

**How Social Entrepreneurship Is
Helping to Improve Education Worldwide**

By

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Introduction

The global education sector has struggled in recent years to cope with issues ranging from the achievement gap and limited accessibility to a general decline in educational quality. These uncertain times, plagued by government impasse and stretched financial resources, will likely exacerbate these deficits, and yet the social and economic costs of not addressing these issues are severe and long-term. Although no single institution is responsible for the current plight of the education sector, it is clear that no single institution, whether public or private, has effectively responded to the range of challenges undermining efforts to improve education worldwide.

Within the last decade, an emerging group of social entrepreneurs has begun to advance innovative solutions to these problems by using business acumen to address market and government limitations. Social entrepreneurship involves applying effective business practices that emphasize sustainability and scalability in an effort to achieve social change or create “social capital.” Social enterprises can be either nonprofit or for profit, but with a “double or triple bottom line,” which produces a positive social and/or environmental impact. The examples available in the education sector embody many of the key attributes that highlight the distinct contribution of social entrepreneurship, including:

- Financial sustainability
- Scalability
- Using firsthand knowledge of problems to create lasting change through innovative solutions that work within the existing system
- Attracting corporate investment by combining sound business principles and a compelling social mission

Whereas traditional businesses measure their impact in terms of profit, social enterprises look to positive social changes as their barometer of success. Although social welfare has traditionally been the domain of government and charitable organizations, social entrepreneurs have begun to challenge that assumption. The organizations described in this paper are generating lasting impact by:

- Improving early childhood and youth education in low-income communities
- Introducing alternative channels of funding for education and redefining traditional methods of giving
- Providing basic education and business skills training to underserved and at-risk populations
- Increasing income opportunities for people living in poverty through financial services that allow for start-up or expansion of microenterprises, enabling them to afford education for their children

Social entrepreneurship is playing a key role in efforts to close the achievement gap and improve the access to and quality of education both domestically and abroad. It accomplishes this by identifying innovative solutions not bound by traditional assumptions, systems or funding mechanisms.

Social entrepreneurship thrives in the space created by market and government limitations.¹ Recognition of this situation, and the potential of social entrepreneurship to make a contribution, prompted President Obama to launch the Office of Social Innovation and Civic Participation (SICP) in June of 2009. SICP supports social entrepreneurship through the promotion of service, increased investment in “innovative community solutions” and the development of new partnership models.²

Social entrepreneurs have implemented efficient business models that allow for sustainable and scalable responses to the problems facing the education sector. The following are examples of domestic and international organizations with innovative approaches to the issues of educational access and quality.

Social Entrepreneurship and Education in the U.S.

Addressing the Achievement Gap—The Genesys Works Experience

A key failure in the education sector has been the inability to adequately address the achievement gap that disproportionately impacts low-income high school students in the United States. Faced with the dual challenges of a culture of low expectations fostered by inadequate inner-city schools, and a rapidly changing professional workplace that increasingly demands technical skills at the entry level,³ many low-income American students are left with few choices beyond minimum-wage jobs or menial labor, being ill-prepared to pursue more professional career paths.

Genesys Works, a nonprofit organization founded in 2002 by Rafael Alvarez, has sought to address this achievement gap by improving educational access and quality for low-income, often minority students at inner-city schools. The Genesys Works program is an intensive eight-week course that enrolls students during the summer prior to their senior year, and trains them in skills required for professional positions at corporations. Then, during their senior year, the students work part time at a selected Genesys Works client. Based on their performance over the year, the students may be eligible for full-time employment within the corporation—with the additional option of simultaneously pursuing a college degree in the area. Opening the door to higher education is a critical outcome for improving access to education and closing the achievement gap. The impact to date includes 90% of Genesys Works graduates subsequently enrolling in college.⁴

Genesys Works challenges the assumption that the only options for low-income American students are minimum-wage jobs or menial labor. The program gives them access to quality education and the opportunity for a professional position in which they can explore their personal potential. During the summer program students learn to dress professionally, think critically and communicate effectively as part of their preparation for the business world. This experience not only provides tangible skills for underprivileged students, it also raises expectations, which Alvarez stresses is the most important facet of the Genesys Works program.

In addition to improving access to and the quality of education, Genesys Works has its sights set on systemic change within the education system itself. Alvarez works with school administrators to use the opportunities of Genesys Works as an incentive for higher standards among students. A school counselor, for instance, will only submit the necessary recommendation for a student to enter the program if he or she exhibits appropriate behavior, dress and other criteria indicative of a commitment to professionalism and necessary for success in the program. Alvarez aspires to change the education system to reduce dropout rates and encourage low-income students to pursue professional careers and postsecondary education. He envisions private organizations such as Genesys Works as being able to

bear some of the burden felt by inner-city schools.⁵ Indeed, Genesys Works graduates, reflecting on their participation in the program, attest to how it dramatically raised their self-confidence and sense of self-worth.⁶

Since its inception in 2002, Genesys Works has experienced positive growth, particularly in the last several years. From its initial operations in Houston, the organization has expanded to Chicago and the Twin Cities and has a goal of establishing operations in 10 major metropolitan areas by 2015.⁷ In addition to enjoying financial support from various corporations, institutions and foundations, Genesys Works has been officially recognized by the Obama administration as an example of the potential of social entrepreneurship to effectively transform communities and change lives. In June of 2009, President Obama invited a graduate of Genesys Works to address the President and an audience of influential people at the White House during the launch of the Office of Social Innovation.⁸

Genesys Works' success and ability to scale-up and better meet the existing demand are in large part attributable to its business model, which appeals to Fortune 500 corporations, including JPMorgan Chase and GE. Alvarez founded Genesys Works with the intention of creating a nonprofit with a high earnings component in its model in order to leverage market forces, as opposed to taxpayer dollars, to solve social problems. The program appeals to private sector corporations for several reasons. First, it largely frees them from the process of recruiting, training and supervising new employees, who would also command higher wages. Second, corporations appreciate the philanthropic nature of the Genesys Works mission as it enhances not only their reputation, but also the morale of their employees who see their company helping to address important social issues. This positive relationship with corporate clients has translated into a budget where 80% is derived from corporate contracts,⁹ which will help ensure that Genesys Works can expand and grow in the future.

The Achievement Gap and Early Childhood—The WHEDco Experience

The achievement gap plaguing low-income children can be traced back to a child's early years. According to Social Impact Research (SIR), by the age of three, low-income children have already heard 30 million fewer words than children from higher-income families.¹⁰ While what these children lack in their environment is important, other stressors present in low-income community environments are "toxic" for a child's development as well. These include poor-quality housing, inadequate recreational spaces and limited access to healthy food and to the natural environment. These stressors are often compounded by economic and social problems within families. Too much stress at a young age often results in "oversensitivity," inhibiting the ability of both children and adults to manage excessive stress and fear throughout life.¹¹

School readiness, a field that addresses the preparation of children aged 2 ¾ to 6 for kindergarten, is recognized as critical for laying the foundation for future success by providing opportunities for language development, including cognitive, social and emotional skills. While the preparation and stability provided by school readiness programs are critical, as of July 2010 childcare centers had the capacity to serve only 48% of our country's children. Furthermore, a mere 9.6% of those centers are actually

accredited¹² (the most widely used indicator of quality). Finally, only 51% of children living below poverty—those most in need—are enrolled in school readiness programs.¹³

The Women’s Housing and Economic Development Corporation (WHEDco), a nonprofit organization serving the Bronx (N.Y.), has recognized this problem. Founded in 1991 in partnership with a neighborhood parents association, WHEDco creates high-quality housing in the Bronx while simultaneously replicating the amenities available in most middle-class communities, chief among them access to childcare and early education. WHEDco rehabilitated a 10-story abandoned city hospital and created 132 apartments as well as a 40,000-square-foot economic development center that included a child care center, a health clinic and a commercial kitchen business incubator. On adjacent land, it opened a new public school facility serving 900 children in grades K-8. For 13 years, WHEDco staff has operated after-school programs in the arts, guidance counseling, academic enrichment, summer camp and wraparound counseling services for more than 2,000 children and their parents.

Today, WHEDco also runs a nationally accredited and award-winning Head Start program known as the Urban Horizons Early Childhood Discovery Center. The program serves 104 preschool children annually from 18 countries. In addition to providing a safe and nurturing environment for children and helping to prepare them for school, WHEDco recognizes the critical role that parents play in their children’s development and education and actively engages them while also providing support services such as adult literacy classes.

WHEDco also intervenes in addressing another key market failure: the chronic inability to scale up and sustain the quality of childcare in low-income communities. Through its Home-based Childcare Microenterprise Network and Childcare Improvement Project Training Center, WHEDco devised a model of care that benefits not only children, but also creates hundreds of revenue-generating businesses for their caregivers. This program provides a number of services: professional development for caregivers; regular monitoring for quality of care; and training in the key aspects of running a business, including budgeting, tracking expenses and ways to reduce debt and maximize earnings. The Childcare Improvement Project Training Center seeks to improve the care provided by what New York State calls “legally-exempt” informal childcare providers and gives them the opportunity to transform into fully licensed businesses.¹⁴ Courses cover a variety of topics ranging from child development to marketing, accounting and taxes.¹⁵

WHEDco’s success is apparent in the impact it is having on its clients. As of 2010, members of the Childcare Microenterprise Network generated more than \$9.3 million in annual gross revenue, an \$800,000 increase since 2009. It also ensured that 3,800 children had access to safe and affordable facilities that provided educational opportunities. Attendance for training is also an indicator of WHEDco’s impact; 211 informal childcare providers completed the Fundamentals of Childcare representing 10 hours of material covering quality childcare practices.¹⁶

Unfortunately, early childhood is not the only point at which low-income children are exposed to risks that can derail their educations, and consequently, their futures. From its vantage point as an after-school service provider, WHEDco was able to identify the precise points where children began to disengage from education, and saw evidence that middle school grades 6-8 represented a critical “gateway”¹⁷ in which many students either drop out or begin to exhibit the tendencies of at-risk high school students. To support children at this juncture, WHEDco created Project STEP (Students Toward Educational Promise), which prepares middle school students to gain admission to competitive public high schools. Through academic enrichment, parental engagement and by guiding students through the high school admissions process, 80% of Project STEP’s students have gained admittance to high-performing high schools.^{18 19} WHEDCo also provides an academically oriented after-school program, a summer arts program and a teen program dedicated to building leadership skills and helping students gain admission to college.

In addition to motivating students to stay in school by preparing them for and increasing their access to desirable high schools, WEHDco’s Project STEP has advocated for citywide policies to increase the likelihood that young people will stay in school. WHEDco partnered with the NYC Department of Health to improve access to information for the prevention of unplanned pregnancies and teenage child-bearing, long seen as key predictors of school dropout. Although sex education is mandated at the local level in numerous public schools in New York State, this was not the case in New York City public schools until very recently.²⁰ Nancy Biberman, the president of WHEDco, joined with Bronx elected officials and members of WHEDco’s student-led sex education program for middle school students, known as JAM (Just Ask Me), to advocate for the inclusion of reproductive health classes in the city’s schools.

Growth in each of WHEDco’s Education and Youth Development programs has been positive and relatively steady, and program evaluations demonstrate positive results. A recent evaluation, over a six-year period of the academic progress of 672 students—half of whom participated in Project STEP and half who did not—revealed that students completing the STEP program were, on average, 37% more likely to be accepted into a high-performing high school (e.g., one with an 80% graduation rate) than those with comparable grades and test scores who were not in the program.²¹ Project STEP’s targeted work with middle school students supports WHEDco’s premise that guiding middle-school students to high-performing high schools is a critical but largely unaddressed point of intervention which leads to increasing the likelihood of high school graduation and the opportunity for subsequent higher education.

WHEDco’s success and growth demonstrate the high demand for these services as well as the effectiveness of its model. The organization enjoys support from city, state and federal public sources; private sector corporations, including JPMorganChase, Bloomberg LP and Mizuho USA; and a variety of prestigious foundations. Corporate partnerships with the New York Yankees, the Madison Square Garden “Garden of Dreams” Foundation and other government and philanthropic sources support WHEDco’s youth programs.

Addressing the Funding Gap—The DonorsChoose.org Experience

Organizations like Genesys Works and WHEDco have effectively countered many of the challenges that impede low-income students and that have contributed to the widening achievement gap in the United States. Nevertheless, obstacles to attaining a more balanced education system remain. Unlike Germany, for example, where the federal government allocates funding to public schools on a per student basis, U.S. funding for public schools is largely dependent upon state and local government tax bases where the school is located. This system gives rise to “rich schools” and “poor schools” with the attendant disparities in quality of education.

The financial gulf that exists between certain school districts in the United States has hindered many efforts to reform the education sector, with most public schools having suffered greatly from severe budget cuts—particularly since the onset of the 2007 recession. In a recent survey of 453 school districts conducted by the American Association of School Administrators, 68% of respondents reported having eliminated teaching positions because of budget cuts.²² School districts across the country have been forced to compromise their academic curricula because of enlarged class size and limited resources. At the same time, teachers have had to pay for routine classroom expenses out of pocket, at an average personal cost of almost \$1,000 a year, according to a 2010 study published by the National School Supply and Equipment Association.²³

Charles Best, a public school teacher in the Bronx, recognized that many individuals willing to donate to these underfunded schools did not have an easy channel through which to give. Best thought that individuals would be more willing to give if they could see how their money was ultimately spent or view the tangible results of their contribution. In response to this “transparency” challenge, Best established a Web-based charitable marketplace in 2000—known as DonorsChoose.org—through which teachers are able to apply for small grants that allow them to purchase necessary classroom materials.²⁴

Through the DonorsChoose.org website, teachers submit a detailed description of the project or materials for which they desire funding. Applications can range from a request for a set of microscopes to funding for a class field trip. An individual donor may then select a specific project by filtering the applications based on geographic location, academic subject or grade level.²⁵ DonorsChoose.org processes the donation, purchases the materials directly and ships them to the school. Upon receiving the gift, the teacher sends a “thank-you” package to the individual donor complete with personal testimonials from each student. These tangible expressions of appreciation, often absent from large charitable organizations, encourage donors to continue giving.

DonorsChoose.org has raised more than \$85 million and benefitted more than 5 million students as of August 2011. Over 85% of funded projects have been at high poverty and high-need schools. Although DonorsChoose.org initially focused on New York-area schools, the organization has now processed donations for schools in every state in the country. Finally, 60% of individual donors have reported a greater interest in education reform as a result of their giving. This hints at the potential for organizations like DonorsChoose.org to positively affect the issue of educational quality.²⁶

Through DonorsChoose.org, Best has effectively addressed two major issues faced by traditional institutions dedicated to charitable giving for education: (1) the need for accountability from both the organization and the recipient and (2) the sustainability of the business model. Applications to DonorsChoose.org undergo a rigorous vetting process to prevent potential misuse. The organization has each teacher write a thank-you note to the donor, and post photos of the classroom project in action, as part of its strict policy that each teacher respond with a photograph of the materials in the classroom, along with a cost report to be given to both the organization and the individual donor. The donor knows exactly how his or her money is being spent, which is often not the case at large charitable organizations, many of which make the allocation decision for the donor or even channel the gift into overhead costs. This also serves to thank every donor, whether he or she donated \$5 or \$500, in a way that has traditionally been reserved for millionaire philanthropists.

DonorsChoose.org currently gives individuals the option of devoting 15–20% of their gift to the organization's overhead cost, with 76% of donors choosing to do so.²⁷ DonorsChoose.org is also sustained by foundations, partnerships and corporate sponsors such as American Express, The Bill & Melinda Gates Foundation, Bing, Chevron, HP, Pershing Square Foundation, Townsend Press and U.S. Cellular.²⁸ This diversification of funding sources has allowed DonorsChoose.org to grow its operations and social outreach exponentially since 2000.²⁹

Social Entrepreneurship and Education in Developing Countries

Improving Access and Quality of Education for Women — The Mann Deshi Foundation Experience

The issues discussed in the preceding section of this paper are not unique to the education sector in the United States. As one would expect, the failure of government and market forces to effectively address the issues of educational access and quality is even more severe in developing countries. Similar to their American counterparts, however, social entrepreneurs around the world have begun to respond with innovative and effective solutions to a common set of problems.

According to UNICEF India, 90 million females are illiterate and 20% of children ages 6 to 14 are not in school. In states like Bihar, Mizoram, Rajasthan and Uttar Pradesh, 60% or more of girls drop out before completing their five-year primary education.³⁰ While the Indian government has made significant progress over the years resulting in increased school attendance, the system is not adequately developed and suffers from a crippling lack of resources, schools, classrooms and teachers. As in the United States, access and quality of education for the poor are key issues, as are those of caste, class and gender. The failure of government to adequately address the harsh inequities confronting poor women in the education sector has been a focal point for social entrepreneurship.

As a rising economic superpower that still retains an extremely poor populace, India is home to some of the world's most successful social enterprises. Microfinance, pioneered in neighboring Bangladesh by Nobel Peace Prize laureate Muhammad Yunus, has been widely adopted by Indian NGOs and local

governments as a weapon against poverty. Mann Deshi Mahila Bank, India's second largest microfinance bank, has been offering small loans to poor women in western India since 1997. The founder, Chetna Gala Sinha, also directs the Mann Deshi Foundation, which provides business skills and financial literacy³¹ training, as well as a Deshi MBA program³² for rural Indian women with little to no education.

The Mann Deshi Foundation currently administers 12 programs primarily in the Maharashtra and Karnataka regions of India. They range from helping to provide basic necessities such as healthcare for children to loaning bicycles that allow girls in isolated locations to get to school on a daily basis.³³ It is the Mann Deshi Business School, however, that is most widely known. Sinha established the school in December 2006 in partnership with HSBC, the founding sponsor. The business school trains poor, rural women in entrepreneurship, computers, fashion design, bank finance, mentorship and marketing skills.³⁴ For a nominal fee, a woman may enroll in a course at any time, regardless of her age or educational background.³⁵

Renowned publications such as *The Economist* have ranked the Mann Deshi Business School alongside Harvard Business School and the University of Chicago's Graduate School of Business for its educational quality and ease of access. Part of the school's success is due to its innovative solutions to the problem of limited access to education. As an example, to reach women in the smaller, more remote villages of Maharashtra and Karnataka, the Mann Deshi Business School operates "mobile classrooms" that deliver microbusiness courses in buses. In addition to courses covering financial and marketing topics, these mobile classrooms also provide courses on mobile phone and computer literacy which Mann Deshi women members use in the operation of their businesses.

The Mann Deshi Foundation is also leveraging the connective power of mobile phones to provide women entrepreneurs with access to mentorship, thereby giving them access to ongoing learning opportunities and allowing them to build their business networks. The program matches students with mentors, who are other local successful female entrepreneurs, and then provides airtime vouchers at no cost to allow them to communicate via mobile phones to receive targeted business advice. Other innovations include utilizing a community radio station and Voice SMS³⁶ to deliver material on financial literacy.

The Mann Deshi Foundation and Business School's efforts go beyond increasing access to education to also improving quality. The foundation recently established a partnership with the Commonwealth of Learning (COL)³⁷ in order to strengthen the business school. COL has provided training to Mann Deshi staff on Open and Distance Learning (ODL) in the areas of agriculture and animal husbandry. In addition, COL is working with Mann Deshi on creating, maintaining and upgrading a database that would allow for the development of a Learning Content Management System (LCMS).³⁸ This would help build the capacity of the school to utilize innovations for field learning delivery and develop a monitoring and evaluation process that would assist the school and foundation in monitoring progress, while capturing the essential requirements and learning needs of Mann Deshi members.

In addition to increasing the access to and quality of education for women and children, the Mann Deshi Foundation's model promotes sustainability for its clients and their businesses as well as for the Mann Deshi Mahila Bank. While the Mann Deshi Business School trains women to become entrepreneurs, the bank gives them the financial opportunity to act on that education. Although students in the school acquire basic skill sets such as farming, the Mann Deshi Foundation encourages them to strive for more than mere subsistence living. To that end, the business school guarantees suitable loan options for its graduates that provide seed capital to start microenterprises.³⁹ Thus, as the school grows, so too does the client pool of the Mann Deshi Mahila Bank, and as their businesses grow and become more profitable, women are better able to afford additional education, which in turn helps support the school. This has allowed the Mann Deshi Foundation to expand its educational programs outside of the rural Maharashtra region to other locations including Karnataka, Jharkhand and Gujarat.⁴⁰ The business school enrolled more than 34,000 students by March 2011. By 2013, the Mann Deshi Foundation plans to operate schools in eight locations throughout India.⁴¹

The Mann Deshi Foundation not only promotes sustainability, it is also actively catalyzing partnerships with the Indian government to ensure that its clients and students are able to sustain their businesses. For example, as the agricultural activity of Indian entrepreneurs shifts increasingly towards silk production, the Mann Deshi Foundation has begun to offer courses in silk production in which students are taught to harvest silkworm cocoons. It simultaneously facilitated an agreement with the Indian Department of Agriculture whereby the Indian government would not only subsidize the work of these student-entrepreneurs, but also purchase the cocoons directly from them. Thus, through the intervention of the Mann Deshi Foundation, these female entrepreneurs have found both a pillar of financial support as well as a convenient market in their own government.⁴²

Conclusion

One of the most intriguing features of the organizations described in this paper is that they all accept "as is" the often limited response of the government and private sectors to the urgent problems related to the achievement gap and school readiness, and seek to ameliorate this situation in innovative ways. In the words of Davon Russel, executive director of WHEDco: "We don't try to change the City of New York's Department of Education anymore. Rather, we engage with the administrators and teachers at the local level, trying to make their efforts more effective."

Social entrepreneurship is playing a key role in efforts to close the achievement gap and improve the access to and quality of education both domestically and abroad. It is doing this by identifying social issues that are not being adequately addressed, if at all, by markets and governments and identifying innovative solutions that are not bound by traditional assumptions, systems or funding mechanisms. It is precisely this innovation and freedom from historical constraints that has made social entrepreneurship such a powerful force for change and improvement in the education sector.

The ability of social enterprises to become financially sustainable renders them an especially relevant model in these turbulent and uncertain economic times. Budget cuts mean fewer resources for already

underfunded schools and the more opportunities we have to address failures in the sector through interventions that are self-sustaining, the better off our children will be.

The ability to scale-up quickly to meet high demand is also critical at this juncture in our history. As we have explored, childcare centers in the United States serve fewer than half of our country's children, and fewer than 10% of those centers are actually accredited. School readiness and the ability to protect children from the toxic stressors present in most poor communities are critical to closing the achievement gap and to providing a better future for the world's low-income children.

Many of the same issues facing the educational sector in the U.S. are amplified in the developing world, constituting a veritable "time bomb" of even more aggravated social problems if not addressed. The problems lend themselves to the innovative nature of social entrepreneurship, which can be applied at far lower costs than in the developed world.

Yet another contribution of social entrepreneurship is that it has the potential to attract additional investment and funding for the education sector. Social entrepreneurs typically employ sound business principles that allow them to combine charitable donations with internally generated income to achieve eventual sustainability, and, in some cases, even produce significant profits. This makes them attractive to corporations looking for ways to give back to society but not wanting to create dependencies through the provision of unending subsidies.

Social entrepreneurs come from all walks of life. A common thread, however, is that most have walked in the shoes of the people they seek to help and have experienced firsthand the social issues they are trying to ameliorate. In many ways, social entrepreneurship represents participatory development at its best—real people working to address real issues in their communities based on firsthand knowledge of the problems and their root causes. During these uncertain times plagued by governmental paralysis, the future of education belongs in the hands of individuals who can apply sustainable models to innovative solutions and rise above traditional methods and means. Social entrepreneurship for the education sector is an idea whose time has come.

About the Author

Rupert Scofield is the President and CEO of FINCA International, a global microfinance network which provides financial services to the world's lowest-income entrepreneurs so they can create jobs, build assets and improve their standard of living. Mr. Scofield co-founded FINCA in 1984 and has served as its President and CEO since 1994. Under his leadership, FINCA has grown from 60,000 clients and a loan portfolio of \$5 million to over 900,000 clients across five continents and a loan portfolio exceeding \$500 million. Mr. Scofield is also the author of "The Social Entrepreneur's Handbook: How to Start, Build and Run a Business that Improves the World."

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- ³¹ Basic financial literacy covers savings, loans, pensions and insurance while an advanced financial literacy training focuses on topics including self-management, how to calculate profit, debt management, budgeting and financial negotiation.
- ³² The MBA program focuses on the topics including working capital and supply chain management.
- ³³ Mann Deshi Foundation. (2009). Mann Deshi Foundation Programs. Retrieved July 22, 2011, from <http://www.manneshifoundation.org/>.
- ³⁴ *Financial Chronicle*, November 9, 2009, *This B-School is India Shining*. Retrieved July 26, 2011, from <http://www.mydigitalfc.com/entrepreneurship/b-school-india-shining-223>.

³⁵ *The Times of India*, June 6, 2007, “Satara B-School that Ranks with Harvard.” Retrieved July 26, 2011, from <http://www.mannideshi.org/foundation/press/June%202007%20-%20The%20Times%20of%20India.pdf>.

³⁶ Voice SMS is the ability to leave a voice message for someone without ringing their handset.

³⁷ The Commonwealth of Learning (COL) is an inter-governmental organization that focuses on fostering the development and sharing of open/distance education knowledge, resources and technologies.

³⁸ A Learning Content Management System (LCMS) is a technology used for creating, managing and delivering training modules.

³⁹ Mann Deshi Foundation. (2009). Business School. Retrieved July 26, 2011, from <http://www.mannideshifoundation.org/businessschool.html>.

⁴⁰ *Financial Chronicle*, November 9, 2009, “This B-School is India Shining.” Retrieved July 26, 2011, from <http://www.mydigitalfc.com/entrepreneurship/b-school-india-shining-223>.

⁴¹ Mann Deshi Foundation. (2011). 2010 Report. Retrieved July 27, 2011, from <http://www.mannideshifoundation.org/pdf/Mann%20Deshi%20Foundation%20Report%202011.pdf>.

⁴² *Ibid.* Retrieved July 27, 2011, from <http://www.mannideshifoundation.org/pdf/Mann%20Deshi%20Foundation%20Report%202011.pdf>