villages, and 186 mothers of married respondents from the study villages and 140 from the control villages who were married in the previous five years. (see Table 2).

The research team that conducted the household survey in all six villages included 15 trained village investigators and two supervisors. The sample included all families permanently residing in the six villages: 1,050 in the study villages and 1,045 in the control villages. A complete enumeration of the households in the study and control areas

was carried out, listing all unmarried adolescent girls aged 13–19, and all girls aged 20 and older who were married in the last five years. The initial data collection tool was a questionnaire to gather household information: the number of male/female members residing there permanently; the name of the head of the household; the number of unmarried adolescent aged girls 13–19; and the number of girls married after 2012.

There were separate questionnaires to gather information on married and unmarried girls. The questionnaire for unmarried adolescent girls, completed by the girls themselves, included socio-demographic information, age, parents’ education/occupation, family type, religion, and caste. It also asked whether the girl was attending school, had dropped out, or had never enrolled. For girls attending school, questions included their grade, the type of education/school they were in, whether the school was in the village or in another village, and the mode of transportation they used to reach school. The questionnaire also gathered information on whether the girl had ever received a bicycle, when she had received it, and how long she had used it. In addition, information on how many LSE sessions the girl had attended, and the year she was admitted to LSE was also gathered.

The data collection tool for girls married after 2012 was a separate interview schedule for the mothers

TABLE 2
Overview of Quantitative Survey Participants

Target Group	Study Area	Control Area
Unmarried girls aged 13–19	293	287
Unmarried girls aged 20 and older	67	37
Married girls	186	140
Subtotal	546	464

that included information on their daughters' date of marriage, age at marriage, education status, occupation, whether the girl was currently engaged in formal education/vocational training, the years and number of LSE sessions she attended, and whether and when she had received a bicycle. Data for married girls was limited to the previous five years since older data might be difficult to gather.

Data collection was an arduous task because houses in the villages were far apart, and temperatures at the time were around 100 degrees F. In addition, each of the villages included several outlying hamlets that had to be accessed to ensure that every adolescent girl had been reached. Since the data collection was conducted during the summer vacation, many girls were not home, and hence several visits were required to gather the data.

Appendix B: Case Studies

ANK conducted case studies in May and June 2017 of four girls from ANK villages who had attended the LSE program and had benefited from one or more of ANK's other interventions at different periods of time. Three of the girls' mothers were also interviewed. An independent consultant conducted individual in-depth interviews with each girl, and each mother lasting between one and a half to two hours. The interviews were conducted in Marathi, the local language, after which a transcription of each interview was prepared in English. The following narratives summarize the findings from these interviews.

Case Study 1 — Tai Phalke: From Zero to Hero—The Trajectory of an Empowered Village Girl

Tai is a self-confident, empowered, unmarried 23 year old. Hers is an exceptional story: a village girl who pursued her dream to become an engineer, earned a Bachelor's degree in instrumentation Engineering, and crowned that with a job as a sales executive at a Dutch company.

She credits her success to the support and guidance she received in the LSE sessions at Kishori Mandal, which helped her to transition "from zero to hero," which is how she describes her journey from a shy, simple village girl who was not able to express herself well, to a budding entrepreneur who aspires to have her own small-scale industry in the near future. She plans to enroll in an MBA program in a reputable institute in Pune city. Moreover, she has embraced social media via Facebook and LinkedIn where she has more than 800 contacts in an effort to build her network and realize her dream of becoming an industrialist.

Following in Her Mother's Footsteps

Tai lives with her parents. Her mother suffers from dementia and is almost bed ridden; her father is old, paralytic, and cannot provide for the family. Tai's older sister was married off at 17, because she was not interested in continuing her education, and now runs a beauty parlor in Mumbai. In Tai's case,

however, the family has agreed to wait until she wants to get married. Tai's mother's life as a child bride was not a happy one. She decided to separate from her first husband and marry for the second time. A woman remarrying is not easily accepted in village culture, and the mother often recounted to Tai and her sister the difficulties she encountered in rejecting her child marriage and starting her life over again.

When Tai was a child, her parents initially operated a flourmill, but the earnings from it were not enough to feed their family of four. Then, Tai's mother started working in dairy farming, one of the livelihood interventions that ANK introduced in their village, Nimgaon Bhogi. This income changed the family's lives for the better. The mother successfully ran the dairy business and a small saving groups that ANK had helped organize. The mother also participated in ANK workshops about gender issues, which gradually changed her attitude toward girls' education and early marriages. While Tai received several marriage proposals after she completed her junior college diploma, her mother strongly supported her decision to reject them all, and encouraged her to pursue her education. Tai regrets that her mother did not have the opportunity to become literate, although according to Tai, her mother is very intelligent.

After graduating from university, Tai worked for a year in Mumbai, but soon had to quit her job to look after her ailing mother. After a break of several months, she landed a job at the Dutch company she is employed with now. She has a grueling routine, waking at 4:30 in the morning, finishing her daily chores, milking the cows, and rushing to work in Pune. Her daily commute of two hours each way drains her energy, and therefore, she has hired domestic help to cook and take care of other household chores. Despite these challenges, Tai successfully manages the family's dairy business, the household responsibilities and her job. She attributes this to what she learned in LSE. She looks up to her mother as a role model, and wants to follow in her mother's

footsteps to try her utmost to better herself and her family.

A Transformation in Attitude Because of Kishori Mandal

Since the Kishori Mandal programs were conducted at a center adjacent to her house, Tai started attending them at a very young age. Initially, Tai was influenced by some villagers who spoke negatively about the program, and was unwilling to attend. Gradually however, she came to believe that the LSE program in the Kishori Mandal was going to change her world for the better. Afterwards, Tai enjoyed attending the LSE program regularly with her friends. She learned many things from the facilitator, such as the importance of education, standing on one's own feet, and being self-confident. She also learned about menstrual hygiene and other topics that mothers never discussed with their daughters.

The Kishori Mandal often had visitors, including students from schools in Pune, and foreigners who came to observe ANK's work and interact with the girls, and sometimes conducted various games and activities for them. This exchange of knowledge and information inspired Tai, and she began to see the visitors as role models whom she wanted to emulate. This exposure also benefited her when she left the village to pursue higher education, because it helped her to assimilate with the outside world. Although Tai initially lacked confidence because of her rural roots, the LSE training helped her to improve herself; she took a greater interest in dressing well, speaking well, and carrying herself well.

Achieving her Educational Aspirations

When she was in grade 9, Tai decided to study engineering, inspired by an older student who became an engineer. She scored well on her grade 10 exam, and easily gained admission to the Government Polytechnic, where she was selected for the Instrumentation Engineering program. Although initially it was difficult for Tai to understand the instruction in English, she studied hard and got top grades in her Engineering Diploma exam. She later decided

to pursue a Bachelor of Engineering degree in the same field, and placed highly in that.

Without encouragement from both the LSE program and her mother, Tai felt she might have dropped out of school rather than pursue her educational aspirations. She said that in the LSE sessions, girls were encouraged to follow their dreams. Also, it was her mother's greatest wish that Tai become an engineer, and she is happy that she could make this wish a reality. Tai continues to work on her own self-development. She took a computer class and passed the certificate exam. Still not confident about her English-speaking skills, she spends half an hour during her lunch break working on them, and has also downloaded some mobile apps to help her.

Tai received ANK scholarships for all of the six years that she studied beyond high school, including her three-year Diploma program and her three-year Bachelor's program. Without ANK's scholarship assistance, it would have been nearly impossible for her family to afford the cost.

Witnessing the Development of Her Village

When ANK first began working in her village, it was difficult for the nonprofit to gain the trust of villagers, Tai recalls. Although the hamlet is very close to an industrial complex, it had almost no signs of development. When ANK organized the village women in savings groups to help them earn more money, the villagers started to believe in the organization and participation in its programs increased. Tai remembers that in addition to the savings groups, ANK started literacy classes and training in tailoring for adults, and the Kishori Mandal and karate classes for girls. Furthermore, legal literacy workshops that ANK organized taught villagers about the social evils of dowry, and now there is not a single case of dowry in the village. She believes that the change in her village began when ANK started working there, and the village is almost completely transformed today.

Respect and Reputation

Tai believes that life for rural girls is not very encouraging, because there are many restrictions on their freedom, including how they can dress. She feels proud that these days, she can wear shorts in her village and people do not object, whereas, in past times if a girl wore jeans, she was censured. Tai believes that her status in society changed when she became an engineer and started working for a Dutch company. People began to respect her for her knowledge and her perseverance, which she attributes to the fact that she has proved herself and the self-confidence she gained in the LSE program. She considers herself a role model in the village, since other parents hold her up as an example to their daughters.

Looking at the Future

Tai feels very good about herself when she reflects on how far she has come. She is excited about the prospect of traveling abroad for her job, because she thinks that experience would give her an even brighter future. Tai has held off on her marriage plans to focus on academics and her career, but now she believes that she can think of marriage, because she has achieved a respectable position in her job, her family, and society. She hopes to find a partner who is educated, comes from a good family, has a steady job, and will allow her to continue to work.

Tai believes that empowerment is important for women and girls, and that the LSE sessions helped empower her. Whenever she feared traveling out of the village on her own, or felt she was lacking when compared with her urban classmates, or experienced harassment, what gave her courage was recalling what she had been taught in the LSE program about how to overcome these fears. This helped to build her confidence, step by step. She maintains that if ANK had not come into her life, she would have been married off soon after she completed grade 10, and her life story would have been a different one.

Case Study 2 – Bharati Date: A Bicycle Launches a Journey to High Aspirations

Bharati Date, 21, comes from an impoverished background, but has just earned a Bachelor of Science degree, and wants to be a district collector—a government officer in charge of the revenue and administration of an entire district. She is preparing to take the Indian Administrative Services exam, which if she passes, will enable her to realize her dream of serving society. Bharati's aspirations are a sharp contrast to her origins. Her mother is an agricultural laborer and runs a self-help savings group. Her father, who is speech and hearing impaired, works as a casual laborer. Bharati has 3 siblings; both her sisters—one older and one younger—are married, and her younger brother is in grade 12.

Cycling: Not Just a Joy Ride, but a Faster and Safer Way to Commute

After completing grade 7 in Sone Sangvi village, Bharati wanted to study further, but the nearest high school was in Nimgaon Bhogi, a village 4 kilometers away. Bharati questioned why parents generally only bought bicycles for their sons to attend distant high schools, and when ANK offered bicycles to girls, she applied for one. Previously, she had walked almost an hour to get to school. Owning a bicycle not only saved her time, but also enabled her to run errands for the family, such as buying groceries and fetching water. Furthermore, the bicycle eased her mother's fears about her safety, and gave Bharati a sense of independence.

Kishori Mandal and School Days

Participation in the LSE program of the Kishori Mandal for Bharati began in grade 8 and she was a regular member until grade 9. She felt that one of the important aspects of the program was allowing girls to learn about and reflect on critical issues such as child marriage, dowry and menstruation, which are generally taboo subjects and not discussed at school or among family members. She was also greatly influenced by the LSE program's focus on equality between the sexes, and was encouraged

to learn that women could achieve anything men could.

The foreign guests who attended Kishori Mandal events impressed Bharati the most as they shared stories of how girls in their countries educated themselves and stood on their own feet. Those interactions reinforced in Bharati's mind the idea that she, too, could complete her desired level of education. In addition, Bharati was impressed with the stories of the achievements of successful women she read about who had made a mark in the world. She looked up to these women as role models, and felt inspired to try to do something different with her life as well.

Since the LSE program was conducted by the facilitator in an interactive participatory fashion, it encouraged Bharati and the other girls to express their thoughts and critically reflect on various topics of importance. This two-way mode of communication encouraged Bharati to speak up, and gradually, she realized that she could think and express her thoughts confidently.

Without the LSE program, Bharati believes that she would have had a very narrow worldview and limited exposure. She attributes her empowerment to finding her voice during the LSE program sessions: she learned how to freely express her opinion without any constraint in the safe space of the women's centers.

A College Scholarship: More than Just Money

Thanks to the bicycle and the self-confidence she acquired in the LSE program, Bharati convinced her family to allow her to continue her education beyond grade 10. However, she faced several hurdles. She wanted to pursue a degree in science, but with the family's limited income, could not afford the fees. Her mother recommended that she study business, which had lower fees. Knowing that ANK would support her with scholarships, Bharati convinced her mother to allow her to take science, giving examples of how her hard work had earlier won her government scholarships. She was also able to

negotiate a reduction in fees with the junior college principal.

Another major obstacle was transportation to her college 18 kilometers away, and reachable by a bus that stopped approximately 8 kilometers from Bharati's house. She decided to use her bicycle to get to the bus stop. She negotiated with her family to overcome their concerns, and finally, her resolve and determination won the day. Bharati's confidence, and ANK's assurance of financial support toward her education, persuaded her family to support her goal of higher education. Her mother was especially supportive, mainly because she herself had not received an education, and had suffered because of it. Therefore, she stood by Bharati, overruling family members who opposed allowing the girl to study beyond grade 10.

After Bharati completed grade 12, she received several marriage proposals, because people knew she was an intelligent girl. She rejected the offers to focus on her future career. Many relatives pressured her to get married, but Bharati was resolute in her decision not to marry until she achieved her academic goals.

After graduating from grade 12, knowing that she could depend on ANK to give her a scholarship, Bharati mustered up the courage to enroll in a university in Pune and live in a dormitory. Her family, especially her mother, agreed to support her further education, realizing that she was not afraid of anything and could manage her own affairs. Her mother hoped that her daughter would bring glory to the family name if she succeeded, and that this could lead to a positive change for them all.

Although the ANK scholarship covered her tuition and part of her dormitory fees, Bharati still needed funds to support her other expenses, and did not want to burden her family. She enrolled in an earn-and-learn program in which students take small hourly jobs to support their education. Bharati worked in the school library and at various part-time jobs—reading newspapers to senior citizens, being a companion to hospital patients, entering

data, and supervising a tutoring class for grades 11 and 12. Doing these part-time jobs was not easy, and Bharati struggled to keep pace with her studies, but this helped her become strong. One of the major forces driving Bharati during this difficult period was the assurance that her family and ANK were with her throughout her educational journey.

The Struggle for a Dream

LSE and the scholarships that Bharati received, enabled Bharati to pursue her education beyond grade 10. If ANK had not had a presence in her village, she probably would have been married off before age 18, and could never have dreamed of further education. She says that her struggle to achieve her dream has empowered her. She defines empowerment as the courage to try a different route, and the ability to overcome all the obstacles that life presents. She also believes that an empowered person is independent and self-reliant, and can stand on their own feet. Bharati believes that empowered people have a goal before them, and even though they may have lots of barriers in their way, they overcome them.

Now, Bharati is focused on passing the Indian Administrative Services exam. She believes that if she becomes a district collector, she will be able to help the needy and poor, and realize her dream of serving society. In case she is unable to pass the exam, she intends to become a social worker. Bharati's perseverance and tenacity has enabled her to swim against the tide and look for a different future—a rare phenomenon in her village community a decade ago.

Case Study 3 – Sneha Dange: Early Karate Lessons Inspire an Entrepreneurial Girl

Sneha Dange, 18, is a budding entrepreneur who runs a beauty parlor, tailors women's clothes, and knits creative display items—all while pursuing a Bachelor of Arts degree through distance learning. She had to give up hopes of enrolling full time in a university in Pune city, because her parents did not want her to live away from home. Although

she earns only about USD 50 each month, she still dreams of earning a Master's degree in social work. Earlier she wanted to join the police force, and started working toward her goal by doing physical exercises, reading books, and watching Internet videos. However, she had to give up that goal since she did not meet the height requirements, and now lives with her parents and sister in the village of Sone Sangvi, and studies for her degree.

Early Days at Kishori Mandal

The LSE sessions at the Kishori Mandal in her village, which Sneha attended in grades 6 and 7, taught her about physical changes in adolescence and how to prepare for them. This information was very timely because she had many misconceptions about adolescence in her young mind. For grades 8 and 9, Sneha enrolled in the nearest high school, in Nimgaon Bhogi village, and attended the Kishori Mandal there. The topics covered in that LSE program were wide ranging: from love, friendship, marriage, and personal hygiene, to environmental issues, personal finances, and the banking system. At that time, Sneha had many questions about the social status of women, particularly why they were not allowed to raise their voice against discrimination. Sneha had opportunities to express her opinions without feeling any constraint. Every time a new topic was introduced, she participated in discussions that allowed her to understand the situation better. Sneha says that during the LSE sessions that were held in the women's center, she got all the answers she was seeking. These LSE sessions were instrumental in changing her and her attitude toward women.

Sneha's mother was grateful that the LSE program provided information on important life issues, since she was working and had no time to educate her daughter about them. On the contrary, Sneha often educated her mother about many things she had learned, and sometimes even corrected her mother.

Riding to the Future on a Bicycle

Traveling to a high school 4 kilometers away was difficult for Sneha, because only one bus operated

between her village and the school. It left her village early in the morning and returned late in the evening. When Sneha traveled by bus, she would arrive at school many hours before it started. When she received a bicycle from ANK, she could reach school easily and on time, which she reports made her feel independent, as now she did not have to rely on the bus. Her parents also thought the bicycle was a good option, and allowed Sneha to continue her education. According to Sneha's mother, had it not been for the bicycle, she might have made Sneha drop out, because the high school was very distant from their home.

Empowerment through Karate

During her high school years, Sneha enrolled in ANK's karate classes for three years. Initially, her parents feared that karate would distract her from her studies, and did not allow her to join. However, Sneha successfully negotiated with her parents and convinced them that karate would help her learn self-defense and ultimately enhance her learning opportunities. Her parents later realized that karate training would not only make Sneha fit, but also make her more confident. They were proud when she won a silver medal at a national meet and was selected for an international tournament. Sneha was delighted when her parents put up banners with her photograph in their small village.

Her mother described an incident when Sneha demonstrated her karate training. When Sneha along with her friends was being harassed by three boys in their village, she demonstrated her karate skills, resulting in the three boys pleading with her to spare them. The whole episode was witnessed by the Sarpanch (the village headman), who was pleasantly surprised to encounter such a confident girl in the village, and encouraged other girls to follow suit and learn karate. Sneha relates another example of the benefits of karate, when she was in grade 11, studying at a junior college in Mumbai. A boy teased her because of her village background, and she responded by catching hold of his collar and threatening to take him to the principal. He immediately stopped harassing her, and other students

began to respect her. Sneha says that the confidence she gained to stand up for herself in many such incidents is the gift of LSE and karate classes.

Self Employment through Hobbies

After completing her grade 10 exam, Sneha wanted to make the most of her time during the long vacation that followed, and decided to take a course in fashion design. Thanks to what she learned, she now stitches women's clothes and knits some creative display items. Additionally, she also trained as a beautician, and provides personal grooming services in her village. She realized that with her limited experience, she might not get a job unless she went on to higher education, so she started working to earn her way. She is unable to attend university full time because it is difficult for her to travel to the school, and therefore she has enrolled in distance learning. This also gives her a chance to earn while she learns. Other students in her village see her as a role model, because she appears to succeed in whatever she decides to do. Sneha attributes this image to the self-confidence that she gained through the LSE program in the Kishori Mandal. She proudly calls herself a business woman, and points out how her education has benefitted her financially.

The Making of a Strong-Willed, Independent Woman

Although Sneha's parents did not try to arrange her marriage, she received a few proposals through her relatives. Her parents did not insist on getting her married, because she had expressed a wish to be educated and become financially independent. Rejecting the marriage proposals was not an easy decision for either Sneha or her parents, but they realized that it was important to consider their daughter's opinion, and allowed her to fulfill her academic aspirations. Sneha attributes her confidence in rejecting the proposals and convincing her parents that she should have a say about whether to marry to the lessons she learned in the LSE program. If ANK had not shown her a different path, she says she would have ended up like her mother and aunts, totally dependent on men in the family,

even for petty things. She believes that an educational degree is not enough to make a person smart, but how one uses the degree is more important. She also hopes that she will be able to continue to work after an eventual marriage.

Unlimited Dreams

Sneha's mother says that she never dreamed that Sneha's karate achievements would accomplish so much. Although she is uncertain about how Sneha will be able to complete her education, she knows that her daughter is very determined and will find a way. Her parents are heavily involved in her education, and support her unconditionally.

After earning her Bachelor's degree, she hopes to enroll in a Master's program in Social Work, and focus on village development, specifically on issues of gender equality. Sneha is well aware that it is not easy to build a social work organization such as ANK, but is very clear that she would like to contribute toward social causes. Inspired by her experience with ANK, she believes it is her moral responsibility to help rural women and girls feel more confident.

Case Study 4 – Ujwala Raskar: An Early Marriage Shatters Her Dreams

As a young girl Ujwala Raskar, 19, dreamed of a career in the Indian navy. Her dreams ended when her family forced her to marry at age 17, soon after she completed high school.

Ujwala's family is not wealthy. She has a younger sister studying at junior college and a younger brother in grade 10. Before her marriage, she and her siblings went to the fields every morning to pick vegetables which their father sold in markets in nearby towns. Afternoons were spent at home doing household chores, and evenings were devoted to studying.

Learning to Express Herself at the Kishori Mandal

Before Ujwala started attending the Kishori Mandal in grade 8 in Nimgaon Bhogi village, she thought that girls were not supposed to be outgoing and

brave. The many sessions of LSE that she attended for three years on topics such as gender equality, girls' education, marriage, and dowry, however, changed her mind about girls' roles in society. She says that the LSE program helped boost her self-esteem and confidence, and she credits ANK for her transformation from a shy and timid girl who was afraid to face people and situations, to a determined and self-confident leader whom other girls look up to.

The LSE sessions in Kishori Mandal also provided Ujwala with information on subjects that parents in her village normally wouldn't discuss with their daughters: menstruation, relationships, and body changes in adolescence. She believes that it is critical for adolescent girls to learn about these topics that are relevant to their life, and is grateful to the LSE program in Kishori Mandal for filling this gap. Ujwala enjoyed the interactive sessions, especially the dramas, skits, and role playing that encouraged girls to express themselves and helped them to become self-confident. Ujwala remembers that she along with other Kishori Mandal girls performed in the village in a few street plays that addressed themes such as child marriages, dowry, and domestic violence. She recalls playing the role of the bride's mother in one such play about dowry. The girls hoped that the skits would raise awareness and change the way the villagers thought about these issues.

Karate, a Ray of Hope

When ANK first introduced karate classes in her village, Ujwala persuaded her parents to allow her to attend them. She had a natural talent for the sport, so much so that she conducted classes in the coach's absence, and dreamed of becoming a karate instructor herself someday. Karate opened up new worlds for Ujwala, giving her exposure through tournaments in distant places like Nepal where she won gold and silver medals. Her peers looked up to her, and her success inspired them to work harder.

At first, her parents were skeptical about her abilities in karate and afraid to let her travel to faraway

places, but changed their minds when she won medals. Ujwala also persuaded her parents to help pay for her tournament trips. She is deeply grateful to her parents for this, and wishes to pay them back someday. She says that the perseverance she learned in karate helped her to overcome many of her current challenges. Despite juggling karate practice with her classes at school, Ujwala scored highly on her grade 10 exam.

A Broken Dream

Ujwala's dreams for her future ended as soon as she finished grade 10, when her parents arranged her marriage. The discovery that Ujwala was friendly with a boy from a different caste, prompted her parents to hurriedly fix her marriage before any rumors could spread and sully her reputation, or before Ujwala could elope. Fortunately for them, a marriage proposal for Ujwala came from a rich family, which her parents accepted. Although her family owns a 5-acre farm, they faced constant financial losses. Marrying off one daughter seemed the right thing to do on multiple counts. It would ease their financial burden, and as well quell any rumors that may have arisen. Ujwala was against the marriage from the start, arguing that she wasn't prepared to get married and wanted to study. In the end, Ujwala's uncle convinced her to agree to the marriage, telling her that she would have a better life, and didn't have to remain poor just because her parents were. Ujwala eventually consented to the marriage, because she felt she couldn't say no to her helpless parents.

The wedding expenses were covered by Ujwala's in-laws and no dowry was paid because the bride's family couldn't afford it. Her husband is greatly pampered as he has five older sisters and is the youngest and the only son. Although Ujwala wished to continue her education after marriage, she is unable to, because she has many responsibilities in her new home. Her mother-in-law is elderly, so the major burden of household and farm chores falls on Ujwala, who works alongside her husband on their 12-acre farm and their poultry business.

Ujwala's mother is very sad that her daughter still has to work in the fields, and regrets her decision to marry off her daughter so young because of family pressure. Villagers do not accept even innocent friendships between girls and boys, she says. However, the mother is thankful to ANK for providing bicycles to two of her daughters, and for giving a scholarship to Ujwala's younger sister, which allows her to attend junior college. The mother also believes that the LSE program in Kishori Mandal helped educate her daughters.

Life Before and After Marriage

In some respects, life for Ujwala has not changed much after marriage. She still has to work on the farm and her new family, which includes a newborn baby girl, is an added responsibility. Her in-laws think highly of her and are supportive. Ujwala believes that many of the traits she needs for living harmoniously with a new family and making it her own were inculcated in her during the LSE session she attended. She is also aware of her strengths and weaknesses, and has accepted them. Early on in the marriage, being married so young, she was frank with her mother-in-law about her lack of knowledge of how to run a home.

Fortunately, Ujwala believes she and her husband have a very healthy relationship. They are friendly and can talk to each other freely. She is aware of her rights, and he protects them. At first, Ujwala wanted her husband to have an office job, but he convinced her that farming was a better financial option. She and her husband now believe that they can earn more by working in the fields than at an office job.

About a year and a half after the wedding when Ujwala turned 18, the couple decided to have a child. Ujwala wanted to wait a bit after her marriage to get pregnant to which her husband agreed. Her in-laws took the utmost care of Ujwala during and after her pregnancy; making sure she underwent all the necessary tests and scans. The baby girl, born a few months ago, is loved by all family members, and Ujwala faces no discrimination because she gave

birth to a daughter. She is happy that her husband takes good care of their daughter.

The Future

On the question of her future, Ujwala falls silent. She says that if given another opportunity, she will make the most of it, and succeed at anything she sets her mind to. Now, she does not have time to think about her future, but will in a few years from now. Ujwala has big dreams for her daughter; she wants her to graduate, have a job, and stand on her own feet. She does not want her to marry a farmer, but to choose a husband who has a career.

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