

Key Finding: Financing schools and families significantly increased learning outcomes and enhanced girls' access to secondary school education. The addition of girls' support groups smooths the path even further.

Only 13% of Ugandan girls complete high school.¹ The Opportunity Girls' Education Challenge Project (GEC) helps girls stay in school and works to break their cycle of poverty. The GEC project delivers financial services to schools and families, and supports girls with mentorship and supplemental vocational and financial training (through GEC girls groups). As of May 2016, Opportunity's GEC Initiative has reached over 92,000 students, of whom 52,000 are girls. The project midterm evaluation demonstrates how financing schools and families can significantly increase girls' access to secondary school education. The addition of girls' support groups smooth the path for girls even further. Highlights from the mid-project evaluation (2015) include—

- Girls' literacy improvements exceeded expectations: Literacy increased at financed schools 61% more than the literacy of girls at non-financed schools, by a difference of 17.4 words per minute (WPM); this was 258% of the program target.
- We saw a greater impact in literacy learning improvements for girls attending financed schools than for girls benefitting from school fee loans (17.4 WPM compared with 3.5 WPM).
- Girls' secondary enrollment at financed schools increased by 17%, compared to only 8% for boys at the same schools. Girls' enrollment at non-participating schools did not change.
- 25% of girls who participated in GEC financial training opened a bank account, compared with only 6% of non-participants.
- 96% of girls who participated in GEC Girls groups during their last year of primary school transitioned into secondary school, compared to 82% of non-participant girls.



THE EDUCATION CHALLENGE IN UGANDA

125 million children worldwide are not in school—the majority of whom are girls.² When girls cannot complete school, they are at a higher risk of illiteracy, HIV, and early marriage—truncating their potential and constricting economic growth in the country as a whole.³ Recognizing this significant need, the Ugandan government launched initiatives to provide universal primary and secondary education within the country (1997, 2007). This led to a significant increase in school enrolment rates nation-wide. In 2011 20% of adolescent girls were out of school, compared to 17% of boys.⁴ However, dropout rates remain high. Only 13% of all girls, and 17% of all boys, completed upper secondary school.⁵ Financial resources for both schools and families are a major barrier to completing a full cycle of education.⁶ Opportunity International's **Education Finance Program** was developed to directly address this significant education barrier.

¹ UNICEF Data: Monitoring the Situation of Women and Children, Primary & Secondary Education (2013).

² UNICEF Data: Monitoring the Situation of Women and Children, Primary & Secondary Education (2013). This finding was echoed by teachers interviewed in the Midline Report: 98% of teachers interviewed emphasized school fees as the most significant barrier to education.

³ UNICEF: "The Investment Case for Education and Equity," 2015.

⁴ World Inequality Database on Education: http://www.education-inequalities.org/indicators/edu_out_lowsec#?sort=mean&dimension=sex&group=all&age_group=edu_out_lowsec&countries=|BEN|BFA|BDI|CMR|CAF|TCD|COM|COG|CIV|COD|GNQ|ETH|GAB|GMB|GHA|GIN|GNB|KEN|LSO|LBR|MDG|MWI|MLI|MOZ|NAM|NER|NGA|RW|WA|STP|SEN|SLE|SOM|ZAF|SSD|SWZ|TGO|TZA|UGA|ZMB|ZWE

⁵ XinXin You, Pathways Analysis <http://public.tableau.com/profile/publish/Pathwayanalysis0501/Story1#!/publish-confirm>

⁶ Ugandan Ministry of Labour and Social Development and UNICEF Uganda, Situational Analysis of Children in Uganda-Summary, 2015.

GIRLS' EDUCATION CHALLENGE (GEC) PROJECT

With support provided from DFID's Girls Education Challenge fund, Opportunity International furthers the education of girls in primary and secondary schools in Uganda. Opportunity provides gender-neutral financial services for education: school improvement loans to school proprietors, school fee loans and insurance-linked savings accounts to parents, and child savings accounts to students. In addition, Opportunity extends mentorship and supplemental training to girls⁷ and trains school proprietors on child protection and rights. **Table 1** explains the anticipated outcomes for each service, and how they are designed to help girls complete their secondary education.

Table 1: GEC Theory of Change

Girls' Education Challenge – Theory of Change		
	Service	Anticipated Outcomes
School Improvement Loans	Help proprietors invest in improvements to their schools.	Improves facilities, decongests classrooms, reduces absenteeism, and eliminates distractions to school work. <i>Girls are attracted to schools with a safer and more hygienic physical environment—particularly clean, girls' only bathrooms.</i>
School Fee Loans	Loans to parents/care-givers to facilitate on-time payment of school fees and awareness-raising for the need for girls' education.	Prevents short-term absenteeism, increases likelihood that a child's education will be supported in the future. <i>Parents can more likely afford to educate both girls and boys.</i>
EduSave (Savings Linked Insurance Product)	A savings account specifically designed to encourage savings for school fees. Education insurance is offered as an incentive for savers who reach a determined balance. This insurance covers children's school fees in case of their caregiver's death or permanent disability.	Incentivizes and disciplines families to save for education. Reduces vulnerability of school enrolment in the case of major household financial shocks. <i>Parents can more likely afford to educate both girls and boys.</i>
Child Savings Account	A savings account in a child's name, supervised by a parent/guardian.	Launches financial inclusion at a young age, stimulates financial capacity through immediate, practical application of financial management skills.
GEC Girls Groups	Girls attending financed schools form groups, are mentored by female role models (teachers, community entrepreneurs), and learn important vocational and financial skills. Teachers receive trainings on facilitating girls groups and participatory learning.	Increases personal agency and empowerment in education, family life, community engagement, and financial management. Reduces drop-outs and enhances learning. Launches financial inclusion through education and child savings accounts. Girls are emotionally supported by a safe, peer-support group.

Why finance private schools?

Private schooling is not an elite phenomenon in Africa; rather, private schools are a key component of national education strategies to achieve universal education for all. In 2014, 69% of secondary schools in Uganda were private, and 51% of secondary school students attended private schools.¹ Private schools are financially incentivized to serve students and families well. To remain competitive, a private school must charge affordable fees and offer high-quality education.¹ Furthermore, proprietors open schools where there is demand—expanding access to education in rural and unreached communities. Ultimately, successful low-to-medium cost private schools lead to long-term sustainability for pro-poor education.

⁷ Training conducted with the Private Education Development Network (PEDN) as part of the GEC initiative.