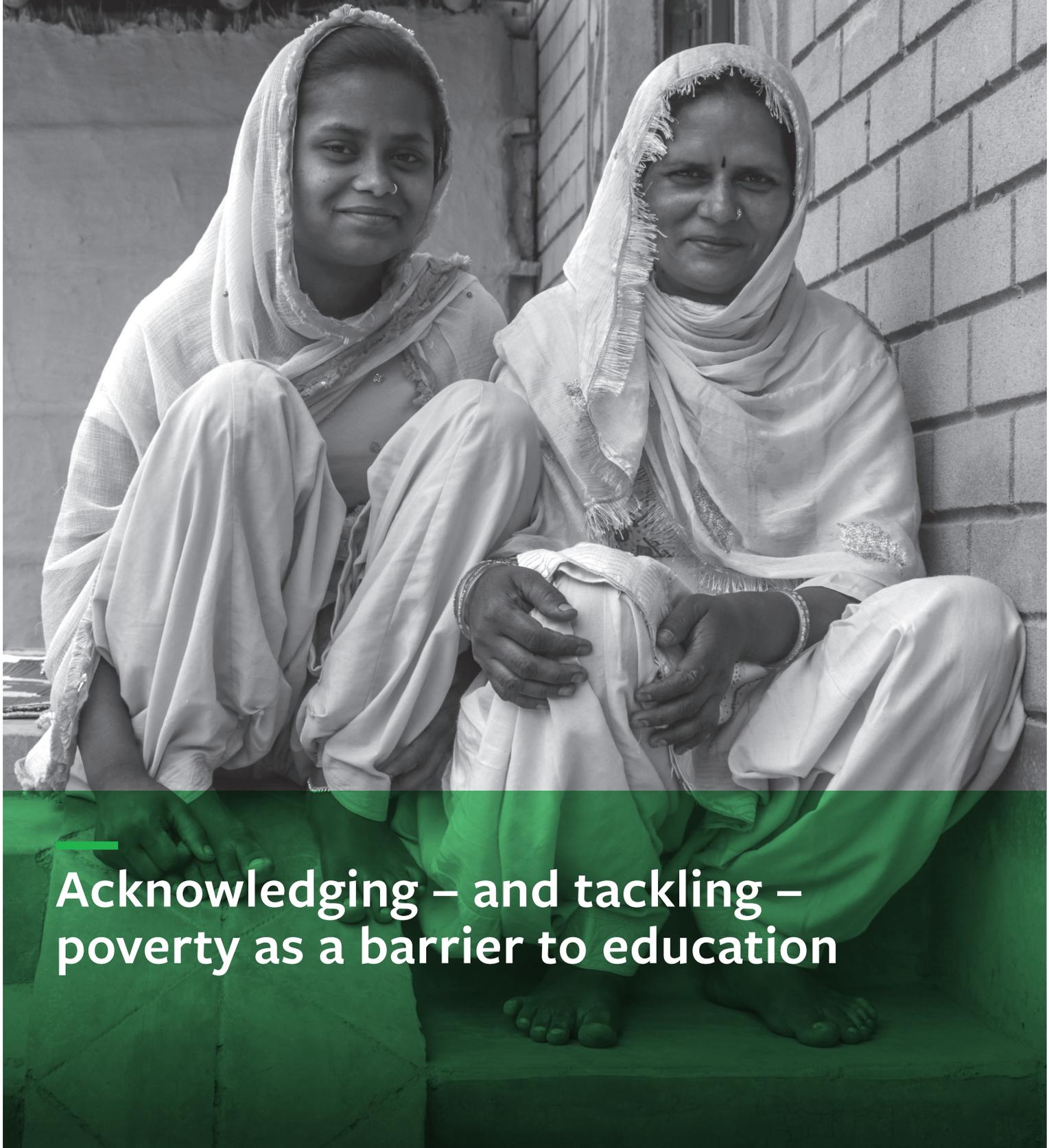


MARCH 2024

LEARNING BRIEF #12



Acknowledging – and tackling – poverty as a barrier to education

Girls'
Education
Challenge



The **Girls' Education Challenge (GEC)** is the UK Foreign, Commonwealth and Development Office's 12-year, £855 million Global Fund which aims to improve the educational opportunities of the world's most marginalised girls. The GEC is comprised of two types of project: 1) GEC-Transition (GEC-T) projects, which work within schools and support girls most at risk of dropping out; and 2) Leave No Girl Behind (LNGB) projects, which target highly marginalised girls who have already dropped out or who have never been able to enrol in school.

Every one of the 41 projects implemented under the Girls' Education Challenge (GEC) identified poverty as one of the main factors preventing girls from going to school, regularly attending, and learning once they are there. Poverty acts as a *push* factor when parents cannot afford school fees, transport to school, uniforms, materials, or the many hidden costs that even schools operating within 'free' systems often charge – such as exam fees. It also acts as a *pull* factor, pulling girls out of school when they are needed by parents to help with domestic chores or to look after younger children or sick or elderly relatives, to help with income generation or to generate income through bride price. Girls from poor households are less likely to have home environments and materials conducive to learning, further increasing the likelihood of dropping out.

- Poverty severely constrains girls' access to and experience within education
- Girls' education cannot be improved without addressing the financial constraints to access
- When family income is more secure, girls are safer, better able to learn, and more supported to achieve their ambitions
- Improved economic status impacts girls' self-esteem and status in the community, with broad and positive implications for gender equality

The World Bank names poverty as the most important factor in whether a girl attends school or not.¹ UNICEF has identified that 44% of girls from the poorest quintile in the world have never attended any school.² As evidenced during COVID-19, when there is an economic shock in poor households, girls are more likely to be kept out of school than boys.³ There are also complicated links between poverty, education and gender-based violence and other protection issues such as vulnerability to transactional sex, early marriage and early pregnancy that are pushing and pulling girls out of school.⁴

The GEC works with girls who are most at risk of dropping out and girls who are out of school or who have never been to school. These girls experience a level of economic marginalisation that routinely threatens their educational potential. While the GEC was never intended as a social protection programme, it was recognised from the outset that poverty was a major restricting factor. If projects did not tackle poverty, they risked not achieving their education outcomes, particularly for the poorest. Thus, a major takeaway from the GEC programme was that girls' education cannot be improved without addressing the financial constraints to education access.

This Learning Brief examines the relationship between poverty, gender and education in the GEC and explores the ways in which GEC projects tackled this huge and complex issue. It also examines projects' impact in a range of areas and outlines the learning and policy implications.

UNICEF defines social protection as:

“the set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation.”

¹ World Bank 2016 World Bank Document

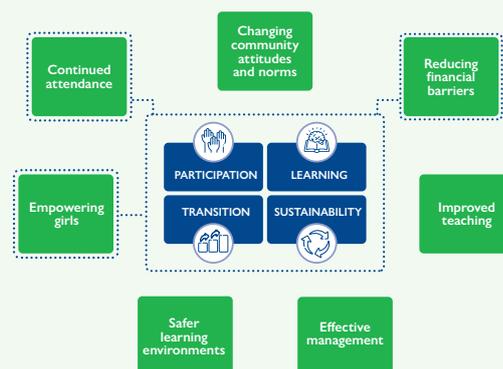
² Addressing-the-learning-crisis-advocacy-brief-2020.pdf (unicef.org)

³ International Women and Girls Strategy 2023 to 2030 (publishing.service.gov.uk)

⁴ ela_sl_v2b.dvi (povertyactionlab.org)

The Girls' Education Challenge Learning Brief series:

To capitalise on its vast portfolio of 41 projects, operating across 17 countries, the Girls' Education Challenge (GEC) has compiled a wealth of project learning regarding key interventions related to girls' education. While these Learning Briefs are rooted in both quantitative and qualitative evidence, they are not research papers or evidence reports. Rather, they provide a synthesis of learning from GEC intervention designs and implementation approaches that have been paramount for supporting improvements in girls' learning. The GEC projects take a holistic approach to improve the educational environment and conditions that support improved learning, participation, transition and sustainability outcomes. This Learning Brief is focussed on what activities were implemented to reduce poverty as a barrier to education. In doing this, GEC projects contributed to achieving the highlighted outcomes:



The GEC approach to social protection

GEC projects targeted communities based on educational marginalisation, which was strongly correlated with low income and high vulnerability to economic shocks. At a very early design stage, projects identified poverty as a key barrier and knew that they could not ignore the role that lack of money played in achieving education outcomes. They correctly hypothesised that when family income is more secure, girls are safer, better able to learn, and more supported to achieve their ambitions.

Poverty, risks and vulnerabilities are gendered, and as illustrated in *Figure 1*, many of the education challenges and barriers the poorest girls face are social protection issues which often negatively impact girls more than boys. For example, less value is placed on girls' education, so they are more likely to be pulled out of school than boys during economic shocks. In the poorest households, there may be pressure on families to sacrifice the longer-term benefits of educating girls for the shorter-term economic benefit of earning an income. Poor girls are also more vulnerable to protection issues such as transactional sex and early marriage. Marrying a girl early can not only alleviate costs associated with her schooling, but families also receive a bride price in some contexts.

Conceptualising the links between gender equality, education and the reduction of the economic vulnerability of girls and their families is examined in the 2020 Gender-Responsive Age-Sensitive

Social Protection (GRAASP) Framework.⁵ This Framework demonstrates the gender-responsive and age-sensitive social protection systems that enhance gender equality outcomes. It conceives social protection as a way of addressing the root causes of inequalities that affect women and girls throughout their lives and social protection as positively influencing gender equality through contributing to gender equality outcomes, including, but not limited to, enhanced education.

Similarly, the GEC sees the importance of addressing social protection through a gendered lens to ensure girls' enhanced education outcomes. As illustrated in *Figure 1*, applying a gender equality and inclusion (GESI) lens to education programming can contribute to gender equality and empowerment outcomes. Improving girls' economic status in the GEC has had important impacts on girls' self-esteem and status in the community, with broad and positive implications for gender equality. The [GESI tool](#) was used across GEC projects to help ensure a gender-responsive lens was used, and projects were adequately analysing and responding to gender-specific needs, which prompt reflection and discussion around a range of domains such as culture and capacity. A key takeaway from the GEC was that addressing poverty needs to be done through a gender and inclusive lens to have a longer-term impact on education, poverty and gender equality.

“At a very early design stage, projects identified poverty as a key barrier and knew that they could not ignore the role that lack of money played in achieving education outcomes.”

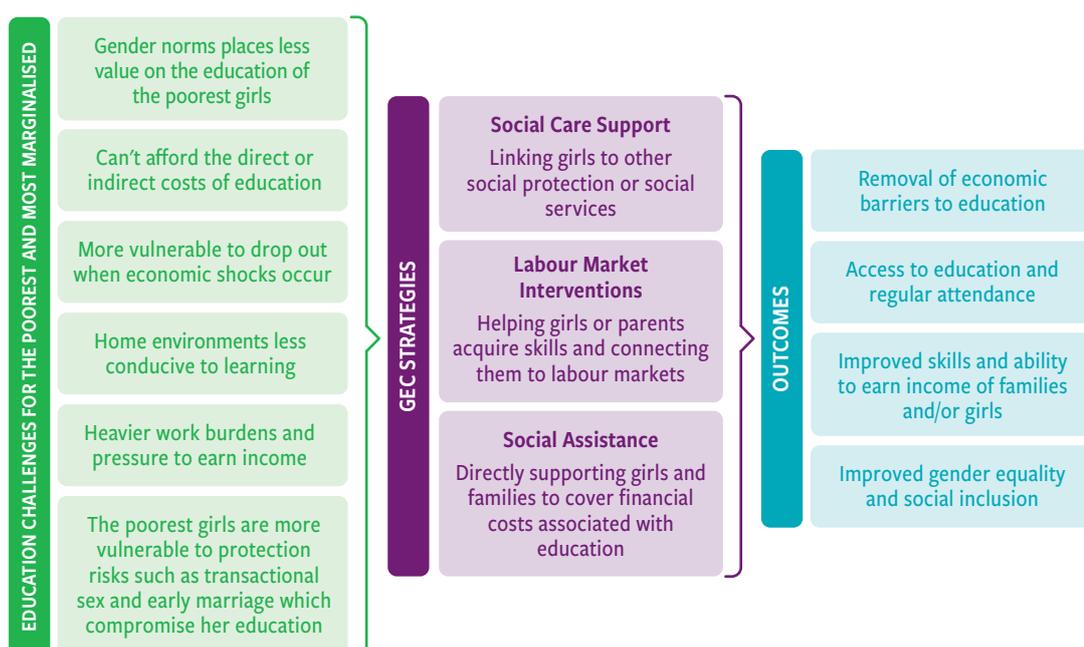


Figure 1: GEC approaches to social protection

⁵ Gender-Responsive Age-Sensitive Social Protection: A conceptual framework (unicef-irc.org).

The GEC's GESI approach, alongside the [GEC's approach to education marginalisation](#), has helped enable projects to profile and reach the most educationally marginalised. These have included girls with disabilities, orphaned girls, child brides, young mothers, refugees or displaced girls, pastoralist girls, girls from ethnically or religiously marginalised communities, and survivors of gender-based violence. Projects then worked to tackle the barriers faced by individual girls, which were often linked to poverty. For example, poverty often intersects with gender and disability to amplify the inequalities experienced by girls with disabilities. Girls with disabilities are more likely to have additional needs that come with a financial cost, such as assistive devices or health-related expenditures. Parents may have lost income-earning opportunities for increased or extended caring responsibilities. As a result, social assistance becomes extremely important and a key deciding

factor as to whether a girl with a disability can enrol and stay in school – or not. Common social assistance interventions across projects were the provision of transport, the provision of assistive devices and financial support.

In addition to targeting the most marginalised and applying a GESI lens, *Figure 1* illustrates the GEC projects' three main categories of social protection interventions that help ensure enhanced education outcomes for the poorest girls:

1. Social assistance
2. Labour market interventions
3. Social care support

There is clearly some overlap, but the next section describes the kinds of interventions under each category in more detail and includes case studies to demonstrate the most innovative or effective interventions of GEC projects.

“Girls with disabilities are more likely to have additional needs that come with a financial cost, such as assistive devices or health-related expenditures.”



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GEC project activities

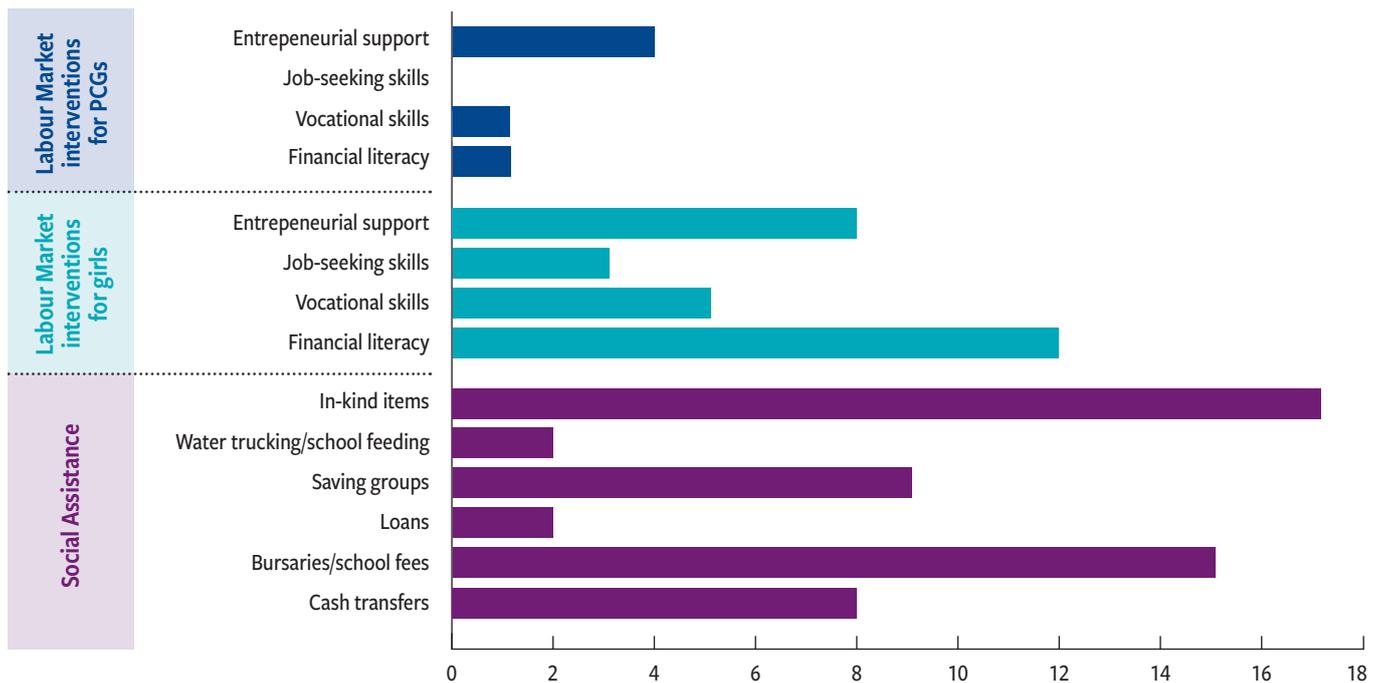


Figure 2: Frequency of social protection interventions across GEC projects

Social assistance

These interventions directly support girls or their families to cope with vulnerability and to cover the costs of education, thus helping to remove economic barriers to education access. As illustrated in Figure 2, the most frequently deployed intervention in this area was providing in-kind items such as sanitary pads, textbooks, uniforms, soap and means of transport such as bicycles or provision of a school bus in one exceptional case. The next most frequently used intervention was bursaries or payment of school fees directly to the school. Establishing and supporting savings groups (generally referred to as VSLAs or village savings and loan associations) was also common, as was the provision of cash transfers, which were sometimes conditional on attendance at school. However, some projects opted for unconditional cash transfers.

While all of the GEC countries had a variety of government social assistance programmes in place, projects almost unanimously found that very few GEC girls received such benefits. Reasons for not accessing these included non-eligibility in some instances, lack of a government ID or even birth certificate needed to access benefits, lack of awareness that the programme exists, lack of funds to cover transport needed to enrol in schemes, constraints on freedom of movement, fears around illiteracy being a barrier to access, and lack of confidence in engaging with government officers and in bureaucratic processes. All of these barriers are gendered, with the most marginalised girls and their families experiencing intersectional constraints on access.

Examples of GEC social assistance interventions

- Opportunity International's **Girls' Education Finance: Empowerment for Girls' Education** project in Uganda issued 8,938 families with school-fee loans. These loans, issued on a termly basis, were one of the bank products made available by the project and thus available after the project ended. School-fee loans were designed to improve households' ability to meet the costs of education, as they cover the biggest single expenditure associated with private schooling.
- Starting in 2018, WUSC's **KEEP** project in Kenya provided cash transfers to 3,000 of the most marginalised girls enrolled in KEEP schools in refugee camps and host communities, based on a selection process developed with the community. KEEP cash transfer payments were initially conditional on girls' attendance but were adapted to become unconditional.
- The **TEAM Girl Malawi** project, led by Link Education International, provided food within their community-based education centres aimed at out-of-school girls.
- The **SOMGEP** project in Somalia formed or strengthened village savings and loans associations (VSLAs) and encouraged targeted girls' mothers to participate in them. Mothers who participated in VSLAs could access funds to build small businesses and support their children's education. Over the project's lifetime, VSLA groups also became platforms for dialogue on gender and girls' education.
- The **GATE** project, led by Plan International in Sierra Leone introduced bursary support, which included financial support for school fees where relevant. Bursary support was intended as a short-term solution to address economic barriers, providing students with the necessary resources to access and attend school. In 2018, the government's introduction of Free Quality School Education led to the early discontinuation of bursaries to comply with the Ministry approach, requiring all tangible support to be channelled through the Ministry of Basic and Senior Secondary Education.

COVID-19 drove households further into poverty largely due to the loss of jobs and income, increased healthcare costs, and the fact that, when schools closed, parents no longer had childcare. Harmful coping mechanisms such as

arranging a child marriage or involving children in labour where opportunities existed became much more likely. As a result, many projects scaled up existing social protection interventions or introduced new ones.

Spotlight on Village Savings and Loan Associations (VSLAs)

VSLAs were formed or strengthened in six GEC countries: Somalia, Sierra Leone, DR Congo, Uganda, Pakistan and Zimbabwe. VSLAs are unique as they are self-funded and locally arranged and have become popular because of their simplicity, adaptability and responsiveness to the needs of their members. VSLAs comprise 15 to 25 people, the majority of whom are women, who meet regularly to save their money in a safe space, access small loans and obtain emergency insurance. Ideally, VSLAs also engage men, community members and market actors, allowing VSLA participants to gain increased influence over decisions in their homes and beyond.

Key strengths of VSLAs are that they offer flexibility, responsiveness and accessibility to GEC girls in a way that other forms do not. There is also a potential link with learning. In northern Somalia, the SOMGEP project found that VSLAs positively and consistently affected English literacy scores. The project hypothesised that savings and income play a role in allowing girls to attend secondary school. In Sierra Leone, the GATE project surveyed their VSLA members and found that 56% reported using a VSLA loan for their child's education, suggesting a link between membership and covering educational costs. VSLAs can also be a useful platform to share other kinds of information and prompt discussion and co-operation on local issues.

Challenges were also experienced across the portfolio. The SOMGEP project found that while adult groups remained active, adolescents were less likely to remain functional. This may be because of limited income for this age group, and dependency on parents for financial support. Additionally, VSLA functionality appeared to depend on an absence of severe economic shocks, as demonstrated by the COVID-19 pandemic caused VSLAs across multiple countries to disband. The **REALISE** project, led by Save the Children in the DR Congo, found that VSLAs were highly valued by communities but that they did not solve the issue of a lack of skills or capital – leaving the most vulnerable families unable to benefit from them. Thus the possibility of leaving the most marginalised behind. Girls with intersecting and severe dimensions of marginalisation are more likely to lack the social capital and networks required to access this kind of informal support.

In addition, existing social norms around which costs are 'worth' fundraising also come into play, which may perpetuate inequalities. For example, suppose the idea that girls with disabilities cannot be accommodated within mainstream schools is persistent and widespread. In that case, informal networks may not be open to generating funds to support her inclusion in a school. Instead, more socially acceptable costs may be covered, which may privilege those who hold more power.



Labour market interventions

Interventions in this category help girls, parents and caregivers acquire skills linked to income generation and entrepreneurship and connect to labour markets. As shown in *Figure 2*, teaching girls about financial literacy was the most common intervention, with the second most common being helping girls set up and run their own businesses. Some projects also supported parents with income-generation activities and strengthening their businesses. The rationale was to increase household income to cover education-related costs.

Since many of the labour markets were characterised by high informality and low unemployment, support in this category often made it easier for girls or their families to run small businesses more effectively and generate more income from them. As well as boosting financial literacy, activities ensured girls had sufficient and appropriate literacy and numeracy to run businesses effectively, connected girls with opportunities for start-up capital or initial resources needed, or encouraged girls to join or form savings groups.

Some projects worked directly with employers to make workplaces safer for young women (though these interventions were not very common as marginalised girls tended to work more within the informal sector). The [STAGE](#) project, led by World Education Inc in Ghana, monitored girls' work-related safety concerns and then conducted activities to improve safety. In Kenya, the [Education for Life](#) project, led by ActionAid, worked with employers and master artisans, providing apprenticeships to increase their knowledge and change attitudes regarding safeguarding and protection. They were taken through behavioural Codes of Conduct and made familiar with issues around labour rights, gender-based violence, inappropriate relationships and referral mechanisms. The project deployed frequent monitoring visits, ensuring girls were always interviewed about safety and working conditions. Girls were also connected with mentors with whom they could raise concerns.

Examples of GEC labour market interventions

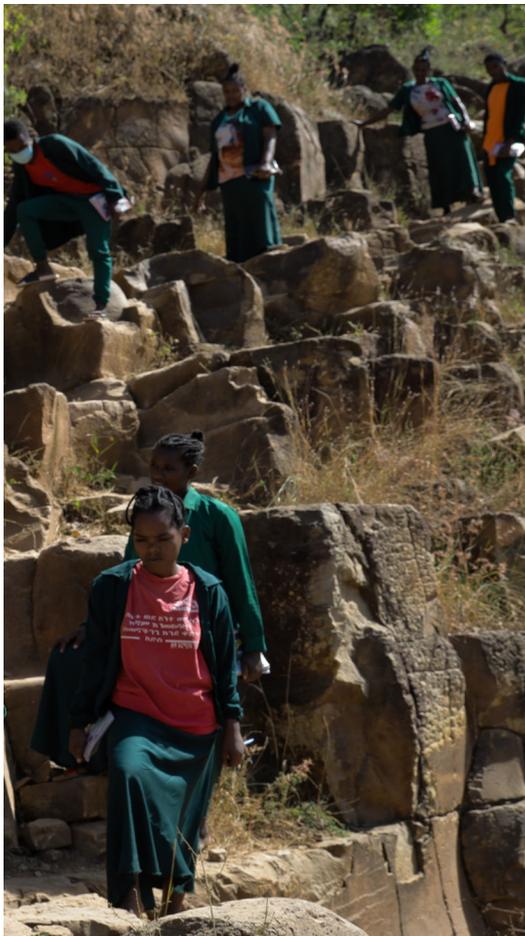
- The [ENGINE](#) project in Nigeria, led by Mercy Corps, provided girls with business expansion grants or equipment to expand their businesses based on girls' business plans, which outlined how the grant or equipment would be used.
- Girls aged 15 to 18 who were part of the [Marginalised No More](#) project, led by Street Child in Nepal, were enrolled on a financial literacy course. Modules included (i) income and expenditure, (ii) entrepreneurship, (iii) saving and credit, (iv) business planning, (v) insurance, (vi) cooperatives and (vii) Livelihood Support Programme models over a 45-day course. The course also required girls to build their business plans.
- As part of [CAMFED's](#) project, on graduation from school, young women in Zambia, Zimbabwe and Tanzania were invited to join a 6 to 12-month transition programme led by 'Transition Guides' who delivered a curriculum covering aspects of entrepreneurship. Guides help girls find jobs such as assistant teachers, cleaners in rural health posts, health assistants, agriculture, livestock rearing, mining and higher-level degree jobs after attending universities.
- The [Jielimishe](#) project, led by I Choose Life in Kenya, provided girls' families with chickens and, in some cases, goats to raise. Initial funds were provided to buy the necessary resources, after which families managed the chickens and sold their eggs.
- The TEAM Girl Malawi project provides tailoring training to girls' caregivers on how to make reusable sanitary pads. These women are often single mothers who use the income to support their children's education and provide menstrual supplies for their daughters so they would not miss school.
- The [SAGE](#) project, led by Plan International in Zimbabwe, started an Integrated Skills Outreach Programme. Out-of-school girls were mentored and trained by local master craft people in a community-based vocational training programme to increase livelihood opportunities for the girls and their families. A range of trades were available for girls, but baking, hairdressing and dressmaking were the most widely selected.

“Interventions in this category help girls, parents and caregivers acquire skills linked to income generation and entrepreneurship and connect to labour markets.”

Social care interventions

Activities in this category link girls to existing social protection or social services. It is often the most marginalised who are not accessing these services, and so projects worked to link girls to relevant services and to advocate for services to meet their needs better. As part of their broader protection work, projects often mapped out and integrated services into their referral systems and those of the schools and communities they supported. As social care services support people who experience marginalisation or disadvantage, social protection services are often part of these. In countries with national social assistance programmes, many projects helped link girls and their families to enrol on these.

Projects also worked with social workers or social protection officers to support girls who were already working in the communities, and this was at the heart of many GEC projects' protection and safeguarding work. In other instances, projects had their social workers on staff. Many organisations established relationships with local protection networks and actors, and some worked to build the capacity of such networks to respond to the needs of marginalised girls, and to strengthen the linkages between girls, communities, schools and protection officers.



Examples of GEC social care interventions

- In Kenya, the Education for Life project identified that many families would be eligible for the government's National Safety Net Programme due to their residency in poor and arid counties, status as an orphan or vulnerable child, or a person with a severe disability.⁶ However, many families needed to access these cash transfers and struggled economically. Logistical bottlenecks to signing up for the programme were disincentivising families (such as the requirement for a government ID card)⁷ and as a result the project provided individual-level support in resolving these issues.
- In Nepal, all GEC projects ensured that schools attended by their girls received sanitary pads. The Nepalese government launched its National Sanitary Pad Procedure at the beginning of 2020 to minimise absenteeism among girls, and all four GEC projects were able to perform an accountability function by checking that schools were receiving these on time, at the right volume, and that schools were distributing them to girls.
- Leonard Cheshire's project in Kenya engaged the Department of Social Services, Areas Advisory Councils (AACs) and the National Council of Children's Services to advocate for more inclusive systems and practices for children with disabilities with safeguarding concerns. The project trained AACs in monitoring child protection cases and worked with the Department of Social Services to establish linkages to social protection mechanisms such as the cash transfer programme.

“As part of their broader protection work, projects often mapped out and integrated services into their referral systems and those of the schools and communities they supported.”

While the examples above are at the formal level, much is also taking place informally in communities. While no GEC project directly delivered social care, many project staff, mentors and community volunteers performed this kind of role de facto, and communities had their coping strategies and community-based actions, which were heavily drawn upon. In contexts like Somalia, remittances from diaspora families were critical during economic shocks. In many instances communities would come together to fundraise for a girl's education or cover the costs of a particular event.

Only four projects did not have any social protection intervention. All four projects did, however, indirectly address economic barriers by providing community-based learning at no cost to the learners in their communities. However, it should be noted that once girls completed their community-based education, economic barriers were often a reason for girls not transitioning to the next level of education, though these barriers were often intertwined with complex socio-cultural barriers.

⁶ About HSNP.

⁷ Full article: [Does the Hunger Safety Net Programme reduce multidimensional poverty? Evidence from Kenya](#) (tandfonline.com).

The impact of GEC interventions

Impact on learning

Few projects used an evaluation design that could conclude the provision of social assistance and correlation or causation with learning outcomes. The KEEP project in Kenya and the SOMGEP project in Somalia were exceptions to these, and both projects found that their cash transfer and VSLA interventions, respectively, were strongly related to learning scores. There were also many examples of in-kind contributions enhancing girls' learning. For example, during COVID-19, [Viva CRANE's](#) project in Uganda distributed learning materials directly to girls' homes so they could continue learning and noted that these would have been otherwise unaffordable to parents.

Impact on enrolment and attendance

Many projects heard from girls and their families that different types of social assistance played a large role in helping families afford school and resulted in increased attendance and enrolment.

The [Cheshire Services Uganda](#) project found that school fees and bursaries were the greatest contributor to retention in school. The Jielimisho project in Kenya found that funding girls to cover fees significantly mitigated the economic barrier that inhibited girls from attending school. Girls regularly highlighted that, before receiving economic support, they were told to leave school until they could pay their fees. Once girls had been awarded a bursary, the barrier of financial means was mitigated. Some projects increased their financial support during particularly critical transition points. For example, when girls were sitting exams or transitioning to secondary school.

Attendance was also positively impacted in addition to enrolment and retention. The [MGCubed](#) project, led by Plan International in Ghana found that girls who did not receive cash transfers were twice as likely to have less than 85% attendance levels than girls who received cash transfers. Caregivers most commonly spent cash transfers on sandals, sanitary pads, bags, school uniforms, books and the cost of boarding school. Interestingly, when social assistance was provided in the form of in-kind costs, it was not quite as successful as bursaries or cash transfers, partly because they did not offer the flexibility of meeting changing needs.

Impact on (self) employment and income generation

Many projects sought to support girls in employment or entrepreneurship by providing vocational training, helping them build their businesses, or helping them secure jobs. 51,020 girls transitioned into work, including their own business.

In Zimbabwe, girls on the SAGE project reported increased income due to vocational training and mentorship support. CAMFED's transition programme (post-school) was also successful in helping many girls become financially independent and supporting them in their career pathways. Jobs included assistant teachers, cleaners in rural health posts, health assistants, agriculture, livestock rearing, mining and higher-level degree jobs after attending universities.

Transition to work was sometimes, accompanied by improved material circumstances. 95% of the girls on the [TEACH](#) project, led by IRC in Pakistan, who received training in income generation trades were self-employed or had started their home-based businesses. A tracer study found that these girls earned an average of PKR 10,916 per month compared to a baseline earning figure of just PKR 3,250. On the other hand, STAGE in Ghana saw a more mixed picture, with factors such as high chore burdens and negative social norms severely constraining the capacity to earn.

Impact on the inclusion of girls with disabilities

Several projects identified that the impact of social protection interventions on girls with disabilities was particularly significant – largely because of the severe financial difficulties experienced before the project. The two projects whose cohort of girls was made up of girls with disabilities both found that their social protection interventions were highly impactful in increasing girls' access to school. For Leonard Cheshire in Kenya, in-kind provision of sanitary wear, transport, scholastic materials and assistive devices was combined with bursaries to produce highly impactful results such as improved literacy scores.

“I can now care for my family from my business.”

SAGE learner, Zimbabwe

Impact on financial literacy skills

The acquisition of financial literacy skills was another area of considerable impact, with many projects reporting large increases from baseline to endline. For example, the [EAGER](#) project, led by IRC in Sierra Leone, found that 97% of the girls felt they had the skills they needed to save money to accomplish their goals, 98% felt they knew how to make a plan so they could reach their financial goals and 97% felt they know how to create a budget to help them manage their finances. The Marginalised No More project in Nepal found that by endline, 47% of girls were found to have an extremely high level of financial literacy in knowledge. This was a drastic improvement from the baseline survey, in which only 5% of girls reached this level.

Other ripple effects

There were also many indirect or ripple effects of social protection interventions, which include the following:

- Some projects reported a direct link between reduced poverty and higher income and girls feeling more confident and respected by their communities. For example, as girls supported by the SAGE project in Zimbabwe developed income-generating skills and started their businesses, they increased their confidence and independence. Many girls and young women reported that their communities seemed to hold them in higher esteem as they set up their own businesses. This change in confidence and status is also beneficial for girls' mental health and community relationships.
- There were also ripple effects in households. For example, in Uganda, some parents were using the school savings initiative to set aside money for their children's school fees.
- There are also examples of **Mentors and Learning Guides** who worked on the project, **building their own vocational skills and improving their own earning opportunities** as a result of their involvement in projects.

“The acquisition of financial literacy skills was another area of considerable impact, with many projects reporting large increases from baseline to endline.”



Factors for success

Social assistance interventions

Careful targeting of the most marginalised – and effective communication of the rationale for this approach in the wider community.

Successful projects carefully consider the people who social assistance interventions should support. While some took a universal approach and supported all girls, others, especially those with large cohorts of girls, took a more targeted approach. This required projects to decide on selection criteria, sometimes involving difficult decisions. In Kenya, the KEEP project took a cautious and thoughtful approach in a context where resources were heavily contested (refugee camps and host communities). They developed a Marginalisation Index to identify the most marginalised girls, such as those affected by a combination of disability, poverty, child-headed status, parental status and other factors of disadvantage. This index was then used within a community-centred process to decide a final list of girls eligible for cash transfers.

Communicating the rationale for beneficiary selection with the wider community is vital. In Kenya, for example, while the KEEP cash transfer programme used a multi-pronged communications approach to disseminate information, the larger community needed higher levels of understanding. Misunderstandings about the selection process led to complaints about favouring girls over boys and refugee students over host community students. More constant and effective communication helped address these issues, and the project benefited from having community mobilisers who could support language translation during meetings and ensure effective communication.

Recognising that the most marginalised girls are less likely to be in school

When projects used in-school mechanisms to overcome financial barriers – such as paying bursaries directly to schools or setting up Savings Clubs within schools – they risked inattention to the most marginalised, who, by definition, are far more likely to be out of school. Opportunity International's project in Uganda decided to focus on those who were most at risk of dropping out because of their high absenteeism rates.

“We have been looking at education in silos; we look at the school, we look at the home, but the challenges are connected. Financial challenges at home are not put into school, so the problems of education at home and school need to be addressed holistically and within the community.”

Consortium Lead, Opportunity International

In response, the project provided 60 of the most vulnerable families with business start-up kits (worth approximately \$100 each). The impact on attendance was large: overall absenteeism amongst targeted students reduced from 90% to 10%.

Consideration of financial barriers to in-school and at-home learning

The most successful projects implemented a continuation-of-learning component during the COVID-19 school closures, responding to the fact that many girls, and most likely the most marginalised girls, come from families who could not afford to provide them with phones or radios on which much remote learning content was delivered. For example, the Leonard Cheshire project in Kenya distributed solar radios to the poorest households and girls with visual impairments so that every girl in their cohort could take advantage of the various remote learning options available by radio.

What did not work: the appropriateness of in-kind items

Most projects went to great lengths to select the most appropriate items for distribution within in-kind packages, making sure they consulted with girls and caregivers. However, despite this, all projects who distributed in-kind items received some feedback around inappropriacy, suggesting that an alternative mechanism of providing cash and allowing girls to choose items for themselves might be more appropriate.

A frequent concern was around the quantity of items – with families saying one item or another was not enough – as well as quality. The STAGE project in Ghana provided bicycles with the aim of reducing the financial costs of transport, but communities found that there were not enough bikes or they frequently broke down. Another project, in DR Congo saw low impact of bursaries on attendance. This is likely because while the bursary covered school fees, it did not help parents to cover the costs of school supplies and uniforms, resulting in some GEC girls being expelled from schools for not having these items.

Social assistance to teachers can have a lasting impact on teacher retention

The [GEARR](#) project, led by PEAS in Uganda, was one of the few projects targeting social assistance to teachers, partly because of their responsibility as an employer and because they recognised the importance of retaining teachers in whom they had invested training and professional development support. During COVID-19, they continued to pay 80% of teachers' salaries, resulting in a much less disrupted teaching workforce than in other contexts.

Balanced consideration of sustainability issues

The substantiality of social assistance interventions is a concern and one often voiced by girls themselves, who expressed anxiety that once bursaries ended or cash transfers ceased, then their educational journeys would come to an end. While this is a complex area, it is worth noting that the most successful projects that responded to girls' needs did not let this concern completely dissuade them from addressing poverty as a barrier. Those projects acknowledged the sustainability issue but also recognised that without tackling poverty, there might not be any outcomes worth sustaining. In addition, the more successful projects were better able to engage with families well before the project closed, explaining that support would come to an end and helping to plan how parents could begin to take over costs themselves or connect with other government or NGO interventions that could help them.

Labour market interventions

Linking girls to relevant saving groups or institutions

Helping girls access community savings was often more successful than linking them to banks. There were often many bureaucratic barriers to girls taking out loans or opening bank accounts such as needing the required documentation or identification. Many girls preferred to access community savings and loan groups and often used these groups for savings rather than loans as they quickly invested money back into their businesses.

What did not work: in some cases, linking girls to banks did not work

Some projects initially supported girls to link to banks, but there were often challenges with accessing loans and opening formal savings accounts. In Nigeria, for example, there were few opportunities for girls to access loans with realistic conditions, i.e., low single-digit interest rates and a low initial deposit. Many girls needed the funds to maintain minimum account balances for bank accounts, and banks were often far away, preventing them from using formal bank accounts as a savings mechanism. In Zimbabwe, girls were supported to open bank accounts, but were not provided with funds. This was not effective as most girls did not have the money to open and sustain the account.



Providing business grants to help girls execute their business plans and achieve financial autonomy

Providing girls with material support to execute business plans gave them the practical support to set up their businesses. Conversely, the main barriers girls cited to setting up or expanding their businesses were more material support and access to finance. In the STAGE project in Ghana and ACTED's [Closing the Gap](#) project in Pakistan, start-up materials or funds were highlighted as one of the main factors supporting girls to set up businesses.

Careful planning of the learning component

Many of the GEC projects are working with out-of-school girls. Thus, the learning components often needed to provide girls with the functional literacy and numeracy skills they would need for their everyday lives, running a small business or entering a trade (as opposed to focusing on skills needed to return to formal school). Successful projects carefully considered the pedagogical approach needed to build these skills and to teach older adolescent girls with little formal school experience. Careful consideration was also given to the timing of the learning and skills components. In several projects, girls – particularly the most marginalised – often prioritise skills for income generation, and when the learning component was first, girls sometimes got demotivated. Therefore, in some cases, it was more effective to run both components (the learning and the skills components) concomitantly.

Working with communities to shift attitudes around vocational and entrepreneurial training for girls

Community outreach was important to support girls' skills training and shift norms around vocational training for girls, who often view some skills and trades as unsuitable. While there was some shifting of these norms with girls choosing male-dominated in some instances, generally, trades focused on more traditional areas such as sewing, hairdressing and soap making. In addition to this, TVET is often perceived as an inferior education to university, and there is sometimes stigma attached. Successful projects took a measured approach to changing gender norms, recognising that it takes time and the need to mitigate the potential backlash girls may face if perceived as pushing social boundaries too much. The [Let Our Girls Succeed](#) project, led by Education Development Trust in Kenya, countered stigma by having girls who had made a successful living after TVET courses talk to the cohort girls and encourage them to join these programmes.

Having clear and accessible pathways for skills training

At the design stage, it was important that clear and realistic pathways were mapped out for girls and that linkages were made with Vocational training Institutes (VTIs) or master tradespeople from the outset. Successful projects carefully mapped out the pathways from their learning components to their skills components. For example, they ensured that the learning component equipped girls with the entry requirements for VTIs. It was also important that any other barriers to accessing VTIs or skills training were mapped out, mitigated and sufficiently resourced.

What did not work: not mapping pathways from the outset

There were some examples of projects having pathways for girls that were not always viable or adequately resourced. For example, girls from rural areas were linked with VTIs that were too far from their communities. There were also examples of girls dropping out of training because they could not afford the transport. In some instances, it was only after girls graduated from the learning component that there was a realisation that certain vocational pathways were not viable – because of distance, a lack of capacity in their communities, a lack of entry requirements or economic barriers. If their transition to vocational training was delayed, there was a risk that girls would become demotivated and drop out of the programme.

Quality skills training that is practical and relevant

Providing quality training and education is a vital factor in success. When working with marginalised and adolescent girls, trainers and facilitators must be kind, empathetic and encouraging, providing a safe space for girls to learn and thrive. Successful pedagogical approaches were those that provided opportunities for practical skills building that were tailored to market opportunities. Girls themselves highlighted that they should be able to apply skills and ideally generate income immediately upon graduation. Conversely, what did not work was focusing too much on the theoretical aspects, and this was often a result of not having the necessary equipment, such as sewing machines or the required tools for carpentry. In addition, successful projects ensured that skills programmes were long enough to build the skills needed and achieve mastery of core skills.

It is important to note that in many contexts strong social norms that restrict girls' mobility still exist, limiting girls' abilities to start certain businesses. Considering these restrictions while having a longer-term approach to shifting restrictive social norms is important.

Life skills, mentorship and social networks

In the GEC, life skills are generally concerned with skills such as increased confidence, self-efficacy and resilience, and there is then a separate 'bucket' of skills related to entrepreneurship and employment. However, there are strong overlaps and interconnections between the two, and strong links between the 'soft' life skills and girls' ability to find employment or generate income.

As outlined in the Marginalised no More project endline, *"The project is grounded in the assumption that learning and life skills are significant foundations for securing livelihood opportunities."* Many projects found that some of the most marginalised girls could enter the job market and become more financially independent due to improved self-efficacy, relationship skills and agency. Life skill groups have also allowed girls to build social networks and successful projects, encouraged sustaining these networks, and encouraged group businesses.

Successful projects combined their life skills components with ongoing mentoring, with some projects focused specifically on supporting girls when she was transitioning from a key point in their lives, such as finishing formal school or the learning component in a project. Many GEC girls stated that mentors' encouragement, guidance and help with decision-making were some of the main motivators for them to transition to and continue on a vocational pathway.

Social care interventions

Mapping social protection services and actors in target regions

The GEC's focus on safeguarding and child protection meant projects conducted mappings of protection providers in the areas in which they worked. These processes were reported as very useful and beneficial to project staff – not just because they illuminated points of contact, referral lines, and counselling and health services – but also because they made other kinds of linkages or synergies visible. When projects went through this process, they identified other programmes to connect families, such as NGOs and government-provided entitlements that could help girls and parents sign up.

Identifying and dismantling barriers to access

Once mapping was complete, the next step was to identify the many reasons girls were not already benefiting from such services. In Kenya, one of the major barriers experienced by girls with disabilities was the need to prove that permanent care was needed, that the household was poor, that no other cash transfers were being received, and that no one in the household was receiving any regular income.

Meeting all of these requirements in the form of paperwork represented a substantial administrative burden and a financial cost in attaining that evidence. More fundamentally, such programmes required government IDs – and to get those requires a birth certificate – which some family members did not have. Resource and time-poor families with little experience navigating bureaucracies gave up on the process. When project teams could help take families through these steps, these social care benefits became accessible.

"Many GEC girls stated that mentors' encouragement, guidance and help with decision-making were some of the main motivators for them to transition to and continue on a vocational pathway."



Recommendations

Social assistance

- As outlined in the GEC learning brief on marginalisation, **to economically support the most disadvantaged, projects must be committed to identifying and reaching them and have a solid understanding of who they are, their needs and their context.** Forming partnerships with local community-based organisations, such as women's rights organisations and disabled people's organisations, with roots in communities and deep contextual knowledge, can help this process.
- **Identify key points of economic stress or where economic barriers to education become more pronounced** and employ strategies to support families to mitigate these barriers. Key points can be at the start of the year or term when school fees are due. Another example is when girls transition from schools in their communities to schools outside their community (often secondary and vocational), which often incur more costs.
- **Balance the need for direct and immediate assistance to the most marginalised girls with wider, more sustainable approaches.** When working with the most at-risk girls, the likelihood of dropping out is often very high if they are not provided with immediate monetary or in-kind assistance to continue to attend. It should be noted, however, that while interventions such as bursaries are often not sustainable, supporting girls to gain an education increases their economic outcomes in the longer term.
- When designing social assistance interventions, **put girls, women and community members at the centre of the decision-making process** and ensure that strategies empower and increase girls' choice and autonomy. A gender-based violence perspective has been lacking, especially given the increasing interest in using cash transfers to address the relationship between economic vulnerability and gender-based violence .
- **Ensure adaptability and flexibility.** As evidenced by COVID-19, social and economic contexts can quickly change. A key lesson across projects is the need for flexibility in addressing economic barriers in the face of evolving challenges.
- **Seek expertise outside of education.** Some projects reflected a lack of confidence in technical ability in this area, given that most project teams comprised education or gender specialists rather than livelihoods or market experts.

Labour market Interventions

- **Ensure that girls are supported on their preferred pathway throughout the decision-making process.** In some instances, girls chose vocational pathways as they did not see the secondary school/ college or university pathway as viable. Many girls from poorer communities chose a vocational/skills pathway to generate income immediately. This decision-making process is complex, and if girls are not choosing an academic pathway because they do not have the support rather than because it is not their preferred pathway, then options for supporting her on this pathway should be explored. On the other hand, a vocational/ skills pathway may be more relevant and suited to a girl's everyday reality. Either way, girls should be mentored and supported through the decision-making process.
- **For those who have chosen a vocational/ skills pathway,** there are several key recommendations. With regards to the training itself, ensure that the time allocated is enough to build up the skills needed and that there is a strong practical learning approach, including having the required equipment. Trades and skills taught should link directly to labour market analysis, and master trainers should be trained on gender transformative approaches. At the beginning of a project, it is also vital that pathways are mapped out and viable for girls – for example, are vocational colleges accessible? Are there master trainers in the outlined skill areas?
- **If there is a learning element (such as literacy and numeracy),** this can be implemented alongside the skills training. Many GEC girls advocated for this approach as they wanted to gain practical vocational skills as soon as possible to help them run their small businesses and generate income. In addition, literacy and numeracy skills should also be functional and practical and link to the girls' context, businesses and everyday realities.
- **Life skills and mentoring.** Other non-academic and non-trade skills are important for girls to run successful businesses or to be successful in gaining employment. These include self-efficacy, confidence, resilience, decision-making and goal-setting. These life skills must be integrated into projects in a meaningful way that responds to girls' needs. Select mentors from girls' communities where possible and provide them with the training, skills and resources needed to build girls' skills and to facilitate girls' successful transition from school to further education, employment or self-employment.

- **Increasing girls' motivation and capacity to save** is an important element of effective economic empowerment programmes. This should be integrated into financial education programmes, but girls should also be linked to savings institutes and groups relevant to their needs and contexts. If linking girls to savings institutions is more relevant, support girls in accessing them as needed (for example, through attaining ID and the necessary documentation).
- **Skills programmes should build girls' social capital and networks.** Where relevant, girls can be encouraged to build group businesses and support each other's businesses.
- **Gender transformative approaches.** As outlined, entrenched gender norms cannot restrict girls' access to economic empowerment and income generation activities, but they also restrict the type of trade, business and employment they access. Many trades are still deemed inappropriate for girls, which is why tackling deeply ingrained gender norms and stereotypes around this is important. Girls internalise these stereotypes, so it is important to interrogate these, and provide girls with the skills to analyse critically and reasons for the gendering of certain subjects, trades and jobs. Exposing girls to role models – young female entrepreneurs from their communities – can help break down entrenched stereotypes. There is a delicate balance, however, to getting girls to think about what is possible outside the usual expected roles and ensuring that girls are not at risk. It is important to also work with communities.
- Solid political economy analysis and linking/working across sectors are needed, i.e., bringing education together with often separate skills. Linking with agriculture and labour departments is also needed.

Social care interventions

- Analyse and link with the existing social protection staff in communities. Work with existing government social workers and health workers to ensure holistic support for girls, identify and address protection issues, and refer girls to relevant wraparound services as needed.
- Analyse the barriers to accessing national social protection programmes and provide support to dismantling barriers.

Girls'
Education
Challenge



This Learning Brief was authored by **Alicia Mills, Anita Reilly and Emma Sarton**, with valued contributions from **Courtlin Stoker**.

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Design by: Caroline Holmqvist, www.holmqvistdesign.co.uk

For more information, contact: learningteam@girlseducationchallenge.org | www.girlseducationchallenge.org

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