



Strategic Impact
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NEWSLETTER

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Human capital investments during a war

Conflict tends to disrupt education, either through destruction of school infrastructure, displacement of families, or diversion of public investment into wartime activities. As part of SIEF's [COVID Recovery Window](#), an evaluation team conducted [a series of experiments](#) in Ukraine to test the effectiveness of small-group online tutoring to improve children's learning and mental health. A [recent working paper](#) and [blog](#) report the experiments' findings. Three hours of tutoring per week implemented by Teach for Ukraine led to large increases in scores in math (0.49 standard deviations) and Ukrainian language (0.40 standard deviations) when the tutoring focused on academic catch-up. Learning gains were still positive but lower when students were grouped by ability and when tutoring incorporated trauma-informed care exercises. All types of tutoring lowered students' stress levels. These positive effects of online tutoring – demonstrated despite ongoing conflict, power outages, and the cancellation of exams – show that it is possible to continue human capital accumulation during a war.

Loans for private schools

Can private schools benefit from a market for loans? Researchers funded by SIEF have been trying to answer this in [a series of experiments in rural Pakistan](#). First, they tested whether grants to private schools would function differently if only one school per area received them or if all the schools in an area were given the grant. They [found](#) that both types of grants increased school enrollment and school revenues (suggesting an ability to repay were the grant a loan). Only grants given to all private schools in an area, however, led to improvements in student learning. Next, researchers more directly tested the viability and effectiveness of loans to decrease school closures in a trial that offered schools loans at the prevailing market rate with a typical maturity of two years. [A recent working paper](#) shows that 22 percent of schools in the treatment group took a school loan (compared to 3 percent in the control group), while lenders received a portfolio return of over 27 percent. Among schools offered the loans, school closures decreased by 8 percentage points (or 25 percent); among schools induced to take a loan because of the experimental offer, school closures decreased by 20 percentage points (63 percent). The recent findings also demonstrate the effectiveness of trade fairs for schools to purchase school materials such as textbooks, teacher training services, and e-books. Offering the chance to purchase these unsubsidized goods and services through 10 trade fairs decreased school closures by 9 percentage points (28 percent), while school closures decreased by 33 percentage points (more than 100 percent) among schools induced to attend the fair because of the experimental offer.



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