



educate girls

DRIVING QUALITY AT SCALE

Implementing The World's First
Development Impact Bond In Education





Dear Friends,

Three years ago, Educate Girls embarked on an important journey with the initiation of the world's very first Development Impact Bond (DIB) in education in Bhilwara, Rajasthan. At this point the organisation was growing exponentially – we had scaled up from 500 schools to 5,000 schools and were at the cusp of being in 10,000 schools. Therefore it was quite natural for some of our stakeholders and well-wishers to question our unprecedented step of entering into a labourous, complex, results-based financing transaction. The answer to that question was simple – we wanted to build Educate Girls as an organisation that doesn't just achieve scale but achieves real *impact* at scale.

Educate Girls has always been an outcomes-focused organisation; right from our 50-schools test project we have made a conscious effort to evaluate all our activities against clearly defined outcomes. In 2011-12, when The Department for International Development (DFID) put out a proposal for the Girls' Education Challenge (GEC) we were introduced to the concept of Payment-By-Results (PBR) where a part of the money was tied to results. This was intriguing and we soon started work on the application. With help from Instiglio, it took Educate Girls over 9 months to finalise the proposal but unfortunately DFID decided to drop India from its set of consideration. However, by this point we had become so invested in the PBR mechanism that we decided to build it further and take it to other investors. It was our strong belief that this project, no matter how challenging, would be a great learning experience and help us deliver better. After a series of roadshows and pitches to potential investors, we eventually caught the interest of UBS Optimus Foundation (UBSOF) who further helped to bring Children's Investment Fund Foundation (CIFF) onboard and that's how we got working on a first of its kind contract in the global education sector. This multi-party contract took several months to be drafted and agreed-upon before it was ready to be implemented in the academic year of 2015.



The following three years of implementation were full of challenges but as an organisation based strongly on values of empathy, excellence and collaboration, we have found ways and means to overcome the adversities and support one another in marching ahead. The meaning of success was clearly articulated in the DIB contract and this is what kept every single person aligned to a common goal thereby creating a sense of shared vision. When I reflect upon all the years gone by, I realise how meaningful this journey has been!

The incredible final-year result is not only humbling but gives us the confidence that Educate Girls can deliver not just scale but also value at scale. Participating in the DIB is helping us build an organisation that has an outcomes-based approach in its DNA as we are forcing ourselves to think more deeply about barriers and enablers to reaching impact. Some of the lessons learnt in the course of DIB implementation are now being taken to other program districts, and this is cultivating a culture of adaptability, transparency, problem-solving and most importantly accountability across our organisation.

I would like to take this opportunity to thank the Government, our donors and partners, the board and advisory members, the media and most importantly my team for putting their faith in this 'adventure.' This success wouldn't have been possible without you.

As we share our experiences with the world, we now face the exciting challenge of taking our learning across all the districts where we work, hoping to sustain and build on this incredible impact. We go into our new 5-year strategy with an ambitious target of working with 16 million children cumulatively by 2024 and we hope to continue to count on your support.

Warm Regards,

Safeena Husain

Founder & Executive Director, Educate Girls

About Educate Girls

LEVERAGING EXISTING COMMUNITY AND GOVERNMENT RESOURCES TO IMPROVE ACCESS TO EDUCATION FOR GIRLS AND QUALITY OF EDUCATION FOR ALL CHILDREN

India has the largest illiterate population in the world.¹ While women account for 48.2% of the total population in the country², more often than not they cannot contribute towards the progress and development of the country due to lack of education. In spite of the Indian Government's substantial commitment to education, nearly 3 million girls are still out of school despite being eligible³. Especially in rural and tribal communities, many girls lack access to quality education and have minimal understanding of their rights.

Against this backdrop, Educate Girls (EG) was founded in 2007 with the intent to overcome the challenge of gender inequality in education and provide equal opportunities to girls living in marginalised regions of India. Strongly aligned with the 'Right to Education Act', Educate Girls is committed to the Government's vision to improve access to primary education for children, especially young girls, by involving the local government and communities. By leveraging the Government's existing investment in school, the organisation delivers measurable results to a large number of beneficiaries and avoids duplication or parallel delivery of services.

Educate Girls recruits village-based volunteers called 'Team Balika' who work as champions for girls' education. Educate Girls along with Team Balika create community-based plans to identify and enrol out-of-school girls, work with School Management Committees on school improvement plans and conduct activity-based remedial teaching in classrooms for students in Grades 3, 4 and 5. This encourages enrolment and retention of girls in Government-run schools and ensures effective learning outcomes for all children.

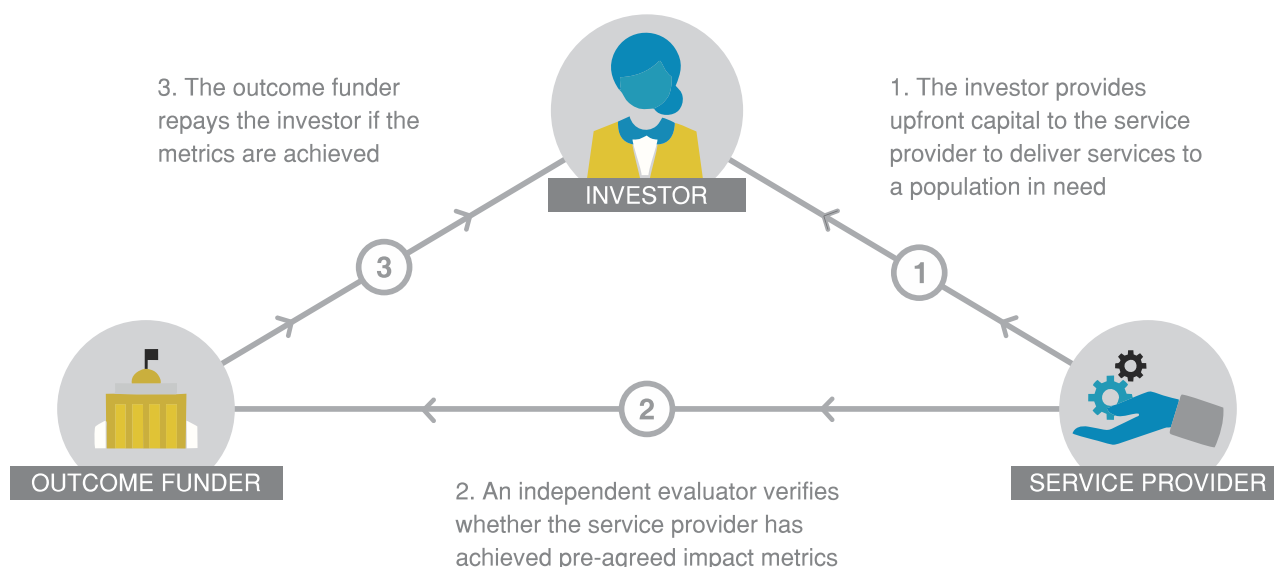
The sustainability and scalability of the model has enabled Educate Girls to consistently expand operations to include more districts. It is now actively working in rural communities across 13,000+ villages in Rajasthan and Madhya Pradesh, reaching millions of children in some of India's most remote areas.

1 EFA Global Monitoring Report 2013-14 (2014), Teaching and Learning: Achieving Quality for All. Available at: <http://unesdoc.unesco.org/images/0022/002256/225654e.pdf>

2 World Bank, 2016, "Percent of Female Population (Country-wise) Data", Accessed from: <https://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS>

3 Social and Rural Research Institute, IMRB, 2014, "National Sample Survey of Estimation of Out-of-School Children", Accessed from: http://mhird.gov.in/sites/upload_files/mhird/files/upload_document/NationalSurvey-Estimation-School-Children-Draft-Report.pdf

Impact Bond Primer



Educate Girls' Development Impact Bond

Educate Girls implemented the worlds' first Development Impact Bond (DIB) in education in partnership with UBS Optimus Foundation & Children's Investment Fund Foundation. In a collective effort, various stakeholders came together to support Educate Girls in preparing to scale its model as well as to create benchmarks and a common framework for sector-wide impact. It was intended to be a proof-of-concept.



MoU with the
Government of Rajasthan



Design And Performance
Management



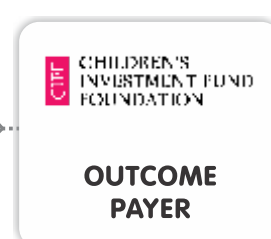
UBS Optimus Foundation (UBSOF) provided the working capital to Educate Girls.



Educate Girls worked on the ground to achieve the decided social outcomes.



IDinsight assessed and reported the outcomes every year.



Children's Investment Fund Foundation (CIFF) pays UBSOF the original investment plus returns, ONLY IF the decided targets are achieved.

Educate Girls' DIB : Snapshot

3 YEAR
project (2015-2018)

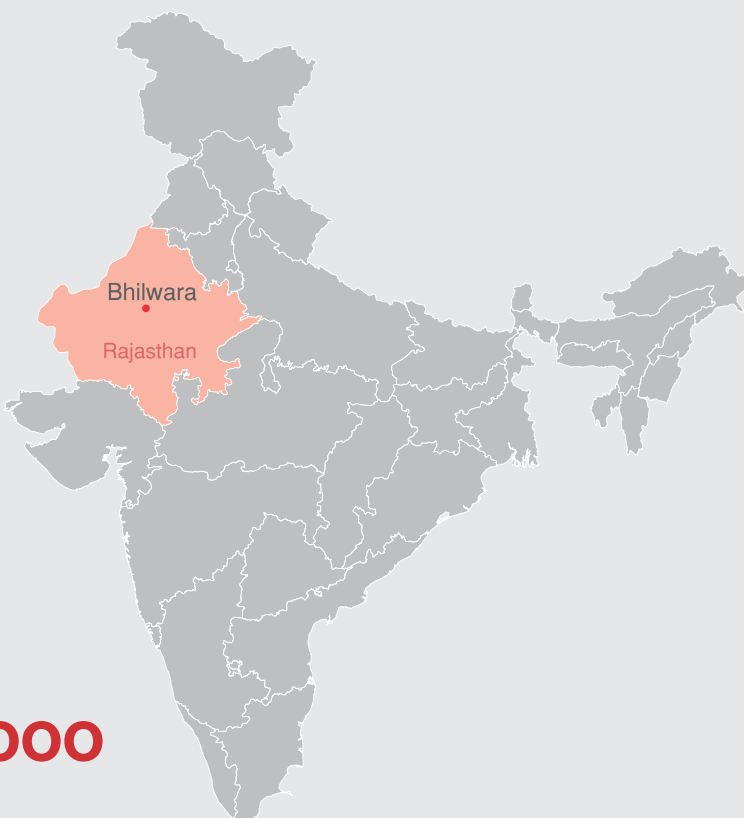


Working with
166 SCHOOLS
140 villages
in Bhilwara, Rajasthan



7,300
CHILDREN

\$ US\$
270,000



The Educate Girls' DIB had two target outcomes:

- 1) To improve learning outcomes in literacy and numeracy for all children in Grades 3-5.
80% focus
Evaluated through clustered randomised controlled trial.
- 2) To increase enrolment of out-of-school girls (OOSGs) in Grades 2-8.
20% focus
Pre and post evaluation.

Year-3: Final Results

The Educate Girls' DIB surpassed both its target outcomes to achieve:



160%
of the final
learning target



116%
of the final
enrolment target

Course corrections in Year 3 that were instrumental in boosting outcomes:

- Focus on building micro-competencies
- Exercises tailored to individual children
- Home-based teaching for students who were frequently absent
- Teaching sessions during holidays
- Outreach for all older, harder-to-enroll girls

Evaluating the Intervention

Results from the Educate Girls' DIB were measured in two key areas:

Enrolment Outcomes

Student enrolment is defined by the percentage of out-of-school girls (between age 7 and 14) enrolled in school by the end of the third year. Educate Girls performed a door-to-door primary survey identifying out-of-school girls, ensuring an accurate target group at the start of the intervention. IDinsight independently verified the accuracy of the enrolment list by sampling a portion of the lists and conducting school and household visits.

Learning Outcomes

Students' learning was measured using the ASER test, a widely used test of basic literacy and numeracy, in a randomised controlled trial (RCT). In the case of Educate Girls, the test measured three proficiencies: Hindi, English and Mathematics. The tests were administered to students before and after the intervention. IDinsight measured the impact based on learning gains (from one test to another between students enrolled in the program and in nearby control villages) for students in grades 3 to 5 over the course of the program.



Door-to-Door survey
to identify out-of-school girls



Remedial curriculum to improve
learning outcomes

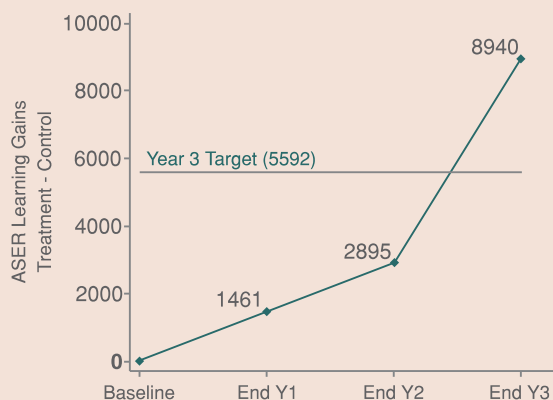




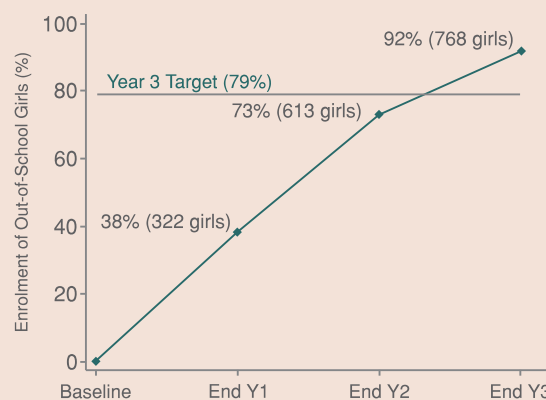
What the Results Mean?

- 768 eligible out-of-school girls identified in the program area were enrolled in school (against a target of 662).
- Students in Educate Girls program schools had on average 1.08 ASER levels / 28% / 0.31 standard deviation larger learning gains than comparable students in the control group.
- In the final year, learning levels for students in program schools grew 79% more than their peers in other schools – almost the difference of an entire additional year of instruction.
- Learning gains were higher for students in program schools than for control students across all grades and subjects, with relatively higher gains in Math and English than in Hindi.

**Aggregate ASER Learning Gains
(Treatment-Control)**



**Enrolment of Out-of-School Girls
(Treatment)**



Key Areas of Learning



Focus on Outcomes:

The underlying focus on results in the Educate Girls' DIB helped in clearly defining success. This clarity in the meaning of outcomes and exactly what the organisation was hoping to achieve, aligned the organisation to a common goal with increased ownership. This further motivated every single person in the program to think deeply about the barriers to achieving the set outcomes and led to innovative solutions to address these barriers.

Program Delivery:

Educate Girls shifted to a child-centric approach which included focusing on each student in the classroom, tracking each child's progress and conducting exercises to increase learning gains. The team finalised and rolled out tools and worksheets, and field workers collaborated to chalk out customised teaching plans to address the specific needs of each child. Additionally, community volunteers (Team Balika) were allocated subject-wise plans according to their skill levels and they were also supported through in-class observations, demos and regular feedback. Educate Girls also engaged more with the school teachers with the objective of improved delivery of the activity-based remedial curriculum and had continued discussions with the teachers about the progress of children across grades. This improved alignment between teachers and Educate Girls' team contributed to the success.

Flexibility:

The DIB provided Educate Girls with financial as well as operational flexibility to achieve outcomes, making the process activity agnostic. It is this flexibility that led to a host of creative, tailored classroom solutions. At the community level, the field workers were given the flexibility to test different approaches and adapt strategies for enrolment and learning outcomes to a child's unique challenges. Educate Girls was able to hire and move resources through the course of the DIB. The flexibility inherent in the DIB design created an enabling environment.

Data Driven Decision-Making:

The Educate Girls' DIB program collected a lot of data on activities. Close analysis of this data and improved performance management helped the teams to draw insights that were helpful in planning course-corrections. The DIB program led Educate Girls towards a decentralised decision-making approach, which was built around two core principles - first, capacity building of frontline staff to analyse data and second, empowering mid-management and frontline staff to make live decisions based on data. Data has helped to identify gaps in program delivery, define areas where greater focus was needed and tailor the program delivery to plug these gaps.

“In the DIB program, Educate Girls had the flexibility to innovate, redeploy, and react to on-ground conditions. This enabled us to be more accountable to the students. It brought flexibility to use funds as we saw fit, adapt program delivery to lessons learned in real-time, and stay focused on the results that matter. Data became a tool in the service of those frontline workers on the ground who are responsible for creating impact. The robust Performance Management System (PMS) created for the DIB program gave each frontline worker their own dashboard to be able to study the progress and the roadblocks and think about solutions.

It's been a journey of self-discovery for Educate Girls. The final results are a testimony to our efforts and give us the confidence that Educate Girls can deliver quality at scale and value to every single child in the program.

~Safeena Husain





The DIB is a new financing tool that can be used to support and scale innovative local solutions with demonstrable results. CIFF is proud to have partnered with Educate Girls and the UBS Optimus Foundation to deliver an independently verified, real-world impact: getting girls into school and helping them learn. We hope others will build on this learning with further innovations and ambition.

Kate Hampton, CEO
CHILDREN'S INVESTMENT FUND FOUNDATION

We must challenge, innovate and create if we are to truly reframe the future for thousands of girls across India. The launch of the DIB demonstrates how we are turning those words into action. It is proving an increasingly attractive approach as people recognise the DIB's ability to secure new and much needed funding and deliver significant and sustainable social returns.

Phyllis Costanza, CEO
UBS OPTIMUS FOUNDATION

Looking Ahead



Strategy& (part of PWC group) spent 16 weeks to create Educate Girls' next 5-year strategy - it recommends a roadmap that will see the organisation grow steadily between 2019 to 2024 and will more than double its outreach and triple its annual beneficiary pool. Educate Girls aims to expand operations (both organically and through partnerships) to be in 31 educationally backward districts in India to cumulatively reach 16 million children by 2024. Adding an 'Adolescent Girls Program', launching a digital learning program for primary education and building a predictive data tool to identify hot-spots where girls are at the highest risk of missing out on education, are some of the priority areas for the organisation. As the scale-up plans continue to increase in ambition, the leadership is clear that there will be no compromise on quality. Therefore it will be critical for Educate Girls to take its learning from the DIB to other districts so that it can continue to deliver value at scale.


It is estimated that an extra 2.5 trillion US dollars a year is needed to achieve the United Nations' Sustainable Development Goals (SDGs)⁴. With traditional funding sources under pressure, innovative financing mechanisms will be needed to unlock new private capital and encourage governments to invest more in areas such as education.

Impact Bonds have the potential to do just this, enabling governments to pay for successful outcomes and investors to provide upfront capital, in order to address some of the most pressing development issues.

4 United Nations Development Programme (2017). Impact investment to close the SDG funding gap.
Accessed at: <http://www.undp.org/content/undp/en/home/blog/2017/7/13/What-kind-of-blender-do-we-need-to-finance-the-SDGs-.html>


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Educate Girls is a project of 'Foundation to Educate Girls Globally' (FEGG) in India

FEGG is registered under section 8 of the Indian Companies Act, 2013