

SHARING LESSONS

from the field

Girls' Education Challenge



QUARTERLY NEWSLETTER

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Economic interventions

At the start of the Girls' Education Challenge, almost every project identified poverty as one of the major barriers to girls' education. Whether in rural areas or urban slums, families were having to prioritise basic needs – food and shelter

– over education, despite their desire to educate their children. The impact of this difficult choice was usually felt more acutely by girls, as social norms de-prioritised their education even further in favour of their brothers and other male relations.

As a result, many GEC projects are taking concrete steps to address the financial barriers to girls' education. The interventions are varied. They range from the provision of school fees, uniforms and sanitary towels, to the creation of village saving and loan schemes and local businesses to generate income for schools. For the purposes of our analysis, in this and other reports on this topic, we have grouped these interventions into two broad categories: 'direct payments' and 'income generating support'.

This paper summarises the lessons emerging from these interventions. It focuses on practical lessons that have been collated by teams on the ground talking directly with implementers: what's working well, what's not and why? And what should be done differently next time?

On the whole these interventions seem to be successful. Midline reports indicate that attendance and learning have increased where economic interventions have been implemented (see below). However, this success has not been without its obstacles and challenges and this newsletter raises important critical issues about why these types of interventions, while effective in addressing a lack of money among poor households, can be constrained by design, particularly in terms of sustainability. It also raises an important question about when an education project can be considered a livelihoods project with education (and other) benefits.

This newsletter will no doubt raise further questions and comments from you. It is posted on the [GEC Forum](#) with space for your comments, questions and further reflections.



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Direct payments: This refers to activities that give direct support to households to meet the direct and indirect costs girls face related to their education. This direct support has been shown to motivate them and encourage them to enrol, attend school regularly, participate in quality learning and improve their performance. Direct payments involve:

- cash transfers, stipends, bursaries, scholarships and finding corporate donors to increase funds to a school.
- providing learning and other resources, such as scholastic materials and sanitary wear, to girls as part of their bursaries, or providing 'school kits' directly to schools.

Income generating support: This refers to the economic empowerment of households, by improving their income status or earnings. This increase in family income enables parents to use the earnings to pay school levies for their daughters and also provide for the other basic needs of their children. This in turn has a positive impact on girls' education through increased enrolment and regular school attendance. There is also evidence that this approach is leading to improved learning performance of girls. Income generating support involves:

- providing family income and support: these include savings and loan schemes, which may be conditional on the girl attending school, or initiatives to develop parents' or girls' vocational skills so they can contribute to the family income.
- increasing the school income by setting up school businesses to increase funds in school.

What we have seen

This newsletter is complemented by another report on this topic which synthesises the results of the midline surveys and outlines the interventions in greater detail. It can be found in the same section of the GEC Forum. The broad results and insights are summarised here:

Direct payments have contributed to...

- a positive change in girls' attendance rates and retention.
- increased numeracy and literacy achievement.
- the stabilisation of schools' cash flow.
- an attitudinal shift towards girls' education by mitigating the cost of schooling for them.
- reflection around design, particularly with regard to the exclusion/inclusion of boys.
- raised concerns around sustainability.

Income generating support has contributed to ...

- a positive effect on attendance, learning and retention, particularly through Village Savings and Loan (VS&L) schemes.
- higher disposable incomes for parents and community engagement in education through VS&L schemes.
- mothers' participation in income generation interventions to invest more in their daughters' education.
- the procurement of sanitary products, school uniforms, and other items through income generation activities at the school level, which in turn have had a positive impact on girls' attendance and learning outcomes.
- a recognition of the broader impacts of economic interventions, such as increasing household welfare through more food, or better mother-child relationships.
- a need for a strong strategy to ensure that the income generated from the VS&L schemes and School Fee Loans programmes are used first for girls' education.
- reflection around design, particularly with regard to slow and labour intensive start-up phases.

What we have learned

In addition to the results and analysis from the midline surveys, country coordinators have been working with projects to understand their experiences, the challenges they have faced and their insights into the practicalities of implementing these economic interventions. These are collated here.



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Direct payments

Bursaries and school fee payment

Projects with bursaries and other direct payments have seen some of the highest results in the GEC outcomes. But these interventions come with some important design considerations and challenges.

The sustainability of scholarships and bursaries has emerged as an issue for a number of projects.

“Payment of school fees by WUSC’s project in Kenya did not factor in how the payments would be sustained if the project ended before the girls’ completed their secondary education. This challenge was addressed through community discussions which enabled drawing up the ‘shilling kwa shilling’ strategy in which parents started saving towards supporting the education of their daughters if they were left half through secondary education. The strategy has gone well and many parents have been able to save towards this goal.”

A number of projects have found that it is important to design and provide a bursaries package that is customised to the unique and specific needs of each girl – not a ‘one-size-fits-all’ approach. For example, in order to attend class and learn well, some girls need accommodation in the form of safe boarding houses, others may need bicycles or bus fare to travel to the study clubs, while others require food and other forms of support.

Cash transfers to households

Some projects found that cash transfers had been turned into ‘savings’ by

households. This created a need to provide these households with advice and support on credit and savings. CfBT, working in Kenya, has addressed this need by connecting households to relevant organisations for support.

Backlash and boys

Some projects have found that the delivery of material support, monetary or otherwise, in very deprived communities can create backlash and resentment. This can occur when some girls are selected and others are not or when all boys are excluded. In Ethiopia, for example, Childhope has worked hard to include boys and ensure they understand the specific needs of girls that the project is addressing. Still there is more work needed to properly look at equity and gender in these types of interventions.

Provision of supplies – uniform, materials, sanitary products

Projects encountered some challenges in the provision of educational materials and supplies. Procedures for purchasing materials were at times bureaucratic, leading to delays. In some cases there were not enough local suppliers available to allow for competitive bidding. Materials were also difficult to source, expensive, or out of stock.

“In Tanzania, BRAC addressed these challenges by centrally purchasing large amounts of materials at a discounted rate, sending the supplies to the students in various regions through bus parcel services in order to reach distant places at an affordable price, and purchasing from a single supplier.”

Income generating support

Income generating activities (IGAs)

- Establishing IGAs that are relevant to the community is crucial: because of the different local needs and practices, products need to meet the needs of the community. Parents and girls need to consider businesses that will face low competition and are marketable in their community. They often need support to be creative and understand how to penetrate the market.
- Organising parents into groups also enables them to access existing government and other programmes and increase the funds available to them for income generating activities.
- Consistent reporting and monitoring of IGA groups helps build transparency and integrity.

Financial literacy education

- A number of projects offer girls financial training to increase their knowledge and confidence in financial planning and budgeting, use financial services, take up social enterprises and encourage saving. This type of intervention can have a positive 'ripple effect' beyond the girls. Teachers and parents have also been encouraged by girls to take up financial enterprises; parental relations with the girls have improved; and parents have increased their involvement in schools.

Village Savings and Loan schemes (VS&L)

- Linking up VS&L groups, financial institutions, government community development opportunities and

other agencies creates an essential support system for the groups to ensure viability and sustainability of the schemes.

- Creating 'competitions' between savings groups has often been a useful tool in motivating and stimulating greater savings.
- Low involvement of men in the community has been a challenge for a number of projects. Many men believe that such groups are 'for women'. However, men are critical allies in their family's financial decision-making. As such, projects have proactively sought specific engagement and dialogue with men.

Start-up and on-going costs of support to VS&L groups:

“The IGATE project found that the considerable ongoing monitoring and support initially required a significant amount of project staff time. In order to cope with this, the project recruited and trained local community coordinators who support their VS&L groups on a voluntary basis. This has been very effective and added to the potential sustainability of the groups. The community coordinators have been enabled to continue supporting the groups, even after the project has concluded.”

Projects also need to analyse and consider the effect that external influences such as financial markets, exchange rate fluctuations and even climate change may have on financial empowerment activities. In Zimbabwe, a serious challenge to the functionality of VS&L groups has been the significant deterioration of macro and micro economic and political and social

conditions. These are compounded by climate change. Households are finding it difficult to save and invest in education because rural livelihoods, which are based on rain-fed agricultural activities or livestock, have failed due to lack of rain. Additionally, households that rely on importing goods from neighbouring countries to engage in informal trading, which is a key income-generating activity for many families, have also been negatively affected by government restrictions on the import of basic goods. In the face of this economic crisis, households have resorted to borrowing VS&L savings to purchase food as well as payment of school fees.

School businesses

Some projects have worked with schools to introduce income generation activities. School businesses have been created, with profits being invested in girls' education. These businesses have included activities such as stationery stores, local bakeries, and tailoring businesses for school uniforms. This income has been used to pay fees and other costs for children at risk of dropping out, particularly girls.

Whilst some of these have been successful, it is clear that 100% success rate is unrealistic.

“Health Poverty Action and partners, working in Rwanda, have found that not all business start-ups can be successful at first. Some schools have struggled to develop their businesses. Challenges, including unstable market prices, delayed operations and reduced commitment and motivation. Health Poverty Action staff have been working hard with school staff to overcome challenges where possible but some business plans have had to be completely revamped.”



“An unexpected outcome was that, on some occasions, community members set-up ‘copycat’ businesses, filling the supply gap whilst the school business was temporarily non-operational. Whilst this provided a challenge and competition to the school, it also demonstrated the impact school businesses have on the wider community, clearly inspiring members to start their own enterprises.”

Involving local government, bringing together sector education officers and head teachers, can help to improve relationships between the schools and the local councils, particularly around financial reporting. It can also help with the longer term viability of the business. For example, sector education officers are more likely to monitor the school businesses in their regular school activities, seeing it as core to the school, if they are engaged throughout.

Next steps

As project work continues we will also look at the sustainability of interventions and the ways projects might be able to mitigate the risk of direct financial support terminating at the end of the project. For example, there may be mechanisms where former recipients can help to fund other girls once they are in employment, such as Camfed's CAMA model.

We will also continue to track the additional impacts of economic interventions on families, communities and on women and girls' empowerment. These interventions also open up many opportunities for linking with other DFID or NGO programmes and government initiatives outside of education.

The Girls' Education Challenge has a zero tolerance policy on misconduct, including mistreatment of individuals and misappropriation of funds. If you would like more information on the whistle-blowing mechanism, or to report misconduct please email gecpmo@uk.pwc.com. The e-mail account is accessible only by a small number of individuals who have been trained on the requirement to keep the information confidential. We will follow up matters on an anonymous basis and are committed to investigate claims thoroughly and fairly.

Many GEC projects are implementing economic interventions as part of their programmes. They are summarised here and contact details are provided if you would like to ask for more information or insights.

Project	Country	Economic Interventions
ACTED emer.mccarthy@acted.org	Afghanistan	Vocational training for out-of-school girls to provide incentive to re-enrol; providing learning materials
Avanti/iMlango Piya.Shah@avantiplc.com	Kenya	Testing different models for targeted stipends for girls
BRAC Tanzania siddikur.rahman@brac.net	Afghanistan	Stipends for girls
Camfed ksmith@camfed.org	Zambia	Cash transfers provided to schools for the most vulnerable children
Camfed ksmith@camfed.org	Zimbabwe/ Tanzania	Comprehensive package of support to girls (including school fees, exam fees, clothing, medical costs, sanitary wear and accommodation)
CARE Muhammad.HassanQ@care.org	Somalia	Sanitary kits; sports and learning materials; partial grants for the most marginalised girls
CfBT mrotich@cfbt-africa.com	Kenya	'Back to school Kits' which are customised to out-of-school girls' needs for selected households and cash transfers
Cheshire Services Uganda leoardbyaba@gmail.com byabagambi@csuganda.org	Uganda	Transport to school; provision of sanitary pads and school materials; IGA for parents
ChildHope akiwanuka@childhope.org.uk	Ethiopia	Scholastic materials and additional tutorials for girls from low income families
Eco-Fuel Africa sbm72003@yahoo.co.uk	Uganda	Income generation for mothers (fuel briquettes) which help them raise funds for school materials
Health Poverty Action n.tobin@healthpovertyaction.org	Rwanda	School businesses and income generation for mothers and daughters help offset the costs of education for schools and families
I Choose Life dennis@ichooselife.or.ke	Kenya	Economic empowerment of parents and guardians
International Rescue Committee elissa.Mullan@rescue-uk.org	DRC	Scholarships; village savings and loans programme (EASE)
Mercy Corps	Nepal	Budgeting skills for parents; Girls' Transfer Fund for dropouts and OOS girls
Opportunity International svicaria@opportunity.org	Uganda	School proprietor loans; tuition loans for parents; child savings accounts; insurance linked savings products
PEAS info@peas.org.uk	Uganda	Low cost secondary schools that are 72% of the cost of 'free' government schools and 43% the cost of other private schools; IGA for parents
Plan Emma.Cowan@plan-uk.org	Sierra Leone	Targeted bursaries (including material and financial support) paid directly to girls' families; Solar lamps for girls; Funds paid to schools conditional on establishing a 'child-friendly school fund'
Relief International sarthak.pal@ri.org	Somalia	Sanitary towels; school feeding; scholarships for top performing and attending girls – targeting transition to secondary
Save the Children mark.thorpe@savethechildren.org t.nunes@savethechildren.org.uk	Mozambique	Education kits and bursaries
The Coca Cola Company	Nigeria	Training and then start up support to enter value chain for Coca Cola and other companies
World Vision janelle_zwier@wvi.org	Zimbabwe	Village savings and loans, provision of bicycles
WUSC mdcutherell@wusc.ca	Kenya	Solar lamps, sanitary wear and uniforms for girls; textbooks and learning materials to schools

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