



Lessons Learnt from Educate Girls' Project Maitri

Outcomes based approaches to locally led development





Foreword

When we were invited to work with Educate Girls to produce a case study of their new outcomes-based approach to delivering impact through community-based organisations -Project Maitri ('friendship' in Hindi) - as a longterm fan of their work I was thrilled. Their deep commitment to delivering meaningful change for girls in India through education has consistently put them at the forefront of pioneering outcomes-driven approaches over the last 10 years. Having pushed for the creation of the world's first Development Impact Bond in 2015, they have continued to challenge themselves to work in adaptive, data-driven ways to an extent that is both unusual and inspiring. Unusual because holding your organisation to account for outcomes is not an easy option - to be really impactful it requires wholesale changes to ways of working from senior leadership to frontline field staff, data and finance systems to decision-making processes. Inspiring because Educate Girls have demonstrated that not only is it possible to make these changes at scale, it is also possible to bring government, funders and other partners with you on that journey, with the result that they have supported better educational outcomes for 2 million girls and counting.

It is therefore both exciting and, perhaps, unsurprising that they are the first organisation we know of to experiment with applying their experience of outcomes-based working to scale their impact without scaling their organisational footprint. The use of outcomesbased contracts with community-based organisations is a new approach to locally-led development. The Project Maitri approach that we document in this report was applied initially to Educate Girls' core Vidya programme supporting school enrolment and retention for out-of-school girls in Bihar. However, insights from the case study demonstrate that an outcomes-based approach to scaling impact through community-based organisations has

much broader potential for Educate Girls, for other larger non-profits and funders, and for the community-based organisations themselves for whom the approach creates both opportunities for flexible, locally informed delivery and real accountability for the change they are creating.

This case study is based on our detailed review of key systems and documents, and interviews with Educate Girls staff. It also includes impact data verified by SRNO India¹, and cost analysis and feedback from participating communitybased organisations gathered by Educate Girls. From this emerges a profile of a programme that is effective, cost-efficient and drives equity through both local distribution of funding and a legacy of strengthened and sustaining local capacity. It is testament to this potential that Educate Girls' latest strategy articulates an ambition to transition from mostly direct delivery of programmes to majority delivery through government and other partners over the next 10 years. We believe that the Project Maitri approach could be adapted and applied to significant effect to Educate Girls' other programmes, to programmes in other sectors and geographies currently being delivered by larger NGOs, and to funders wishing to effectively channel more funds to locally led organisations.

Outcome based contracting defines the destination then hands over the keys, putting local organisations in the driving seat to define the most effective route to impact. Project Maitri demonstrates that larger NGOs can support the development of both their driving skills and navigation, accelerating their capacity to absorb and use funds to realise change.

Louise Savell – Director, Social Finance International

¹ SRNO India LLP is a social research NGO registered as Samajik Shokh Network Sansthan https://srnoindia.com/

Foreword

Globally 122 million girls remain out of school, there is a widely acknowledged learning crisis and India alone is home to one of the largest populations of girls, denied an education. The provision of education as a fundamental human right is not where it should be. With this enormous challenge driving our work, for over 17 years now, Educate Girls has built and scaled an evidenced-based model with a team who have now mobilised over 1.8 million girls for enrolment and provided supplementary foundational literacy and numeracy to over 2 million children.

Closely aligned to the Government of India's mission (NIPUN Bharat) to improve foundational literacy and numeracy for all children, Educate Girls' work now covers four states of India, with the specific focus of ensuring that girls, in the most vulnerable communities, can access their right to a quality education. And yet even at this scale the problem remains insurmountable. Time is running out to meet the Sustainable Development Goals. A rapid acceleration of what we know works is needed and this requires multiple organisations. That said, traditional approaches to scaling 'what works' through partnerships, tend to look at replication and programme fidelity, but social problems across states and regions can be extremely complex and varied. Educate Girls believes that scaling the impact of its work for every last girl is not just about delivering activities in more and more villages, it is about ensuring everything we do delivers improved social outcomes for communities.

We therefore leaned into our experience of delivering the Educate Girls' Development Impact Bond between 2015 and 2018, where we saw a real turning point in our work. We were excited to put into practice lessons learnt from this outcomes-based contract and so designed a partnership approach to build a large ecosystem of hyper-local, community-based organisations who can help us deliver our mission for girls and scale sustained impact

wider and faster than we could alone. This is essentially how Project Maitri (meaning friendship) came about.

We were determined to think quite differently about how to fund and support local leaders in a way that devolved decision making and programme autonomy to the teams more proximate to the girls and their challenges, and yet aligned around a clear set of goals and rigorous data analysis to drive high performance and better outcomes for those girls. In a similar manner to the DIB, Educate Girls USA became the outcome funder, managing the selection of local partners and the grant-making process, the Community Based Organizations (CBOs) were the 'service providers' (or as we prefer to call them implementing partners), who worked in communities to serve the girls, we engaged external evaluation of the outcomes achieved, and structured incentive payments for success. Most importantly, highly bespoke technical advice, training, mentoring and performance management was given to the local partners from an expert local team, namely Educate Girls India.

We are convinced that we have hit upon a winning combination with Project Maitri. It is early days, but so far, we have been able to take our work to over 10,000 villages, covering more than 52% of the districts in Bihar and we have seen measurable outcomes for girls within 18 months. With our direct delivery approach, the cost and complexity of setting up a large State office and the time taken to build trust in communities, these results would usually have been achieved in a 24–30-month time horizon.

Our partners have exceeded goals set for the identification and enrolment of girls into Bihar's government schools, and CBO partners have reported increased capacity, new skills and new ambitions with this ability to raise and successfully deliver on results-based funding. They have evidence to take to new donors and

some are raising their own funds locally to co-fund the next stage of our partnership. There now exists a burgeoning ecosystem of girls' education actors, driving change across Bihar. We would like to believe that power shifted with local organisations adapting their approaches to the need and to their strengths and with more funds flowing faster to local leaders delivering impact.

With delivery to outcomes as part of our DNA, none of this seemed all that unusual to us at Educate Girls, but after interesting discussions with Social Finance International, we discovered that what we were doing is perhaps quite different and has application for others, across sectors, hence our enthusiasm to partner on this case study.

We feel strongly that there is a real opportunity here for donors to get more funding into the hands of the most proximate of leaders, in partnership with organisations like Educate Girls, who have evidenced based, communityled solutions to some of the world's most intractable problems. The impact of this pilot has been very encouraging. We have established the need, with 138,000 girls identified, demonstrated externally validated impact with 39,428 enrolled, and supported hyper local organisations to deploy close to \$4.5 million including our latest Cohort 3.

We are delighted to offer this peep under the bonnet of our 'vehicle' and we hope that in doing so we can start a conversation about putting more and better funding in the hands of local leaders, empowering them with the skills and flexibility to make the decisions that their communities need to change and flourish.

Safeena Husain, Founder and President, Educate Girls US

Carrie Bernier, Executive Director, Educate Girls US

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Summary of Key Lessons & Opportunities

Lessons

Learning 1: Outcomes-based contracting aligns organisations around a shared vision with common goals and measurable impact

Learning 2: A relationship-based approach can be effective to identify local partners

Learning 3: Iterating local partner selection criteria ensures alignment with local needs and challenges

Learning 4: Data-driven targets align partners and ensure accountability through outcomesbased contracts

Learning 5: The structure of payments provided CBOs with the resources needed to mobilise while ensuring partners were incentivised to deliver outcomes

Learning 6: Flexibility in outcome-based delivery timelines allowed local partners to course-correct if needed, while a termination clause strengthened risk management by offering a structured exit strategy

Learning 7: Outcomes-based approaches enable CBOs to adapt service delivery to their local contexts

Learning 8: A distinct technical support team helps CBOs deliver more effectively by providing M&E, program, data and financial management support

Learning 9: Supporting CBOs to transition from using data to track past performance to harnessing it for real-time decision-making drives continuous improvement and enhances impact

Learning 10: Regular check-ins, real time data analysis, and regular reporting mitigates the risk of underperformance

Learning 11: Supporting the delivery of outcomes through local partners can be more cost-effective than direct delivery because of the efficiencies of leveraging existing local expertise and resources which reduces overhead and operational costs

Learning 12: Supporting local partners can strengthen their long-term capacity, positioning them to more effectively attract future funding and sustain their impact

Learning 13: Partnering with local CBOs has enabled Educate Girls to scale its impact efficiently while streamlining operations

Opportunities

- Educate Girls is well positioned to scale impact with quality through outcomes-based partnerships:

 An outcomes-based approach can enable larger NGOs, like Educate Girls, to efficiently achieve impact aligned to their vision whilst allowing CBOs operational flexibility to tailor their interventions to the needs of the local context.
- Scaling impact through outcomes-based partnerships requires a shift in strategy and operations: With a shift away from direct delivery, new and expanded skills in due diligence, outcome contracting and strategic technical and coaching support are needed to operationalise and manage outcomes-based partnerships.
- Outcomes-based partnerships offer real opportunities for CBOs to access funding, build capacity and scale impact: This may set an existing precedent for how other funders can get more comfortable with locally-led development.



Acronyms

AI/ML tool	Artificial Intelligence and machine learning tool
СВО	Community-Based Organisation
D2D survey	Door-to-door survey
DIB	Development Impact Bond
LLDC	Locally-Led Development
NGO	Non-Governmental Organisation
oosg	Out-of-school girl

^{*} All photographs are courtesy of Educate Girls. Some photographs capture Project Maitri in action in Bihar, while others are for representation purposes, showcasing Educate Girls' work in other states.

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Executive Summary

Harnessing local expertise and support with flexible funding and clear outcomes can lead to significant cost effectiveness and sustainable impact.



Locally led development calls for reshaping existing processes and practices, to create a genuine power shift. Project Maitri, a pilot initiative aimed at improving girl's education, is an example of such reshaping. Project Maitri uses an outcomes based approach to work with community based organisations (CBOs) in Bihar, India².

This case study, produced by Social Finance International in collaboration with Educate Girls, aims to identify key lessons learnt from Project Maitri, drawing insights from a combination of document and systems review, and key informant interviews (see Annex A for a summary of key informants). In doing so, we identified three key lessons for future programmes:

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 positioned to scale impact
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- their interventions to the needs of the local context.
- Scaling impact through outcomes-based partnerships requires a shift in strategy and operations:
 With a shift away from direct delivery, new and expanded skills in due diligence, outcome contracting and strategic technical and coaching support are needed to operationalise and manage outcomes-based partnerships.
- Outcomes-based partnerships offer real opportunities for CBOs to access funding, build capacity and scale impact: This may set a precedent for how other funders and large NGOs can get more comfortable with locally-led development.

Above all this approach is based on the understanding that when decisions are made by local organisations and initiatives are directed by people within their own context, outcomes are more effective, cost efficient and sustainable.

² Project Maitri also included one partner (TAP India) based in a different state - Haryana. TAP India figures are included in the report but for the purposes of this report we will talk about Bihar as the focus of the project.

Introduction What is locally led development?

Locally led development recognises the critical importance of involving the people and communities impacted by development and humanitarian challenges in designing and implementing solutions.

It underscores the value of local knowledge, needs, and priorities in shaping these efforts. By ensuring that local individuals and organisations can equitably participate in and take ownership of development and humanitarian programmes, this approach not only upholds the right to self-determination but also promotes the creation of more effective, efficient, and sustainable solutions³.

A number of bilateral donors and philanthropic foundations have pledged their support for locally led development, by committing to ensuring that a significant proportion of their funds go to local entities⁴, and endorsing localisation statements⁵. Despite these commitments, however, only 6% of bilateral aid is directed to NGOs in the Global South⁶. Similar trends are seen in private philanthropy: a recent study found that less than a quarter of donations from

foundations went to NGOs based in the Global South⁷.

Despite their intentions, donors face several barriers to supporting locally led development. Donors often perceive smaller local CBOs as riskier compared to larger, established international organisations, favouring the latter even though CBOs might offer greater impact. With limited

time and local presence, donors struggle to identify, vet, and invest in these small CBOs. Additionally, many CBOs also lack advanced systems for compliance and reporting. Without long-term or flexible funding, they struggle to make administrative improvements, which in turn, reinforces their perceived riskiness⁸.



- ³ USAID (2022) <u>Donor statement on supporting locally led development</u>
- ⁴ USAIDs Forward programme launched in 2010 committed to providing 30% of programme funds directly to local entities by 2015. The Grand Bargain of 2016 also included a commitment that at least 25% of funding goes to local organisations.
- ⁵ In 2022, 20 donors and 15 philanthropic foundations signed up to a <u>Donor Statement on Supporting Locally Led Development</u>
- ⁶ Global Development Incubator (2021) <u>Localising development: too little progress, too slowly</u>
- ⁷ OECD (2024) <u>Development Co-operation Profiles</u>
- ⁸ Global Development Incubator (2022) <u>Localising Development: why haven't we made progress yet?</u>

What are outcomesbased approaches?

In contrast to traditional grant making or fee-for-service contracts in which funding is tied to activities, outcomes-based approaches tie funding to the achievement of specific, pre-agreed and measurable outcomes.



Traditional input based funding approaches place the focus on whether or not funding has been spent on the activities preagreed between grant maker and grantee.

Outcomes based approaches have emerged as an innovative tool to drive impact across a range of sectors, and include instruments such as impact bonds and outcomes funds. While these models have not always been explicitly linked to localisation, there is growing recognition of their potential to promote local ownership and accountability in achieving development outcomes.

This approach seeks to prevent the misuse of funding. However, it can inadvertently constrain the ability of organisations to meet programmatic objectives by adapting their services to meet unforeseen or emerging needs during delivery. Traditional input based funding can also create a heavy reporting burden that may be only loosely connected to the value that is created for people and communities. By shifting the focus away from activities, and towards impact, outcomesbased approaches enable flexible service delivery around a shared vision, for positive social change.

By shifting the focus away from activities and towards impact, outcome based approaches enable flexible service delivery around a shared vision for positive social change.

Flexible approaches to service delivery are valuable, but must be balanced against government or donor needs to demonstrate that, particularly public, funding is being used effectively and for the purposes for which it was intended. Locally led development recognises that context matters and that service delivery must respond to changing community needs and environment by leveraging local knowledge and resources. Robust data collection, analysis, and performance management are therefore required to ensure accountability and enable course corrections to deliver outcomes.

Outcomes-based approaches have the potential to strike this balance between flexibility and accountability, as demonstrated in Project Maitri.

Educate Girls

Since 2007, Educate Girls has emerged as one of India's leading NGOs focused on addressing the gender gap in public education, the world's largest public education system.

For its first 5 years, the organisation focused on working in some of the most marginalised districts of Rajasthan, in partnership with the Rajasthan Education Ministry and then rapidly expanded its work into Madhya Pradesh, Uttar Pradesh and most recently Bihar.

Over 17 years Educate Girls has honed its direct delivery model known as 'Vidya'. The model is one of deep community engagement, collaborating with government, local communities and village volunteers known as Team Balika to work in primary education. The approach is accelerated through the smart use of data analytics and technology to identify out-ofschool girls through door-todoor surveys, enrol them into school, support them to attend, stay in school year on year and build important life skills. The organisation also focuses on learning outcomes for boys and girls in programme schools and has an evidenced-based supplementary education curriculum (GKP) to improve learning in elementary classes 3 to 5.

Since its foundation in 2007, Educate Girls has mobilised over 1.8 million girls for enrolment and supported over 2.2 million primary school students with supplementary education classes. In 2023-2024 alone, it operated in over 15,500 villages identifying and enrolling 374,688 out-of-school girls between the age of 5 to 14.



Scaling Outcomes for Girls

Educate Girls' success has not been without its complexities as the organisation has grown. The Educate Girls model and approach necessitates strong government relations at the state and district levels, a staff base of over 3,500 employees across multiple state and district offices, a head office in Mumbai and over 20,000 village volunteers (Team Balika). All this also comes with the need for a strong fundraising base across India and internationally.

The organisation's next 10-year ambition is to close educational gaps and expand its impact up the school lifecycle to include the "invisible middle" of older adolescent girls and young women aged 15-29 for whom the door to education appears to have been closed for good. Educate Girls will provide a crucial second chance for adolescent girls and young women while also remaining committed to the core mission of enrolling out-of-school girls aged 6-14 and improving learning for all students.

To date Educate Girls' scale has been delivered directly through expanding its own team and direct delivery, but as early as 2015 the organisation started to look at the potential for expansion through partnerships and undertook a number of studies and pilots to experiment with what might work. Simultaneously it started its



journey with outcomes based approaches and payment by results.

Educate Girls' journey towards outcomes-based approaches

In 2015, Educate Girls designed and launched the world's first Development Impact Bond (DIB) 9 in education, working with communities in Bhilwara District, Raiasthan. The DIB helped Educate Girls to refine their outcomes making them measurable, verifiable and attributable, and to shift the culture of the implementation teams in India towards a more outcomes focused approach. The DIB exceeded its targets, achieving 116% of its enrolment goal for girls aged 7-14 and surpassing its learning

improvement target for girls and boys in grades 3 to 5 by 160% ¹⁰.

The DIB taught Educate Girls the value of an outcomes focus, underpinned by financial and operational flexibility. By enabling creative and adaptive solutions tailored to individual child needs, the team was able to deliver ever improving results. The DIB demonstrated the value of realtime data collection and analysis as the basis for operational decision-making, and underpinned the decentralisation of decision-making to field teams, driving more effective resource allocation and programme delivery across the organisation.

Their capacity for outcomes focused delivery supported Educate Girls to secure an Audacious Project grant in 2019. With the flexibility provided by

⁹ The Educate Girls DIB was funded by Children's Investment Fund Foundation and UBS Optimus Foundation. https://www.educategirls.ngo/dib/

¹⁰ GoLab Educate Girls DIB (2022)

this Audacious Project outcomes contract, Educate Girls aimed to scale their impact further to enrol 1.6 million out-of-school girls in India by 2024 by conducting door-to-door campaigns across 35,000 villages and driving a widespread change in attitudes towards girls' education. However, due to COVID-related school closures in India, Educate Girls lost two years of expansion toward its Audacious Project goal.

Recognising limits to their capacity to directly scale their efforts fast enough to meet the scale of the need, Educate Girls revisited their longstanding ambition of expanding through

partnerships. The team saw an opportunity to foster more sustainable growth faster, accelerate outcomes more efficiently, and leverage the broader ecosystem by working with and through local partners. Educate Girls built on their previous experience with outcomes to develop novel, locally-led, outcomes-based partnerships with CBOs. This approach allowed them to significantly expand their impact while avoiding an expansion of their team. This approach – on which this case study focuses – is known as Project Maitri.



Educate Girls saw an opportunity to foster more sustainable growth faster, accelerate outcomes more efficiently and leverage the broader ecosystem by working with and through local partners.





Project Maitri

Project Maitri is a unique collaboration where a number of organisations came together to draw on their varied expertise and formed a collaboration to expand Educate Girls' highly successful work on girls' education through partnerships with smaller community-based organisations, rather than direct delivery.

The role of the grant maker in the collaboration was played by Educate Girls US who provided the funds, and the role of the technical partner was played by Educate Girls India (see Figure 1).

In 2022 Project Maitri (meaning "Friendship" in Hindi) was first piloted in Bihar, a state in Eastern India, identified through the Educate Girls data as having a high concentration of out-ofschool girls. The focus on expanding reach within the Hindi-speaking states of central and northern India, stems from both the critical need and the similarities among neighbouring states, which facilitate effective scaling. In Bihar, there is a shortage of trained teachers, high dropout rates and a lack of quality educational resources, particularly for girls, against a backdrop of poverty and limited infrastructure 11. The pilot aimed to test whether delivery through partnerships with local community-based organisations (CBOs) could scale girls' education outcomes faster, more cost-effectively, and with approaches more tailored to hyper-local contexts.



The project was established with an initial cohort of 7 like-minded CBOs, and 5 months later expanded to a second cohort of 10, resulting in 17 partners working across 20 districts of Bihar and 1 district in Harvana, with a common mandate of bringing out-of-school girls into school. Drawing on their experience of direct delivery with an outcomes focus, Educate Girls chose not to prescribe a specific intervention approach 12. Instead, they established a common definition of success and used outcome-based payments to incentivise and support local organisations to create impact in

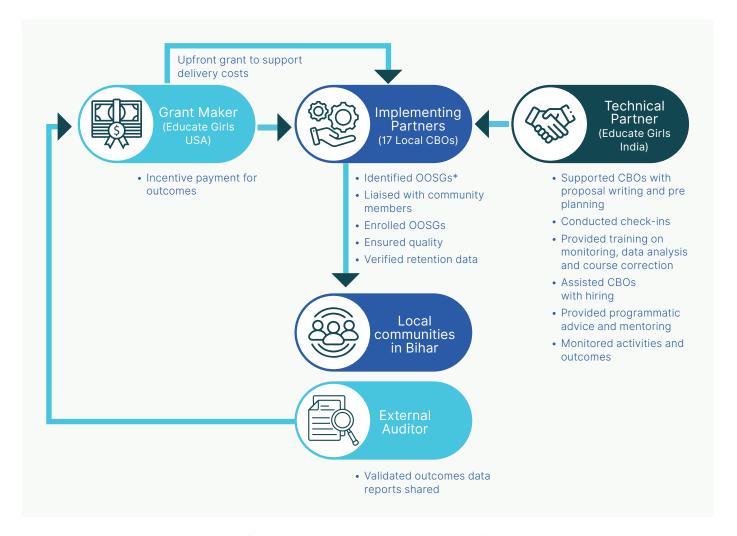
their local communities. Following an initial tranche of set-up funding, designed to avoid the working-capital strain created by some forms of outcomes-based contract, payments from Educate Girls US were disbursed to CBOs if and only if pre-agreed outcomes had been achieved. CBO outcomes were verified through both an internal and independent audit. Meanwhile, CBOs received ongoing implementation, M&E and performance management support from the technical partner Educate Girls India, throughout the delivery period.

¹¹ The Education System in Bihar: Challenges and Opportunities (2023)

¹² Educate Girls' approach differed fundamentally from standard 'fidelity-based' social franchising by emphasising adaptable, context-specific strategies over rigid, evidence-based models.

Figure 1 - Project Maitri approach

The following graphic details the responsibilities of each organisation and demonstrates how their roles interconnect to enhance the impact of the CBOs:`



This case study highlights key learnings from the partnerships with CBOs in cohorts 1 and 2, who collectively identified 138,154 out-of-school girls and successfully enrolled 39,428 of them in schools across Bihar over a 23-month period. This exceeded Educate Girls' initial target of 28,000 enrolments by approximately 41%. The project

also achieved cost efficiency by partnering to deliver significant scale across 20 districts of Bihar.

Project Maitri continues to scale and in 2024 expanded to a third cohort of 15 CBO partners working across 20 districts of Bihar and one district in Haryana. The approach has also been used for Educate Girls' partnership programme for adolescent girls, Pragati, and existing partners with experience of Project Maitri, have contracted to participate in the programme with a 25% contribution to the programme budget from their own funds.

Figure 2 - Project Maitri over time¹³

Pilot launched: with cohort 1 7 Community-Based Partnerships in 11 districts 14,767 OOSGs Enrolled in schools \$48 per enrolled OOSG

February 2023

Pilot expanded: with cohort 2



10 Community-Based Partnerships in **10** districts



24,661 OOSGs Enrolled in schools



\$40 per enrolled OOSG

January 2024

Pilot expanded: with cohort 3



15 Community-Based Partnerships in **24** districts



99,000 OOSG enrollment target

¹³ The cost figures provided are based on data from the Educate Girls' finance team. Social Finance has not conducted an independent analysis to verify these figures.

Lessons from Project Maitri Pre-Contracting

The innovative outcomes-based contracting approach to partnering with community based organisations that formed the basis of Project Maitri is summarised and analysed below. This section outlines key learnings from Project Maitri cohorts 1 and 2, covering pre-contracting (including partner due diligence and selection), contracting, project delivery and impact (see Annex B for more detail on the Project Maitri step-by-step process).



Bihar was selected for Project Maitri using Educate Girls' Artificial Intelligence and Machine Learning (AI/ML) tool¹⁴ because of the high concentration of out-of-school girls present in the region. With no prior experience in Bihar, Educate Girls hired Avkaash, a team of two consultants - one with experience of working with Indian CBOs and NGOs around finance, compliance, governance and operations, and the other with deep local operational and programmatic knowledge of

Bihar, to conduct due diligence on potential community based partners and to manage the selection process (see annex C for detail on the due diligence and selection process). The consultants leveraged their networks to create an initial long list of around 100 potential partner organisations.

Selection criteria for Project Maitri partners were informed by Educate Girls' previous delivery experience, insights from the Mango Health Check¹⁵, and the

consultants' local expertise and initial scoping work in Bihar this included a field visit and interviews with donors, INGOs and local CBOs (see annex D for more detail on the partner selection criteria). The consultants assessed the long list of CBOs against these criteria and invited short-listed CBOs to submit a proposal (see annex E for detail on the proposal template and process) outlining their organisational details, district demographic profile, project assumptions, budget, number of out-of-school girls in their local area, and their proposed approach to enrolling them in school. The consultants then conducted field visits to directly assess the operations and capacity of these shortlisted CBOs. Senior leadership from the final shortlist were interviewed by the Educate Girls' leadership to ensure strong alignment of vision and strategic fit before final selection.

¹⁴ Educate Girls partnered with IDinsight who developed an algorithm using Educate Girls' D2D survey data, and other secondary data source indicators like the census and DISE. By applying this algorithm and machine learning techniques, IDinsight enabled Educate Girls to identify and predict geographies with high concentrations of out-of-school girls down to the village level across Rajasthan, Madhya Pradesh, Uttar Pradesh, and Bihar.

¹⁵ Mango's Health Check is a framework to assess the financial management health of small to medium-sized NGOs.

"To be honest we appreciated this rigorous process. It felt like someone was genuinely interested and wanted to understand us in the best manner possible".

-CBO Partner Director, AIDENT

The final selection decisions were made based on CBO proposals, score analysis, and due diligence completed by the consultants during their research and field visits.

It is our belief that the due diligence approach used in the selection of Project Maitri partners was pivotal to its success. The approach ensured that each organisation had both the capacity and commitment to deliver the proposed outcomes, and a strong commitment to gender equality. Nonetheless, Educate Girls anticipated a 50% potential attrition rate and performance variability across



the selected CBOs in their project design; anticipating potential support costs and risks to outcomes, and planning for a degree of uncertainty from the start. One CBO director explained: "Usually when due diligence is conducted by donors or other organisations it

is a half-day or at most a one -day process where they come, check documents and leave. However, this process was very deep and thorough. There were two days dedicated soley to programmatic due diligence checks followed by financial and administrative checks."

	CBOs shortlisted	Number of proposals received	New CBOs onboarded
Cohort 1	13	9	7
Cohort 2	13	13	10
Cohort 3	10	5	4

Learning 1: Outcomesbased contracting aligns organisations around a shared vision with common goals and measurable impact

By tying funding to impact, an outcomes-based approach provides a clear success framework with measurable targets. Shared objectives around identifying, enrolling, and retaining out-of-school girls were crucial to align all potential Project Maitri partners with Educate Girls' vision and to select partners who designed and delivered to effectively meet the shared definition of success.

This alignment helped to secure CBO buy-in and build trust between the CBOs and the Educate Girls team. In their initial engagement with CBOs, workshops were conducted to clearly explain the ultimate focus on school enrolment and ensure understanding and commitment from CBOs from the start. In future iterations of the approach, it may be interesting to explore

whether there is scope for co-creation of outcomes with local partners and their communities, although the tight focus of the Audacious grant would have limited this in the Maitri Project. An additional consideration, in the case of school enrolment, is the potentially entrenched cultural beliefs around the value (or not) of girls' education in the target communities. Judgement may therefore be needed around when and whom to involve in outcome definition on a contextby-context basis.

"We had discussions to align and understand the programme's objectives...we proposed some areas to work in, and it was reassuring to see that Educate Girls shared the same priority, focusing on difficult-to-reach areas and geographies"

- CBO Partner Director. AIDENT

INSIGHT

Educate Girls ambition and vision of success for Project Maitri was to support partners to work in the hardest to work geographies. As one partner AIDENT explained:

"In regions like Bihar, most donors' first priority is how far the airport is. The maximum range being about 70 kms from the capital city of Patna! This maybe for the ease of travelling and monitoring. But the downside is that hard-to-reach areas, where there is an actual real need for these projects - often get neglected, for example the areas of Madhubani, Sitamarhi, Sheohar - where we are running the Maitri project - near the Nepal border. The beauty of this project was that we proposed our idea, which aligned with Educate Girls' explicit aim of working in these areas."

Learning 2: A relationship-based approach can be effective to identify local partners

Project Maitri demonstrated that a relationship-based approach can be an effective way to identify and select partners, particularly in new operational areas such as Bihar. By engaging consultants with local connections and experience rather than larger national or international firms, Educate Girls ensured that partner selection was both culturally sensitive and contextually informed. The consultants were able to communicate in the local language, tap into their local networks, and conduct field visits to assess partner capabilities and community ties. Alternative approaches might include initial partner selection through broad outreach campaigns or collaborations with Civil Society Organisation (CSO) networks.



INSIGHT

Local consultants Avkaash, who already knew the challenges of implementing projects on the ground in Bihar helped in filtering out organisations who may have looked good on paper and in presentation, but were not locally strong or authentic in reality. Given their existing relationships they were able to identify organisations strong on implementation, even if they were weaker on donor communication. One partner, RAHAT worked in Kishanganj, at the border of Bihar and West Bengal. Avkaash were very interested in the fact that they were a woman-led and minority-led organisation. RAHAT would not have applied to a larger call for proposals, and did not immediately qualify for Maitri, because of the revenue criteria. Had we not had consultants with deep knowledge of a large number of Bihari CBOs they would likely have been overlooked. In the end their proposal was one of the best among the organisations in Cohort One and because our consultants knew of their work first-hand they were put forward despite being below the official criteria. RAHAT have gone on to be a strong partner, achieving targets and have proceeded to Cohort 3 of the programme. "Their mission alignment and local community knowledge were exactly what we were looking for in a Maitri partner". Educate Girls Grant Manager.

Learning 3: Iterating local partner selection criteria ensures alignment with local needs and challenges

Drafting the partner selection criteria was an iterative process that incorporated Educate Girls' experience and needs, local consultant advice and considerations of the local context. Developing the criteria in this way helped to ensure that partners best suited to identify and enrol out-of-school girls were identified, whilst potential contextual constraints were acknowledged.

Educate Girls adjusted these criteria between the cohorts of partners, adapting to lessons from successful and less successful partnerships and external factors. For instance, the required revenue threshold was adjusted downwards due to the impact of COVID-19 on CBO funding. Criteria were refocused on other factors to ensure that they were well-equipped to meet the evolving needs of out- of-school girls in their local areas.

"These aren't just people to do your job, they need to have buy in to your vision and to the outcomes as that is when you have the best results"

Local consultant, Avkaash

INSIGHT

Whilst conducting the initial financial due diligence, Avkaash realised that while most of the organisations were operating at a capacity of \$100,000 or more till 2020 (pre-covid years) very few had sustained the scale of income during the Covid years. Maitri started just after Covid so the criteria for revenue which stated that the organisation should have revenue of more than \$100,000, was excluding too many high potential organisations who demonstrated the community knowledge Educate Girls wanted. Avkaash revised the criteria down to \$75,000 for their prior 3 vears with an additional sub-criteria which says they should have managed \$100,000 in funds precovid therefore demonstrating their capacity for managing projects of that budget size. What was critical was to find evidence that could support their capacity and intent to scale and manage larger amounts of funding.



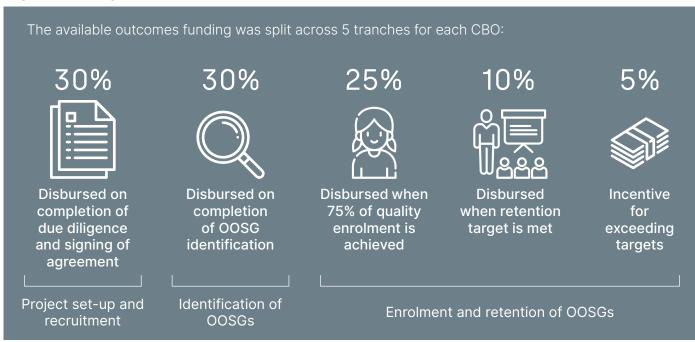
Contracting

Once the Educate Girls board had approved the selection of CBOs, the India-based team worked with CBOs to set appropriate outcome targets before signing contracts.



The team reviewed and adjusted the CBO's proposed targets based on the out-of-school girl data from their AI/ML tool, ensuring that they were both accurate and realistic. The total amount of available outcome funding in the contract was calculated by multiplying a set price per out-of-school girl enrolled by the target enrolment number in each CBO's area. The set price per enrolment for Project Maitri was based on considerations of internal operational costs and assumed delivery team costs, using data from previous Educate Girls programmes.

Figure 3 - Payment Tranches



Note: Outcomes 2-4 are audited by an independent verification agency on a termly basis

This payment structure went through a couple of iterations as Educate Girls balanced performance and financial risk with an empathetic and enabling approach to supporting the delivery. The final structure now being used for cohort 3, ensures that in the first two tranches, the implementing partners receive sufficient funding to cover their full human resource requirements over the course of the 18-month contract.

Notable changes between the first and third cohort payment structures to mitigate risk, despite the up front payments included: reducing the payment per enrolment outcome from INR 3,000 to INR 2,000, and ensuring the third tranches were only released on the achievement of externally verified, quality outcomes. In the first cohort results based payments were less clearly defined and more open to discretion.

The payment terms in the contract allowed CBOs to adjust their timelines if outcomes were not met, subject to Educate Girls' approval. The Project Maitri contract also featured a 60-day notice termination option, allowing Educate Girls to end the partnership if needed. The technical partner provided support to local CBO partners throughout the contracting process to refine their budget and operational plans where required.



Learning 4: Data-driven targets align partners and ensure accountability through outcomes-based contracts

Using robust data sources to set targets ensured realistic and mutually agreed-upon goals. Local partners proposed their expected outcomes, which were then validated with the Educate Girls' Al/ML tool to confirm their achievability. This approach ensured that targets were ambitious but also realistic. It prevented CBOs from assuming excessive risk through overly ambitious targets.

The co-definition of outcomes targets ensured strong buy-in from CBOs and created a basis for impact accountability through a clear, evidence-based framework.

Learning 5: The structure of payments provided CBOs with the resources needed to mobilise while ensuring partners were incentivised to deliver outcomes

The first tranche of funding was disbursed as soon as the contract was signed so that CBO partners had the upfront funding they needed for recruitment, training, and M&E process set-up. This structure aimed to reduce initial pressure on CBOs, preventing recruitment delays and increasing the chance of meeting outcomes, without creating cash flow strain, or a need for pre-financing from a third-party investor¹⁶.

Tying subsequent tranches of payment to outcome-based deliverables created strong

"The tranche system has introduced a new level of accountability and rigour in our operations. It has pushed us to be more strategic and focused on delivering measurable results"

- AIDENT, Director

incentives for performance, driving accountability and incentivising CBOs to achieve results. CBO partners found that this approach increased rigour in their operations, pushing them to be more strategic and focused on reaching more out-of-school girls.

INSIGHT

Educate Girls shared predictions for out-of-school girls numbers created by its machine learning tool, in order to help CBO partners to set targets and decide which areas had the highest need so they can plan their work accordingly. For example, after discussions with Educate Girls, AV Baliga Trust chose to work in only 2 high concentration blocks (sub-division of districts) out of 7 in their original proposal plan, which eventually ensured they met their goal in due timelines without stretching their work across too wide a geography. Better planning directly resulted in better delivery of outcomes and optimum utilisation of resources.



¹⁶ This model, involving pre-financing from a third-party investor, is commonly used in the subset of outcomes-based contracts known as 'impact bonds.'

Learning 6: Flexibility in outcome-based deliverable timelines allowed local partners to course-correct if needed, while a termination clause strengthened risk management by offering a structured exit strategy.

Project Maitri partner contracts enabled the adjustment of deliverable timelines and approach if needed.

CBOs noted that while targets were ambitious, this flexibility to adjust timelines empowered them to address challenges

effectively, leading to improved outcomes and greater internal strategic adaptability. This flexibility enabled them to manage external factors, such as school closures or unexpected staff resignations, without incurring penalties.

Conversely, the 60-day contractual termination clause safeguarded Educate Girls against partner non-compliance and persistent underperformance. For instance, when one CBO underperformed and failed to engage with course correction measures, Educate Girls staff intervened, identified a lack of engagement, and decided to terminate the partnership.

"The contract allowed us a degree of flexibility...to adapt our strategies based on field conditions and challenges...When we faced issues with team stability or local challenges, we could modify our plans to better the situation on the ground"

MVSK,Project Manager



INSIGHT

The enrolments entered on the mobile app by one of the Maitri partners in Cohort 1 were not found in the list from the registers maintained by the schools in their district. The organisation was offered additional training and support, but after verifying the same mistakes through both internal and external auditors, it was confirmed that the organisation could not meet the quality criteria for Project Maitri. The distributed grant structure limited financial losses when objectives were not met.

"Our willingness to troubleshoot and remain flexible on things like timelines supported organisations when unforeseen challenges arose. When floods affected certain areas of Bihar, causing the closure of schools, one partner informed us of a delay in enrolments. After the reopening of the schools, enrolments resumed, and the partner was able to meet the agreed objective with a timeline extension". Educate Girls India, Programme Manager

Project delivery

Project delivery so far has involved two cohorts of partners, over two overlapping 18-month periods and a third cohort has recently commenced¹⁷.

The first year of each period focused on set-up and enrolment, followed by an additional six months dedicated to retention outcomes.

After the contract was signed, Educate Girls India collaborated with CBO partners to assess support needs and conduct a thorough pre-delivery assessment. The technical team delivered an initial three-day training on data management, use of Educate Girls' digital platform, monitoring and evaluation platform, and financial management and reporting. Where necessary, they supported CBOs to recruit a dedicated Project Manager and met regularly to ensure effective mobilisation.

The CBOs then launched delivery of the programme, using contextually specific methods to identify out-of-school girls in their local area and supporting girls to enrol and stay in school. During delivery, the technical partner monitored the CBOs' performance tracker, validated programme outcome reports and provided ongoing support around data and financial management and reporting. Where necessary, they also provided coaching and guidance to address operational challenges.

CBO partners were asked to submit monthly impact and fund utilisation reports to Educate Girls US to enable them to track both expenditure and performance (see Annex F for more detail on the monthly impact and fund utilisation report). Fund utilisation reports detailed how funds had been spent in each reporting period and outlined planned expenditures for the following period.

Throughout programme delivery Educate Girls monitored partner risk using a performance tracker, which included data from the monthly impact and fund utilisation reports. Additional support was provided to high-risk partners to support corrective measures and optimise outcomes, with Educate Girls receiving monthly progress updates from the India-based team. In the event of persistent underperformance, Educate Girls issued a warning to CBO management, allowing for remediation but noting that termination of the contract is possible. If no subsequent improvement was made, Educate Girls could then recommend termination of the partnership. Over the 23-month period that we reviewed, only 2 out of 17 CBO partners left the programme.



 $^{^{17}}$ Cohort 3 includes 15 partners working in 24 districts with a target of 99,000 enrolments.

Figure 4

The following graphic shows the split of responsibilities between Educate Girls and their CBO partners: Led by Educate Girls, Led by Educate Girls US India Delivery support and coaching Ongoing **Financial** Partner identification Contracting & M&E Support & due diligence onboarding management support Performance Management Led by Community Based Organisations Project set up and Identification of out Enrolment of out of recruitment of school girls school girls

As described in figure 3, performance was measured by three predefined outcomes:

- Number of out-of-school girls identified
- Number of out-of-school girls enrolled in school
- % of girls retained in education

Outcomes were verified through a three-round data audit conducted by an external auditor. Each CBO collected and submitted local data to the Educate Girls' internal audit team, and the team prepared a sample for the external auditor. In each round, they ensured comprehensive coverage of all CBO partners and their respective districts. They estimated the sample size to be between 6-8% of reported outcomes. Sampling was focused on identification numbers in Round 1, enrolment numbers in Rounds 2 and 3, and retention in Round 4. Specific criteria were applied to each round to ensure the data reviewed was accurate and reliable. The external auditor then worked with local teams in each district to quality assure data collection and verify the

accuracy and reliability of the data sample. The audit report was then sent to Educate Girls US, who released funding based on the validated outcomes and according to the schedule outlined in the contract.



Learning 7: Outcomes-based approaches enable CBOs to adapt service delivery to their local contexts

Focusing contracts on outcomes, rather than inputs and processes gave CBOs the autonomy to design interventions that were culturally tailored to their local communities. This flexibility enabled CBOs to leverage their local expertise, respond to locally specific socio-cultural challenges affecting out-of-school girls, and adapt to obstacles that come up during delivery. Local partners were key

to adapting interventions to regional needs. In Bihar, CBOs adapted their strategies from the approach Educate Girls has used in Rajasthan.

Delivery through CBOs also accelerated community integration, by enabling quick and effective project mobilisation through local knowledge, existing connections and trust. Even without prior experience in education, CBOs were able to leverage their previous community engagement and government relationships to overcome the kinds of delays that Educate Girls has historically faced in direct roll-out in other areas.

"This balance between clear targets and flexible implementation was crucial for effectively addressing the unique challenges of the project and achieving the desired outcomes.....Earlier, projects were more process-driven. The outcome was dependent on the thoroughness of the process, but there was no strict requirement to achieve specific results. The focus was more on the activities and less on the final outcomes"

- AIDENT, Director

INSIGHT

CBOs really knew what would work in their communities and tried a wide range of different approaches that have not necessarily been used before by Educate Girls

"We started displaying community data about the number of kids who don't attend school, the number of girls who are not enrolled, the number of kids who dropped out, never enrolled, etc. We highlighted everything in green and red and told all community members what is good and what is bad. Then parents whose kids were in school started talking to the ones whose kids weren't and told them to send their kids to school. So the community itself started supporting kids and ensuring that they go to school. If we can keep doing things like this, there can be a positive impact on the community." Samagra Seva Director explained.



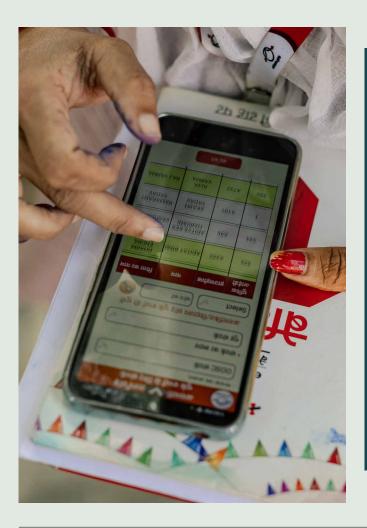
Learning 8: A distinct technical support team helps CBOs deliver more effectively by providing M&E, delivery, data and financial management support.

Technical support equipped CBOs with essential skills to increase their efficiency and enhance project outcomes. Educate Girls leverages its programme delivery experience to provide tailored support to each CBO, focusing on their specific needs rather than offering broad, standardised training. CBOs in Project Maitri

reported that Educate Girls' tailored support ensured effective delivery, impactful outcomes and built lasting capacity in their organisations.

The separation between Indiabased technical support teams and Educate Girls' grants team as the donor partner, allowed CBOs to openly discuss the challenges they were facing. This structure enabled trusted and effective issue resolution and performance improvement, with the Educate Girls Executive Director, based in the USA, serving as an escalation route if additional support did not improve outcomes. "With the help of Educate Girls, we improved our data collection and verification processes, ultimately making our operations more organised and efficient"

- AIDENT, Director



INSIGHT

The technical support and performance management team ensures its presence as an observer (online or offline) during the training imparted by partner master trainers to their field teams. Intervention and corrective measures are only need based, if any gap is identified. The M&E team member/s of all partners are guided through the activity cycle to monitor their data for any outliers, discrepancies or delays. When it was felt that few of the partners were lagging behind in their project deliverables, the performance management team guided them with a monitoring mechanism based on 'required weekly run-rates'. The partners used this to track the 'pace' of enrolments by their field team and address issues wherever there was a backlog. This ability to course correct on a weekly basis was a game changer when working towards the ambitious targets.

Learning 9:
Supporting CBOs
to transition from
using data to track
past performance to
harnessing it for realtime decision-making
drives continuous
improvement and
enhances impact

Project Maitri supported CBO partners to re-think their approach to data and delivery. Traditionally focused on field implementation strategies, many CBOs had previously relied on paper based, monthly retroactive

data collection and analysis. Within Project Maitri, Educate Girls provided CBOs with targeted training using a trainthe-trainer model, and shared their tried and tested data platform with partners, to enable them to collect, store and analyse real time data to inform delivery. As a result, CBO Project Managers were able to monitor KPIs, identify issues, and respond in real time. By providing CBOs with the right tools, Project Maitri supported CBO partners to adopt datadriven decision-making processes, which ultimately led to significantly improved outcomes.

"The data is well segregated and categorised, so it's easy for us to understand and take actions effectively"

Samagra Seva,
 Director

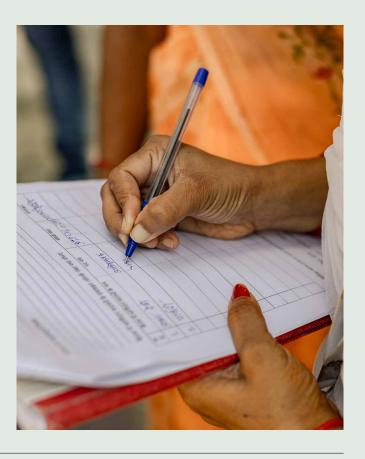
"The usage of data was quite easy, we could print reports, show data analysis to our team...a clear evidence of what is working or not"

- GNM, Project Manager

INSIGHT

MVSK has been working for varied causes over the last 17 years in 7 districts in the state of Bihar. They were selected for Maitri Cohort 2 in 2023 and since then their learning trajectory has been exponential, especially as they have adopted more technology in their approach. Coming from a point where using communication technology such as video calls was new to the team, they now regularly join video calls, read and understand data, its trends and application to field strategies.

At first they struggled to produce quality data when delivering in the initial year as part of Maitri, but they adapted well to the training and technical assistance from Educate Girls and have drastically improved in their ability to produce data analysis. This has translated into them being one of Maitri's best performing partners during 2024 – 25 so far.

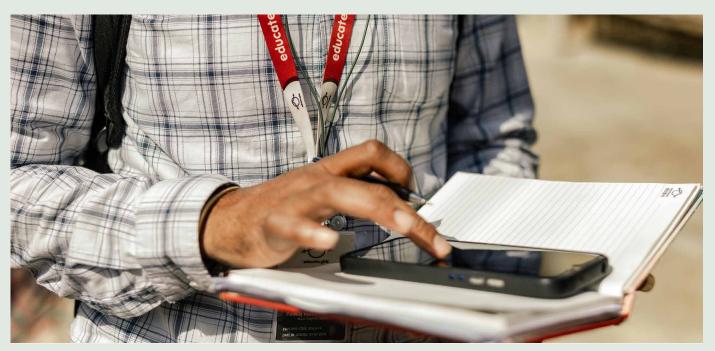


Learning 10: Regular check-ins, real time data analysis, and regular reporting mitigates the risk of underperformance

Regular data monitoring, checkins, and CBO reporting helped mitigate the risk of underperformance. The Educate Girls' team's routine analysis of data, displayed on a shared dashboard with the CBO (see Annex G for more detail on the dashboard), and regular impact and financial reports submitted by CBOs enhanced financial oversight and accountability to assure quality outcome delivery for the girls. This consistent monitoring provided a basis for addressing performance issues through timely course corrections and, if outcomes did not improve, provided an objective basis for decisions on contract renewals, effectively mitigating risk for the funding entity.

INSIGHT

The technical assistance and performance management team monitored partner data through an 'activity-based tracker'. The data monitored included weekly progress, efficiency of field team, quality assessments and more. While doing a trend and prediction analysis based on past performance of one of the partners, Sakhi, it was apparent that the enrolment objective may not be achieved during the contractual timeline. In a subsequent meeting with the partner's leadership team, it was understood that frequent attrition of field staff was causing delays. The partner addressed this by speeding up the hiring process, with backup hires in the pipeline. Eventually, this led to timely meeting of the targets.



Impact

Across cohort 1 and 2 of Project Maitri, 138,154 out-of-school girls were identified and 39,428 enrolled in schools across Bihar and Haryana, surpassing the Educate Girls target by 41%.

Figure 5



The project achieved cost efficiency by partnering with 17 CBOs, minimising overheads, and operating across 21 districts over two years¹⁸. The success of Project Maitri is being sustained through a third cohort of 15 CBOs contracted in January 2024¹⁹. The outcomes-based partnership approach of Project Maitri has also paved the way for Educate Girls' new Pragati programme²⁰, which is now partnering with 9 CBOs to increase open school enrolment for adolescent girls.

As part of the Audacious Project an external evaluator²¹ led an RCT to evaluate the learning outcomes and additional evaluation and verification exercises across the project. Data verification was conducted across 86 schools in Bihar. The indicator assessed was the enrolment of out-of-school girls. 1,233 enrolments were reported, and 1,198 were confirmed, yielding a discrepancy rate of 2.8%. Enrolment verification across all four states had an average discrepancy rate

of 6.8%, with Bihar Maitri partners having one of the lowest discrepancy rates compared to the programmes delivered through the direct delivery approach.

¹⁸ 20 districts in Bihar and one in Haryana.

¹⁹ Cohort 3 includes 11 partners from Cohorts 1 and 2 and four new CBOs.

²⁰ The objective of <u>Pragati</u> is to create an ecosystem to enable 10th grade credentialing and access to better life chances for adolescent girls and women who have dropped out of the formal school-system.

²¹ RCT report to be published December 2024 https://www.educategirls.ngo/resources/#reports

Learning 11: Supporting the delivery of outcomes through local partners can be more cost-effective than direct delivery because of the efficiencies of leveraging existing local expertise and resources which reduces overhead and operational costs.

In Educate Girls' core programme, which is largely directly delivered, the cost per out-of-school girl identified and enrolled is \$48. In contrast, Project Maitri, which delivers priority outcomes through CBO partnerships, achieves the same outcome for \$40 per out-of-school girl, making it 16% more cost-effective²².

The cost per out-of-school girl identified and enrolled in Project Maitri is 16% lower because Educate Girls' central support costs remain consistent, even as the number of CBO partners increases. Educate Girls can efficiently manage a portfolio of local organisations, allowing the per-girl cost to decrease as up to 50+ partners can be supported within the same operational framework. Costs are optimised by leveraging CBO resources and expertise while maximising the efficiency of Educate Girls' tools and in-house knowledge. Additionally, Project Maitri demonstrated a faster return on investment, as established CBOs could mobilise

and achieve enrolment outcomes within a year, with an additional six months to measure retention, compared to the Core programme's 6-8 month setup and 18 months to achieve the same outcomes.

Learning 12: Supporting local partners can strengthen their long-term capacity, positioning them to more effectively attract future funding and sustain their impact

As a result of their participation in Project Maitri, local partners reported long-term improvements in their organisational data and financial management skills and an enhanced focus on results. Consulted partners consistently reported an expectation of improved operational efficiency for their future work.

The sustained involvement throughout Maitri of 11 partners out of 17 from cohorts 1 and 2, translates to a 35% attrition rate, which was well below the projected attrition of 50%²³. In addition, 14% of CBOs transitioned to Educate Girls' new programme, Pragati, showing how locally-led development and support can create a strengthened network of CBOs that are capable of driving lasting impact. The figure 6 illustrates the onboarding process and the ongoing partnerships with CBOs in

Project Maitri.

By strengthening a network of local partners, Educate Girls is actively mitigating the risks associated with relying on a single organisation for the implementation of its programmes. Instead of placing all responsibility on one organisation, this strategy distributes the workload and resources across a broader, more diverse group of stakeholders, creating a robust ecosystem for driving change.

"Educate Girls added the most value through their continuous support...in data management and technology...correcting our budget and planning mistakes, as well as providing training and guidance on how to better manage and use data... this not only helped us in executing the Maitri project but also improved our overall organisational capacity"

- MVSK, Director

²² The cost figures provided are based on data from the Educate Girls' finance team 2024. Social Finance has not conducted an independent analysis to verify these figures. The comparative figures for Educate Girls direct delivery programme and Maitri were calculated over an 18-month period. Maitri costs include the price per outcome paid to partners and the operational costs for the Maitri Project technical team and consultants including due diligence, training, mentoring, internal and external evaluation and performance management.

²³ With 10% of cohorts released for underperformance and 20% who met their contractual obligations but whose partnerships have not yet continued.

Figure 6 - Project Maitri Cohorts



2022

Cohort 1 Total: 7 CBO partners

7 cohort 1 CBOs onboarded



2023

Cohort 2 Total: 17 CBO partners

7 cohort 1 CBO partnerships continued

10 cohort 2 CBOs onboarded



2024

Cohort 3 Total: 15 CBO partners

4 cohort 1 CBO partnerships continued

7 cohort 2 CBO partnerships continued

4 new cohort 3 CBOs onboarded

*Across the 21 CBOs partners, 2 contracts were terminated for under performance and 4 contracts from cohorts 1 and 2 were not renewed for cohort 3.

These 4 partners might be considered for future partnerships if the Maitri Program continues to grow.

INSIGHT

Partners have been able to articulate the potential for sustained change in their own performance and the achievement of wider social outcomes beyond the ambition of Project Maitri.

Centre Direct has been running non-formal education centres and bridge schooling for rural children employed into child labour since the late 1990s. Their donors of other projects (apart from Maitri) have appreciated the technical skill gained over the last 18 months and their success in enrolling girls into school has led to a reduction of child marriage and child labour in the region, benefitting Centre Direct's goals in other projects.

Another partner A.V. Baliga concluded: "Child marriages have been prevented. A side effect is that even boys are being enrolled automatically. Teachers' attitudes have changed. One teacher told us that "we had given up on enrolling those who were out of school, but you have made it possible". Their perception has changed. Schools are not quiet spaces anymore. Parents who didn't take interest before, have also started pushing their children to go to school. There is also an impact on health and hygiene, girls are turning up to school in neat clothes, interacting with their peers. Social cohesion has begun."

Learning 13: Partnering with local CBOs has enabled Educate Girls to scale its impact efficiently while streamlining operations

Partnering with CBOs has allowed Educate Girls to significantly broaden its reach by leveraging local expertise and networks, rather than expanding its own infrastructure. The CBO partnership approach of Project Maitri reduced the need for a large internal workforce of field and management staff, reducing administrative complexity, as each CBO handled its own operations and finances. The usual expansion rate at Educate Girls has been 3,000 villages per year and with Project Maitri they were able to expand to 10,000 over 18 months.

By bypassing the need for extensive state and district offices Educate Girls can work to efficiently expand its reach across wider geographies in India.

INSIGHT

Educate Girls direct delivery programmes that have expanded to three states over 15 years tend to require a 6-8 month State Office set up period before wider community level recruitment and door to door surveys can commence. Whereas the time frame to achieve outcomes has been seen to take less than 18 months through the Maitri approach, the cost and complexity of the direct delivery approach is closer to 24-30 months with the set-up requirements including identifying, renting and furnishing an office, finding vendors for IT, stationary, utilities, transport etc. and then hiring and onboarding administrative, MIS and programme management teams with a depth of knowledge of the local area, culture and politics.



Opportunities for future programmes

Project Maitri offers a number of valuable insights that demonstrate the opportunity for outcome partnerships with CBOs to effectively scale impact for funders and larger NGOs.

Educate Girls is wellpositioned to scale impact through outcomes-based partnerships

The success of Project Maitri highlights an opportunity for Educate Girls to apply an outcomes-based partnership approach more broadly to deliver their vision of enrolling every out-of-school girl in India. By integrating this model into both their core basic education programme, and new initiatives like Pragati for older girls, Educate Girls could enhance their impact and efficiency, while simultaneously building a network and legacy of more effective and efficient CBOs.

Project Maitri has demonstrated that impact can be delivered both more rapidly and cost-effectively by utilising the existing resources and on-the-ground networks of CBO partners with existing local relationships and community trust. Unlike traditional social franchise models, which often rely on rigid prescriptive scaling methods, an outcomes-based approach can enable larger NGOs, like Educate Girls, to achieve impact aligned to their

vision whilst allowing CBOs the operational flexibility to tailor their interventions to the needs of the local context.

Educate Girls' internal outcome orientation, and direct experience with adaptive delivery management systems and tools, underpinned their ability to mobilise an outcomes-based CBO partnership model quickly and effectively. Nonetheless, this project shines a light on how the role of larger NGOs could be reimagined more broadly to leverage and build expertise and capacity within smaller local and community based organisations.

Scaling impact through outcomes-based partnerships requires a shift in strategy and operations

Educate Girls has an ambition to build on their experience of outcomes-based delivery through CBOs to deliver their impact goals. Their latest strategy envisages the organisation making an ambitious shift from their current model of >70% direct delivery of programmes, to >97% delivery by co-funded partners and government over the next 10 years.



Project Maitri showcased Educate Girls' ability to leverage their experience with outcomesbased approaches to effectively identify and nurture local partners, leveraging their finance and data systems and offering tailored coaching and support to resolve challenges and identify impact opportunities. To achieve their broader vision, Educate Girls India will need to continue to transition their core team capacity away from direct delivery and towards support for partner needs. In doing so they are demonstrating a new model for how larger NGOs can scale their impact while strengthening local capacity. This is not business as usual, but the potential feels substantial and significant.

Outcomes-based partnerships offer real opportunities for CBOs to access funding, build capacity and drive impact

Outcome-based partnerships like Project Maitri provide CBOs with the flexibility to lead effective, locally driven interventions. By focusing on outcomes rather than activities, these partnerships give CBOs the opportunity to leverage their local knowledge and expertise to design and deliver culturally relevant services, while creating a strong basis for financial and impact accountability .

For CBOs, these partnerships can be transformative due to the tailored support and access to data and financial management systems that they are given. Project Maitri partners expect the impact of this access to be long-lasting, boosting their capacity to access funding and apply their local knowledge and expertise more effectively in future programmemes.

Structured feedback from Educate Girls helped them to identify areas for improvement, adapt based on real-time feedback and data, and effectively deliver outcomes. This may set an exciting precedent for how other funders can get more comfortable with locally led development.



Annex

Annex A: Summary of key informant interviews

The table below summarises the internal individuals consulted, whose insights informed the content of this document.

Name Role

Educate Girls India

Abdur Rahman Finance Manager

Akhil Agrawal Head of Management Information Systems

Ashwini Maslekar Internal Audit Manager

Lisa Rodricks Strategy Lead (now independent)

Maharshi Vaishnav CEC

Shivla Saksena Programme Lead

Shovik Chatterjee Lead, Internal Audit team

Vaijayanti Bagwe Associate Director of NGO Partnerships and Volunteering

Vijayalakshmi Saxena CFC

Educate Girls USA

Alison Bukhari International Director
Karishma Amin Grant Manager India

Avkaash

Sanjay Kumar Programme Consultant

Tejas Mehr Finance and Compliance Consultant

Maitri Partner

Dr Pallavi Singh CEO TAP and previous Educate Girls India programme Lead

In addition to Social Finance interviews and document reviews, the Educate Girls internal audit team in India conducted one-on-one interviews with four directors and three programme managers from Project Maitri partner organisations. These interviews gathered feedback on partnership, funding, training, support, and their overall experience with the outcomes-based project. The internal audit team, independent of project operations but familiar with the context, was selected to conduct these interviews to ensure unbiased insights. Interviews were conducted online in Hindi and translated for the report. To ensure representation and inclusion of feedback from all the partner organisations a short online survey was also conducted to capture the likelihood of their participation in future partnerships based on this approach and reasons behind the same. The survey confirmed that 92% of respondents confirmed they would recommend other CBOs to apply for Project Maitri support, particularly appreciating the local approach and the capacity building support. Organisations interviewed included: AIDENT, MVSK, Samagra Seva, A.V. Baliga, Center Direct, GNM and Deepalya.

Annex B: Project Maitri: Step-by-Step Process Overview

The graphic below provides a step-by-step overview of the Project Maitri process, outlining each phase and key activities involved. This step-by-step process was continually refined and adjusted over time to drive efficiency and outcomes throughout delivery.

scoping Initial

- the Bihar region to identify a External consultants scope ong list of potential partners.
- list based on initial selection Consultants streamline this criteria.
- The streamlined list is submitted to EG for approval.
- Approved partners proceed to the due diligence phase, which includes field visits.

selection process DD and



sign-off Partner

- the documentation of CBOs. External consultants review
- according to pre-agreed Consultants score the streamlined partners criteria.
- Field visits are conducted for further assessment of the shortlisted partners.

onboarding Partner

3



partners to plan support and EG India liaises with CBO activities.

submitted to leadership **Final recommendations**

Leadership reviews and

approves the final

proposals.

EG conducts onboarding workshops and shares programme/financial reports.

EGUS reviews all contracts

and proposals of finally

selected partners

EG runs training sessions with key individuals

Once approved, contracts

are shared and signed.

- Quarterly reporting targets are provided to the CBO partners.
- EGUS disburses the first tranche of funding.

Project monitoring



- deliverables, and outcomes, including validating programme KMIs based on EG regularly monitors and supports partners in recruitment, training, performance.
- prepares a sample from data collected locally by CBO, for validation by an External EG internal audit team



9



EG flags high-risk partners performance trackers. via audit report and

EG collates and validates

disbursement Financial

quarterly program and

financial reports.

EG monitors these partners, provides monthly updates corrective measures, and provides support for

approval, EGUS releases the

Based on the auditor's

next tranche of funding.

The CBO then proceeds to

work towards the next

agreed deliverable.

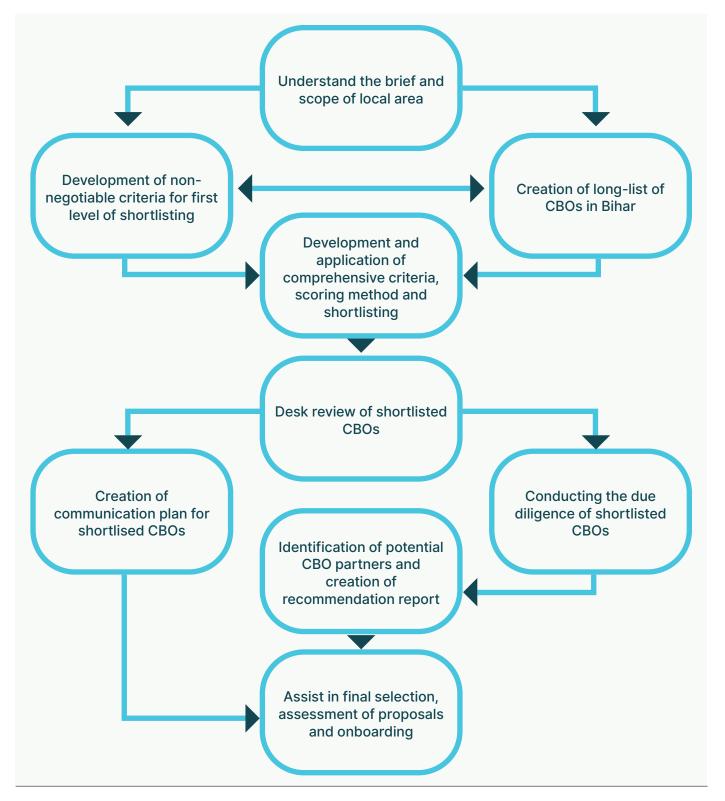
the partner continues; if not, If performance improves, EGUS follows steps to terminate the contract.

& Support Auditor.



Annex C: Due Diligence and selection process

The flow diagram below outlines the process conducted by local consultants to identify, perform due diligence, and select the local CBOs partnering with Educate Girls in Project Maitri. A clear, agreed-upon selection and due diligence process is essential, as selecting the right partners is critical to the project's success. This structured approach ensures alignment between Educate Girls and the consultants Avkaash, supports effective partner selection, and facilitates timely onboarding.



Annex D: Detailed partner selection criteria

The criteria for Project Maitri partner selection balanced financial, non-financial risk, opportunity and potential impact. The criteria were categorised into essential, desirable, and achievable, with each category assigned a specific validation method.

Key selection criteria included confirming that the local CBO had diverse funding sources to prevent over-reliance on Educate Girls' support. Additionally, it was important that the CBO had experience working with local government officials and a proven track record of implementing government programmes effectively to ensure the CBO could navigate bureaucratic processes, had strong local relationships in place, and could efficiently execute projects. A strong emphasis was placed on community engagement and ties, prioritising regular interaction with key community members and a service approach tailored to demonstrate understanding of population needs, rather than prior experience in educationspecific initiatives.

The CBO's experience with monitoring and evaluation was also key to selection, especially the involvement of top management in these processes. This ensured that senior leadership was actively involved in making evidence-based decisions grounded in financial and operational data, thereby establishing a strong foundation for commitment to outcomes-

based delivery. While technology adoption was considered, it was not deemed essential due to the emphasis on technical support provided by Educate Girls.

Annex E: Proposal template and process

The proposal process for Project Maitri partners was uniquely designed to ease the time and administrative burden on CBOs while ensuring the development of high-quality, well-structured plans.

Rather than opening the process to many, only a select few CBOs—carefully chosen by Educate Girls for their strong alignment with Maitri's objectives—were invited to submit proposals. This approach reduced the time and effort required from CBOs and also ensured that the proposals submitted were relevant and tailored to Maitri objectives.

Educate Girls provided hands-on support to these select organisations, working closely with them to guide the planning process. By drawing on their own delivery experience, Educate Girls helped the CBOs make informed decisions about what was both feasible and necessary, while allowing flexibility for the local context to shape final plans. Local context could be highlighted in specific sections of the proposal, allowing partners to discuss the unique characteristics of their district, including socio-economic and demographic data, as well as the educational infrastructure.

What made this process particularly impactful was that

the proposal template doubled as a pre-implementation planning tool. It laid out key project assumptions, including measurable indicators that would later shape contracts and payment structures. Broad budget categories also gave the CBOs flexibility, avoiding the constraints of a rigid, prescribed activity plan. This method not only streamlined the proposal process but also allowed CBOs to retain autonomy in how they adapted their plans to local contexts, better equipped for successful implementation.

Annex F: Monthly impact and fund utilisation report

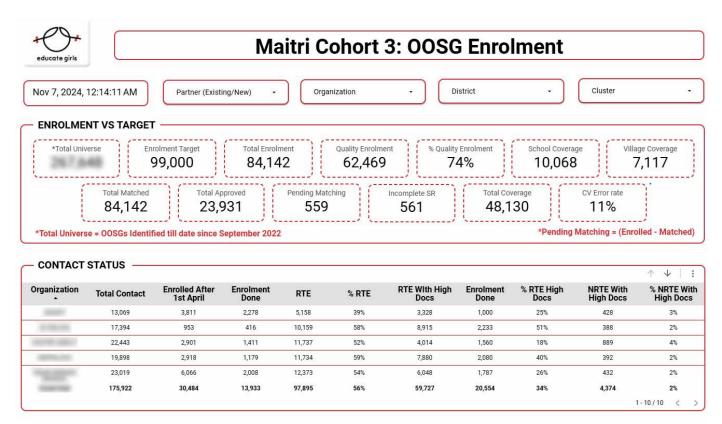
Local CBO partners are required to submit monthly reports to the Educate Girls team, to ensure effective use and management of funds, support with budgeting processes and monitor impact. These reports include:

- Staff Summary: Details of recruitment progress.
- Project Milestones: Progress towards achieving key milestones.
- Project Summary: Overview of deliverables completed.
- Fund Utilisation Report: Comparison of actual spending against the budgeted amount.

In these reports, partners are also asked to submit photographs of their activities to ensure accountability and provide visual evidence of their progress and implementation.

Annex G: Dashboard

The below diagram shows a screenshot of the shared dashboard between the CBO and Educate Girls. The live dashboard displays real-time data and organises it into clear, easy to interpret visual formats. This is important because it provides immediate, structured insights into key metrics, allowing for quick decision-making and effective monitoring of Project Maitri's progress.



Annex H - Project Maitri Districts



Annex I: Project Maitri Delivery Partners

Project Maitri supported 21 small NGOs and CBOs in Bihar and Haryana across 3 cohorts.

	CBO partner	Geography	Cohort
1	Aident Social Welfare Organisation	Madhubani, Sitamarhi & Sheohar	Cohort 1 & 3
2	Amar Trishala Seva Ashram	Muzaffarpur	Cohort 1
3	Bhartiya Jan Utthan Parishad	Nalanda	Cohort 2
4	Bhoomika Vihar	Araria	Cohort 2
5	Bihar Sewa Samiti	Supaul	Cohort 1
6	Centre for Documentation Information Research Education Communication and Training (Centre DIRECT)	Gaya, Sheikhpura	Cohort 2 & 3
7	Deepalaya Mansik Swasthya Evam Viklang Punarwas Sansthan	Purnia	Cohort 1 & 3
8	Disha Ek Prayas	Bhojpur	Cohort 3
9	Dr A V Baliga Memorial Trust	Katihar	Cohort 2 & 3
10	Gram Nirman Mandal (GNM)	Nawada, Aurangabad	Cohort 2 & 3
11	Hanuman Prasad Gramin Vikas Seva Samiti	Motihari	Cohort 2
12	I-Saksham Education And Learning Foundation	Gaya, Jamui, Munger	Cohort 1
13	Integrated Development Foundation (IDF)	Vaishali	Cohort 2 & 3
14	Jan Jagran Sansthan	Nalanda	Cohort 3
15	Kanchan Seva Ashram	Muzaffarpur	Cohort 3
16	Manav Vikas Sansthan Khairi (MVSK)	Madhepura	Cohort 2 & 3
17	Narayani Seva Sansthan	Saran	Cohort 3
18	Rapid Action For Human Advancement Tradition (RAHAT)	Kishanganj	Cohort 1 & 3
19	SAKHI	Saharsa, Darbhanga	Cohort 1 & 3
20	Samagra Seva	Jamui, Lakhisarai, Bhagalpur	Cohort 2 & 3
21	TAP India Foundation	Haryana	Cohort 2 & 3

Annex J: Project Maitri Support Partners

Project Maitri was supported by the following organisations:

Due Diligence and Partner Selection:

Avkaash

https://www.linkedin.com/in/tejas-merh-desai-8950336/

Technical Partner: Programme Mentorship, Training, Performance Management & Internal Audit

Educate Girls India (FEGG) https://educategirls.ngo

External Evaluation & Audit

SRNO India https://srnoindia.com/

Funding, Grant Management and Financial Management Support

Educate Girls USA https://educategirls.us

About the Authors

Social Finance International is a not-for-profit organisation, working with governments, funders and service providers, we develop new approaches to tackle development challenges and build the market for change globally. We work with our partners to design, structure and deliver adaptive programmes that make finance work towards the UN Sustainable Development Goals.

We are led by the International team of Social Finance UK and have staff based in London, Nairobi and Bogota; we work collaboratively across the Social Finance Global Network, drawing experience and expertise from sister organisations Social Finance US, Social Finance Netherlands and Social Finance Israel.

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Publication date: November 2024

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