

Making the case for continued investment in the education of at-risk and out-of-school girls

October 2024



Introduction

The Girls' Education Challenge (GEC) is one of the largest and longest programmes dedicated to improving educational opportunities for marginalised girls in low-income countries.

As the programme approaches completion after 12 years, implementing 41 projects across 17 countries, there is a risk that the steadfast and explicit focus on at-risk and out-of-school girls could diminish. This is particularly the case for girls who are not in school and are not within the remit of a Ministry's formal education system or a donor's system strengthening programme.

In order to ensure an explicit focus, within the global education sector, on girls who have never been to school or who are at risk of dropping out, the GEC has sought to answer two vital questions:

- **1.** How do we address some of the assumptions and perceptions that prevent a focus on at-risk and out-of-school girls?
- 2. What can we collectively do to maintain a focus on at-risk and out-of-school girls?

This paper brings together a comprehensive set of responses to these questions. It draws together evidence from literature reviews and conclusions from in-depth consultations with GEC stakeholders, including donors, policy-makers, researchers and implementers.

This paper brings together compelling arguments and evidence which can be brought to local, national and global education sector policy dialogue and discussions, to support the case for a sustained focus on marginalised girls.

"Many people have dreams, but they don't have the dream supporters. Once you get someone to help you in school you have hope. Many dreams need education. Once a girl is in school, she can become something."

Florence, supported by the GEC in Uganda



Addressing perceptions and assumptions

This section outlines some of the perceptions and assumptions made about the education of at-risk and out-of-school girls. It acknowledges that many of these assumptions are based in some element of truth but also provides responses that offer clarification and dispel myths.

It also outlines the benefits that come from educating at-risk and out-of-school girls. Many of these benefits are 'well-rehearsed' but this paper provides a comprehensive (although not exhaustive) list with accompanying evidence.

#1

Perception / assumption

Supporting out-of- school girls is expensive and complex because it requires a holistic and multi-sectoral approach

Responses

- Interventions to support out-of-school girls, even if numerous, can be implemented to optimise effectiveness and efficiency, making their costeffectiveness comparable to other programming.
- Costs should be considered in relation to:
 - the longer-term effects of investing in out-of-school girls, such as employability and delayed marriage
 - the spillover benefits for other children
 - protecting educational investments
 - government spend per beneficiary
- 'Holistic' or 'multi-dimensional' approaches should be viewed as ways to improve 'learner readiness', which in turn improves learning outcomes.

Acknowledging the truth in this perception:

Multidimensional/multi-sectoral approaches that address marginalised girls' multiple constraints are effective because there are numerous constraints to contend with (vs children facing fewer inequalities/constraints). An increased number of interventions can indeed increase spend, but this assumption does not provide the whole picture.

Evidence to address assumptions about cost

Interventions to support out-of-school girls, even if numerous, can be implemented to optimise effectiveness and efficiency, making their cost-effectiveness comparable to other programming. For example, a value for money (VfM) analysis demonstrated better results at a lower cost by a GEC project, in comparison to other education projects worldwide. A University of Cambridge study also found that a multidimensional programme focusing on marginalised girls was able to attain similar cost-effectiveness outcomes as compared to programmes that did not include the aim of reaching the most marginalised.²

Costs should be analysed and justified in relation to the long-term social gains of investing in out-of-school girls, such as employability, delayed marriage and delayed first pregnancy. These were findings from a University of Portsmouth 6-year tracer study of girls in Somalia.³

Costs of supporting out-of-school girls should be analysed/justified in relation to the spillover and multiplier effects on other children. A University of Cambridge study found that benefits of the programme could be seen across all of the children, including boys, within the classrooms of the marginalised girls who were supported.⁴ Additional evidence demonstrates that focusing on girls with disabilities benefits everyone in the school, classroom and community.⁵ Moreover, research shows that making gains in these areas through work with out-of-school girls (e.g., managing to bring together local health, protection and education actors within monthly case management committees) would be a major achievement that would benefit all children.⁶ Discussions held during the GEC workshop, held in March 2024, highlighted that many ways of supporting learning for out-of-school children – such as the use of local languages, the adoption of a levelled curriculum and the presence of female teachers – do support all children already in school.

"Costs should be analysed and justified in relation to the long-term social gains of investing in out-of-school girls, such as employability, delayed marriage and delayed first pregnancy."

Costs of supporting at-risk girls in school/systems-level interventions should be analysed and justified in relation to protecting educational investments. By building in interventions that prevent at-risk girls' eventual drop-out, investments in primary education (like strengthening foundational learning) will be protected. A study found that in Benin, a high proportion of girls who achieved proficiency in reading dropped out of school after they left primary. There is a need to prevent drop out after primary school to protect these literacy gains.⁷

Cost per beneficiary should be analysed in relation to government spend per beneficiary. GEC VfM analyses demonstrate comparable costs per child benchmarked against relevant ministry of education cost per child spend (see Figure 1).8

Interventions to support out-of-school girls lie on a spectrum of cost and value add – pragmatic programme design can be based on this. Although a comprehensive approach is often more effective, strategically focusing on a few interventions that address girls' most salient constraints, which are low cost but high value, can bring costs down. Such interventions are highlighted in GEC VfM Spotlight Briefs (see Figure 2)⁹ and in GEC Learning Briefs. ¹⁰

Figure 1: Annual cost per student

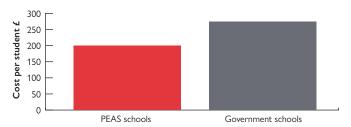
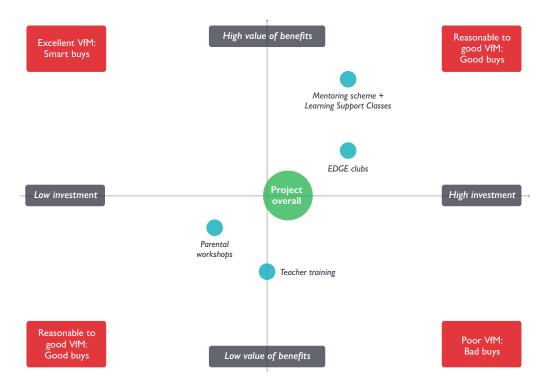


Figure 2: Investment costs versus benefits of each intervention



'Holistic' or 'multi-dimensional' approaches should be viewed as ways to improve 'learner readiness', which in turn improves learning outcomes. The Global Education Evidence Advisory Panel (GEEAP) Smart Buys lists a number of cost-effective approaches to improve learning, in which 13 of the 18 good/promising buys are interventions that support learner readiness. 11 Learner readiness and well-being is important because children cannot meaningfully learn if they are in survival mode (i.e., if a learner is hungry, in fear of being caned, is having their period with no sanitary pads). 'Holistic approaches' generally address marginalised girls' needs to get them out of 'survival mode' so that they can consistently attend school and meaningfully learn. Supporting 'vulnerable learner readiness' for marginalised girls does not have to be expensive or complex, as shown by the GEEAP report and noted above.

Projects to support outof-school girls are not scalable by the education system due to expense and complexity

Responses

- Framing scaling as a choice between quality or equity is a false dichotomy.
- We need to be clear/specific about 'what' is scalable and why we cannot disregard an entire project based on the assumption of expense or complexity.
- Adapting a scaled activity to be equity-focused does not have to be expensive or complex.
- Support to out-of-school girls can be pragmatically incorporated within other 'system-led' priorities (like Foundational Learning or raising learning outcomes) so that these 'competing' priorities can be addressed together.
- Scaling by system actors overlooks the valuable contribution that families and community members can make as scaling partners.

Acknowledging the truth in this perception:

Multidimensional/multi-sectoral approaches that address marginalised girls' multiple constraints can initially seem unscalable, particularly when implemented by system actors who may have insufficient resource or capacity - but this perception requires further unpacking.

"[...] interventions that target marginalised girls can be easily incorporated into programmes working 'at scale' and will also have the spillover effect of benefitting other children."

Evidence to address assumptions about scaling interventions

Framing scaling as a choice between quality or equity is a false dichotomy. Instead, treating equity as a necessary ingredient of quality encourages people to understand that if an education system leaves some people out, it is not, by definition, a quality system.¹²

We need to be clear/specific about 'what' is scalable and why – we cannot disregard an entire project based on the assumption of expense or complexity. A definition of scaling is that knowledge, practices, processes are replicated at a large scale (i.e., at district, regional or national level), generally by government actors. This will facilitate a multiplier effect in which the benefits of new knowledge and practices can be realised by many people over many years.

A girls' education project can entail several interventions that are not expensive or complex (see above), which can be implemented at a large scale by government actors (e.g., peer mentoring or working with parents). Such interventions that target marginalised girls can be easily incorporated into programmes working 'at scale' and will also have the spillover effect of benefitting other children (see above). Discussions held during the GEC workshop in March 2024 highlighted that when implementing education technology interventions, it is important to consider that marginalised girls may not have access to such technology and may be left further behind.

Adapting a scaled activity to be equity-focused does not have to be expensive or complex. Interventions that aim to work at scale (e.g., teacher/HT training, materials development/distribution) can be easily adapted to pre-empt the inevitable drop out of the most at-risk girls. For example, social emotional learning support can be embedded in structured pedagogy for foundational learning¹⁴, and gender responsive language and body language can be incorporated.¹⁵



Support to out-of-school girls can be pragmatically incorporated within other 'system-led' priorities such as foundational learning or raising learning outcomes) so that these 'competing' priorities can be addressed together. An example of this is the adaptation of the Coalition for Foundational Learning's RAPID Framework, which was developed to address learning losses as a result of COVID-19. Although the RAPID Framework's 'reach' strategies generally related to school re-openings after COVID-19, the single-minded focus on reaching all children was extended through adding low-cost and evidence-based strategies so that atrisk and out-of- school girls could be pragmatically included.¹⁶

"Where it is not possible to scale widely/ broadly, it may be possible to scale deeply."

Discussions held during the GEC workshop highlighted that despite the limited resources and the prioritisation of infrastructure when implementing in FCAS contexts there may be an opportunity to work with the government on reconstructing and scaling some elements of the education system.

Scaling by system actors overlooks the valuable contribution that families and community members can make as scaling partners. There are many ways of driving down costs, through new partnerships, using existing services, reaching out across sectors. For example, using existing Community Health Workers as a mechanism for visiting marginalised girls at home. 17

Where it is not possible to scale widely/broadly, it may be possible to scale deeply. Changing behaviours and mindsets communities may have around girls' education is an example of scaling more deeply.





Perception / assumption
With a focus on girls, we overlook marginalised boys

Responses

- A focus on girls is not to leave boys behind it is to level the playing field so that girls have the same opportunities as boys.
- Boys face many disadvantages linked to poverty, disability, ethnicity or displacement. However, unequal gender norms usually mean that girls in the same situations will be at a greater disadvantage.
- Discussion of boys' marginalisation should be coupled with an analysis of girls from the same group (and vice versa).
- Macro-level data mask gender inequalities disaggregation by disadvantaged group is needed to see how girls are left behind.
- Engagement with boys and men is critical to transforming gender norms and strong programming for out-of-school girls should provide boys with opportunities to develop critical thinking skills around gender and contribute to equality in their communities.

Acknowledging the truth in this perception:

Boys do indeed experience marginalisation and disadvantage. And in some contexts, boys have worse educational outcomes than girls. So, the discussion of why there is a focus on the most marginalised girls requires more clarification.

Evidence to address the backlash towards girls' education

A focus on girls is not to leave boys behind – the overarching aim of girls' education programming is to level the playing field so that girls have the same opportunities as boys. The un-level playing field is a result of unequal treatment due to unequal gender norms. Many of the different types of interventions found in girls' education programming aim to address barriers that primarily girls experience (due to unequal gender norms) to equalise opportunities. Many interventions also seek to achieve change that have spillover effects that will benefit boys and whole communities, such as teacher training or capacity strengthening of school governance bodies (see above).

Boys face many disadvantages linked to poverty, disability, being an ethnic minority, being displaced by emergency or conflict. However, unequal gender norms and intersectional barriers will mean that girls in those same situations will be at an even greater disadvantage. Boys are vulnerable to recruitment into child labour, conflict, gangs, etc. Due to unequal gender norms, those boys' sisters will be recruited into different forms of child labour, will be vulnerable to sexual violence, will be at risk of early and forced marriage, amongst other gender-related disadvantages.

Ideally, programming should focus on addressing the disadvantages that gender norms create for both girls and boys, and closing the gender gap in educational outcomes that come as a result of gender norms (which in most low-income countries, points towards levelling the playing field so that girls have the same opportunities as boys).

Any discussion of boys' marginalisation should be coupled with an analysis of girls from the same group (and vice versa). In order to fully, and fairly, see the degree to which girls and boys are treated differently based on unequal gender norms, comparisons need to be made between girl and boys with the same background characteristics (like poverty and rurality). By doing so, disadvantage due to gender will be more evident through unequal allocations of power, respect, participation, resources, responsibility and safety.¹⁸

Macro-level data mask gender inequalities – disaggregation by disadvantaged group is necessary to see how and to what degree girls are behind. A larger proportion of better off girls are often captured in enrolment and learning data (as these data come from schools, where marginalised out-of-school girls do not exist). Educational data disaggregated by poverty, rurality, disability and other forms of disadvantage demonstrate how gender inequalities are magnified within these groups.

"Ideally, programming should focus on addressing the disadvantages that gender norms create for both girls and boys, and closing the gender gap in educational outcomes that come as a result of gender norms [...]"

Use of qualitative data is imperative in exploring/explaining why gender gaps exist. Moreover, deep dives provide an opportunity to analyse how gender norms affect boys' outcomes. ¹⁹ Discussions held during the GEC workshop highlighted that it is important to acknowledge the differences among girls, so that the small number of 'success stories' don't mask the challenges girls tend to go through.

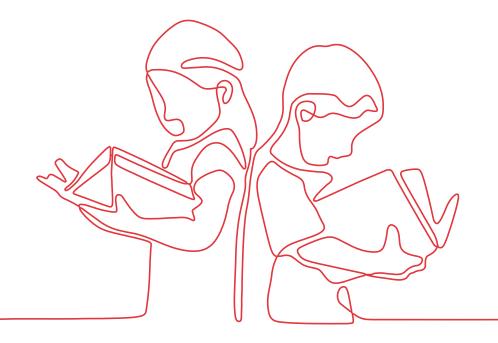
There are indeed contexts in which boys' educational outcomes are worse than girls, which demonstrates how gender norms around male identities can negatively affect boys. However, these situations should be analysed/judged in relation to whether girls and boys are offered the same levels of power, respect, participation, resources, responsibility and safety. If these privileges are not afforded equally to girls in the same context, boys' worse educational outcomes are likely not due to unequal/unfair treatment due to gender (i.e., gender inequality).

This does not mean support/focus should not be given to boys – gender transformative education recognises that whilst the focus tends to be on gender norms that adversely affect girls, addressing boys' disengagement in education is also an essential part of a response to the challenge of gender inequality, in education and beyond.²⁰

Marginalised boys benefit from a focus on marginalised girls – but a focus on marginalised boys is less likely to benefit marginalised girls. While a programme for marginalised boys may well address barriers that affect both girls and boys, such as interventions to address poverty (like bursaries or school feeding), or teacher training (to address poor teaching that affects both girls and boys). However, programming focused on marginalised girls will address gender-related barriers that are specific to girls – such as menstruation-related issues, or the way in which girls are socialised to be quiet in a classroom – which will go unaddressed by a focus on marginalised boys.

Engagement with boys and men is critical to transforming gender norms and therefore strong programming for out-of-school girls should provide boys with opportunities to develop critical thinking skills around gender and contribute to equality in their communities. For example, when developing plans for Girls' Clubs, many GEC projects decided to also start up Boys' Clubs as a mechanism for engaging them on gender issues.²¹ Boys' Clubs were highly valued by teachers, parents and boys themselves as a safe space for discussions that boys wanted to have, but also had positive impact on girls through their impact on attitudes, acceptability of violence and harassment, and to some extent, division of household labour.

"Marginalised boys benefit from a focus on marginalised girls – but a focus on marginalised boys is less likely to benefit marginalised girls."



With limited resources, it makes more sense to aim for maximising returns/ results for the greatest number of children

Responses

- Education should not expand the gap between the majority and those suffering the most.
- Investing limited resources does not have to be a choice between the majority or the minority a balance can be struck.
- The effects of not focusing on the most marginalised girls are long-term and significant.
- Many national and international commitments to which governments have signed up will not be achieved without an equitable approach.

Acknowledging the truth in this perception:

When there are limited resources and budgets, it is understandable that decision makers want to get 'more bang for the buck' by maximising returns/results with the greatest number of children – but this perception requires further unpacking.

Evidence to address assumptions about the 'greatest good'

Education should not expand the gap between the majority and those suffering the most – focusing just on the majority will do so. Maximising happiness for the greatest number of people is intuitively understandable, but it ignores the people suffering at the bottom. Education systems should act to reduce the gaps between rich/poor, boys/girls, urban/rural. When there is more equality amongst groups, particularly gender equality, there is greater peace, security and stability. Strengthening an education system should pay attention to how it reinforces and reproduces inequalities – otherwise, it will continue to widen gaps.

Investing limited resources does not have to come down to choosing between the majority or the minority – a balance can be struck. A programme producing the greatest results/return on investment is often seen as being of greater value than one that has achieved significant transformations for a small number of marginalised girls.²² However, transformations for girls can prove incredibly valuable in the long run. A better balance can be struck by explicitly allocating proportions of an education budget to girls/boys enrolled in school, those most at-risk of dropping out, and those out-of-school girls who should be supported to return to school.

The effects of not focusing on the most marginalised girls are long-term and significant. Focusing on 'low-hanging fruit' or 'quick wins' may be incentivised by results frameworks and logframes that demand improved results in a short amount of time, but the consequences of overlooking out-of-school girls are significant. As above, a better balance can be struck by explicitly allocating a significant proportion logframe indicators/achievements around at-risk and out-of-school girls.

Many of the national and international commitments to which governments have signed up make it difficult for results around education to be achieved without an equitable approach. Examples of these include Convention on the Rights of People with Disabilities, or the 2030 Agenda for Sustainable Development (and associated SDGs), both of which mandate signatory governments to eliminate disparities in accessing education. Additionally, many countries have their own education, gender and disability-related policies which set high ambitions for inclusion and equity within education but face challenges in implementation: a focus on the most marginalised girls will contribute to the realisation of such policies. Discussions held during the GEC workshop highlighted that it is important to map out key stakeholders involved in making decisions around education spending and identify technocrats, politicians, decision makers and funders to be reached and influenced.

"When there is more equality amongst groups, particularly gender equality, there is greater peace, security and stability."



It is operationally difficult to reach rural and remote areas

Responses

- If an education system leaves some people out, it is not, by definition, a quality system.
- There are pragmatic, sustainable and effective ways to support hard-to-reach girls.
- Interventions to support hard-to-reach girls have spillover effect on additional rural children

Acknowledging the truth in this perception:

Targeting very rural or remote areas makes delivery of services and interventions more difficult and potentially expensive. This is often a factor that contributes to the rural/urban divide. However, it is not helpful to overlook rural/remote areas, and the marginalised girls within them, for a number of reasons.

Evidence to address assumptions about the difficulty of reaching marginalised girls

Treating equity as a necessary ingredient of quality means that if an education system leaves some people out, it is not, by definition, a quality system.²³

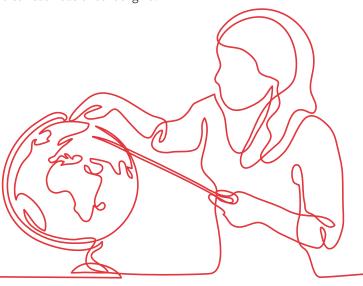
There are pragmatic, sustainable and effective ways to support hard to support hard-to-reach girls. Before the Taliban takeover in Afghanistan in 2021, community-based education (CBE) was a common education service delivery model that improved access to and the quality of primary education in remote or otherwise hard-to-reach areas. Trained teachers utilised homes and buildings in remote villages to provide education to girls in the area. The effectiveness and sustainability of some CBE models have been impressive.²⁴

Although CBE in Afghanistan is no longer an option, this model has potential for use in other remote contexts. Discussions held during the GEC workshop highlighted that it is important to engage with national governments from the start and to facilitate coordination between national governments and local governments who tend to be closer to non-formal education provided through alternative learning spaces supported by parents and communities.

Interventions to support hard-to-reach girls have spillover effect on additional rural children. Although originally designed to support girls (as safety issues prevented them from walking long distances to schools), many CBE models in Afghanistan also included boys, for whom there were many positive effects.²⁵

The effects of not focusing on hard-to-reach girls are long-term and significant. Focusing on more accessible children may be dictated by the geographical scopes of programming, but the consequences of overlooking hard-to-reach out-of-school girls are significant. Any kind of exclusion of particular geographies also risks a long-lasting impact on social cohesion and peace. As discussed, a better balance can be struck by explicitly focusing on remote geographies and/or allocating a significant proportion logframe indicators around hard-to-reach out-of-school girls.

"Focusing on more accessible children may be dictated by the geographical scopes of programming, but the consequences of overlooking hard-to-reach out-of-school girls are significant."



Entrenched social norms underpin the most significant barriers for girls, but these are too difficult to address

Responses

- Social norm transformation can sometimes happen more rapidly and easily than might be assumed as the degree of entrenchment lies on a spectrum.
- There is a great deal of promising work on social norms that occurs in the health sector – mapping and joining forces with this research and these programmes can be a cost-effective and a collaborative way of tackling challenges.
- Although a long-term proposition, a focus on entrenched social norms represents an opportunity to make serious inroads into exclusion and inequality.

Acknowledging the truth in this perception:

Unequal gender norms (a subset of social norms), lie at the heart of many constraints on girls (e.g., boy preference, domestic chores, early marriage, sexual/domestic violence and period shame). Addressing social norms is not easy, but overlooking them or looking for an alternative 'silver bullet solution' is not helpful for a number of reasons

Evidence to address assumptions about the difficulty of tackling social norms

Social norm transformation can sometimes happen more rapidly and easily than might be assumed as the degree of entrenchment lies on a spectrum. There are a number of techniques that can support effective and relatively swift change. Strategies such as peer engagement, developing agents of change, modelling/role models and co-design of interventions with participants can all be effective in shifting attitudes and behaviours. CARE has a Social Norms Design Checklist that details how to implement strategies such as finding early adopters, mapping allies, providing a safe space for dialogue, using positive messaging, and managing and supporting bystander action. 27,28

There is a great deal of promising work on social norms that occurs in the health sector – mapping and joining forces with this research and these programmes can be a cost-effective and a collaborative way of tackling challenges together. They will also lay the foundations for multi-sectoral approaches. There is a wide literature to draw from, some of which is included here. ^{29,30,31}

Although a long-term proposition, a focus on deeply entrenched social norms represents an opportunity to make serious inroads into exclusion and inequality. If social norms underpin many of the barriers for girls, then it will be futile to work on girls' education without addressing these. If you do not address social norms, then any gains will be somewhat shallow as different sets of norms will pose barriers. These must be addressed – so there needs to be explicit work in these areas, more funding to do so, and longer funding cycles.

"If social norms underpin many of the barriers for girls, then it will be futile to work on girls' education without addressing these."



Out-of-school girls are not part of the education system and, therefore, are not in the remit of system-strengthening or scaled programmes

Responses

- The majority of Ministries of Education have a legal commitment to ensuring the education of every child, regardless of whether they are in-school or not.
- Just as health systems are designed for all, including those who are not currently seeking health services, education systems should also be designed for all – including those currently out of education.
- Better alignment and coordination between formal and non-formal education delivery, budgets and policies would mean that out-of-school children are no longer 'out of the system'.
- Many countries do have data on out-of-school children that can be incorporated and built upon.

Acknowledging the truth in this perception:

Out-of-school girls are not enrolled in formal schooling and thus many EMIS systems do not pick them up. This is a potential 'blind spot' for many ministries of education, as well as system strengthening programming, and could/should be explored further.

Evidence to address the assumptions about out-of-school girls/the system

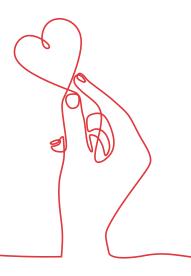
National commitments to education and equality mean that the majority of Ministries of Education do have a legal commitment to ensuring the education of every child, regardless of whether they are currently in-school or not. If it is limited resource that prevents a ministry from meeting their legal commitments, then investing limited resources does not have to come down to choosing between the majority or the minority – a balance can be struck (see above). A better balance can be struck by explicitly allocating proportions of an education budget to girls/boys enrolled in school, those most at-risk of dropping out, and those out-of-school girls who should be supported to return to school.

Just as health systems are designed for all, including those who are not currently seeking health services, education systems should also be designed for all – including those currently out of education. Non-formal education (NFE) provision for out-of-school girls does exist, but the delivery of it is often done by non-state actors and NGOs and is overseen either by a ministry that is not part of the ministry of education, or a poorly resourced unit within the ministry of education. If we would like to make sure the education system is designed for all children, we need to think about how to strategically bring non-formal and formal education into one coherent system.

Better alignment and coordination between formal and non-formal education delivery, data, budgets and policies would mean that out-of-school children are no longer 'out of the system'. Most general education systems are tacitly the formal education system and as such, do not have the provision of NFE within their remit. If the formal system acknowledged and coordinated with NFE colleagues, actors and efforts (much like it does with the private school sector), NFE for the most marginalised would be acknowledged, budgeted for and more systematic.³² If NFE was explicitly incorporated with formal education, out-of-school children would be in the remit of 'the system', as well as system strengthening programmes.

Many countries do have data on out-of-school children that can be incorporated and built upon. This includes UNICEF's Multiple Indicator Cluster Surveys (MICS) and the People's Action for Learning Network's Common Assessments (PAL), which also provides foundational learning data for out-of-school children.

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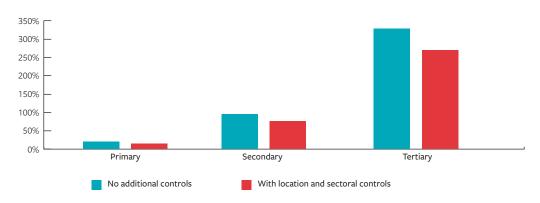


The benefits of keeping marginalised girls in or returning to education

Boosting the economy

- Investing in girls' education leads to increases in national income. One study across several developing countries found that investing in girls to complete the next level of education would result in lifetime earnings of today's cohort of girls of up to 68% annual gross domestic product.³³
- GDP could be increased if women had the same role in labour markets as men. In statistics drawn upon by the FCDO, it has been estimated that \$28 trillion could be added to global GDP in 2025 (26%) if women had the same role in labour markets as men.³⁴
- Secondary and tertiary education are associated with higher labour force participation, and especially full- time work. A benefit of secondary education is estimated to increase labour force participation by one tenth.³⁵ Girls participated in the GEC SOMGEP project in Somalia were 6.7 percentage points more likely to be employed or self-employed than those in the comparison group, even with the low rate of employment in the country.³⁶
- The economic returns from preventing at-risk girls from dropping out are significant. Marginalised girls often to drop out of school right after primary education. These girls only earn up to 14-19% more than girls who have had no education at all. However, if these at-risk girls were supported to stay in school and finish secondary education, they would be expected to make almost twice as much, and women with tertiary education almost three times as much as those with no education (as demonstrated Figure 3).³⁷

Figure 3: Potential gains in earnings by education level (versus no education)



- Girls are more likely to escape poverty with a higher level of education. A lack of education leads to lower adult expected earnings and higher rates of poverty in households, partly due to losses in incomes and higher basic needs from larger household sizes.³⁸ A study in Pakistan showed that there is a notable increase the chances of an individual not being poor when the level of education increases.³⁹
- The cost of doing nothing: A lack of education for marginalised girls can lead to substantial losses in national wealth. Human capital makes up the largest proportion of the developing wealth of nations, in front of produce capital (factories or infrastructure) and natural capital (oil, minerals and land). Low female educational attainment, can impact a country's ability to generate future outcome by causing significant losses in human capital.⁴⁰

"The economic returns from preventing atrisk girls from dropping out are significant."

Benefiting other children and adults

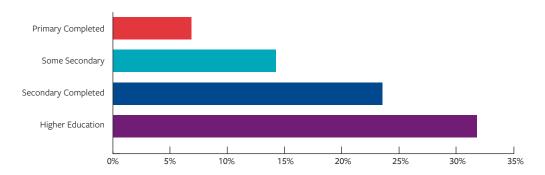
- Programming for marginalised girls has spillover effects on siblings or other children in the community. A study of female secondary education in Pakistan found that an additional year of schooling for older sisters increases the younger brother's education by 0.42 years, and his probability of enrolment by 9.6%.⁴¹ In addition, the GEC found that their work had improved the circumstances of 1.6 million boys too, through improved teaching and safer schools.⁴²
- The indirect beneficiaries of girls' education extend beyond just children. The GEC improved the circumstances of 90,000 educators by improving their quality of future teaching (leading to a multiplier effect), and specifically female teachers who can act as a positive role model. Within the wider community, the GEC increased support and engagement of girls' education amongst 500,000 parents and 4 million community members. 12,421 government staff have also been affected, through improvement management and safeguarding skills leading to positive effects for generations of children to come.⁴³

"The GEC found that their work had improved the circumstances of 1.6 million boys too, through improved teaching and safer schools."

Impacting population growth

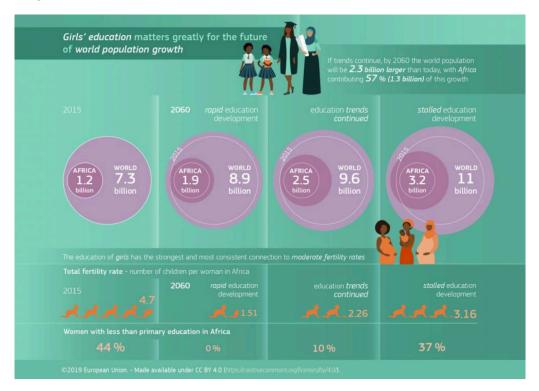
• Keeping at-risk girls in school leads to a reduction in fertility rates, which improves their lives, the lives of their children and society as a whole. Women who have completed primary education have 0.7 fewer children than women with no education. 44 Secondary education is estimated to reduce early childbearing by up to three quarters and increase contraceptive use by one quarter. Figure 4 demonstrates the stark increase in fertility rates through different levels of education completion. 45 According to a UNICEF-funded project by Niger's Ministry of Planning, women who are educated to a secondary or higher on average had three children less than those with a primary education or lower. 46

Figure 4: Potential reduction in total fertility (versus less than primary completed)



- Keeping at-risk girls in school leads to reduced fertility rates and further gains in human capital. The estimated gains from girls entering the labour force as opposed to becoming young mothers are estimated to be around US \$3 trillion in the first year after achieving universal secondary education, gains that are cumulative over time.⁴⁷
- Keeping at-risk girls in school leads to reduced fertility rates and reduced demands on education, health and infrastructure systems. Supporting at-risk girls to complete secondary education is estimated to lead to a reduction of global population growth by 0.3 percentage points, which will reduce the demand on public services, such as education, healthcare and basic infrastructure.⁴⁸

Figure 5: Keeping at-risk girls in school matters for the future of world population growth. By 2060 the world population will be 2.3 billion larger than today with Africa contributing 57% of this growth.



- Keeping at-risk girls in school leads to reduced fertility rates, which can reduce global warming. An education that focuses on sexuality, productive health has the secondary benefit of reducing fertility rates therefore having a positive impact on the climate. 49 This has an estimated reduction of carbon emissions by 85.4 gigatons by 2050 and has been cited as the most cost-effective way to limit global temperatures rising. 50
- The cost of doing nothing: Marginalised girls have a higher risk of dropping out and being married off at a young age, which increases fertility rates. In Sub-Saharan Africa, 66% of women with no education were married before 18 compared to 13% who went to school after the age of 12.⁵¹ Women who were participants in the Somali GEC SOMGEP project were also found to be 5.8 percentage points less likely to be married before the age of 15.⁵² This has a knock-on effect on fertility rates too, analysis has shown if child marriage was ended, there could be a national reduction of fertility of 0.51 children per woman.⁵³
- The cost of doing nothing: It has been found that becoming a young mother increases the risk of future unintended pregnancies because of the use of transactional sex as a coping strategy. Having two or more children significantly constrains educational opportunities. Supporting vulnerable girls to stay in school and avoid unwanted pregnancies would prevent such a situation altogether.⁵⁴

Tackling the climate crisis

- In countries which invest in girls' education, there is a significant reduction in disaster risks. Countries with more investment in girls' education have suffered far fewer losses from flood and droughts compared to countries with lower levels of girls' education. There is an estimated reduction of disaster related deaths of 60% by 2050, if 70% of women aged 20-39 received at least lower-secondary education.
- When girls are more educated and involved in decision-making, communities are better able to plan, cope and adapt to climate crises. A study used the ND-GAIN Country Index to reflect this on a national level, demonstrating a positive correlation to a girls amount of schooling and the country's index score on vulnerability to climate crises. Bringing girls into the climate conversation, through leadership and decision-making roles, means there will be a diverse range of perspectives and experiences which would lead to stronger policies and solutions for climate related issues.⁵⁷ Education also has the power to improve 'green skills' which prepares girls to adapt to climate change and lead in male-dominated green sector jobs.⁵⁸
- Educating girls can help countries mitigate plan, cope and adapt to climate crisis on a national level. Education has the power to improve 'green skills' which prepares girls to adapt to climate change and lead in male-dominated green sector jobs. Empowerment via education can lead to increased decision-making and leadership, which are linked to sustainable and proclimate benefits. And finally, an education that focuses on sexuality, productive health has the secondary benefit of reducing fertility rates therefore having a positive impact on the climate.⁵⁹

"Education
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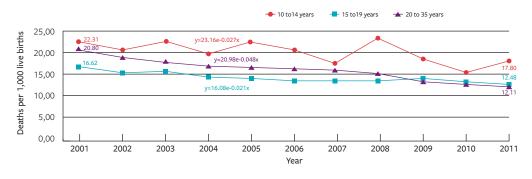
Promoting peace and security

- Educating girls leads to more women in government, which has been correlated with increased peace in society. In a study using cross-country data, there are correlations between the percentage of women in government and peace, both through the focus of societal needs but also through an indirect effect of reducing corruption. ⁶⁰ By including women meaningfully in peace processes, it has been estimated that the resulting agreement would be 64% less likely to fail and 35% more likely to last at least 15 years. ⁶¹
- Keeping at-risk girls in school has been linked to improved food security. In a study using a food security index and data from Cameroon, they found the importance on education as a driver for food security, especially in rural areas.⁶²

Improving health

- Children of educated mothers are more likely to have improved health, attend school and positively contribute to society. It is estimated that globally, 75% of annual neonatal deaths are avoidable and education for young girls is one of the most effective ways to avoid these deaths. 63 Children of mothers who can read are found to be 50% more likely to live beyond 5 years old. 64 The children of literate mothers are more likely to be immunised and twice as likely to attend school themselves. 65 They are also found to a have a reduction in the under-five stunting rate by one-fifth, which is important as it has in impact on future earnings. 66
- Early childbearing has significant effects on the infant mortality rate. In a study of adolescent pregnancy in Colombia, mothers of ages 15 to 19 compared to 10 to 14, were found to have consistently lower rates of infant mortality. Figure 6 demonstrates the infant mortality rate by mother's age group. 67

Figure 6: Infant mortality rate by mother's age group in Colombia



- Secondary education leads to increased knowledge and improvements around health. It
 is estimated that universal secondary education could increase a women's knowledge around
 HIV/AIDs by one fifth nationally.⁶⁸
- Keeping at-risk girls in school increases their ability to make health decisions and also increases their understanding of their rights. Secondary education has found to increase women's health decision making by a fifth. ⁶⁹ A study of girls in India, Pakistan and Bangladesh found that girls have been positively impacted by online and distance learning by increasing their "ability to make their own health decisions" and improving their awareness of their social rights. ⁷⁰

Increasing well-being, agency and empowerment

- Keeping girls in school has positive effects on their agency and decision making. A study in Indonesia shows that educational attainment has positive effects on girls' autonomy, in terms of personal autonomy physical mobility, and economic autonomy. This is also echoed in a study of girls who were previously enrolled in a GEC project in Somalia, who reported greater decision-making power in their marriages, evaluated through their access to health care and decisions on household purchases.
- Educated girls are less likely to experience intimate partner violence (IPV) from their partner. A study in Sub-Saharan Africa found that the levels of IPV have been found to be significantly higher if women had lower levels of education and were living in rural areas. In contrast, a study of marginalised girls who took part in an educational project in Somalia found that they were significantly less tolerant of intimate partner violence. For example, 16.7% versus 36.9% in a comparison group, would tolerate wife beating if a women went out without telling her husband. In the partner violence is a women went out without telling her husband.
- Keeping at-risk girls in school has positive effects on their community and political engagement. As their level of education increases, girls and women are more involved in influential aspects of their communities. 600 rural women and 12 gender activists were studied in Ethiopia, and it was found as their level or education increases, there is an increase in political and economic activities leading to positive effects from their participation.⁷⁸
- The cost of doing nothing: Out-of-school adolescent girls have an increased risk of poor mental health, social isolation and harmful behaviours. 79 Out-of-school girls also have a higher risk of becoming wives and mothers before being emotionally ready, leading to poor mental health for themselves and their families. 80,81,82
- The cost of doing nothing: Out-of-school girls are vulnerable to exploitation. In research drawn upon by Ardea International, it was found that as a result of girls not attending school, they are often forced to find employment where, with limited autonomy and choice over their work, they are vulnerable to being taken advantage of by recruiters. By keeping girls in school, this may lead to reductions in their exploitation.

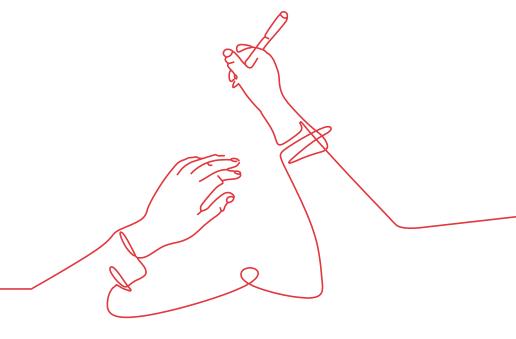
"Providing girls with education on sexual and reproductive health can empower girls with the knowledge and power to challenge discriminatory gender norms."

How to maintain a focus on atrisk and out-of-school girls

These are concrete actions that can be taken to maintain a focus on atrisk and out-of-school girls in the short, medium and long term.

Short-term (first 12 months)

- **1. Sharing evidence:** Create opportunities to share this evidence with donors, ministries and implementing partners through roundtable discussions. Sharing evidence about economic benefit of education with Ministries of Finance.
- **2. Increase funding:** Increase focus and funding into sectors that support out-of-school girls, such as protection services, SRHR and nutrition.
- **3. Improve advocacy:** Support school leaders and associations to embed messaging and policies to promote girls' education.
- **4. Conduct research:** Identify research opportunities for gathering data on social change happening at community level.
- **5. Collect data:** Encourage governments to standardise practice of data collection and tracking girls. Share data with parent groups to foster shared ownership.
- **6. Disaggregate and share data:** Disaggregate data by age, gender and disability and share widely. Make sure data on out-of-school girls and boys are included.
- **7. Communicate strategically:** Capture evidence keeping the targeted audience in mind and promoting it through a variety of networks. Communicate 'gold standard' practice and success stories.
- **8. Seize opportunities:** Identify and seize opportunities to communicate and advocate for girls' education, e.g. the African Union recently launched the Year of Education 2024 under the theme "Educate an African fit for the 21st Century: Building resilient education systems for increased access to inclusive, lifelong, quality, and relevant learning in Africa".



Medium-term (1-3 years)

- **1. Identify mentors:** Create a mentor/buddy system to build organisations' capacity to implement girls' education programming.
- 2. Capitalise on learning: Identify key lessons coming out of the Girls' Education Challenge.
- **3. Build strategic partnerships**: Work to influence in-country ministries. Work closely with local governments to reach girls at risk. Adopt a multi-sectoral approach.
- **4. Map key stakeholders:** Identify those with decision making power and those who have or not have girls' education in their agenda. Decide how to reach these stakeholders and which evidence is needed to make the case.
- **5. Influence key audiences:** Donors have influencing power and effective diplomatic role at levels civil society cannot access.
- **6. Identify girls at risk:** Create analysis on the number and % of out-of-school girls at risk. Identify thematic working areas crucial for addressing the needs of girls at risk.
- **7. Communiate success:** Document and share evidence of change and keep focus of higher goal of education for all.
- **8. Collect data:** Encourage governments to standardise practice of data collection and tracking girls. Share data with parent groups to foster shared ownership.
- **9. Scale through partnerships:** Maximise scaling opportunities with partner organisations and multilateral organisations.

Long-term (5-10 years)

- **1. Align efforts:** Align efforts between government and service providers to work in more 'joined up' approach also across sectors to ensure intersecting barriers to girls' education are addressed. Work together towards strengthening education systems.
- **2. Listen to girls:** Develop feedback loops in education so voices of girls are heard, education is accountable to them, girls can input into decisions/activities that impact them.
- **3. Ensure sustainability:** Oversight of national governments is required to institutionalise processes and practice.
- **4. Encourage alignment:** Donors and those structuring programmes need to find ways of incentivising collaboration.
- **5. Measure success:** Improve accountability measures and MEL indicators to motivate coordination, joint influencing and systems strengthening work.



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