

LEARNING WILL
NEVER BE THE SAME AGAIN!



ANNUAL REPORT

2022

— A WAY FORWARD

“If everyone is moving forward together, then success takes care of itself.”

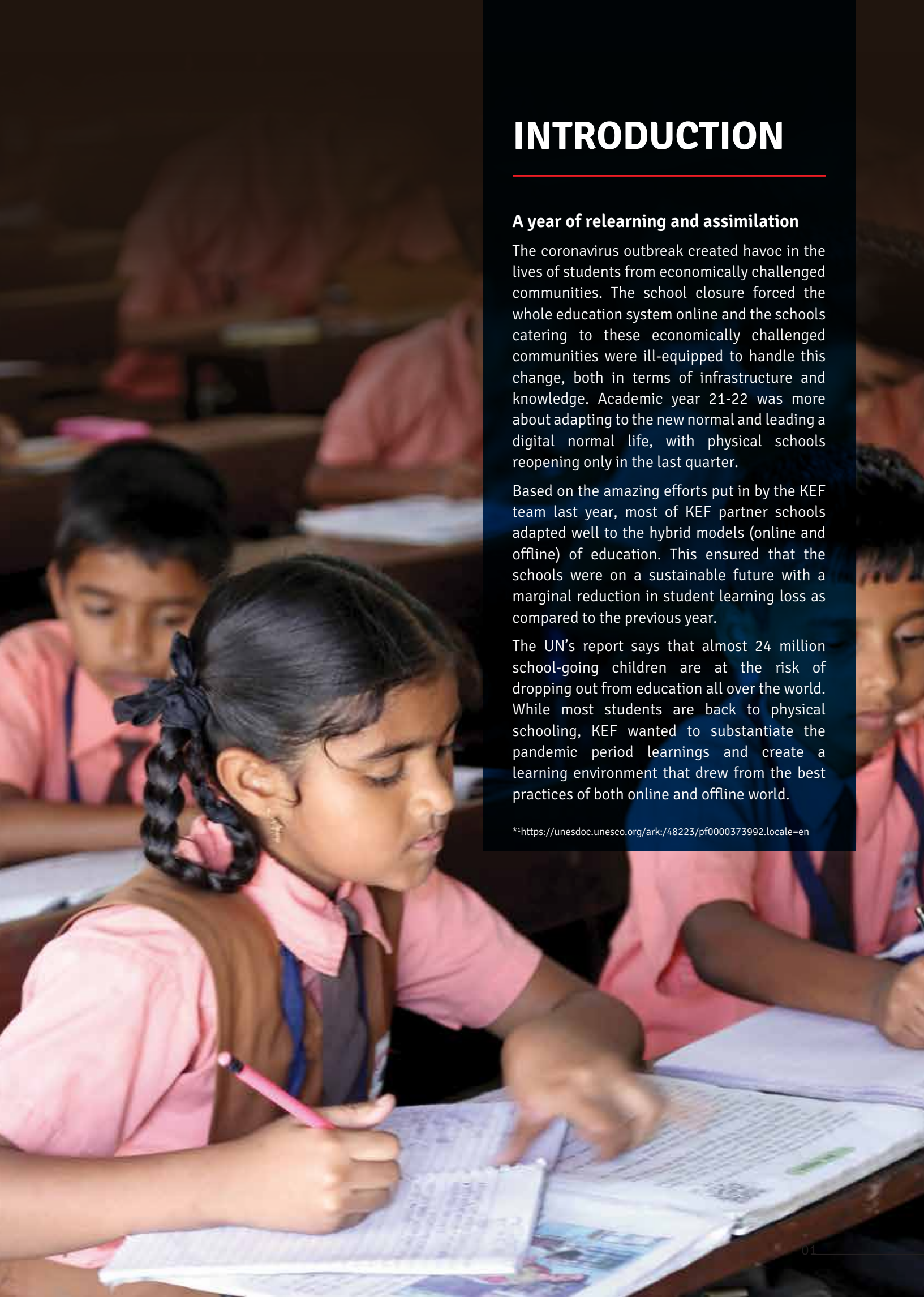
Henry Ford

We believe in moving together towards supporting children & youth from underprivileged families through different education based interventions. These interventions will help them lead a life of dignity.

Over the years, our team has grown in numbers, outreach and interventions showing the way that moving forward together is the only way to achieve mission success.

CONTENTS

Introduction	01
Message from the Managing Trustee	03
Message from the CEO	05
Lead	06
Whole School Turn Around Project (WSTAP)	11
Guru	15
Umang	19
Parvarish	24
Health	28
Digital Learning Solution	32
Nirmaan	36
Unnati	39
Excel	43



INTRODUCTION

A year of relearning and assimilation

The coronavirus outbreak created havoc in the lives of students from economically challenged communities. The school closure forced the whole education system online and the schools catering to these economically challenged communities were ill-equipped to handle this change, both in terms of infrastructure and knowledge. Academic year 21-22 was more about adapting to the new normal and leading a digital normal life, with physical schools reopening only in the last quarter.

Based on the amazing efforts put in by the KEF team last year, most of KEF partner schools adapted well to the hybrid models (online and offline) of education. This ensured that the schools were on a sustainable future with a marginal reduction in student learning loss as compared to the previous year.

The UN's report says that almost 24 million school-going children are at the risk of dropping out from education all over the world. While most students are back to physical schooling, KEF wanted to substantiate the pandemic period learnings and create a learning environment that drew from the best practices of both online and offline world.

*<https://unesdoc.unesco.org/ark:/48223/pf0000373992.locale=en>

Digital Thrust in Learning: KEF came up with a project called Digital Learning Solutions, where students and teachers of 10th grade received a tab with preloaded content so that network issues, affordability of the internet, doesn't become a constraint for their 10th board exams preparation. By Q2, 59% of the students and 85% of teachers had already received the tabs, by Q3 itself 96% of (7627 out of 7909) teachers and students were sufficiently equipped with tabs and learning contents.

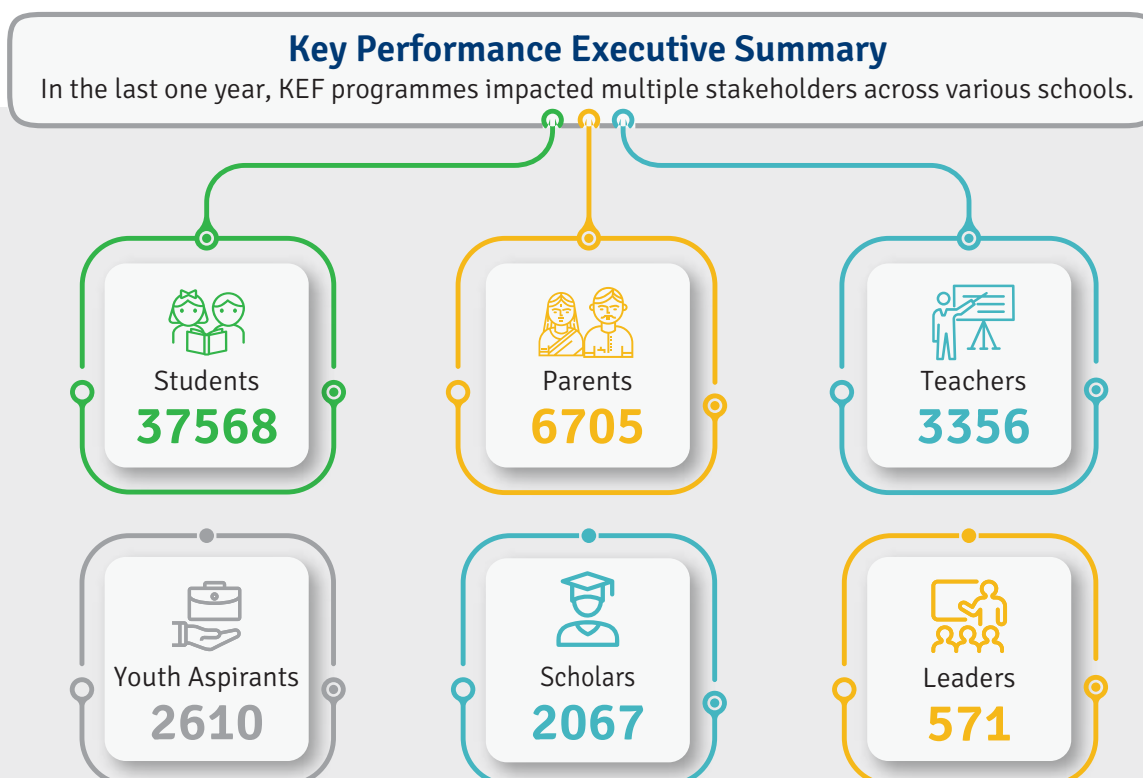
Foray in Ed Tech sessions: Teachers are adopting the new methods and adapting to digital teaching. KEF supported them through EdTech sessions for teachers across Maharashtra in collaboration with the education department to equip teachers to deal with "online education"(information on apps, webinars etc). In 2021-22, KEF went beyond Mumbai and touched teachers in Kolhapur, Parbhani and Raigad districts through Google meet and Facebook live sessions. Till date 20000+ teachers have accessed the sessions and benefited from them.

Beneficiary Reach: From a total of 11 annual programs, except for the WSTAP and Guru program, we managed to achieve 100% or more in all the other 9 programs. Our initiatives for Health and Umang saw a reach of 154% and 128% respectively. During the pandemic, KEF reached out to more than 100% of its budgeted beneficiaries cumulatively by November itself through hybrid models adopted by interventions. As against the planned 33146 beneficiaries, KEF succeeded in reaching 39010 beneficiaries, achieving 118% overall beneficiary reach.

Kotak Shiksha Nidhi – Funding for a secure future: During and after the pandemic, many parents lost their jobs and many children became orphans. **According to data compiled by the women and child welfare department (WCD), as on February 11, as many as 24,915 children lost their parents due to Covid in Maharashtra.** Of them, 768 lost both parents. Kotak Shiksha Nidhi, a pan India scholarship was created in view of supporting children who lost their primary earning member in the family. This was to support the continuum of education for these impacted children. We budgeted 1000 scholarships for this year. By Q3, 876 scholarships were offered and by Q4, 1016 students were offered scholarships out of the 10000+ applicants.

Kotak Kanya – Spearheading girl education: Girl when drops out of school, becomes vulnerable to child marriage. **According to the World Bank report, every day, 41,000 girls are married before they turn 18.** In the current context, when a greater number of population is pushed into poverty due to the pandemic induced financial struggle, spending money on education of their daughters is least priority. To address this issue, KEF has come up with a pan India scholarship - Kotak Kanya. By Q3, 39 girls were selected for the scholarship and by Q4 all 50 budgeted girl students were offered with scholarships to ensure continuity in their education.

KEF released its first ever newsletter and active voices through Social media in the month of March 2022. Each month, we plan to showcase some interesting news, update and learnings from Kotak Education Foundation on these channels:



*¹<https://www.hindustantimes.com/cities/mumbai-news/25k-children-in-maharashtra-have-lost-a-parent-to-covid-101644603405387.html> and
*²<https://www.undispatch.com/every-day-41000-girls-married-age-18-new-world-bank-report-shows-economic-impact-problem/>



MR. SHIVAJI DAM

MESSAGE FROM THE MANAGING TRUSTEE

In India, there is discrimination in education.

We have world-class schools, colleges, and other institutions producing the best of class education for several children and youth. The evidence of this is visible in several successful Indians across the world.

Unfortunately, this education is limited mostly to the children from middle-class and affluent families.

The maximum population of India belongs to low-income families. The education currently available for the children from the marginalised families is of poor quality, leading to poor learning outcomes in India. This subsequently forces the children out of the education system, leading to an increase in the unskilled pool working in the low-skill jobs at a low remuneration. Quality education enables children to realise their true potential and rise above their current situation and lead a self-sustained life.

There are several reasons for low-quality education at the schools catering to children from marginalised families.

- Poor infrastructure in schools.
- Parents may not have received formal education or may have dropped out early.
- Low understanding of the importance of education in living a sustainable and respectful life.
- Parents from low-income families often fail to provide a suitable learning environment for their children.
- Children from marginalised families may have poor health, low immunity, stunted growth, and all these health parameters subsequently affect the education level of the children.
- Very often, children are forced to take up house responsibilities at a young age of 13-14 years. This increases the dropout rate.
- Traditionally, the classroom learning was centered around rote learning, corporal punishment, and a visible concentration on brighter students. Teachers seldom focused on building skill-sets of a child that will foster an all-round development, helping the children in their future lives.
- Many teachers focus on curriculum completion, talk for 80% plus of their teaching time in classrooms, and do not encourage participation from the students or enquiry based learning.

- Children learn to listen to the teachers but not to communicate or discuss their level of understanding.
- Most of the children learn to retain the information but do not know how to put their knowledge in use.
- Very often, principals and teachers do not understand the importance of parent involvement in the child's development.
- Many of the principals and teachers are of an opinion that if the child belongs to a family with a poor educational background, the teachers in schools also cannot bring about a change in the lives of the students.
- The annual ASER test clearly demonstrates - the quality of education in India is poor, wherein a large percentage of students in class 5 up to class 8 do not know the contents of class 2.
- COVID-19 has further affected the lives of the children from low-income groups, resulting in an increase in the dropout rate, low attendance, lack of education due to closing of schools for 2 years.

Kotak Education Foundation has been operating for the last 16 years with the schools catering to children from low-income families and has been addressing some of the above stated issues. KEF has worked in all the slums of Mumbai and has created projects to address the needs of the children from underprivileged families.

KEF has been building school infrastructure, supporting the principals and teachers through capacity building and mind-set change programmes, parents capacity building, health of children and directly training the students to increase their skill sets.

KEF has a unique scholarship programme supporting the children in their journey to graduation.

KEF has a vocational training programme to address the school and college dropouts, and recent graduates from marginalised families and help them be employed in the organised sector.

KEF has had some excellent outcomes in improving student learning outcomes for the children of the partner schools of KEF.

KEF plans to continue its effort in supporting schools in providing quality education to children of underprivileged families in Mumbai and also spread to Maharashtra and Gujarat.

*<https://img.asercentre.org/docs/ASER%202022%20report%20pdfs/All%20India%20documents/asereport2022.pdf>



DR. GANESH RAJA

MESSAGE FROM THE CEO

At KEF, we believe that when we educate someone; we are igniting a passion for learning, growth, and change. Open and educated minds can bring about monumental shifts in the way a society evolves and perceives its potential. The youth of India is the future of this country and our vision is to create educational and skill interventions that will provide the underserved communities an opportunity to change their life for better, thereby helping India grow.

I would say the year 2021-22 has been a challenging year in terms of quick adaptations. While the pandemic year taught us to adopt digital learning solutions, the past year taught us to be fluid in our thinking and adapt quickly to the disruptions in learning.

The last year was all about continuing to build capacities and greater adoption of digital learning solutions while seamlessly switching between the offline and online world based on the changing regulations. We broadened our focus in terms of reaching more teachers and focusing on education and well-being beyond the school.

KEF undertook virtual training sessions for teachers from multiple districts to impart skills and trainings around EdTech. Through Guru, we managed to strengthen the teaching and learning process of over 300 teachers and started a new initiative to train teachers in spoken English.

Wholesome education, while utilising the modern tools of the digital era, has been the vision of KEF's endeavour. We believe in providing an ecosystem of learning for a child to identify and develop their true potential.

With Parvarish KEF team worked to ensure parents provide a nurturing and conducive environment for the children and support them in their learning journey. Similarly with our Health initiative we focused on raising awareness and ensure well-being of the students.

The pandemic led disruption brought with it a huge learning curve for all the stakeholders, right from teachers, students, parents and funding and training partners like us. We are proud to see the immense progress that each of us has managed to achieve in this period. The one thing that I am certain of is that from now on learning will be more immersive, customised and hands-on while relying on traditional means for reinforcing concepts like soft skills, teamwork, discussions, collaboration and more.

At KEF, we will continue to create programs that will open young minds to the beauty of learning, nurture their curiosity, and provide them with a supportive and healthy environment. Making the future generation ready for the global challenges and helping them navigate the new world with confidence is our mission at KEF.



LEAD

Strengthen leadership and managerial practices of school leaders to create, sustain and lead a culture of academic and personal success for all their students.

Introduction

The LEAD intervention focuses on improving the school leadership and learning outcomes of school by working closely with senior teachers and leaders like school headmasters. LEAD is categorized into 4 groups, that in-turn are a cluster of proven practices that help senior teachers and school leadership improve their personal decision making, team decision-making, set goals and vision and work towards successfully achieving them.





Three key activities under LEAD are:

Group Workshops to sensitize and coach school leaders in leadership, good governance and education.

ICDI or 'I can do it' mentoring sessions to integrate their learnings into daily routine.

Exposure Visits to learn from best local and global practices in education.



Project Implementation
Year -
2021-22

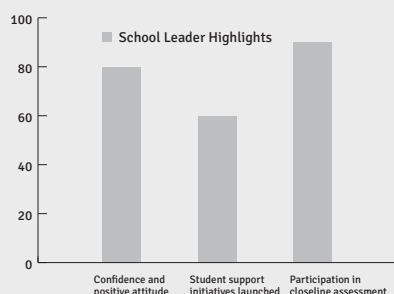


Key Beneficiaries
103 schools and
571 school leaders were benefited

Program Highlights and Achievements for 2021-22

A The school leaders exhibited

1. Confidence and Positive Attitude towards new challenges - **80%+**
2. **60%+** started peer learning, remedial classes etc. for students
3. **90%+** Participated in the closeline assesment process



B Conducted Edutech Training, in collaboration with Guru in Kolhapur district for **2997** teachers

C **73%** SL's (181/262) of **33** active schools attended VILT on Digital Leadership

D **75%** ICDI sessions target achieved YTD in LEAD 1 and 68% ICDI sessions target achieved YTD in LEAD 2 with an average attendance of above 100%

E Reached more beneficiaries than planned - **101%**, with school reach at **84%**

F Annual input achieved by the intervention - **70%**

G Average attendance achieved - **100%** in ICDI sessions.

H **265/339** (78%) closeline interviews for Lead 1 schools completed

LEAD Project Summary 21-22:

Lead planned to onboard 50 new schools this year under Lead 2.0 project, in continuation with the 72 previous schools under Lead 1, bringing the **total of beneficiaries to 568**.



Closetline Interviews Completed

Lead 1
265/339 (78%)

Lead 2
188/232 (81%)

Implementation by School Leaders

Lead 1 schools

Digital Leadership

- 31** Schools took action post the Digital Leadership workshop
- 21** Schools have revisited their Vision and SDP - redesigning is in process
- 12** Schools have conducted sessions with teachers to Cascade the learnings from the workshop



31 schools of LEAD 1 took action steps to improve SSC results. Few actions taken are identifying students category wise, conducting extra classes and remedial classes for academically weak students, adoption by teachers and conducting frequent practice tests/exams.

Lead 2 schools

Digital Leadership

- 16** out of **24** schools have initiated the process of creating SWOT (Strength, Weakness, Opportunities, and Threats) as a Digital Leader
- 74** SL's of 16 schools have created SWOT for themselves
- 24** out of **74** SL's have drafted SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals based on the SWOT created



47 schools of LEAD 1 had created their SDP in the beginning of the year out of which **22** schools have completed **58%** (average) of their goals set for this year.

Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Schools	122	103	84%
	Total School Leaders	568	571	101%
Input (Hrs)	ICDI sessions	10980	7764	71%
	VILT workshops	180	147	82%



Key Challenges Faced During Implementation

Covid led disruptions and frequent change in online and offline mode of instructions led to frustrations among teachers and school leaders, directly impacting the LEAD activities. Many schools wanted to pause the ICDI activity owing to increasing work load and uncertainty.

The LEAD 1&2 sessions began only by mid-July as the SSC results were delayed. The session was stalled again as the year end SSC, HSC exams were conducted offline. The participation and implementation of the activities was also impacted because of low attendance of students and SL's. Finally, the recent government order about pausing all NGO activities affected the year-end assessments.

Conclusion

The year post the pandemic lockdown was a year full of unprecedented transformation. With the schools moving from online to offline or hybrid modes, the LEAD programs were reduced to 42 as compared to 50 programs. These programs were normally conducted as an offline program however, in the online mode, we had to adapt to the online world and support the school leadership to handle the constant shift from online to offline modes while ensuring that their personal development is not hindered.

Each school has a different culture and challenges. The LEAD program is designed to understand the existing system and culture and work to improve it to ensure maximum learning outcomes for the children and better leadership skills for the educators. We believe that after the pandemic, these leaders are better equipped to handle technology to further their personal and school goals.



CHANGE STORY

Ms Zahera Qazi

Before LEAD VILT – Planned for curricular and co-curricular activities

After LEAD VILT Program - Created the school development plan

SHM Ms. Zahera Qazi usually planned the curricular and co-curricular activities each year, however after LEAD VILT program, she realized the full extent of her influence and worked towards creating a visionary school development plan.

She began with redesigning her personal and school vision. To achieve the grand vision in the long run, she set out by setting up SMART goals for three years.



Set up SMART goals for 3 years

Goal Setting

- 100% students attending online classes achieve grade wise literacy and numeracy
- 100% students in 5th-7th grade know basic grammar and conversational English
- 3 Motivation and confidence sessions for 10th Std
- Setting up a pastoral care system in school
- 1 vocational guidance session for 7th-10th Std
- 70% teachers to use 5E lesson planning
- 8 Observations and feedback every month
- Conducting 10 effective staff meeting
- Conducting 5 TPL in school

Goal Achieved in this year

- Baseline test conducted, introduced remedial classes for students and achieved increase in literacy and numeracy skills of 20% students
- 1 motivation and 1 career guidance session conducted
- 1 life skill workshop conducted for grade 9th students
- 90% of teachers use 5E lesson planning
- Written and oral Feedback using sandwich technique given to each teacher 4 times
- 10 effective staff meetings conducted

Apart from this, 100% Attendance of the students of 10th Std was achieved and 80% for 5th-9th Std. Different ways to learning were adapted by conducting competitions in school through online and offline mode. Participating students were encouraged with certificates.

After LED VILT Ms Zahera Qazi feels better equipped to set goals and vision for the overall development of the school.



WHOLE SCHOOL TURN AROUND PROJECT (WSTAP)

Mentor and inspire all stakeholders to support underserved community students to learn and lead a dignified life.

Introduction

We believe that any change in a school can happen only when all the stakeholders are equally supportive about it. WSTAP is about bringing all the stakeholders on the same platform and encourage dialogue and participation from them to achieve the best learning outcomes for the students.

The objective of the project is to turn around the schools serving students from low-income families into high-performing schools where every stakeholder is committed to inspire and support students to have high expectations of themselves by way of which they complete competitive college degrees and lead a life of dignity.

There are 7 domains and 51 sub-domains based on which the school improvement parameters are set. Representatives from each stakeholder – management, trustee, senior teachers, students, parents etc. participate in the baseline test to identify areas of improvement.

Challenges Faced

- Most of the WSTAP activities were conducted online due to the pandemic.
- School workshops were replaced by Virtual instructor led training (VILT).
- Uncertainties and Covid led multiple disruptions in offline schooling affected WSTAP activities throughout the year.
- School focus moved on syllabus completion and exams, slowing the pace of WSTAP activities in Feb and March
- Commencement of HSC exams from 4th March and SSC exams from 15 March has affected WTAP activities in the month of March.



Key highlights



6 days career counselling for 3 target schools students.



97% beneficiary attended 26 Group Trainings across 3 WSTAP schools.



88% of grade 9/10 students completed career guidance, aptitude test and individual counselling by a certified counselor as part of College Readiness Practice.



95% Beneficiaries attended 8 out of 10 PLC conducted in schools.



FLN (Foundational Literacy Numeracy) assessment completed for **58%** students (538/925)

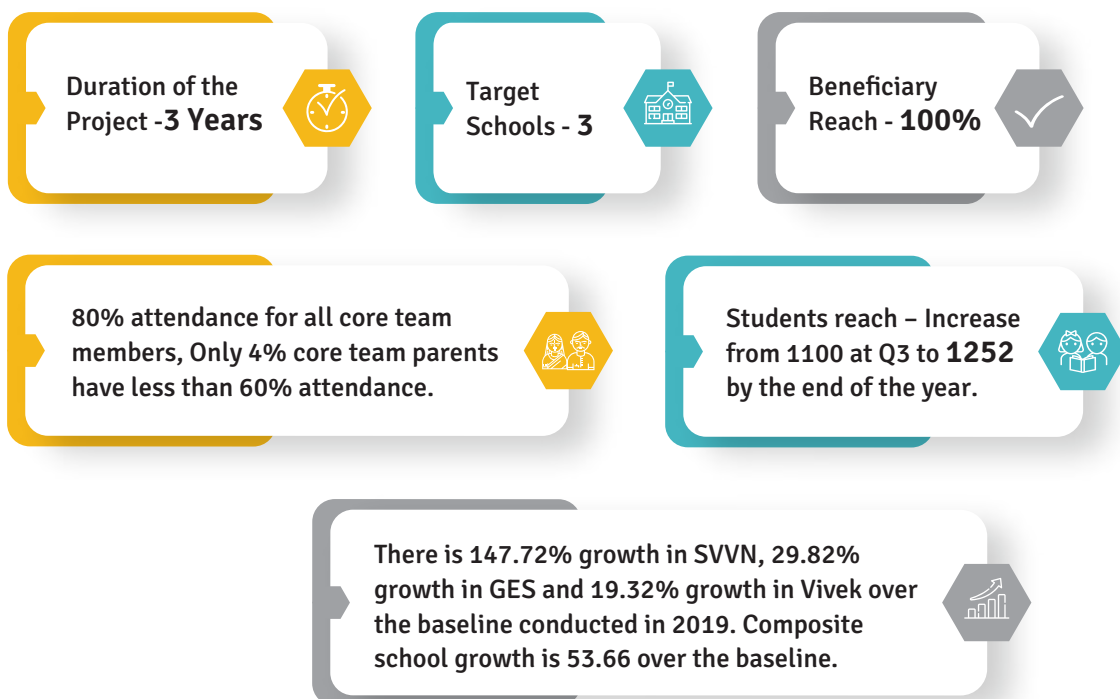


FB Live session by teachers of Sri Venkatesh Vidya Niketan and trustees of Vivek Vidyalaya on children's development.



Closeline process of all **3 WSTAP** schools completed in Feb 2022.

Project Performance Summary 21-22



Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Schools	3	3	100%
	Beneficiaries- Total	1561	1357	87%
	Trustees	3	3	100%
	HMs	4	4	100%
	Teachers	49	50	102%
	Core Parents	48	48	100%
	Students	1457	1252	86%
Input (Hrs)	Core Individual Activities	1233	1641	133%
	Core Group Activities	609	614	101%



16 teachers have conducted 18 pastoral care meetings with 470 students across 2 schools.



2 Parent Engagement sessions - PHM of Govandi Education Society High School and SHM of Shri Venkatesh Vidya Niketan High School conducted a Facebook Live session on Parents - students well being and Importance of education in this pandemic.

CHANGE STORY



The SHM of SVVN (Shri Venkatesh Vidya Niketan)

Before IC sessions – Lacked confidence and communication skills

After IC sessions- Improved confidence, communication skills and was able to address the online attendance issue at school level

Process

The HM had knowledge but lacked confidence and communication skills. She delegated the communication aspect to her husband who was a trustee of the school.

As part of the activities under WSTAP, under various IC sessions, special confidence building measures and activities were undertaken. She was advised to conduct PE sessions. There was a marked difference after 3 PE sessions.

Result

As part of the confidence and leadership development program, the HM chose the subject of parent engagement in planning and review meetings. During COVID, all the schools went online and it was important for our school and teachers to migrate to the online mode of education.

After the initial training for teachers, the next step was to educate and convince the parents to accept the online learning process and make their children attend the school online. In 2020 the student attendance was 70 to 75%. The remaining 25% students were absent due to unavailability of mobile, network issues and financial condition.

“I spoke to the parents about online classes. I convinced parents to ask and support their students to attend the online classes, it is necessary for every student. Parents listened to me and finally most parents accepted the online classes process for their kids.”

The parents appreciated the efforts and after 3 separate parent engagement meetings, the attendance increased to 85%-90%



GURU

Trains and mentors teachers from vernacular medium schools to upgrade their skills and become change facilitators.

Introduction

Teachers are the driving force of the education system and it is important to nurture them and improve their skills to achieve a stronger education system. Teachers who mentor students from classes 1-8 usually have a lasting impression on the students. Guru works on personal development and improving the teaching strategies that will help these teachers teach better. This year, the objective of Guru was to strengthen the teaching-learning process of 336 teachers.



Key highlights



FLN Assessment has been done **3790** students of grades 3rd, 4th, 5th and 7th across 20 schools.



CENTA conducted in March 2022.
205 teachers enrolled for the test.



5E teaching strategies webinar attended by **280** teachers.



Enguru Pilot introduced in 2 schools. 15 candidates enrolled for the spoken English program in Jan 2022.



CoC (Code of Conduct) webinar conducted via Facebook live platform A 11 day training program conducted online for **12** teachers of Ladakh Enguru Pilot introduced in 2 schools. **15** candidates enrolled for the spoken English program in Jan 2022.



Key Challenges Faced:

- GURU operated with the BAU model for most part of the months in this year.
- Switching of school operation in to offline mode and online mode multiple times affected Guru activities throughout the year especially in Q3 and Q4.
- The student attendance dropped to 50% for online classes due to reasons of migration, poor network accessibility and unavailability of devices.
- There was a drop in teachers due to various reasons like retirement, death, transfer etc.

Conclusion

This year, the teacher mentoring also included familiarizing the teachers with use and adaptation of technology in the education system. Programs like Guru are designed to be highly interactive and feedback driven. They focus on workshops, trainings, observation and feedback etc. With the program moving online and the reduced number of participants because of various reasons listed above, our teams focused on one-to-one interventions to achieve optimum results.

Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Beneficiary reach	336	309	92%
Input (in hours)	One to one	15792	8799	56%
	One to many	1008	652	65%
Avg attendance total	Both one to one and one to many	336	309	92%

Project Summary 21-22:

Guru started the year with low coverage and had a transition phase in Q1(only 50% beneficiary reach). The attendance was adjusted to 336 teachers in Q2 as compared to budgeted 528 teachers as nearly 96 teachers were out of reach ((like retired/school drop out/subject change) and the other 96 were merged with DLS program.

In Q4 beneficiary reach and assessment was at 92%

Closetline assessment coverage for internal Guru rubrics - 52%

205 teachers have confirmed for the External - CENTA assessment of which 72 teachers have been assessed, remaining assessment was planned to be completed in April 2022.



Grade 3

- English Reading- **50%** of the students were able to read sentences out of which **47%** students were able to comprehend it.
- Marathi/Hindi/Urdu reading- **87%** of the students were able to read their Mother tongue out of which **62%** students were able to comprehend it.
- Maths- **38%** students are able to solve Multiplication and Division.

Grade 5

- English Reading- **67%** of the students were able to read sentences out of which **43%** students were able to comprehend it.
- Marathi/Hindi/Urdu reading- **93%** of the students were able to read their Mother tongue out of which **73%** students were able to comprehend it.
- Maths- **38%** students are able to solve Multiplication and Division.

Grade 4

- English Reading- **65%** of the students were able to read sentences out of which **45%** students were able to comprehend it.
- Marathi/Hindi/Urdu reading- **90%** of the students were able to read their Mother tongue out of which **62%** students were able to comprehend it.
- Maths- **36%** students are able to solve Multiplication and Division.

Grade 7

- English Reading- **80%** of the students were able to read sentences out of which **66%** students were able to comprehend it.
- Marathi/Hindi/Urdu reading- **98%** of the students were able to read their Mother tongue out of which **84%** students were able to comprehend it.
- Maths- **52%** students are able to solve Multiplication and Division.



- CENTA assessment- 15 teachers received TQ badge as they scored good.



CHANGE STORY

Educator Kanchan Kharat

Before Guru – Educator Kanchan Kharat was finding it difficult to engage her students during the online classes.

After Guru – Educator Kanchan Kharat could motivate her students and conduct interactive and engaging classes using digital tools and apps.

You can achieve anything with belief, hard work and determination. Kanchan Ma'am made this happen with her dedication.

Kanchan Ma'am, class teacher, grade 2 had good content knowledge however, was struggling to engage students in the online learning mode. She found it difficult to use appropriate apps during the online sessions.

Action

During one of our interventions, after the observation reflection (OR) session, we discussed her challenges. In the Feed Forward (FF) session, we planned a lesson according to 5Es with appropriate apps for Co teaching (CT). We integrated usage of interactive apps to ensure greater student participation.

Result: As a result of using the techniques taught during the sessions and conducting lessons according to 5Es, Kanchan M'am saw greater participation and engagement from the students. She personally grew confident with the use of digital technologies for education. She started using the apps in her daily class as well as in her online lessons for BMC as an expert teacher. She also planned sessions involving students, parents and other experts to talk about health and safety.



UMANG

Strengthens the understanding and English speaking abilities of students from vernacular medium schools.

Introduction

English is a global language and the future generation needs to be adept at it to achieve their career aspirations. Students coming from vernacular language usually struggle to be proficient in English and as a result, achieve far below their potential at the college levels. To overcome this constraint, Umang program works with students from standard 6,7 and 8 and empowers them with the knowledge and skills required to communicate in English.



Two key activities under Umang



Accelerated Learning Program (ALP):

To empower **4254** students with knowledge and skills in spoken English



Language Enrichment Program (LEP):

To empower **4000** students of standard **10**, with specific language skills and competency to improve their performance in Academic English

Key highlights



50 students participated in a 'Poetry Writing Competition' hosted by the Arizona State University and **5** students awarded a cash prize of **\$100** each.



923 LEP students (grade 10th) participated in the Interschool Virtual Elocution Competition.



Recitation Competition "Rhyme and Roll" hosted, **1354** students from **49** schools participated.



Umang Champs is a platform which offers opportunities to students to showcase their speaking skills. **1254** second year Bloom students were part of it



KEF Umang collaborated with Al Ghad School, Saudi Arabia to conduct workshops for **1,200** Umang students.



Digital Safety Week event hosted on Saturday, 27th November 2021. Around **1,200** students from **52** KEF partner schools participated To showcase students' speaking skills. Umang Champs organised **1254** second year Bloom students participated



Coding sessions: A total of **563** Umang students from **52** KEF partner schools got an opportunity to participate in the coding sessions conducted by the Pi-Jam Foundation, Pune



Collaboration with WWF India: The KEF Umang collaborated with WWF(World Wildlife Foundation India) India to implement the WWF's One Earth One Home (OEOH) movement, around **850** students participated



Celebrated parent-student day **1794** parents participated.

Project Performance Summary 21-22:

Umang expanded its LEP reach to 72 schools this year with ALP continuing in 52 schools. Beneficiary reach is at 132% at the year end. Input has been above 100% in all months since inception of this year, however attendance has been a challenge (overall 58% and for ALP students- 51%), but still improved than previous year. Participation by Umang students in various national and international activities has been an achievement. Assessment for both ALP and LEP completed well in advance and analysis of results in process. Program evaluation in process by independent agency.



Key Performance Indicators

Title	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reached	Total Beneficiaries	8254	10545	128%
	Beneficiary -ALP	4254	5599	132%
	Beneficiary - LEP	4000	4946	124%
Input (hours)	Sessions (ALP)	9540	14008	147%
	Sessions (LEP)	7500	12044	161%

ALP



3787 out of **4360** students have moved one or more levels up from the pre- to the post-test (**87%** students showed positive movement).

LEP



3913 out of **4888** students have moved one or more levels up from the pre-to the post-test (**80%** students showed positive movement).



Key Challenges Faced:

- Most of the classes and activities for 2021-22 remained online both for ALP and LEP as conducted during 2020-21. (Offline classes resumed in 16 schools in post-December. For the remaining 36 schools, online classes were continued as per the schedule)
- Students' attendance had a negative impact due to lack of mobile data, unavailability of devices for all siblings, prioritizing school classes, and school timings clashing with Umang hours. Voice calls, Flipped and Extended learning activities have been introduced to mitigate the issues. Schools were requested to provide time for Umang classes during school hours. Offline classes in 13 schools for students with low attendance (31 to 50%) were conducted to cover their learning gaps.

Conclusion

The pandemic years were tough for students from middle school as they had minimum educational interventions. Apart from the disruptions, bridging the learning gap was tough, as children did not have devices to participate in school activities. Umang stepped in and scaled the program availability to 72 schools, ensuring that children spent their time productively. Due to online programs, we managed to reach the students as per their convenience and device availability, thereby ensuring maximum success. Using technology, we created alternative learning modules for better student understanding. We have managed to build a learning content repository that will help us in conducting better programs in years to come.





CHANGE STORY

Sanjivani Dnyaneshwar Bade, Grade 7, Chembur High School

Before Umang – A shy child unable to comprehend and read beyond 2 letter words.

Post Umang – A confident child who is able to articulate her thoughts with confidence and win awards for her presentation and oratory skills.

Context

Sanjivani Dnyaneshwar Bade is a Bloom student of the Umang program, in Grade 7 of Chembur High School. She was a shy student with poor language skills, however; she was a curious learner, interested in learning new things.

Action

Looking at her enthusiasm and willingness to learn, Umang teachers encouraged, engaged and guided her in both in-class and out of class activities like Live worksheets, Flipped learning videos, Kahoot quizzes, and opportunities to participate in competitions, buddy activities and so on.

Result

Sanjivani actively participated in many Umang Events and other augmented activities like the News Studio, Digital Safety Week, Umang Champs, Recitation Competition and Navfest 2021 and many more buddy programs.

- Sanjivani bagged the third position in the Umang Inter-School Championship competition. She was shortlisted in the final round from a total of 1,254 students from 52 schools.
- She researched the statistics about Digital India and presented her findings confidently during the Umang Digital Safety Event.
- She took part in the Navfest 2021, an inter-school talent show event organised by Navrachana Higher Secondary School, Vadodara, Gujarat. She was one of the participants who represented the Kingdom of Bhutan in the 'Colosseum TV Show' event.
- Sanjivani was part of the 150 students enrolled for the Buddy collaboration activities with the Thakur Institution of Management Studies. The students explored and learnt through interactive sessions and interesting activities on topics such as sports, balanced diet, monuments of India, etc.
- Her Pre to Post-test movement in 2021-22 has been from remedial at the beginning to the excellent category at the end of the year.

Sanjivani dreams of becoming a doctor. Her patience and undeterred sincerity in learning coupled with Umang's efforts will enable her to fulfill all her aspirations.



PARVARiSH

Sensitises parents to work towards creating a nurturing learning environment for their children. A supportive home aids in the personal development of a child.

Introduction

Parvarish as the name suggests looks at the overall environment and support that a child gets for his/her personal development. The program is designed for parents of pre-primary and primary students. Our focus is on instilling the positive parenting values and helping parents improve their parenting skills. Before the pandemic, we conducted the workshops offline and gauged the parents involvement via home visits. The methodology changed post Covid-19. The objective of the project was to train 2314 parents to provide a nurturing and conducive environment for children at home and support them to grow to their full potential.



Key highlights



1843 review calls conducted with parents to assess their level of participation

- a. In all **8** workshops, more than expected parents (avg: 2065) participated against the planned target i.e. **1805** each.
- b. Conducted **8** rounds of telephonic assessment - More than expected students (avg: 2050) assessed in each round of assessment against the planned target i.e. **1786**



Project Performance Summary 21-22:

Parvarish has been doing well consistently since inception, in terms of reach, activities done by students and attendance. During the pandemic, the parents were involved to a greater degree as compared to earlier years as the parents could join virtually and they wanted to engage their children in a productive way.

Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Parents	2314	2580	111%
Input (Hrs)	Workshops with parents (Number)	8	8	100%
	Inputs Hours	14440	13514	94%



- On an average **1281** (108%) students have conducted 70% and more activities.



- FLN assessment done with **579** students.



Key Challenges Faced:

- All workshops conducted virtually and telephonic assessment with parents
- TPP (Teacher Parenting Program) - out of 3 planned schools for FY 21-22, 1 school i.e. YCS dropped out due to Covid scenario.

Conclusion

We increased the activities for this year as the pandemic years saw minimum school continuity and interventions for primary and pre-primary students. The parents found the sessions useful as they could spend quality time with their children while helping the children improve their literacy-numeracy skills. We changed the content delivery method by including digital tools like videos and audio files that could be accessed by the parents as per their availability. The learnings of the past couple of years and government initiatives in the field of education will direct our philosophies in future.



CHANGE STORY

Shalaka Mirgule (sister of Soham Mirgule)

Before Parvarish – The family wasn't aware of the various ways in which they can support a Soham's learning at home.

After Parvarish – The family supports the child's education better and have a better idea about helping the Soham perform better.

Context

Shalaka Mirgule is the sister of Soham Mirgule, studying in 4th Std, Amarkor Vidyalaya. Their parents stay in the village & Shalaka along with Soham stay in Mumbai with their relatives. Currently Shalaka is pursuing her 2nd year of graduation & also attending KPAP meetings for Soham as their parents could not attend the same.

Action

Shalaka religiously attended all the meetings and made sure that all the activities were attempted & completed by Soham in the given timeline after each theme based meeting. She found the activities were a good example of playful learnings and they helped Soham build his mathematical concepts in an easy way.

Result

After practicing these activities at home, Soham understood the basic processes such as addition, subtraction, multiplication & division which also helped him attempt new sums. Themes like Brain development have helped us as parents to understand the concept of brain development of the child & the role of parent in order to support his brain development e.g. create a healthy environment at home.

While doing certain activities at home, Soham understood different emotions & meaning of those emotions too. He also understood the way of expressing such emotions while experiencing them. While attempting the activity called "Let's complete the story" Soham could use his imagination & creative thoughts.

"There were many more activities which were enjoyed by Soham but just to summarize, all attempted activities helped Soham to widen his thinking capacity, increase his interest in subjects like Math & to improve his handwriting. I am very thankful to Kotak foundation & Amarkor Vidyalaya for such a thoughtful initiative that equips parents to support their children in their academic journey."



HEALTH

This intervention encourages students to adopt healthy lifestyles and aids in an improved academic performance.



Introduction

Poor health is one of the main reasons why children underperform or drop out of school. Most times, parents are not aware about these underlying health issues that impact the child's performance at school. We work with health organizations to conduct tests for vision, anemia and workshops on menstrual hygiene. We look at holistic development of adolescent health to ensure these children, especially girls, feel empowered and take the right decisions for their health and overall well-being. The objective of the project for this year was to ensure the wellbeing of 7355 school children, so that they are able to participate meaningfully in the learning process.

Key highlights



Shared awareness videos with **21837** beneficiaries of Health, Umang and Guru program.



Tele consultations and awareness sessions on Eye Care for **1870** students.



Conducted Meljol event with Kishories of **19** schools, felicitated girls who have moved from anemic to a healthy category.



Conducted **MSS** student felicitation events of **16** schools with the quiz competition.



In March alone, closed **125 / 318 (39%)** eye care visits at SN Eye care and KBHB hospital.



Conducted **KSA** (Kishori Sehat Abhiyan), Pre assessment of HB estimation and BMI of girl students of Std **8th** and **9th**.



One student of Amar Kor school underwent the Eye cataract surgery at KBHB hospital.



Project Performance Summary 21-22:

Health project lacked pace as the schools were closed in Q1 and even later they were affected due to low attendance and constant disruptions. The Q3 interventions received good response with 100% attendance in all 3 areas. By Q4, annual beneficiary reached 154%, input at 57% and attendance at 49%. In Q4 1700+ new beneficiaries were added to the program. After the 3rd wave of COVID-19, schools restricted the interventions for active sessions in the school.

Conclusion

Health initiatives are a part of the school learning process and, with curtailed school timings, conducting such initiatives became even more difficult. Our aim was to reach maximum students and support them in their overall health and well-being. We utilized technology to reach maximum parents and students by creating a repository of content like videos and podcasts and making it available on YouTube. The students and their parents participated in these online sessions whole-heartedly and followed the tips and advice shared. Many students and their parents even created videos as per the theme. This interactive and accepting attitude helped us achieve maximum awareness. It has also provided us with a direction to include technology for better program reach.

Key Challenges Faced:

- With reduced school timings, conducting health activities and reaching out to students for different activities eg, Hb test, EC vision test was hard. (School functioned for three hours post reopening)
- Due to the fear of COVID-19 parents weren't willing to consent for Hb testing. Limited students accessed testing services.
- Post pandemic, many families had shifted base and hence their numbers were either not reachable or they had changed, hence getting an accurate database of students was challenging.
- Schools recommended that the students be contacted online, however due to device unavailability they were not reachable as phones were carried by parents.



Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary reach	Beneficiary reach	7355	11330	154%
	KSA (unique)	2133	2413	113%
	MSS (unique)	2391	4557	191%
	Eye care (Unique)	2831	4360	154%
Input (in hours)	KSA (Kishori Sabha)	2809	1856	66%
	MSS	2760	1117	40%
	Eye consultation, followup	2162	1453	67%



KAP (Knowledge, Attitude, Practice)
Assessment done with **2114 (99%)**



284 (37%) Girls have shown
improvement in HB level.



Pre assessment of HB estimation and
BMI (Body Mass Index) done with
903 girl students of Std 8th and 9th



CHANGE STORY

Ayush Paresh Guhagarkar YCS School

Before MSS Sessions – Ayush wasn't aware about the importance of personal hygiene and cleanliness.

After MSS Session – Ayush understood the importance and became a micro level changemaker by motivating his neighbourhood in following the hygiene and cleanliness practices.

Context

Under health initiative, MSS sessions and videos are shown on topics around Personal hygiene, Nutrition, Food hygiene, Environment and home cleanliness. Students were motivated to learn and convince others, through examples, to create a healthy environment for a healthy life.

Action

'Ayush Paresh Guhagarkar', student of 4th Std YCS School, followed all the learnings of the sessions. He was motivated with the session of 'want to be a changemaker' and decided to motivate those in his surroundings about following healthy habits.

- He taught his friend Laksh Satam the importance of healthy habits and steps related to handwashing.
- He observed his friend Arnav, regularly eat junk and uncovered roadside food. He educated him about the ill-effects of consuming such unhygienic and unhealthy foods.
- He educated the Aunty staying in his neighborhood about the health hazards of throwing the garbage outside and requested her to refrain from it. He also educated her about segregating dry and wet garbage as learned in the MSS session.
- Another neighborhood aunty who initially laughed at Ayush, later realized the benefits of healthy environment and appreciated him.

Result

Ayush in his small way, learned from the MSS sessions and became a changemaker. His family supported him as he conducted demonstrations sessions in his small house. He exhibited leadership skills by bringing about small changes that impacted personal lives of his friends and neighborhood.



Enabling digital equity and strengthening technology integration in urban vernacular medium schools.



Introduction

DLS began in 2020 to transcend the lockdown learning gap. DLS aims to provide and strengthen the digital teaching learning process of 7909 KEF school beneficiaries to improve student learning outcomes and build digital leadership in the school's ecosystem. The program focuses on creating a digital learning ecosystem to help schools provide future ready trainings. The program provides digital access and engagement to KEF school beneficiaries in order to arrest the loss of learning. The focus has been on creating content, building capacities, assessing the use and analyzing the response.

Key highlights



Collaboration with Kyoto University lecturer Rwitajit Majumdar for a critical inquiry tool **ENACT**



Conducted “Code Mela” where **950** students across 6-10th standard participated.



Rewards and Recognition

Students: **828** Students (11%) across 57 schools (74%) eligible for DLS Monthly Reward . 124 students identified as DLS Motivated Learner. 15 students awarded as DLS Disciplined Star

Teachers: **12** teachers (3%) across 8 schools(11%) eligible for DLS Enthusiast Teacher Category



Collaborated with Kyoto University for content translation for KEF beneficiary students & teachers.



Pilot with KAI for a foundational program for class 8th and 9th



The Digital leadership VILT sessions were done in 54 DLS schools.



To strengthen the digital teaching learning.

Wifi booster installation: Installation done in 10 schools.
Digital Classroom: Installation done 10/40 schools, 66 devices installed across 10 schools.



Project Performance Summary 21-22:

DLS tab distribution took place in slots from July onwards till Dec. with an overall reach at 97% (Schools - 103%, Teachers - 118%, Students - 96%). The program began with facilitating the availability of devices and then moved to create customized content, train the facilitators and teachers. Partners like IIT Bombay stepped in to provide initial support for the program. We even conducted digital learning and cyber security trainings for the parents to ensure a safe learning space for the students. Intervention program design exercise is on-going with Viridus and is expected to complete in April. Team's effort in video documentation of inputs and results was key to demonstrate intervention effect to various stakeholders.

Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Teachers	355	418	118%
	Students	7554	7223	96%
Input (Hrs)	Teachers-orientation	355	282	79%
	Assessment (Students)	39843	18502	46%
	Assessment (Teachers)	1259	380	30%
	Support calls (Teachers)	179	164	92%
	Support calls (Students)	2782	2515	90%



237 students were awarded as motivated learner (210) and Disciplined star (27).



On an average **6000** students had gone through 4 assessments (1 Baseline, 3 Midline, 1 Endline) of English, Maths, Science. 58949 times assessed by all three subjects.



Key Challenges Faced:

The following activities are affected due to shift in mode of school's operation:

- Physical midline
- Tab repair & distribution

Conclusion

This is a new project that was undertaken as a response to the pandemic lockdown, however digital classrooms are the need of the future and hence Kotak will continue to work with government recognized, vernacular schools to help them build digital capacities. The program is aimed at involving all the stakeholders to ensure maximum learning outcomes for the students. With continued analytics, the program will be refined to achieve digital learning in safe and collaborative environment.



CHANGE STORY

Nandini Dhaskanwar Mahila Mandal Sanchalit

Before DLS – Nandini was finding it difficult to understand the science concepts.

After DLS – Nandini was confident about the concepts and felt better prepared for the board exams.

Context

Nandini, a class 10 student was finding it challenging to understand the science concepts. With year 21-22 being a year of educational disruptions, there was lack of continuity and learning gap caused by the pandemic exacerbated the situation further.

Action

Nandini started using the tab content consistently to help her prepare for the Board Exams. She focused on solving the practice papers provided in the digital assessments sections of the tab by creating a timetable for each subject. She was in constant touch with DLS support team.

Result

Nandini was a motivated learner and scored 90% in her board exams. She has chosen the science field and wants to be a doctor in future.



NIRMAAN

This intervention upgrades the school's infrastructure and facilitates to ensure basic necessities like toilets, water, drainage etc.

Introduction

Basic infrastructure is important for continued education for students. To ensure that children get a conducive atmosphere to continue their education, we focus on creating safe schools to improve student attendance and academic performance. The objective of the project this year was to provide clean, healthy and conducive learning environment to children, by replacing leaking roofs, upgrading sanitary blocks, providing purified drinking water facility and enliven the structure through creative paintings.



Key highlights



In **Anjuman Tablighul Islam School**, sanitation, drinking water and roofing work completed.



In **Saraswati Vidyalaya** (Kanjurmarg), roofing work has been completed.



Meeting held with **TATA Swach Tech Jal** for CSR initiative work in providing purifiers at subsidized rates for KEF partners schools.



In **National Girls' High School**, sanitation, drinking water and roofing work is complete.



In **Alitthad School**, Jogeshwari (West), sanitation and drinking water facility work completed.



Complete upgradation work completed for **Dharamveer Sambhaji** and **Dhanraj Pal Vidyalaya**.



In **Dosibai Jeejeebhoy High School**, complete upgradation of the primary section is done.



In **Shriram School**, Kandivali (East) construction of a sanitation block is done.



8 schools' infra work was taken up by Nirman for the year 21-22.



Conclusion

Upgrading school infrastructure immediately impacts a child's involvement in school. We continue to work closely with local schools in marginal communities to provide them with a better learning environment.

CHANGE STORY



Dosibai Jijibhoy High School

Context

The primary section of Dosibai Jijibhoy high school worked in two shifts in classrooms that had low height. The school had just one mori for all the students making it unhygienic. They did not have a water purifier either.



After

Action

KEF increased the height of the classrooms to provide better ventilation and constructed 2 separate urinals for boys and girls. Finally, a water purifier of 200 lit/hr capacity from Eureka Forbes was provided.

Result

As reported by the school authority the attendance has improved tremendously, post repair and upgradation work.



Before



UNNATI

Imparts life skill and vocational training to youth who have dropped out of formal education.

Introduction

Unnati is a livelihood program that upskills underprivileged children and helps them get a job. This intervention places students in the hospitality, retail, beauty care, and banking industry. Vocational careers can be a great stepping stone for students who couldn't complete their formal education. The objective for this year was to provide skill training to 2800 youth coming from below poverty line families to enable them to pursue a livelihood and lead a life of dignity.



Key highlights



Placements done for a total of **1016** aspirants



314 (11% of CDB) aspirants dropped in 21-22



1776 aspirants trained so far and 520 are still in training



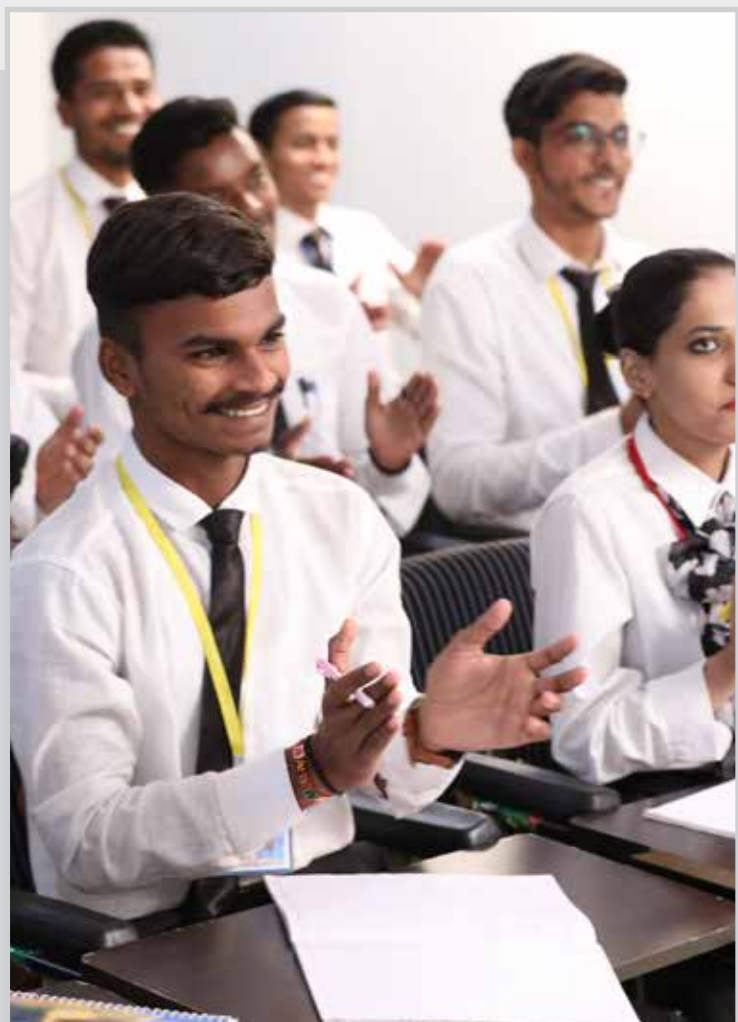
In FY 21 – 22, KEF placements help aspirants gain better salaries than self-paced aspirants Alumni tracking for the target of **13,158** youths

Project Performance Summary 21-22:

The last year was challenging for the program. The drop-outs were high as families either migrated or the students had to take up some work to support the families or other similar reasons. Though the restrictions were slowly reduced, the worry around the pandemic meant few students coming for offline courses and practical's due to family restrictions. Students who had completed the course could not be placed for want of double vaccination. In some communities the misconceptions around vaccinations were high and this led to non-placement of students.

Conclusion

Unnati focuses on the overall development of a person to help them get entry-level jobs in various sectors. Apart from job ready skills, the students are also trained and groomed in soft skills and spoken English to ensure that they get better job profiles. Renowned brands have associated with Unnati to provide a dignified job profile to our students. We are planning to scale to 2-3 states in the coming years and are in the process of identifying partners for student mobilization in different cities and states.





Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Beneficiary reach (CDB)	2800	2610	93%
Output/Outcome	No. of Youth from BPL families	2520	2453	97%
	Placed in job (64% on CDB)	1792	1016	57%

Total Placed Aspirant

1235 (69%). Average monthly salary of Aspirants 14,269/-



Total **2259 (87%)** Aspirants trained.



97% Aspirants come from BPL (Below Poverty Line) Family.



CHANGE STORY

Siddharth

Before Unnati – Post graduation, Siddharth was staring at uncertainty as the job market was tough post the pandemic.

After Unnati – After acquiring skills around core banking and operations, Siddharth could find a good paying job for himself.

Context

Siddharth completed his graduation in BMS in the year 20-21 however the job market was tough post pandemic. He tried many jobs part-time but was unable to land a job with good salary.

Action

Siddharth came to know about the BFSI course from a friend and he enrolled himself for the Banking Financial Services and Insurance Course.

Result

The course helped him to understand the basic and core sector of banking and its operations. After completing the course, within a month he was able to successfully land a job at Utkarsh Small finance Bank. Today he is working as a Sales executive with a salary of Rs.18,000/- and is very happy with his job.



EXCEL

Offers scholarships to meritorious students from 10th standard until their graduation.

Introduction

At Kotak we believe that every child should get a fair chance at creating a life of dignity. We have designed this intensive and personalized Excel scholarship program that does not stop at providing financial assistance but handholds the child to achieve their potential by way of webinars, life skill workshops, mentoring sessions and career counselling. The intervention helps prepare students for university and provides carefully crafted study plans, mentoring sessions, and career-counselling. Apart from school level scholarships, we also ran PAN India scholarships for professional education for girls called Kotak Kanya and it saw stupendous success in the pilot year itself. Another Pan India financial assistance scheme that came into existence during the pandemic was the Kotak Shiksha Nidhi. This financial assistance was created to support continued education of students who lost their parents during COVID-19.



Key highlights



Onboarded **100%** new scholarship holders - **250** students.



TSEP (Telephonic Spoken English Program) program initiated for **12th Plus** Scholarship students.



Career Guidance Sessions conducted for Class **10** students.



198 students attended an hour long coding session organized by **PI-JAM** foundation.



2 offline exposure visits were conducted post the pandemic for commerce and engineering students.



69% of students either secured placement, articleship, full-time job, have opted for higher education, internship, part time job or have been self-employed.



An alumni meeting was organized **8, 2** offline exposure visits were conducted post the pandemic for commerce and engineering students.



Kotak Kanya scholarship was launched on 9th August with **50** seats allocation.



100% students from class **12** appeared for the HSC examination after extensive mentoring.



A total of **129** students from class **12th** received scholarships.



Project Performance Summary

Based on the needs of each category of students like 10th, 12th, Kotak Kanya Scholarships, various initiatives were designed and executed. Workshops for coding, spoken English, career guidance, placement support, mental health and wellbeing were provided for students. 250 students from 10th, 129 students from 12th and 50 students under Kotak Kanya received excel scholarships for 2021.

Key Performance Indicators

	Key Performance Indicators	Annual Target	Annual Actual	%
Beneficiary Reach	Scholar - Total	1049	1051	100%
	Scholar - Kotak Kanya	50	50	100%
	Scholar - 10plus (funded)	463	464	100%
	Scholar - 12 plus	536	537	100%
	12 plus - KMB Funded	190	191	101%
	12 plus - Non Funded	346	346	100%
Input (Hrs)				
	10 plus (Hrs)			
	Home Visit	1380	938	68%
	Mentoring session	5129	3303	64%
	Flipped learning	16249	13316	82%
	12 plus (Hrs)			
	Home Visit	528	355	137%
	Mentoring session	1439	976	137%
	Life skill session	21204	3446	36%
	Flipped learning	24458	6516	50%

**10
Plus**

250 appeared HSC exam 100% result

- a. 3 students scored above 90%
- b. 41% (82 students) have scored above 70%
- c. 52% (103 students) have scored between 50 to 69%

**12
Plus**

Placement

- a. (69%) out of 130 scholars have placed successfully

**Class 1 to 8
95 (9 % of total)**

**Class 9 to 12
258 (25% of total)**

**Graduation
663 (66% of total)**

**Total
1016**

Key Challenges

Pandemic restrictions delayed simple tasks like opening bank accounts. Students of class 10 faced challenges in opening the accounts within the timeline and multiple followups were required.

All the mentoring sessions and home visits for 10+ and 12+ scholarships were conducted virtually.

Delay in NEET – Medical Entrance Examinations affected the students as some decided to take a drop-year to re-prepare for the entrance exam in 2022. The exam was delayed by 4 months and admission rounds began only in February 2022.

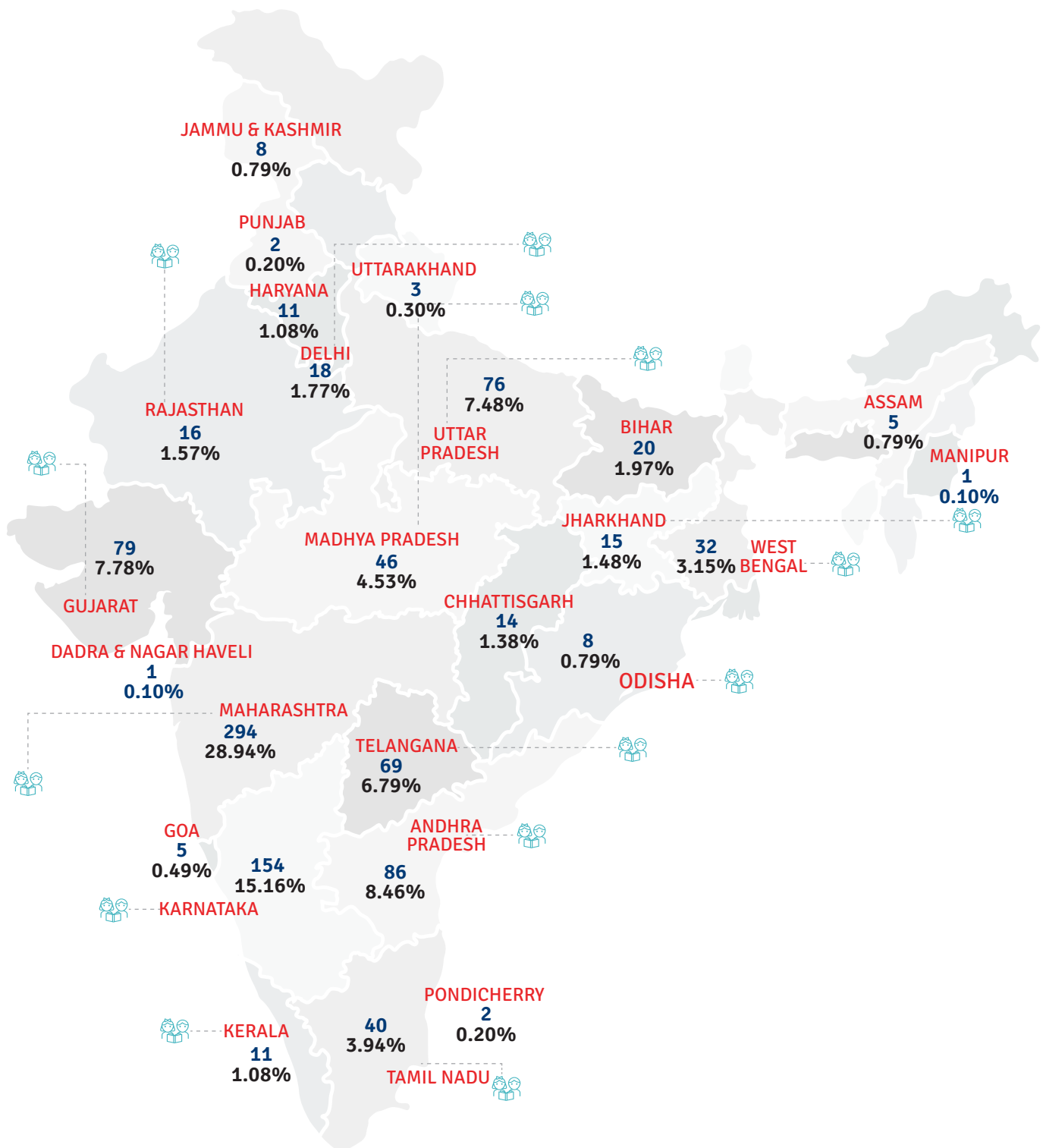
The delay in NEET examination also impacted the applications for Kotak Kanya scholarships as no applications for medical seats were received within the timeframe. The seats were reallocated to technical seats for the current year.



Nature of Crisis

- 990 students have lost primary earning member of the family
- Out of the 95% have lost father and 5% have lost mother
- 26 students have lost both parents to Covid-19 and are currently living with relatives

Geographical Distribution of the Selected Students



No of Students
TOTAL - 1016
100.00%



CHANGE STORY

Nitin Jadhav

Failure is the stepping stone to success and Nitin Jadhav proved this idiom right with his persistence.

Nitin Jadhav, a BE final year Electronics student from Vidyalankar Institute of Technology – Wadala, Mumbai and a KEF student, has bagged a campus placement with 7.5 Lakhs Annual CTS in Capgemini.

Nitin had always been a bright child, a rank holder all through his schooling years. His parents encouraged him to study and provided to the best of their abilities, however due to financial constraints they enrolled him in Jawahar Vidya Bavan which was a Marathi medium school from 1st to 5th and semi English school from 6th to 10th.

Looking at Nitin's high potential and his SSC scores, he was awarded with the prestigious and life-changing KEF Excel Scholarship. He was one of the top candidates for the Excel Scholarship Program from Jawahar Vidya Bhavan. This scholarship helped boost his confidence and also complete his education.

Nitin who had scored an impressive 91.60% in his SSC exams, found the transition to junior college tough as he lacked English language skills and confidence. Nitin however, persevered and with mentoring support from KEF, he overcame this hurdle. KEF supported him financially in the college days and KEF mentors provided the necessary career guidance.

Based on his HSC and MH CET scores, Nitin was enrolled for a Bachelor of Engineering in Electronics from Vidyalankar Institute of Technology – Wadala. With consistent support from KEF mentors, Nitin managed to improve his performance over the engineering years and in his final year, during the campus placement he bagged an offer from Capgemini which is a leading multinational IT service and consulting company based in Paris, France. Nitin will join the company's office as a Senior Analytic with an annual CTS of 7.5 Lakhs.

Nitin has expressed her sincere gratitude towards KEF, his mentors, and his donors for supporting him in converting his dream into a reality.

ABBREVIATIONS

Lead & WSTAP

SHM	Secondary Headmaster
PHM	Primary Headmaster
SL	School Leader
ICDI	I Can Do It
VILT	Virtual Instructor Led Training
PLC	Professional Learning Community
SWOT	Strength, Weakness, Opportunities, and Threats
SMART	Specific, Measurable, Achievable, Relevant, Time-bound
FLN	Foundational Literacy Numeracy

Health

KSA	Kishori Sehat Abhiyan
MSS	Maajhi Swachch Shaala (My Clean School)
KAP	Knowledge Aptitude Practice

Guru

CENTA	Centre for Teacher Accreditation
TQ	Teaching Quotient
CoC	Code of Conduct

Parvarish

KPAP	Kilbil Parivar and Apulki
TPP	Teacher Parenting Program

Umang

ALP	Accelerated Learning Program
LEP	Language Enrichment Program
WWF	World Wildlife Foundation India

Kotak Education Foundation Initiative for 22-23 - MODEL SCHOOL

Model School Project will start its pilot in 2022 - 23 in collaboration with Maharashtra State Council of Educational Research and Training (MSCERT) at 21 schools across Palghar, Pune, Nasik, Thane, Raigad as an initiative to improve quality of learning in ZP (Zila Parishad) schools and provide a great learning environment for students. The Project links with the Sustainable Development Goals - 4 which states Education for all. The project aims to provide quality education to students, build quality infrastructure and develop 21st-century skills to make them future-ready. Further, this project will also provide an opportunity to KEF to start a long-term collaboration with Government where we can look at bringing the sustainable change at large scale.



JOIN US



Volunteer



Partner



Employee



Get in touch

Write to us at contact@kotakeducation.org

Visit us at www.kotakeducation.org

Kotak Education Foundation,
Ujagar Compound, Opposite Deonar Bus Depot,
Off Sion-Trombay Road, Deonar, Mumbai - 400088.