

#### **Overview**

There is a growing sense that the challenges associated with the eradication of poverty - lack of opportunity, skills, education, self-esteem, health, family stability and a clean environment – cannot be adequately addressed separately, by separate organisations, government schemes and projects. Holistic approaches to rural development recognize that individuals require that virtually all of these livelihood assets be satisfied in order to escape poverty and secure a stable, prosperous life. Humanitarian efforts have tended to focus on only one of these aspects of poverty at a time; these often amount to temporary solutions that treat the symptoms, but not the root causes of the disease. In order to help generations finally break the cycle of poverty, rather than just endure it, a more comprehensive, holistic approach is needed.

The school links 80 children and their parents to the vast knowledge resources of the Internet to teach them how to earn a living, start a business, initiate development work in their own communities, and act as stewards for their local environment. The school is developing a number of for-profit social enterprises: a shop for handcrafts, a health clinic, a community bank, an office for legal and financial services, a laundromat business, and an environmental remediation company - all designed to provide vocational training to teenage students while simultaneously working towards the development of the community.

Akshar Forum functions on the notion that all of the basic needs of the individual need to be met in order to achieve self-actualization and escape cyclic, systemic poverty. Since charity can often breed

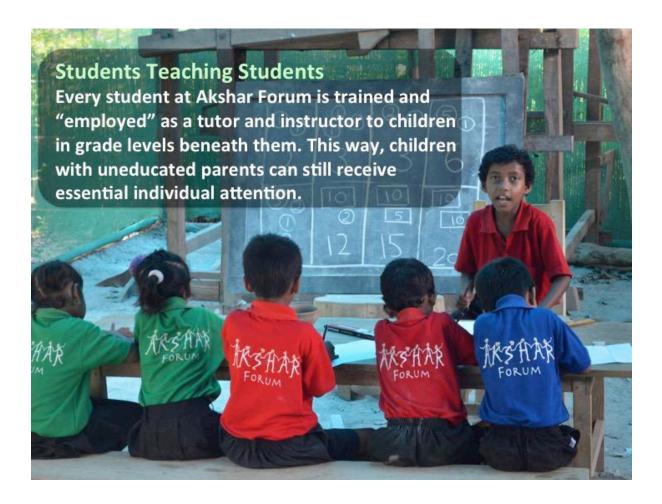
dependence and helplessness, rather than empower and embolden, parents and students are given the opportunity to earn what they need. Akshar Forum employs a student-centred model to help each individual student find the most fitting career path and maximize their earnings in a competitive labour market.

Akshar Forum represents a paradigm shift in education and development, eliminating many practices long taken for granted in those fields, including charity, didactic learning, huge classrooms, age-based batches, separate vocational training, compartmentalization of subjects, corporal punishment (beating, detention), mandatory homework, and a clear line of demarcation between teachers and students. Akshar Forum combines the

functions of a school with the functions of an employment agency and business incubator. By addressing education, employment and enterprise together, blending academics with practical vocational training, we can ensure our graduates secure a gainful livelihood consonant with their unique strengths and talents.

Akshar Forum is an educational research facility; we have implemented a series of innovative practices, using active participation from students and parents, and making modifications as we assess the efficacy of various strategies. Akshar's mission is to scale up this model to work towards the eradication of poverty in underserved communities.





# **Students Teaching Students:** a viral model of education for exponential dissemination of knowledge.

Student teachers are paid a small "wage" in toy money, which they exchange for school supplies, clothing, food, etc. This affords poor children the opportunity to secure their basic needs, but still feel like they are earning it themselves. Their wage is commensurate with their academic grade level and skills as a teacher. In other words, students with more knowledge, greater patience and compassion receive higher wages for teaching. Disobedient students are punished by paying fines and receiving fewer teaching positions, rather than by detention or corporal punishment.

Despite having only one year of data, we have had great success with this approach.

We have eliminated child labour among our students (to the best of our knowledge). Many of our students, some as young as eight years old, were formerly coerced – either by their parents or local foremen – into performing manual labour, breaking rocks for 10 hour shifts at the local stone quarry for 200 rupees a day, usually at the expense of school attendance. After we started providing "wages" for teaching, this practice disappeared entirely, with worker children attending school everyday instead. This may be because parents started to perceive the school as a potential source of revenue for the household.

Since they can proceed through the curriculum at their own pace, and since their grade level determines their wages, we saw a marked increase in the amount of schoolwork performed by students both at home and during free periods. Students reported they were driven to learn more, so they could earn more, and gain more

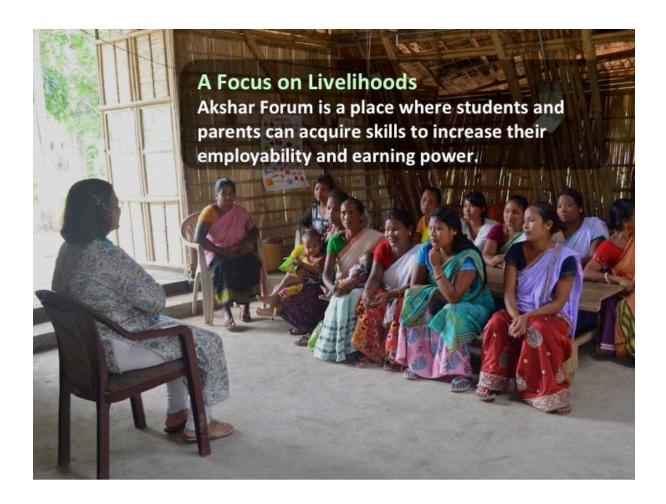
teaching positions. Furthermore, we have been able to assess students' mastery of topics based on their ability to teach it.

After teaching, the children became better students, with greater sympathy for their adult teachers. This result is corroborated by Tymms et. al. (2011), as well as Nestojko et. al. (2014) who found that "instilling an expectation to teach thus seems to be a simple, inexpensive intervention with the potential to increase learning efficiency at home and in the classroom." Also, there developed a more collegial atmosphere between students and adult teachers, despite students being no older than 13; we expect they will be even more helpful as they get older and gain more experience in teaching. Student teachers steadily gained self-esteem and leadership ability, and they have developed a stronger work ethic, all invaluable livelihood assets. They also learned about personal finance and accountancy, civic duty, and the rewarding feeling of a good day's work. Defiant students and children with behavioural problems quickly became model students after receiving a degree of respect and

positive attention from younger students. Using fines and threatening fewer teaching positions has proven to be even more effective than detention and timeout for disciplining students; students, much like adults, are very obedient if it means they will receive less money. Most interestingly, the students displayed greater capacity for metacognition (thinking about thoughts) by simplifying complex concepts for younger students. Their skills as teachers grow every day.

Hiring students has allowed us to achieve optimally low teacher-student ratios affordably. Small classrooms – ideally, no more than seven students – allow for active discussion, focused collaboration, and near-total engagement. Teachers can focus on teaching, rather than crowd control. Furthermore, since every student has started receiving daily one-on-one tutoring from one or more older student teachers, their pace of learning has accelerated exponentially. More time is required to make accurate predictions, but most of our students are currently on track to a significantly early graduation.





# A Focus on Livelihoods: training both children and parents to maximize their earning power.

Parents and students are made aware that the school's mission, first and foremost, is to teach them how to prosper. This has had the effect of compelling both children and parents to adopt a growth mind-set, to prime themselves for skill acquisition.

Our survey of the village of Pamohi revealed that, in the 100 households surveyed, only 11% of women "participate often in the financial decisions of the household" (Sarma 2015). The survey also showed that most of the women were proficient in some form of weaving. Unemployed mothers and young women from the community attended training sessions to start a small business enterprise (Dash 2003). They have learned to make handcrafts from clay and recycled plastic, which Akshar Forum

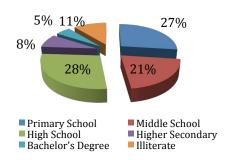
markets and sells as household items and jewellery. In addition, they receive training in basic business principles. We provide micro-loans to the women for initial expenses, then purchase finished products from them. They learn the fundamentals of accounting and balancing a budget. Currently, we manage distribution of their products, but the goal is to help the mothers found their own selfsustaining, autonomous social enterprise operated by the women in partnership with Akshar Forum. To this end, we have been assisting the mothers with filing essential documents they had been unable to obtain, including birth certificates, identity cards, and bank accounts.

The mothers, some as young as 18, are eager to start earning money, possibly

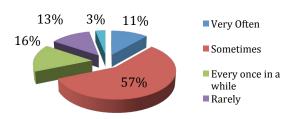
due to their near-complete lack of control over financial decisions in their lives. They have also been extremely receptive to English and computer literacy training. They are also eager to learn enough to help their children with homework. In addition, the women's cooperative is quickly becoming a kind of women's

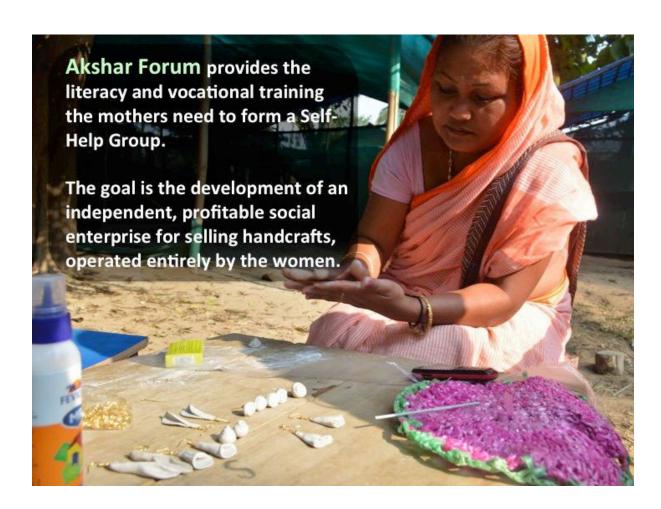
council for the village, which suffers high rates of domestic abuse and alcoholism. Attendance and punctuality have been an issue, with blame being placed on the heavy load of housework that is expected from them. In some cases, women were not able to gain permission from their husbands to participate.

#### Women's Education Level



# Women's Participation in Financial Decisions

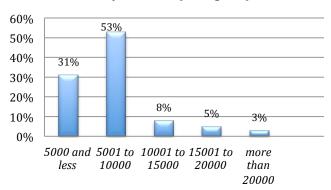






High rates of unemployment and alcoholism among the men of the village of Pamohi contribute to the instability of our students' homes. Akshar Forum, a constantly growing school, offers construction jobs to the fathers (though more highly skilled labour is available). The men are also trained and employed for building furniture, installing electrical appliances, and digging wells. We are in the planning stages of starting a local business focused on community development: sanitation, environmental remediation, and installation of water filters and solar panels, specifically to employ the fathers and unemployed

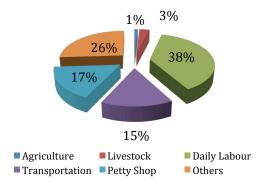
Monthly Income (in rupees)



young men of the community. In addition, Akshar Forum is reaching out to new companies and factories to find stable, gainful employment for the fathers, and invite them to attend alcohol addiction workshops.

The men, usually detached and reserved, are starting to feel like a part of the school community and to take pride in building classrooms for their children. Though less receptive to literacy projects, the men are also eager to gain vocational skills that will make them more employable. The men also required assistance with filing basic documents. More time is needed to encourage serious change in this group.

#### **Main Source of Income**





## Technological Literacy: bridging the digital divide.

Akshar Forum teaches students to use computers and tablets to gain access to the limitless knowledge resources of the Internet. Technology can help to compensate for the shortage of teachers in underserved communities.

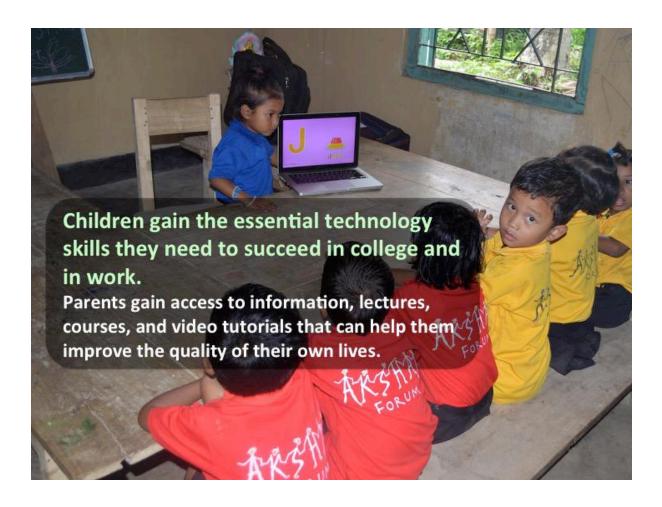
Teachers use laptops to present learning videos, lectures, documentaries, and films. The teacher sits beside the display and explains the content to the students, pausing for questions and discussion prompts. This way, even unqualified junior teachers can be assisted by videos of world famous lecturers, science documentaries, and compelling visual aides to keep students fully engaged. Film study is used to teach English language and the art of storytelling, as well as introduce the students to scientific topics through modern special effects in films. Young students watch learning cartoons

teaching the alphabet, numbers, nursery rhymes, classic stories, and basic spelling.

With a computer, keeping students engaged becomes a far simpler task, particularly for junior teachers. With learning material proliferating online at an unprecedented rate, there is a vast wealth of invaluable knowledge available through entertaining multimedia, combining visual and auditory learning. Teachers are able to encourage lively discussion after watching videos. Furthermore, we have been able to cultivate positive associations with English language. Because of the association with their favourite film characters, students love to speak English as often as they can, even outside of school (very atypical of students in rural English-medium schools). Furthermore, older students are becoming proficient in operating laptops, after leading sessions with younger students.

We are gradually incorporating tablets into classwork, with applications that test students on English language and Mathematics. Sites like Khan Academy, EdX, TED present a wide spectrum of topics, including the entire mathematics curriculum, with videos and interactive exercises. Tablets fully engage the

students with visual and auditory stimuli. In the long run, they can decrease the costs associated with printing worksheets and purchasing workbooks. At the same time, students gain a degree of computer literacy simply by completing exercises on the tablet.





# **Healthy Living:** health, hygiene and environmental remediation.

Akshar Forum teaches essential principles of health and sanitation, in addition to training children and adults to act as stewards for the local environment.

We have implemented a number of programmes designed to improve the health of our students and their parents. By partnering with local universities and NGOs, we hold periodic medical camps with check-ups by doctors. One such camp included a seminar on Ayurvedic herbal medicine delivered by university

professors to the mothers of our students, including natural remedies for common illnesses experienced by their students. Another visit by volunteer doctors provided us with a comprehensive list of our students' health issues, including malnutrition and parasitic diseas es. We provided treatment options directly to the parents. Students, many of whom did not regularly use soap or toothbrushes, also received instruction on basic hygiene, sanitation, and health.

Students were mistrustful and afraid of doctors initially, but quickly learned to trust them and heed their advice on health and sanitation. Most of the students have adopted regular hand washing, shampooing, and bathing. In addition, older students have started to treat and

clean the injuries of younger students, proclaiming themselves to be doctors. Parents are also showing greater awareness of health issues and taking greater care to protect their children from disease.



Before we started a school lunch programme, our students would eat mostly cheap junk food, like fried potato chips and biscuits. Students used to drink unfiltered, unprocessed well water without hesitation. Some of our students were severely malnourished, with unemployed, alcoholic parents sending them to school without food. We since started to provide a lunch, including whole milk to compensate for protein and calorie deficiencies. We also provide clean,

filtered water to all the students and encourage them to treat water at home. Malnourished students are starting to approach healthy weights. Rashes and parasites have been addressed, with greater vigilance from the parents regarding possible complications. In addition, healthier eating practices are being adopted at home, with parents being made aware of the dietary needs of growing children.



Initially, our students and their parents engaged in the widespread practice of haphazardly discarding litter and refuse wherever they stood. We have since instructed our students and parents in proper disposal of waste. We have also organized a series of environmental clean up operations at the nearby nature sanctuary, a major dumping ground for visitors and runoff from the city of Guwahati. Students and parents have learned to take pride in their beautiful, lush environment and have stopped randomly discarding and burning refuse. Mothers are incorporating used plastic into their handcrafts. Plans are underway to secure a contract from the local government for the fathers to install rubbish bins throughout the sanctuary and maintain a pristine environment.

Students and parents engage in regular tree planting to grow edible fruits and to start to contribute to reversing climate change. The goal is to incubate a rapid afforestation enterprise that can create mini-forests on private or public land,

serving as carbon sequestration factories and providing edible fruit in the process. The process involves performing a thorough analysis of soil and selecting saplings ideally suited to the environment; the process can convert empty land into dense young forests within 2 years. The students learned a great deal about biology and ecology and developed a greater sense of stewardship and connectedness with the environment. Our students have become convinced that they can help to protect the environment from large-scale degradation, and they are willing to work towards that goal. A programme like this implemented on a massive scale could have significant effects on the climate, while simultaneously contributing to the development of children into responsible global citizens; citizens that can make scientifically sound decisions when they vote or buy products that may harm the environment.



## Investing in the future

The majority of our new practices have yielded very promising initial results. Most important of these are the intangible changes we are starting to see in the students and parents: a greater sense of dignity and self-worth; feelings of responsibility for their lives and environment; greater confidence, ambition, and a stronger work ethic; and optimism for the future and their children's futures. We expect these changes will help many of them to overcome the challenges of poverty and income inequality. We also hope that governments and organisations will start to address the issues of the whole individual, rather than treating separate domains of life.

Employment is unattainable without education. Education is futile if children are malnourished and abused at home. Enterprise is impossible without self-

esteem and independence. We know what human beings need in order to prosper; we must help them to earn these basic needs, to create a more educated, equitable, and stable populace, equipped to overcome the great challenges we will face – from climate change and widespread food shortages to drugresistant diseases and nuclear proliferation.

Overpopulation is often pegged as the main threat facing the international community, as if human beings are the biggest threat to civilisation. But what if, instead of billions of poor, uneducated, and unemployed *liabilities*, we have masses of educated, empowered, enterprising people. It may be enough to avert the existential threats facing the global community. And it starts by educating the whole child.

### **School Bus**

The school bus has generated a great deal of legitimacy and credibility for us in the local community and served as a great motivator for parents and students who were often discouraged by the long walks in the heat and rain. The bus launched the attendance of our students from a 75%

average to well over 90%. The bus has brought about a change in the mentality of the students and parents: they are abandoning the defeatist and low self-image of people in poverty and starting to see themselves as important people with skills to offer.









# **Women's Business Training**

Akshar is recruiting and training women from the local community. They produce handcrafts using local and recycled materials and receive training in a wide range of manufacturing skills. We have assisted them with obtaining legal documents including PAN card and birth certificates. They receive literacy and computer training, and are forming a Self-Help Group. The goal is a self-sufficient, profitable social enterprise within 3 years.





# **Financial Information**

#### **AKSHAR FOUNDATION**

18, Basisthapur Bye lane -3, Beltola Road, Guwahati-781028 Guwahati (Assam)

	RECEIPTS	Amount (Rs)	Amount (Rs)	PAYMENT	Amount (Rs)	Amount (Rs)
				By, Revenue Expenditure		
Го,	Opening Balance			Teacher Salaries	598500.00	
				Office Expenditures	18216.00	
	Cash in Hand	24,842.00		Bank Charges	2,070.00	
	Cash at Bank	43,53,982.00	43,78,824.00	Children's Day	6,200.00	
				Electricity Expenses	7,140.00	
				Medical & First Aid	4,315.00	
To,	Donation Received	4,85,212.00	4,85,212.00	Fooding	94,201.00	
				Fuel	90,502.00	
				Insurance	30,392.00	
To,	Unsecured Loan		10,00,000.00	Internet Expenses	23,990.00	
				Miscellaneous Expenses	24,664.00	
				Printing and Stationery	6,000.00	
				Repairs and Maintenance	8,900.00	
				Staff Welfare Expenses	500.00	
				Stationery & Study Materials	1,06,334.00	
				Telephone Expenses	16,201.00	
				Pre Paid Insurance	8,009.00	
				Travelling Expenses	1,71,778.00	
				Uniforms	8,200.00	12,26,112.0
				Capital Expenditure	5 5-50 Sec.	
				Fire Extinguisher	9,000.00	
				Computer & Printer	44,800.00	
				Electrical Fittings	77,698.00	
				GPS Device	4,600.00	
				Internet Installation Devies	13,550.00	
				Office Building & Boundary Wall	4,48,650.00	
				School Building	22,22,626.00	
				School Bus	9,51,735.00	
				Sewing Machine	7,212.00	
				Water Pump	17,400.00	37,97,271.0
				By, Closing Balance		
				Cash in Hand	12,330.00	
				Cash at Bank	8,28,323.00	8,40,653.0

For, Akshar Foundation

For, N C Karnany & Co Chartered Accountants FRN: 305103E

Managing Trustee

CA Himanshu Agarwal Partner M No: 305050

#### AKSHAR FOUNDATION

18, Basisthapur Bye lane -3, Beltola Road, Guwahati-781028 Guwahati (Assam)

	Expenditure	Amount (Rs)	Amount (Rs)	Income	Amount (Rs)	Amount (Rs)
To,	Teacher Salaries		5,98,500.00	By, Donation and Contributions		4,85,212.0
To,	Office Expenditures		18,216.00			
To,	Bank Charges		2,070.00			
To,	Children's Day		6,200.00			
To,	Electricity Expenses		7,140.00			
To,	Medical & First Aid		4,315.00			
To,	Fooding		94,201.00			
To,	Fuel		90,502.00			
To,	Insurance		30,392.00			
To,	Internet Expenses		23,990.00			
To,	Miscellaneous Expenses		24,664.00			
To,	Printing and Stationery		6,000.00			
To,	Repairs and Maintenance		8,900.00			
To,	Staff Welfare Expenses		500.00			
To,	Stationery & Study Materials		1,06,334.00			
To,	Telephone Expenses		16,201.00			
To,	Travelling Expenses		1,71,778.00			
To,	Uniforms		8,200.00			
To,	Depreciation		5,04,003.00			
То,	o, Excess of Income over Expenditure		(12,36,894.00)			

For, Akshar Foundation

For, N C Karnany & Co Chartered Accountants FRN: 305103E

Managing Trustee

CA Himanshu Agarwal Partner M No: 305050



#### AKSHAR FOUNDATION

18, Basisthapur Bye lane -3, Beltola Road, Guwahati-781028 Guwahati (Assam)

BALANCE SHEET AS AT 31ST MARCH 2017								
LIABILITIES	Amount (Rs)	Amount (Rs)	ASSETS	Amount (Rs)	Amount (Rs)			
Capital Fund			Fixed Assets					
Opening Balance	49,98,819.00		As per Schedule 1		39,13,263.00			
Add: Net Surplus	(12,36,894.00)	37,61,925.00						
			Current Assets					
Loans(Liabilities)			Pre Paid Insurance		8,009.00			
Unsecured Loans	10,00,000.00	10,00,000.00	Cash at Bank					
	200 - 200-		ICICI Bank 198905000217	828323.00				
			Cash in hand	12330.00	8,40,653.00			
		47,61,925.00		-	47,61,925.00			

For, Akshar Foundation

For, N C Karnany & Co Chartered Accountants

FRN: 305103E

Managing Trustee

CA Himanshu Agarwal Partner



