

Education

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● **INTERVIEW: SAFEENA HUSAIN,**
Founder & Executive Director, Educate Girls

Lessons from Educate Girls DIB are for everyone

In 2015, Educate Girls—the organisation facilitating girl child education in rural India—backed by London-based Children's Investment Fund Foundation (CIFF) and Zurich-based UBS Optimus Foundation (UBSOF), initiated the world's first Development Impact Bond (DIB) in the education sector. This DIB has impacted 7,000 kids over three years and aims to become a 'proof of concept' for scale-up in education sector and beyond. Safeena Husain, the founder & executive director of Educate Girls, says that if girls living in marginalised communities are educated, they can make informed choices and transform their lives. In an interview with FE's Vikram Chaudhary, she shares what motivated her to start Educate Girls and how this DIB can be implemented in different sectors to achieve measurable development outcomes. Excerpts:

How was Educate Girls set up?

In spite of the government's commitment to education, millions of girls are still out of school. Especially in rural and tribal

areas, many girls lack access to education and have minimal understanding of their rights. This motivated me to start a test project in Pali, Rajasthan, last decade. Success led to a 500-school pilot and Educate Girls was subsequently founded in 2007.

Today, we focus on mobilising communities for girl education. Aligned with the Right to Education Act, we work in remote, rural and tribal areas with a three-pronged focus: increase enrolment of out-of-school girls, increase their retention, and improve learning outcomes for all children.

How does the concept of DIB work?

A DIB is a new way to encourage private investment to fund development initiatives that are 100% focused on measurable impact. It's a finance instrument, and can be implemented across sectors. The Educate Girls DIB is world's first in education. This three-year project (2015-18) was implemented in Bhilwara, Rajasthan. With a budget of \$270,000, it reached 7,000 children in 166 schools in 140 villages.

In our model, CIFF, as outcome payer, promised to payback the investor (UBSOF) the original investment amount plus extra returns as long as targets were delivered by Educate Girls (service provider). This DIB targeted increased enrolment of marginalised girls and kids' progress in literacy and numeracy. Outcomes were assessed by an independent evaluator, IDinsight.

And how did IDinsight evaluate it?

Results were measured in two areas:

Enrolment outcomes: We performed

door-to-door surveys, identifying out-of-school girls, ensuring an accurate target group at the start. IDinsight independently verified the accuracy of enrolment by sampling a portion of the lists and conducting school and household visits.

Learning outcomes: Student learning was measured through a randomised controlled trial using ASER test—used for basic numeracy and literacy. It measured proficiencies in Hindi, English and maths for students in grades 3, 4 and 5 (tests were administered before and after our inter-

vention). IDinsight measured the impact based on learning gains from one test to another, between students enrolled in the programme and in nearby control villages.

The results presented by IDinsight suggest the Educate Girls DIB surpassed both target outcomes to achieve 116% of enrolment target and 160% of learning target. As a result, UBSOF recouped its initial funding (\$270,000) plus a 15% internal rate of return, from outcome payer CIFF.

What role did state government play?

We signed an MoU with the government of Rajasthan, allowing us to implement DIB in government-run schools in Bhilwara. We wouldn't have been able to achieve the impact had it not been for their support. A local team consisting of staff, frontline workers and village volunteers implemented the programme on-ground.

Do you plan to launch similar initiatives in other parts of the country?

We're open to experimenting with different forms of outcomes-based funding. The lessons learnt during DIB implementation are being taken to other programme districts. The new child-centric curriculum focused on building competencies in English, Hindi and maths—developed during DIB—will be applied in other schools.

What is your next target?

DIB cultivated a culture of adaptability, transparency, problem-solving and, most importantly, accountability across the organisation. Between 2019 to 2024, we will expand operations to reach over 16 million children in rural, educationally-backward geographies of India. We believe the lessons from DIB will go a long way in delivering value at scale.



PORTRAIT: SHYAM KUMAR PRASAD