Plan UK: Financial Education for Adolescent Girls
(Credit Suisse funded Global Education Initiative)
Endline Report

FINAL

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1. Executive Summary

OVERVIEW

The purpose and rationale for the Credit Suisse Financial Education and Life Skills (FELS) program is to provide approximately 100,000 girls with financial education and life skills in regions of Brazil, China, India, and Rwanda – empowering the next generation of women to achieve better futures for themselves and their communities. The three specific goals are:

1. Improve the financial education and life skills of approximately 100,000 adolescent girls
2. Support approximately 100,000 girls to transition to, or remain in, secondary school
3. Advocate at local and national levels to create a positive environment for girls' education

While the focus is on girls, attention is also being given to boys who benefit from the FELS program. In each country, the specific implementation modality is slightly different. The initial design was to have teachers trained in classroom FELS instruction, specifically Aflatoun or Aflateen curriculum, along with other activities to further promote equitable access to education among parents, students, and communities more broadly. At the school level, clubs in particular were envisioned to be an important modality for delivery of FELS. A number of modifications were made to programming as it was implemented and in order to make it more practical and relevant to the context. In Brazil, for example, classroom instruction was not possible so there was more emphasis put on peer education; in China, working with parents was not feasible because of their tendency to migrate away from the community so the focus was mainly on students themselves; in Rwanda and India classroom instruction and clubs were both very successful at a school-wide level. Also, each country had its own additional interventions designed to enhance life skills and gender equity that were seen to be most urgent in those contexts. Rwanda, for example, is emphasizing SRHR education; China is helping to build career knowledge and offering conditional cash transfers (CCTs) to pay for schooling; and India is also working within residential schools (older girls) to offer classes that are practical and interesting to students, to try to keep them enrolled and benefiting in their later careers; Brazil is considering aspects around security of students and how that may impact their futures. Ultimately, whatever the modality, the interventions were designed to achieve the same broad goals listed above. This report explores the progress toward reaching those goals given these context-specific modalities.

METHOD

In each country, ten schools were visited by a local evaluation team to conduct a quantitative survey with 400 students and 100 of their caregivers; in three of those schools focus group discussions and key informant interviews were also conducted with students, teachers, and local education and other stakeholders. The lead global consultant analysed raw data (with the exception of China's raw data which could not be shared) and referred to country-level reports to produce this global report.

FINDINGS

Overall, there was statistically significant[1] positive progress from baseline to endline related to all three goals for boys, girls, and parents. Considering the multiple types of intervention across countries, at the global level[2] club membership stands out as one that is particularly impactful for students when disaggregating the statistics by club or non-club status, particularly evident in the qualitative data where students frequently talked about how they had learnt about something, or been given

[1] Throughout this report, where changes are reported as increases or decreases, it should be assumed that these have been found to be *statistically significant* changes at the $p<0.05$ level. Those that are *not* statistically significant are *not* referred to as changes.

[2] Disaggregating club status at the country level is a bit misleading because in India and Rwanda, nearly all students are members of clubs and in China none are. In Brazil, there is some variety and it is clear that those in clubs are significantly more impacted. As such, it may be that the programmes in Rwanda and India broadly have bigger impacts on students than in Brazil, and that it isn't clubs alone that do this. However, the qualitative does make clear that students really appreciate and value their clubs.

confidence in something, within the club. The specific findings organized around goals and the indicators related to those goals are summarized below.

FELS / Program Exposure:

Students and parents who had been exposed to the programme for at least two years were purposefully selected into the study. The nature of exposure varied across and within countries, summarized below.

	Brazil	China	India	Rwanda
Classroom instruction	No	Yes	Yes	Yes
Clubs	For girls	Not until end	Yes	Yes
FELS events and activities	Yes	Yes	Yes	Yes

GOAL 1

FELS Knowledge (SO 1.2, SO 1.3) and Confidence

In all countries, FELS knowledge (SO 1.2) improved significantly among both boys and girls from baseline to endline – the mean score on knowledge assessments increased nearly 20% for girls and 15% for boys and nearly 30% among boys and girls in clubs. The change was largest in India and Rwanda; in India there was the most room for improvement from baseline.

In addition to actual improvements in knowledge, students – boys and girls equally – clearly felt more knowledgeable (SO 1.3) at endline as compared to baseline. At endline as compared to baseline, over 25% more students felt 'very knowledgeable' or 'knowledgeable'; among students in clubs, over 40% more males and 35% more females felt as such.

Related to increased knowledge and increased perception of knowledge, there has been a marked improvement from baseline in general confidence about one's future among boys (13.5% increase) and girls (22.9% increase), and more substantially for those in clubs.

FELS Use (SO 1.4)

We see that there is statistically significant increase in the use of FELS (SO 1.4) both in terms of the financial education component and in terms of the life skills component. From baseline to endline, 25% more boys and 35% more girls reported saving money (at home, in a bank, at school, or elsewhere). Despite improvements, barriers do remain. In Brazil, there are security-related issues that contribute to limited uptake. In India, there remain cultural barriers though these are shifting in a positive direction: no longer do parents themselves feel unsupportive of children's savings and entrepreneurial activities, which was found at baseline, but rather they are beginning to see its value but now are faced with having to stand up for their children when the cultural norms they used to follow now go against their new perceptions**.** In China, some students and parents continue to struggle, as they did at baseline, with accepting that students are spending school hours and studying on FELS, a 'non-traditional' subject, that might detract from learning subjects that are tested on examinations necessary to pass in order to advance to higher levels. In Rwanda there are challenges with parents not being able to help contribute to their children's savings accounts because, as they say, they need the money for their family right away.

FELS Perceptions (SO 1.5, SO 2.4, PO 1.1)

As compared to baseline, at endline 12.1% more girls, 5.8% more boys, and 17% more parents felt that FELS was important for young people's futures (SO 1.5, PO 1.1). Children perceived that support for their FELS education was coming from their parents as well: as compared to baseline, at endline 14.2% more girls and 2.8% more boys feeling their parents supported them at endline (SO 2.4). There was progress in all countries except among boys in Rwanda where there was a marked decrease in perception of parent support. The limited progress and apparent deterioration in Rwanda is best

explained as push-back from parents who are being asked for money by their children, so that they may save it. For some, it seems to be having a negative impact on the program because, according to parents in Rwanda (but not elsewhere), there is simply no money to spare and saving it seems like an irrational choice to make. At the same time, though, parents do say they support students.

GOAL 2

Attitudes to and engagement with education (SO 1.6, SO 2.4, SO 2.5, PO 2.1, PO 2.3)

Perceptions of the importance of education for a young person's future (SO 1.6) were strong among students at baseline already, but still those perceptions increased slightly (3.5%) at endline. Also, 7% more males and 11% more females expected to finish through senior secondary school at baseline (SO2.5) even when at baseline these aspirations were already high. There were significant and large improvements in parents' engagement with their child's schooling (PO 2.3) – as compared to baseline, at endline 20% mothers and 9.1% more fathers said they were actively involved in their children's schoolwork. The increase was most pronounced among mothers in Brazil and Rwanda.

Gender equity in education (SO 2.1, PO 2.1)

There were positive changes in attitudes towards increased gender equity in education among parents and students across all countries, mostly evident in the decreased proportion of those thinking boys education should be prioritized. 9.2% more boys, 1.8% more girls said neither boys nor girls should be prioritized (SO 2.1), and 11% more mothers and 19% more fathers said that boys should *not* be prioritized (PO 2.1). There are also increased rates in the proportion of people saying that girls education should be prioritized because they need that 'extra push'.

Rwanda: SRHR

At endline, scores among those saying they had attended 'many' SRHR classes or meetings (around 75% of boys and 63% of girls in the sample) had remained the same at a score of 84.5% in a 6-question assessment of SRHR knowledge, indicating there was no increase in knowledge as a result of attending the classes.

GOAL 3

Enabling environment in school (SO 2.2, SO 2.3, PO 2.2)

Globally, students are less accepting of GBV occurring (SO 2.2) in all countries, most notably Brazil where there was relatively higher acceptance at the beginning of the program as compared to other countries. In Rwanda where acceptance of GBV was very low at baseline, still there was improvement such that nearly all students 'strongly disagree' that it is acceptable for a boy to hit a girl. Despite improved perceptions among students, they *perceive* there to be more instances of boys hitting or otherwise physically hurting girls (SO 2.3); significant deterioration was seen among girls in Brazil and Rwanda. Based on the qualitative data, the higher proportion of those perceiving GBV to be common is likely because they are more aware of what GBV is and that it violates people's rights, where before it would go unnoticed as normal behavior. This is a known challenge with measuring GBV. However it also may be seen as an important shift that may reflect reduced rates in future. Meanwhile, 13.2% more parents have positive attitudes about GBV at endline (PO 2.2), another positive step toward reducing it.

Enabling environment in community (SO 3.1)

7.4% more boys and 15.3% more girls feel confident that they can make a difference in their community at endline (SO 3.1). Progress was most substantial in Rwanda and India, less so in China. In Brazil, especially among boys, fewer felt very confident in their ability to make changes. The positive impact of the FELS program on students – for example their ability to save money, start businesses, and speak confidently about their rights – is evident to parents, community members, teachers and

others. Seeing them demonstrate these abilities certainly contributes to their increased respect for what they can bring to the community.

Enabling environment at policy / national level

Across the countries, the main impacts at this level are on teachers and other education personnel who have become advocates for FELS, an important step in what may later lead to significant policy changes, and also among the parents and students who have been part of this cultural shift. However, there remain challenges in the education sector in all countries that could impact the sustainability of the FELS programme and the broader impacts around equitable access to education. In India and Rwanda for example, teachers and students are so enthusiastic about the program that they want it to be integrated into national curriculum, but there is no apparent movement in this direction. In Brazil, the difficulty in working with the ministry of education to train teachers and put FELS into the curriculum has resulted in a shift in programming toward the peer educator's strategy, and having FELS events rather than classroom instruction, which may contribute to its sustainability even though it has not been accepted at the institutional level. In China, the FELS curriculum training has been included into the teachers' training plan, and has become one aspect to assess the performance and capability of teachers to some extent. In particular, the FELS curriculum has been integrated into school schedule. Also, the Education Bureau and schools are willing to invest budget and human resources to support the delivery of FELS in the school.

2. Introduction

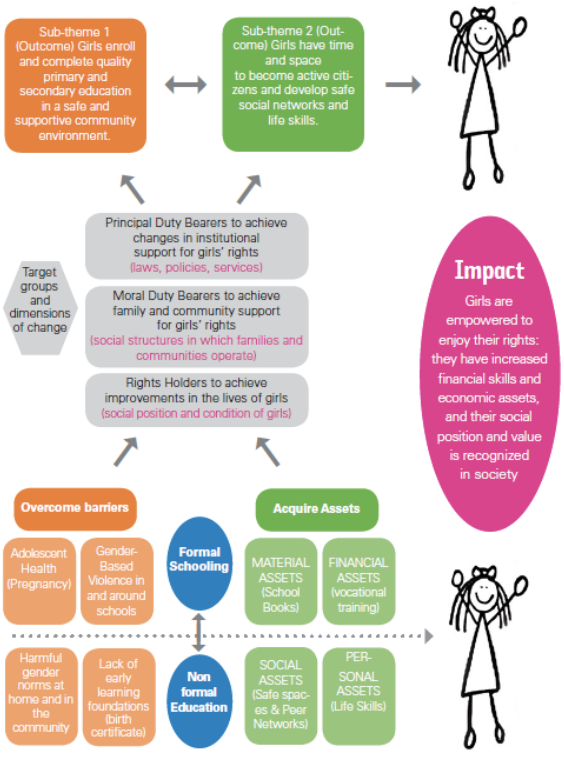
2.1. The Program

The purpose and rationale for the program is to provide girls with financial education and life skills – empowering them to achieve better futures for themselves and their communities. The three specific goals are:

1. Improve the financial education and life skills of approximately 100,000 adolescent girls
2. Support approximately 100,000 girls to transition to, or remain in, secondary school
3. Advocate at local and national levels to create a positive environment for girls' education

While the focus is on girls, attention is also being given to boys who will benefit from the FELS program. As evident in each country's log frame, the program will be implemented slightly differently in each country, while maintaining the common theory of change that is situated within the broader 'Because I Am A Girl' campaign (see Figure below). A broad overview of the activities in each country is provided below to provide context around the areas in which these projects will be implemented.

Figure 1: Programme Theory of Change



Brazil: The program operates in 25 Junior Secondary Schools located within four municipalities across three states (Pernambuco,

Maranhao and Pjaui). 6500 students received financial training mainly though FELS-related activities and events. Additional, select girls in each school became members of an FELS club.

China: The program operates in 22 Junior Secondary Schools, 4 Senior Secondary Schools and 6 women's centres (which target adolescent girls who have dropped out), located within 18 townships in Guangnan County, Yunnan Province reaching a total of 26,800 children with financial training. In addition, 26,320 boys and girls will have received career aptitude tests and career counselling within school; around 200 of the most at-risk girls will have been provided with conditional cash transfers to help them remain in school; 550 teachers will have been trained.

India: The program operates in 1,615 schools and one residential school, located across four blocks in one district in Rajasthan, reaching a total of 154,570 boys and girls at Primary, Upper Primary and Secondary Level with financial and life skills education as part of the program.

Rwanda: The program operates in 10 schools (senior 1 – senior 3; ages 12-16) across 2 districts (Bugesera and Nyaruguru), 5 of which are 'model' schools reaching 4,200 with financial and life skills education through the program, delivered to them during the school day by 140 trained teachers. The program also works with 5 model schools to make sure that schools provide a suitable environment for girls and boys to learn in; the learnings will have been used as a basis for lobbying government to implement similar initiatives; initiatives in these model schools include: leadership clubs, dedicated girls' room (to access health information and support); working with parent-teacher committees; working with boy students in Boys4Change clubs; refurbishing a latrine block in 3 of 5 schools so girls feel safe.

2.1.1. Programme Outcomes

As explained above, each of the countries has a unique log frame with some of the same indicators. A global framework of Outcome Indicators was developed in order to ensure cross-country comparisons on certain indicators. The table below indicates these summary indicators that have been tracked at baseline, midline, and endline:

Table 1: Programme Outcome Indicators

O #	**Outcome Indicator**
Students	
SO 1.1	Students have self-confidence (about their future)
SO 1.2	Student knowledge on Financial and Life Skills (% score)
SO 1.3	Students have positive FELS attitudes/ideas
SO 1.4	Students have positive saving and spending behavior
SO 1.5	Students understand imp. of FELS education in future
SO 1.6	Students have positive attitudes toward own education
SO 2.1	Students have positive attitudes around girls' education
SO 2.2	Students have positive attitudes around GBV
SO 2.3[3]	Students perceive less GBV occurring in school
SO 2.4	Students feel supported by parents to learn FELS
SO 2.5	Students feel empowered to transition thru sec. school.
SO 3.1	Students feel they can make changes to community

[3] In the China context, it is considered too sensitive to ask about GBV; therefore, this indicator is excluded from China and thus China is excluded on this indicator in the global analysis.

Parents[4]	
PO 1.1	Parents are supportive of FELS education for their children (boys and girls)
PO 2.1	Parents have positive attitude around girls' education
PO 2.2	Parents have positive attitudes around GBV
PO 2.3	Parents are actively involved in their daughters' education

2.2. The evaluation

The objectives of the endline evaluation are to:

1. Provide detailed contextual information / situational analysis / perceived and actual impacts as they related to girls' education and financial education and girls' needs in terms of life skills in the four implementing countries.
2. Gather relevant endline data for project goals and related indicators to empirically show the changes in beneficiaries' lives over the course of the project. The endline study follows the design used at baseline and midline to track key changes and effects amongst target groups throughout the life of the project.

The Lead Global Consultant played the lead role in all facets of this endline evaluation (and also designed and undertook the baseline and midline evaluations), summarized below.

3. Methodology

3.1. Endline Methodology

For projects like this - involving hard-to-measure indicators and varied interventions and implementers in different contexts - the field research needed to take on a mixed methods approach of qualitative and quantitative research. By comparing quantitative data across other waves of data collection, a numerical level of impact can show the extent to which the program is achieving its goals. Looking at the impact with the qualitative data can tell us about the specific reasons why change has or has not happened, and from there, how interventions may be better planned or executed to ensure achieving goals. Similarly, as part of a mixed methods approach, the qualitative data will inform and strengthen quantitative data, especially when unexpected findings occur, where significant regional variations occur, or where trends are apparent, and it would be useful to further explain them. Below the methodology is briefly explained; details are provided in the annex.

3.1.1. Quantitative Tool

The global quantitative tools (e.g. student surveys and parent surveys) were shorter and tighter than those used at baseline and midline (knowing which questions yielded useful data) such that a) each survey would take no more than 30 minutes to complete and/or; b) there is room for additional questions of interest (per country) to be added to get additional information not collected at baseline. The global tool was shared with each CO and CO consultant for any country-specific refinements to be made, including adding country-specific questions. The remaining questions had been used at baseline and midline, and as such no field testing was needed.

3.1.2. Quantitative Sampling

In each country at endline, the sampling plan was that a target of 400 students (200 girls and 200 boys) and 100 parents across ten beneficiary schools/communities were to be administered the quantitative

[4] Note that while these outcomes were measured in China, the focus of their program is *not* on outreach to parents (in fact, many of the students are at boarding schools or reside with relatives / guardians because their parents migrated for work). As such, we present the data from China in order to assess the extent to which, perhaps, there may be an unintended but secondary impact on guardians as a result of student FELS exposure. However, we do not include China in the global Parent (PO) outcomes.

survey. Except in Brazil, these were the same ten schools that were randomly selected at baseline (in Brazil for endline, schools had to be purposefully selected among those that had implemented the program for 2+ years and were still implementing the program). Students were randomly selected, ensuring equal proportions of boys and girls, from among those who had been exposed to FELS within their schools for at least 2 years but who were similar in age and grade level to those surveyed at baseline. In Brazil, purposive sampling ensured that as many as possible girls who were in clubs were part of the sample given this was one of the main aspects of the programme (boys were not in clubs until the end stages). Parents were selected randomly from among students surveyed.

Table 2: Quantitative respondent sample sizes for baseline and endline

	Baseline				Endline			
	Boys	**Girls**	**Parents**	**Schools**	**Boys**	**Girls**	**Parents**	**Schools**
Brazil	225	346	50	14[5]	133	311	63	10
China	475	439	133	10	223	282	106	10
India[6]	305	416	87	11	200	200	100	10
Rwanda	398	400	100	10	203	203	101	10
TOTAL	1403	1601	370	41	759	996	370	40

A sample of 400 students per country allowed for a typical proportion of discarded / invalid surveys while still ensuring, at minimum, a 95% confidence level with no more than a +/-5% interval (exact values varied from each country because of the different sizes of the beneficiary population) to ensure that the data are representative of the beneficiary population, provided the students are selected randomly. This is the standard level of confidence used in social science research. When disaggregating further (e.g. by grade level, sex of student, club status, etc), the margin of error increases. The sample size of students within each school at baseline was larger (in addition to containing comparison schools) but it was decided at midline to halve the sample size so as to lessen the burden on field teams and because of the reality of number of beneficiaries at each school. At the global level, the confidence interval is +/-2.5%. The sample of 100 parents per country has a confidence level of 95% with a confidence interval of +/-10% for each country, (exact values varied from each county because of the different sizes of the beneficiary population) and the total sample size at the global level of 400 has a 95% +/-5% interval. Box 1 provides further information around how these confidence intervals impact the analysis.

3.1.3. Qualitative Tool

In addition to the quantitative data collection, qualitative data was essential to collect as part of the endline. Two common methods of qualitative research – focus group discussions and key informant interviews – were used to collect data. Required discussion points were developed by the lead global consultant, which were used in each country to allow for comparison of country data. Additional discussion points were recommended by the lead global consultant in each country to capture additional data related to that country's specific program.

3.1.3.1. FGDs

The FGD tools took on a modular format, which could be easily adapted within each country's unique context (and some countries may use a module that others do not, depending on specific activities being planned for each); also, some questions applied to all groups, to enable cross-group

[5] Additional sites were selected in order to try to secure more permissions to reach targets, given field challenges. Additional sites only further enriches the representativeness of the sample.

[6] One residential school in India was visited, where girls at SSS and Graduate Levels attend classes; this is quite distinct from the bulk of the Primary-level programme in Indian government schools, and as such we will analyze this data separately from the Indian government schools.

comparisons (i.e. between adults, adolescents; males, females). In each community, FGDs were held with:

- Students (m/f separate)
- Parents
- Teachers
- Local leaders (community leaders, local government officials)

Teams were guided to create groups with 6-8 participants and to spend no more than two hours with each group. During the discussion, facilitators and notetakers coded a response type (according to the categories previously determined), and then wrote detailed explanations in the notes section with direct quotations for context.

3.1.3.2. KIIs

Key informants provided more comprehensive and 'insider' information surrounding the program, and helped fill gaps that may have come up within the interviews already conducted. Specific attention was given to the potential sustainability of the programme at endline – as such more interviews with education officials and other higher-level stakeholders were conducted. The interviews were semi-structured (guided by a key informant questionnaire but conducted with a trained facilitator who would intervene when necessary). Each interview lasted no longer than 20 minutes. In each community, a minimum of 7 KIIs were conducted with at least one of the following types of person(s):

- Students who have stood out in some way
- Parents of students who have stood out in some way
- Teachers / school officials
- Community leaders (women's, youth, village)
- Local government and education officials
- NGO staff (implementing NGO and other related NGOs)

3.1.4. Qualitative Sampling

At least three[7] qualitative sites were selected per country in order to capture program-wide variations, where we expected people may have different perspectives on their lives with regards to gender, livelihoods, safety, opportunity and empowerment.

Table 3: FGD and KII Participants, by country and participant type

	Students		Parents				
	Female	Male	Mixed	Teachers / Staff	Leaders	NGO staff	Total
Brazil	66	19	34	10	19	3	151
China	32	40	10	32	17	2	133
India	57	61	100	50	46	7	321
Rwanda	21	20	24	20	19	1	105
Global	176	140	168	112	101	11	708

3.2. Training and Quality Assurance

Because the Global Consultant was not traveling to any of the regions, it was necessary to design and implement rigorous training for local field teams (all materials provided in annex). A major benefit to this research was that the endline team in India had conducted the midline; the baseline, midline and endline were conducted by the same team in China, the baseline and endline were conducted by the same team in Rwanda, and the consultant hired to do the endline in Brazil had been working closely with Plan CO already. Beyond that, additional training was required on modifications to the

[7] In India, additional deep-dive research was being conducted for the country office, so the field teams conducted qualitative research in eight communities, and all was used in this report.

methodology and also to refresh the teams. These were highly successful, and involved frequent phone/Skype communication

3.3. Country-level data entry, analysis, and reporting

The Global Consultant was responsible for cleaning, analysis and reporting of quantitative and qualitative endline data[8], except in the case of China, whose team was not able to share raw data. As such, the data source in China's case was their endline Report which was not produced by the other countries. This report presents statistics from baseline and endline; statistics from the midline were largely used to help programs reflect on successes and limitations, to allow for necessary adaptations, and are not included in this report.

Box 1: Statistical tests used

In addition to doing basic cross-tabulations to show descriptive data for indicators (in every case for students, disaggregated by gender and country; for parents by country and sometimes by gender), basic statistical tests were conducted in order to assess:

Whether or not differences between two measures were **statistically significant** (or the result of random chance), depicted as *p*, where any p-value greater than *0.05* indicates that the differences are *not* statistically significant (and therefore that we must allow the possibility that the differences are the result of chance, and does not mean there is actually a difference between the two – though the possibility still does exist that there is actually a difference, we simply cannot prove it). So, in this study, statistical significance is relevant when comparing changes from baseline to endline data (percent who answered a certain way at baseline vs. endline, or average scores at baseline vs. endline, for example; it is also relevant when comparing data at endline only between two different groups (girls vs. boys, or girls in groups vs. girls not in groups). Throughout the report, whenever there are deteriorations, they appear in red text when statistically significant. Larger sample sizes, in general, mean that one can detect smaller statistically significant changes. Therefore, when disaggregating by gender, country, and club status, for example, the differences would need to be very large in order for a statistical test to confirm that the differences were statistically significant. The relatively large margin of error for parents at the country level (+/-10%), with a sample size of 100 makes it more difficult to detect statistically significant changes over time and differences between groups and even more difficult when disaggregating by gender where the margin of error is closer to +/-14%.

3.4. Limitations to baseline and endline data and analysis

3.4.1.1. China

One key limitation to the global analysis is that in the China fieldwork is that the Plan CO was not permitted to send raw qualitative or quantitative data. While the quantitative analysis was done systematically and objectively, the qualitative analysis was done only by the local consultant and could not be verified in the global analysis. However, we are confident – given the expertise of the local consultant and her familiarity with the program having led the baseline evaluation – that the analysis

[8] Qualitative data was translated and entered into a country-specific qualitative database by each local team with the exception of Brazil, who sent the data in Portuguese and was translated with the help of GK Consulting staff. Rwanda, Brazil, and India sent this database with all transcripts and participant data to the Global Consultant, who merged it into a consolidated global database for analysis and reporting. The China team was provided with an extended qualitative database that included 'analysis tools' that were used for the baseline activity to assist in each country's reporting, and the team (same as baseline) were therefore familiar with how to use it (see annex for details on these analysis tools)[8], and the qualitative analysis was reflected in their endline report.
In addition, to assist in writing the country report, China was provided an Endline Report Outline that provided clear guidance on which Quantitative and Qualitative data should be used in certain sections, and how to organize themes and subthemes. This enabled the local consultant to have some freedom in their analysis and style, but also ensured that there was some degree of consistency across countries, and that all required elements are included in each country report.

was done thoroughly and well, and that key qualitative findings could therefore be reliably inserted into this global report.

Another limitation for both quantitative and qualitative data collection – and a known limitation from baseline – is that there were certain sensitive questions – GBV most often – that were deemed not appropriate in the Chinese context, particularly those around safety and democracy, so we cannot compare data across all countries here. However, these were only related to two indicators and since the program is not focusing on these areas, we still have sufficient data to measure the impact of the program over time. Finally, China's program does not focus on parents given that most parents are migrant workers and the individuals we surveyed at each wave tend to be guardians. As such, we do not include China data in parent indicators nor present it at all in most cases at it can be misleading.

At the field level, some issues were that only 6 schools could be selected from 27 project schools across 18 townships; however, representation was carefully considered for the selection as best as possible Also, in the identified schools, many teachers affiliated with the FELS program were away on a separate training, and so could not be part of the interviews. Finally, as with baseline and endline, there was particularly great difficulty in finding parents/guardians for both quantitative and qualitative survey, so their data is generally not presented and is excluded from global totals.

3.4.1.2. Brazil

In Brazil, it was difficult to find fathers who were available for interview (only 8 in total); as such, their data is excluded from country-level parent outcomes except when parents are not disaggregated by gender. The relatively large margin of error for parents (+/-10%), an acknowledged limitation in the methodology developed, also makes it more difficult to detect statistically significant changes over time and differences between groups and even more difficult when disaggregating by gender where the margin of error is closer to +/-14%.

3.4.1.3. India

In India the teams struggled to find the requisite number of students per school who had been exposed for 2+ years, so additional intervention schools were sampled. The relatively large margin of error for parents (+/-10%), an acknowledged limitation in the methodology developed, also makes it more difficult to detect statistically significant changes over time and differences between groups and even more difficult when disaggregating by gender where the margin of error is closer to +/-14%.

3.4.1.4. Rwanda

The relatively large margin of error for parents (+/-10%), an acknowledged limitation in the methodology developed, also makes it more difficult to detect statistically significant changes over time and differences between groups and even more difficult when disaggregating by gender where the margin of error is closer to +/-14%.

4. Findings

To inform the content of this global report, a meta-analysis of all quantitative data provides us with an overview of the endline indicators for the entire program in addition to country–level statistics, always disaggregated at a minimum by gender. We also present the data from baseline to show the change over time (and specify where the impact is statistically significant[9]).

Particularly in the findings around Goal 2 and Goal 3, some data will be applicable only to certain countries depending on their specific interventions. In general, data is presented from the entire

[9] This significance is expressed in terms of p-value, where a value less than 0.05 indicates significant difference.

sample of students and parents per country, since they may be considered roughly equitable in terms of having 2+ years of exposure to some form of FELS intervention.

The sections are organized around the indicators and quantitative statistics, but qualitative data is used to enrich and triangulate those statistics. The English translations of qualitative notes have been modified somewhat for readability, but their meaning has not been changed.

Box 2: Explanation of quantitative data used in this report to measure impact

Because of the variation in the way programs are implemented from country-to-country, and the fact that we want to capture a true endline for each project (and some are slightly behind others whether planned or not), it is important to highlight how data is interpreted throughout this report.

- We use quantitative data from all countries where all students have been regularly 'exposed to FELS' for two years or more; however
    - Exposure means different things in each country, given the (necessarily) different manifestations of the program in each context. In Brazil, formal classroom instruction / FELS curriculum was not possible for a variety of reasons, so exposure to students was through FELS events, peer education, and for some girls, clubs. In China, exposure was primarily through structured classroom curriculum though clubs were being rolled out toward endline. In Rwanda and India, exposure was through both classroom curriculum and for most students, clubs.
- We exclude all quantitative data from parents in China in the global totals given China's emphasis is not on reaching out to parents (indeed, many parents in that area are migrant workers and are not involved with their children's schooling at all; most students live with guardians).
- For some indicators related to gender-based violence, we exclude data from China where it was considered inappropriate to ask questions about this topic, nor does the program explicitly deal with GBV issues.
- Brazil fathers are excluded from the global analysis of parents because of the extremely low sample size (n=8).

The following table presents global outcome indicator changes from baseline to endline. Following that is a table showing differences in global outcome indicators between students in clubs and not in clubs (excluding China because nobody was in clubs; and excluding India non-clubs because almost none of the students were not in clubs), most revealing when looking at the global data (which is not weighted but considers each respondent), given varied numbers of students in and out of clubs across countries.

Table 4: Summary Indicators Change between Baseline and Endline, by Country and Gender, all respondents (% change)

		Brazil		China		India		Rwanda		Global		
		M	F	M	F	M	F	M	F	M	F	Tot
SO 1.1	Students have self-confidence (about their future)	-2.1	4.3	14.7	10.4	21.4	32.4	25.5	44.3	13.5	22.9	18.2
SO 1.2	Student knowledge on Financial and Life Skills (% score)	6.2	7.7	4.5	7.9	28.4	38.1	20.2	23.6	14.8	19.3	17.1
SO 1.3	Students have positive FELS attitudes/ideas	5.6	6.5	0.7	1.5	44.8	32.0	54.2	65.1	26.3	26.2	26.3
SO 1.4	Students have positive saving and spending behavior	6.3	21.0	1.1	4.5	47.7	54.1	45.5	59.3	25.1	34.7	29.9
SO 1.5	Students understand imp. of FELS education in future	-0.8	9.8	1.8	3.8	20.4	32.0	1.7	2.6	5.8	12.1	8.9
SO 1.6	Students have positive attitudes toward own education	-0.4	-0.3	11.0	12.0	12.7	14.5	-5.5	-11.6	3.2	3.7	3.4
SO 2.1	Students have positive attitudes around girls' education	11.1	1.1	-5.8	-6.3	24.4	13.0	7.2	-0.7	9.2	1.8	5.5
SO 2.2	Students have positive attitudes around GBV	22.4	19.2			1.6	5.8	4.3	4.4	5.1	6.2	5.6
SO 2.3	Students perceive less GBV occurring in school	0.0	-13.7[10]			12.9	19.5	-8.1	-36.4	1.0	-9.3	-4.2
SO 2.4	Students feel supported by parents to learn FELS	-3.8	21.4	10.4	10.1	28.1	28.6	-23.5	-3.5	2.8	14.1	8.5
SO 2.5	Students feel empowered to transition thru sec. school.	2.3	-2.7	5.9	7.3	8.7	19.3	2.3	5.5	7.0	11.1	9.1
SO 3.1	Students feel they can make changes to community	-17.8	-4.9	6.5	5.1	16.6	23.6	24.5	37.2	7.4	15.3	11.3
PO 1.1	Parents are supportive of FELS education for children		17.4			32.2	29.1	13.3	4.3	21.1	13.0	17.0
PO 2.1	Parents have positive attitude around girls' education		27.8			48.6	36.2	-14.8	-29.5	17.4	10.9	14.2
PO 2.2	Parents have positive attitudes around GBV		21.6			45.0	42.2	-14.5	-30.4	15.3	11.1	13.2
PO 2.3	Parents are actively involved in daughters' education		48.5			25.9	22.7	10.8	36.5	9.1	20.3	16.8

* Red text and white cell indicate statistically significant *drop* in value (deterioration) ($p < 0.05$). Green text in white cell indicates a statistically significant *increase* in value (improvement) ($p < 0.05$). Black text indicates no significant change in either direction. Grayed-out cell indicates data not collected or sample size too small and therefore not included. The same notation is used throughout the report.

[10] As will be explained in its respective section, this indicator is difficult to track over time given the change may be a result of increased perception of GBV generally speaking, which means a reduced rate may be masked by people simply noticing it more often than they had before.

Table 5: Summary Indicators (%) disaggregated by In-Club and Not-in-club status, country, endline only (excluding China where there were no clubs at time, and India where nearly all beneficiaries were in a club) [11].

		Brazil			India			Rwanda			Global (all individuals equal)		
		M	F	Tot	M	F	Tot	M	F	Tot	M 365 in 156 not	F 459 in 251 not	Tot
SO 1.1	In club		59.8	59.8	70.4	73.2	71.8	71.4	89	80.2	70.5	75.9	73.5
	Not in club		57.3	57.3				54.3	79.5	66.9	48.5	59.8	55.3
SO 1.2	In club		73.5	73.5	73.7	81.3	77.5	87.2	86.3	86.8	80.0	81.4	80.8
	Not in club		69.1	69.1				87.1	87.8	87.5	68.6	71.3	70.3
SO 1.3	In club		57.8	57.8	76.3	75.3	75.8	78.6	79.1	78.9	77.9	72.8	75.0
	Not in club		54.4	54.4				25.7	17.9	21.8	53.3	51.4	52.2
SO 1.4	In club		76.5	76.5	81.7	95.9	88.8	97.6	100	98.8	89.3	93.0	91.4
	Not in club		58.3	58.3				80.0	79.5	79.8	55.8	61.4	59.1
SO 1.5	In club		93.1	93.1	84.4	96.4	90.4	91.7	93.3	92.5	88.0	94.6	91.6
	Not in club		87.9	87.9				100.0	89.7	94.9	83	88	86.1
SO 1.6	In club		93.1	93.1	87.6	95.4	91.5	84.5	81.7	83.1	86.1	90.0	88.3
	Not in club		95.1	95.1				97.1	92.3	94.7	89.6	94.8	92.8
SO 2.1	In club		75.5	75.5	44.1	35.6	39.9	78.6	65.9	72.3	61.5	55.2	58.0
	Not in club		57.8	57.8				78.6	65.9	72.3	58.5	60.2	59.6
SO 2.2	In club		97.1	97.1	90.9	94.3	92.6	97.6	95.1	96.4	94.3	95.2	94.8
	Not in club		94.7	94.7				100.0	92.3	96.2	92.1	94	93.3
SO 2.3	In club		16.7	16.7	89.2	93.8	91.5	66.7	37.2	52	77.3	56.5	65.7
	Not in club		70.4	70.4				25.7	64.1	44.9	58.2	32.3	42.5
SO 2.4	In club		81.4	81.4	67.2	72.2	69.7	67.9	85.4	76.7	68.3	78.9	74.2
	Not in club		75.2	75.2				37.1	76.9	57.0	49.1	74.9	64.7
SO 2.5	In club		93.1	93.1	98.4	97.4	97.9	98.2	98.8	98.5	98.4	96.9	97.6
	Not in club		87.9	87.9				97.1	100.0	98.6	93.3	90	91.3
SO 3.1	In club		21.6	21.6	51.1	58.7	54.9	56	60.4	58.2	51.6	51.0	51.3
	Not in club		22.3	22.3				31.4	51.3	41.4	21.2	26.6	24.5

[11] Global figures exclude China for all indicators since they had not implemented clubs in every school for one year at the time of research. Comparisons are not made for boys in Brazil because no boys are members of clubs; comparisons are also not made for students in India because nearly all are members of clubs. The global figures in this table, unlike all other tables, are *not* weighted to make each country equal; rather, each respondent is equal.

4.1. Participant Characteristics

4.1.1. Quantitative: Students

As already noted, the interventions targeted different levels of students in each country; the table below provides a summary of the total numbers by grade level that were surveyed at endline.[12]

Table 6: Student level in school, by gender and country, endline sample

Year in school	**Brazil**		**China**		**India**		**Rwanda**		**Total**	
	M	**F**	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**
Primary (1-6)	0	0	0	0	130	80	0	0	130	80
Jr. Secondary	109	255	0	0	70	120	0	0	179	375
Sr. Secondary	23	49	**223**	**282**	0	0	**203**	**203**	449	534
TOTAL	132	304	223	282	200	200	203	203	758	989
	436		505		400		406		1747	

The mean and median ages of respondents at baseline and endline are provided in the table below. Respondents are around one older than the sample at baseline. Of course, simply advancing in age is a variable that must be considered in any changes observed throughout this report; this is a common consequence of non-experimental research that doesn't have a control group.

Table 7: Age in years, median and [mean] of student respondents, by gender and country, Baseline and Endline

		Baseline	**Endline**
Brazil	**M**	12 [12.6]	13 [13.6]
	F	12 [12.3]	14 [13.6]
China	**M**	13 [13.9]	
	F	13 [13.8]	
India	**M**	11 [11.1]	12 [11.4]
	F	11 [11.0]	12 [11.8]
Rwanda	**M**	16 [16.6]	17 [16.8]
	F	16 [16.0]	16 [16.5]

4.1.2. Quantitative: Parent/guardians

A sub-sample of 10 parents/guardians (henceforth referred to as parents) of students were targeted in each site.

Table 8: Parents sampled, by gender and country, Endline

	Male	**Female**	**Total**
Brazil	8	50	58
China	86	20	106
India	50	50	100
Rwanda	30	71	101
Total	174	191	365

[12] Each country has different 'levels' of school, but for our purposes we compare them according to primary (6 years), junior secondary (3 years), and senior secondary (3 years).

4.2. Exposure to Program

4.2.1. Classes

Everyone sampled at endline in China, Rwanda, and India had been exposed to FELS for at least two years (as this was a selection criteria). In Brazil, it was a bit more complex in that the exposure to FELS was subtler – having not taken the form of a new curriculum or widespread clubs but rather a subtle integration into classroom instruction, FELS-related events, clubs for a selection of girls, and peer education (which was rolled out later in the program). Still, the selection criteria for Brazil was that students were exposed in some way for two years, and schools in which it was known that there was some exposure were purposefully selected to capture this.

The frequency of exposure also varied by country – in China and Rwanda, most students reported having FELS instruction in the classroom a few times or once a week; in India most students reported once a week or every few weeks; in Brazil reports varied widely but again, this is due to the nature of the intervention in Brazil.

4.2.2. Clubs

Nearly all beneficiary students in India and most in Rwanda are members of clubs while only some beneficiary students (20 per school, until the last year of the programme all girls) in Brazil are. China has only started rolling out clubs in certain schools in the final year of the intervention, but will continue them into the Phase II extension. The proportion of children in the sample indicating club membership in the last year is presented below

Table 9: Membership to FELS Clubs in the last year, by gender and country, Endline sample

	Male	Female
Brazil	9%	33%
China	-	-
India	93%	97%
Rwanda	83%	81%

4.2.3. Parent exposure / knowledge

Relatively few parents knew about FELS in their child's school – less than a quarter in Brazil, and around a third in India and Rwanda.

Table 10: Parents who know about FELS in their child's school, China excluded

	Brazil	China	India	Rwanda
Yes	24.1%		41.4%	34.5%
No	4.9%		31.7%	63.4%
Don't know	46.7%		20.0%	33.3%

When asked whether they had been reached out to by school staff for FELS-related activities at all (whether in the school, in the community, or at home) nearly everyone indicated that they had had some exposure except in Rwanda where over a third of parents said they'd never been contacted. Most parents were reached out to every few months or more.

Table 11: Self-reported frequency in which parents are reached out to by FELS program staff / school staff regarding FELS instruction specifically (either in home, in community, or somewhere outside of their community e.g. a school event), China excluded

	Brazil	China	India	Rwanda
Multiple times each week	3.2%		15.0%	4.0%

Once a week or so	7.9%		14.0%	1.0%
Every few weeks	9.5%		18.0%	12.9%
Every few months	55.6%		42.0%	34.7%
A few times a year	19.0%		11.0%	11.9%
Never	4.8%		0.0%	35.6%

4.2.4. Teacher /School Support

Teachers in India, China and Rwanda were overall pleased with the FELS training they received, and the curriculum that they delivered throughout the life of the program. Many remarked on how they were able to implement the skills they learned in their other classes, as one teacher in Rwanda said, "The methodology used in FELS program will help us to teach many courses because it increases the participation of students".

In China, the teachers spoke actively about the improvements and changes that the FELS curriculum brings to their own teaching content, teaching methods, and teacher-student relationships. However, to better support and promote children, teachers said that they needed

> *"more help in terms of developing their capacity to facilitate the class activities, to deepen personal understanding of the FELS curriculum, and more supportive environments needed to be created for teachers, such as more support on the teaching methods including affirmation and encouragement for their specific work".*

In Brazil, attitudes were slightly more tempered, particularly because they had a hard time rolling the FELS instruction into their existing curriculum given existing demands to their busy schedule; some felt that this was an unfair request, especially because they had not been involved in the decision-making process to change the curriculum. One teacher said:

> *" I have graduated in geography and then I received a whole methodology from college and I added it to my experience so far. And then comes a new methodology, and changing like this, suddenly, it is not easy at all"(deputy director Teresina)."*

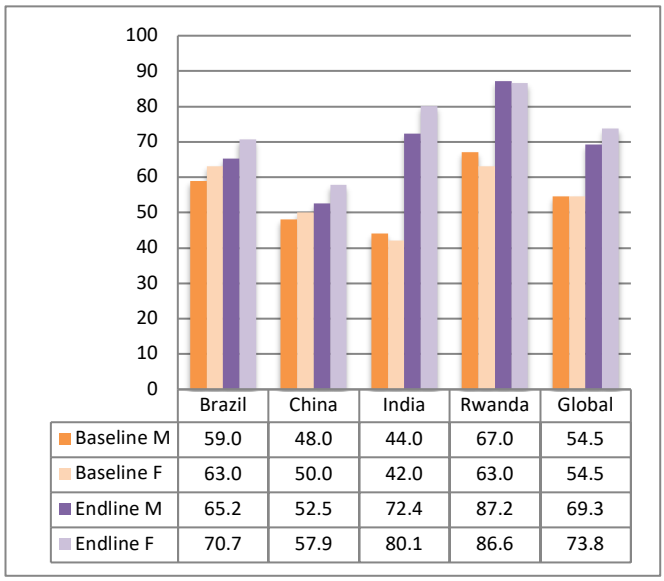
Other teachers in Brazil said that while they had been exposed to some training, it was infrequent and inefficient, limiting the extent to which they felt equipped to apply it.

4.3. Goal 1 – FELS Knowledge, Attitudes, Use; Confidence

4.3.1. FELS Knowledge

In all countries, FELS knowledge improved significantly among both boys and girls – the mean score on knowledge assessments increased nearly 20 percent for girls and 15 percent for boys and nearly 30% among boys and girls in clubs. The change was largest in India and Rwanda; in India there was the most room for improvement from baseline.

Figure 2: SO 1.2: Students' mean % correct on comprehensive knowledge FELS, Baseline and Endline (all)



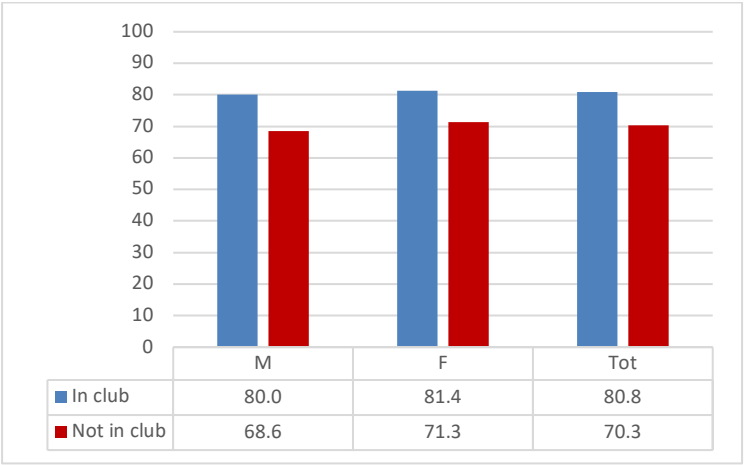
	Brazil	China	India	Rwanda	Global
Baseline M	59.0	48.0	44.0	67.0	54.5
Baseline F	63.0	50.0	42.0	63.0	54.5
Endline M	65.2	52.5	72.4	87.2	69.3
Endline F	70.7	57.9	80.1	86.6	73.8

Table 12: SO 1.2 % Change between baseline and endline

	Change		
	Male	**Female**	**Total**
Brazil	6.2	7.7	7.0
China	4.5	7.9	6.2
India	28.4	38.1	33.3
Rwanda	20.2	23.6	21.9
Total (all)	14.8	19.3	17.1

Students in clubs score significantly better on the knowledge assessment than those not in clubs.

Figure 3: SO 1.2: Students' mean % correct on comprehensive knowledge FELS, Club vs. Not in Club, Endline, Global



	M	F	Tot
In club	80.0	81.4	80.8
Not in club	68.6	71.3	70.3

Globally overall, the biggest improvement by topic was seen in rights and responsibilities followed by planning and budgeting, then savings, then entrepreneurship. The biggest improvement by topic in Brazil was in savings, where over 25% more students said they saved money at endline as compared to baseline. There were minimal changes in perceptions of rights and responsibilities and planning/budgeting; no significant change in entrepreneurship. In China, the biggest improvement was in entrepreneurship where over 20% of students had improved knowledge; there were minimal changes with regard to rights/responsibilities, savings (many had saved to begin with) and planning/budgeting. In India, there were dramatic changes in every topic measured (entrepreneurship was excluded as a topic at baseline given the students were considered too young at the time). In Rwanda there were also dramatic changes especially in rights/responsibilities and planning/budgeting; many students in Rwanda already had knowledge of savings and entrepreneurship but still their knowledge improved.

Table 13: % of students meeting individual criteria (informing SO 1.2), by country, Baseline and Endline; Change

	Baseline (%)				Endline (%)				Change (%)				
	Brazil	China	India	Rwanda	Brazil	China	India	Rwanda	Brazil	China	India	Rwanda	Global
Rights / respon.	20.7	42.2	37.0	29.7	27.7	46.5	60.8	76.4	7.0	4.3	23.8	46.7	**20.5**
Saving money	62.7	86.3	54.5	84.3	89.6	87.1	72.3	93.6	26.9	0.8	17.8	9.3	**13.7**
Planning / Budget	78.5	38.7	37.7	62.0	80.0	39.2	86.8	80.5	1.5	0.5	49.1	18.5	**17.4**
Entrepreneurship	83.2	28.7	na	84.3	80.4	49.1	85.3	97.5	-2.8	20.4	na	13.2	**10.3**

Later in this section, each of these items will be broken down individual to learn more about students' knowledge and use of the skills.

4.3.1.1. Perception of knowledge

In addition to actual improvements in knowledge, students – boys and girls equally – clearly felt more knowledgeable at endline as compared to baseline. Over 25% more students at endline said that they felt 'very knowledgeable' or 'knowledgeable'; among students in clubs, over 40% more males and 35% more females felt as such. The global change masks the country-level differences, though – perception of knowledge in China and Brazil was less than in India and Rwanda for both boys and girls.

Figure 4: SO 1.3: Students perception of their own knowledge (feel 'very knowledgeable' or 'knowledgeable' about saving and money, Baseline and Endline (all)

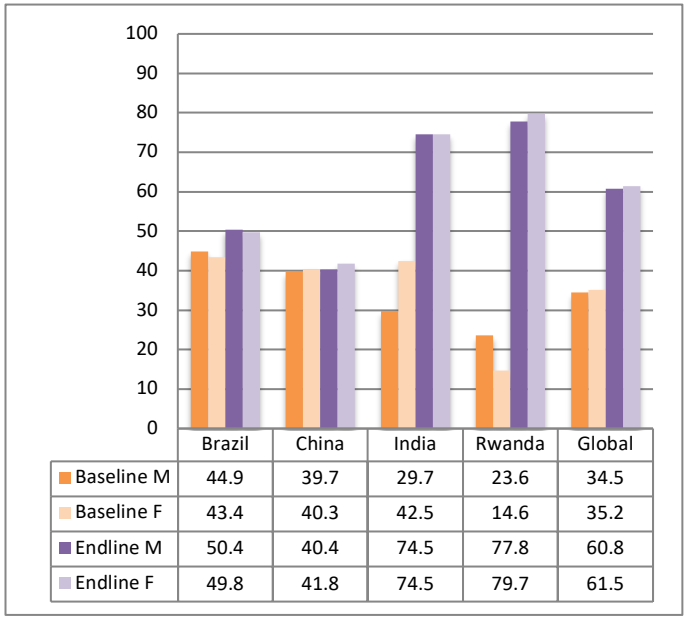
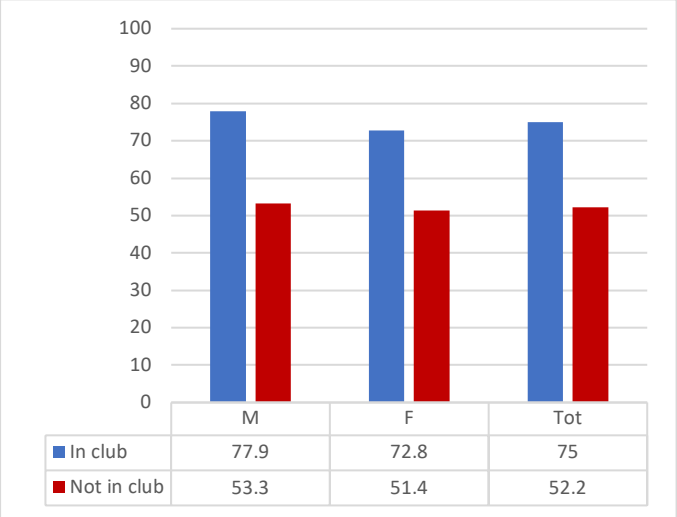


Table 14: SO 1.3: Students who feel 'very knowledgeable' or 'knowledgeable' about saving and money, Change

	Change		
	Male	Female	Total
Brazil	5.6	6.5	6.0
China	0.7	1.5	1.1
India	44.8	32.0	38.4
Rwanda	54.2	65.1	59.6
Total	26.3	26.2	26.3

Students in clubs perceive themselves to have more knowledge than those not in clubs.

Figure 5: SO 1.3: Students perception of their own knowledge (feel 'very knowledgeable' or 'knowledgeable' about saving and money, Club vs. Not in Club, Endline, Global



Related to increased knowledge and increased perception of knowledge, there has been a marked improvement in general confidence about one's future among boys and girls, and more substantially for those in clubs. The change was largest in Rwanda and Brazil, especially among girls. In Brazil, boys had reduced confidence, though slight, and girls had only slight increase in confidence, even among those in clubs.

Figure 6: SO 1.1: Students who are 'very confident' about having the future that they want, Baseline and Endline (all)

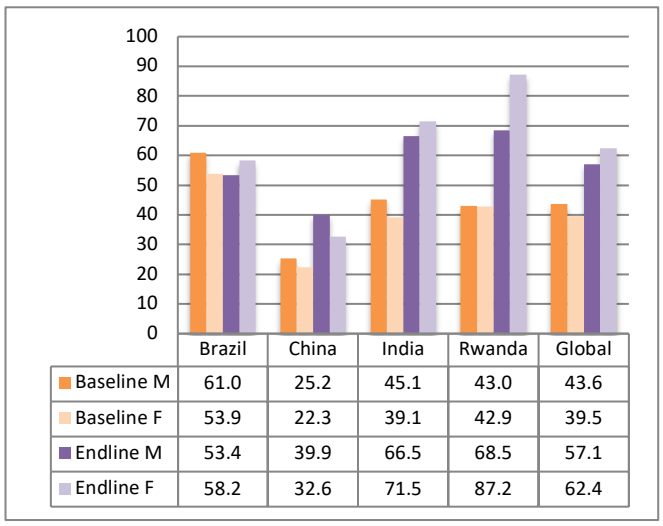
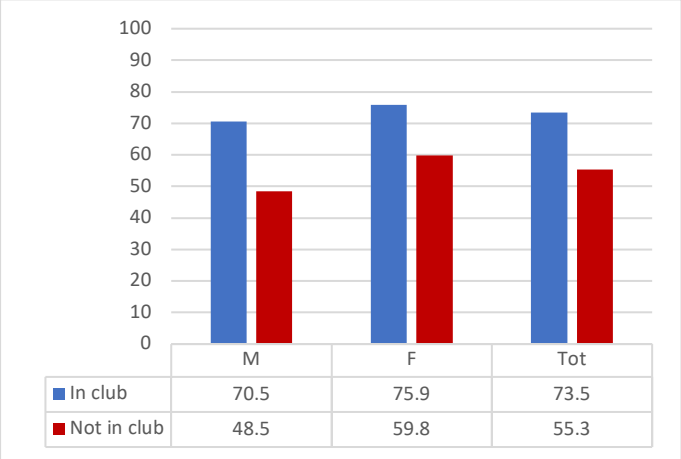


Table 15: SO 1.1 Change

	Change		
	Male	**Female**	**Total**
Brazil	-2.1	4.3	-1.6
China	14.7	10.4	12.5
India	21.4	32.4	26.9
Rwanda	25.5	44.3	34.9
Total	13.5	22.9	18.2

Students in clubs are significantly more confident about having the future they want.

Figure 7: SO 1.1: Students who are 'very confident' about having the future that they want, Club vs. Not in Club, Endline, Global



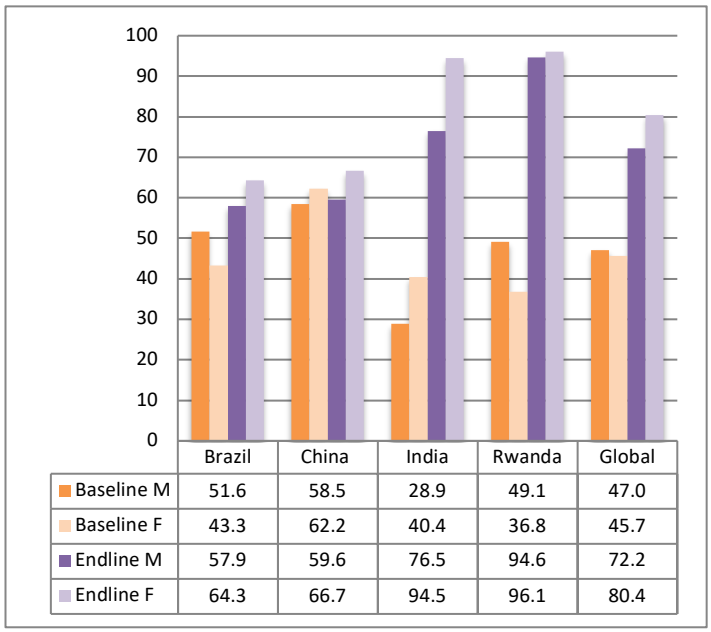
4.3.2. FELS Use

An important dimension of the program is of course not just that students have gained knowledge about FELS and feel confident about their knowledge of it, but also that they actually use that knowledge. **We see that there is significant use of FELS both in terms of the financial education component and in terms of the life skills component. Despite improvements since baseline, barriers do remain.** These are examined separately.

4.3.2.1. Financial education use

A key quantitative measure of use of financial education can be seen in whether or not students save money now as compared to baseline, as this is a critical component of the program and based on both qualitative and quantitative data from students and their parents, appears to be one of the most popular aspects of the program as well. **The table below shows clearly that there have been significant changes in all groups as it relates to this dimension of FELS, most notably for both boys and girls in India and Rwanda.** The changes were very small, though significant, in China among both boys and girls. It is also clear that club members saved more often than non-club members, most markedly among girls in Brazil and both boys and girls in India.

Figure 8: SO 1.4: Students who have any money saved, by Country, Baseline and Endline (all)



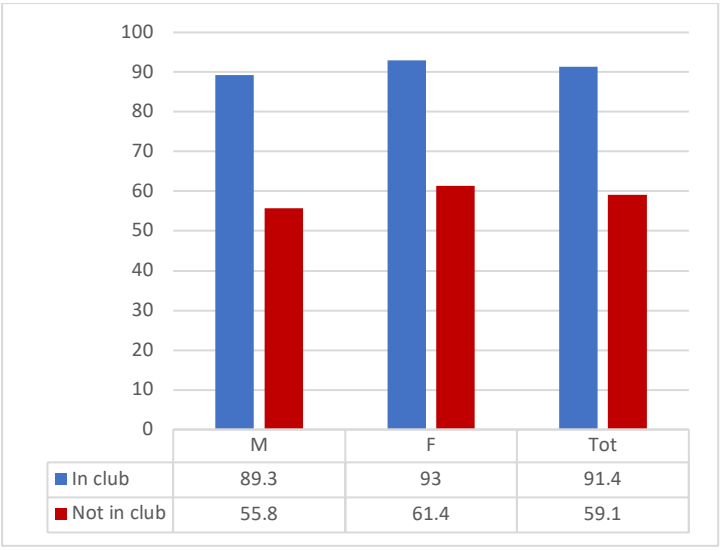
	Brazil	China	India	Rwanda	Global
Baseline M	51.6	58.5	28.9	49.1	47.0
Baseline F	43.3	62.2	40.4	36.8	45.7
Endline M	57.9	59.6	76.5	94.6	72.2
Endline F	64.3	66.7	94.5	96.1	80.4

Table 16: SO 1.4: Students who have any money saved, by Country, Change

	Change		
	Male	**Female**	**Total**
Brazil	6.3	21.0	6.3
China	1.1	4.5	1.1
India	47.7	54.1	47.7
Rwanda	45.5	59.3	45.5
Total	25.1	34.7	29.9

Students in clubs save money dramatically more often than those not in clubs; this is not especially surprising given a primary activity in clubs is savings boxes.

Figure 9: SO 1.4: Students who have any money saved, by Country, Club vs. Not in Club, Endline, Global



	M	F	Tot
In club	89.3	93	91.4
Not in club	55.8	61.4	59.1

Many students explained that prior to participating in the program, they were frivolous with their spending. Now, many students explain that they are better able to distinguish between needs and wants and prioritize what to buy. One teacher in Rwanda explained, "'There are a lot of significant changes, before the project students used to waste money by buying unnecessary things but now we urged them to remember the slogan: 'My life is in my hands' before they spend". A leader in India explained,

> *"This program is helping a lot to children in learning all the skills. they are saving money in Piggy banks. they also deposit their money in the bank due to which they have also known how a bank functions and what are the major roles and responsibilities of a bank. above all they have come to know that there is something called 'Bank'. children are getting a lot of benefit from this program. apart from reading and studying about all this they are also able to implement this in their daily lives. they are able to manage their money. this also brings in the*

concept of ownership in the children they learn about the concept of 'my money' and 'your money'

Likewise, parents corroborated that their children had undergone some or many significant changes since having participated in the FELS program. Several mothers in Brazil explain that before participating in the program, their children didn't save, and now, after having participated, they are saving money.

There was some initial pushback from parents in Rwanda when it came to their children saving money, but after observing the program over a few years and in particular due to outreach to parents by the programme staff, many were confident in its efficacy, as one teacher said:

"At the beginning students had difficulties to find money, parents did not understand what was the purpose of the project, they thought that children should steal money for savings… "All these difficulties have disappeared over time through training of students and meetings organized for parents".

However, as will be described later, some students in Rwanda explained how their parents didn't regularly give them money to put in their savings boxes, usually because the parents said they needed it for the family, and they perceived this to be non-support of the program.
The place in which students were saving money varies by country. In Rwanda, most students were saving their money at school, versus at home which was more common in Brazil and India. Students in India more often saved at banks as compared to the other countries (data for China not available) :

Table 17: Proportion of students saving money, by location of savings, by country

	Brazil	China	India	Rwanda	Total
Home	54.3%		55.6%	9.0%	39.7%
Family	18.7%		34.2%	9.5%	20.1%
School	1.6%		81.3%	85.1%	52.4%
Bank	11.7%		38.6%	4.6%	17.2%

Entrepreneurship

While entrepreneurship showed the most modest gains in knowledge among the four FELS topics, there were still evidently major impacts on students in each of the countries. Students also have become significantly more active in entrepreneurship and from those businesses, saving even more money. Between baseline and endline, there has been a clearly dramatic increase in students learning about and actually implementing entrepreneurship skills. Some of these businesses are established within the school program or clubs. One girl student in India explained,

"we have started saving our pocket money which we put in Piggy Bank. we also sold jhumar which we made in these classes. we usually sell such items in group and earn money out of it. we really feel good after earning and saving money. we can easily apply these things in which we are learning in the classes in our daily lives. we have learnt all these in these classes for the first time before this we haven't heard about all these things ever and no one even told us about it."

Students are also taking their own initiative to start their own businesses outside of school. In Brazil, parents report that their children have started their own small businesses, for example, making and selling crochet clothing or candies, and another girl contributes to the family business. Several teachers confirm that girls have learned to save money, and one explained that some girls are saving for their graduation party, when before they would spend all their money on little snacks in the school.

In India, a girl explained how people doubted her stitching business would success, but she proved them wrong: ""Earlier people used to think, how will she do stitching? She won't be able to do it, but now when I have started my own work, they themselves come and give me clothes for stitching, their mouth is shut now".

The use of money earned from an enterprise varied widely across the countries: in Brazil students tended to spend it on savings, fun, and investing in a business; in India, nearly all students saved it or spent it on their education, and in Rwanda, students most often invested in their business followed by saving or putting the money into education. More than that, students were confident that they'd continue to use what they'd learned in the FELS program for the rest of their lives, as one girl student in Rwanda said: "I will keep saving , I have already started a savings group in my village, our parents support us a lot and the authorities also support us". At the same time, students stressed that work needed to continue, as one boy student said: "I will not stop saving ,but for sustainability purposes we need more commitment from parents and local leaders to support children saving groups that are initiated in our communities " and another said, " We are committed to continue to do saving activities but it will be better if Government introduces the FELS program in every school and at all levels". Though indeed this is beyond the scope of the program at this point, it is still telling to see how passionate the students are about it and how clearly they see the need for a more formal or systematic approach to the FELS concepts.

Table 18: Of money earned in enterprise, how it was used, by country, China excluded

	Brazil (n=181)		China		India (n=209)		Rwanda (n=334)		Global (n=724)	
	n	%	n	%	n	%	n	%	n	%
Savings	53	29.3%			71	34.0%	53	15.9%	177	24.4%
Education	11	6.1%			118	56.5%	14	4.2%	143	19.8%
Family needs	18	9.9%			5	2.4%	4	1.2%	27	3.7%
Fun	56	30.9%			1	0.5%	6	1.8%	63	8.7%
Invest in Business	38	21.0%			14	6.7%	250	74.9%	302	41.7%
Other	5	2.8%				0.0%	7	2.1%	12	1.7%

4.3.2.2. Limitations to financial education use

Importantly in Brazil, boys stood out in mentioning that they didn't feel impacted in terms of financial education by FELS; one group of boy students who participated in an FGD explained that they didn't do financial education activities with their teacher and that they participated very little in activities with the girls of the club.

There were also some unintended consequences identified, though not widespread. For example, one teacher in Brazil explained that there are good and bad sides to the transformation she observed, and some students, *"became empowered, that part about self-sufficiency, and took it in a different direction, distorted it. They ended up distorting it and ended up hurting themselves academically"* (Female teacher).

In Rwanda, parents and students frequently commented that it was difficult for their children to keep their savings because of persistent family needs, as one teacher in Rwanda said, "Some parents know that saving is important but don't have financial resources to support their children." In some cases, there was misunderstanding by the family about the purpose of savings and so parents would benefit from further education about it as well. One parent in Rwanda suggested, "I would recommend that students are accompanied by their parents when sharing the savings. This would allow parents to make a follow-up and contain their children both at home and at school. As will be seen later in the

report, this perception also seems to have impacted the degree of support that students perceive to have from their parents.

In India, there has been major progress in terms of girls learning about *and* using FELS. Baseline and endline showed that one of the key issues was around girls using their skills to then become financially independent; this was not considered acceptable as compared to the 'traditional' practice of staying close to the family until marriage. However, the reasons for this have changed from baseline at baseline, parents and students themselves were reluctant to accept a girl having such independence and empowerment financially; at endline, parents and students strongly agree that girls should be empowered, but they are embarrassed at what others will think as a result of it. A broader cultural shift is needed which is of course beyond the scope of the FELS Programme alone. There is some evidence that this is occurring – where parents acknowledge that others don't agree with them, but they still feel strongly that it is right: "People say that your daughter has grown-up, get her married, but our parents say, that she is our daughter, we will get her married whenever we like, we will make them study till wherever we want, this is none of your business, if parents support is there, nothing is impossible" (Parent, India). This is a key opportunity for the FELS Programme could take advantage by working closely with parents and communities on gender awareness in addition to the work with students.

In China, a major issue mentioned in qualitative research at baseline and midline around limitations to FELS was related to student's and parents' worry that it would distract from their 'traditional' studies – which are critical to perform well in so that students may elevate to higher levels. This was especially true when parents were talking about junior secondary students, who they did not consider to have the maturity to save money and run a business. However, in the endline qualitative interviews it was observed that there was a change among both parents in students in terms of seeing that, even with the FELS intervention, students were not ignoring their 'traditional' studies and more than that, they saw the practical importance of FELS: "children also have the ability to survive, also can make money", and "children need to develop independent consciousness at an early age", "children need to learn how to do and better prepared for entering the society".

4.3.2.3. Life skills use

A majority of participants in FGDs and KIIs across all countries indicated that students experienced many significant changes since having participated in the FELS program, especially around the life skills dimension. Many remarked that it had a general but deep impact in how they looked at their behavior. For example, one student in Brazil. commented that participating in the FELS program *"changed not only her way of thinking, but also her way of acting"* (Girl student), and one teacher in Brazil confirms that what students learned in the program they took and changed their actions and their attitudes.

Students also reported that they experienced social/emotional changes, such as improving their becoming more "empowered" and active, acting more responsibly, improving socialization skills, becoming more extroverted, and overcoming shyness. One girl student in Brazil stated,

> *"Before I couldn't even present my work in the classroom. If someone spoke to me, I couldn't even respond. Even if I didn't agree with them, I wouldn't give my opinion. But after I participated in the club, I became more confident, and little by little I began putting myself in spaces to speak, and even to have a dream and graduate."*

As well, parents explained that girls now contribute more to household chores, help out with the gas and light bills, and have developed more positive relationships with family members. One implementer reported that prior to the intervention, girls frequently got into fights in school, and now they have improved social relationships.

Environment

Several students in Brazil and India shared that they have learned about not just saving money, but also about conserving natural resources, such as electricity and water. One student in Brazil gave the example of asking her parents to take the charger out of the outlet because it is often forgotten after charging the phone. Another student also described learning the importance of turning out the lights. One implementer mentioned that girls in one school started a campaign for bathroom cleanliness after having participated in a lesson on cleanliness and organization.

Box 3: Security-related barriers to FELS USE in Brazil

The high-crime, poor economy, and general security situation in Brazil has had clear implications on some dimensions of the program:

School-related gender-based violence (SRGBV). Cited quite often in Brazil as a reason that students have difficulties implementing what they have learned, many students, parents, teachers, implementers, and local government, school, and community leaders felt that gender-based discrimination and violence were barriers. Two groups of students cited bullying and gender-based discrimination as a barrier. In one group, girls were teased for participating in an all-girls group.

Social Problems. Students frequently report on negative peer and social influences, such as false friendships, drugs and alcohol, and criminality. Several other participants citied adolescent pregnancy and sexual abuse. Similarly, some teachers, implementers, and local school leaders explain that families that have experienced drug and alcohol abuse, poverty, and divorce/separation pose a challenge for girls to apply what they have learned. One implementer explained, *"there are girls who would hide what they saved because the father was a drug user, the brother stole from her, and her mother needed money to buy food for the day."*

Displaying Power by Spending Money. The most often cited barrier by students in Brazil was self-control to save money rather than spend it. In five FGDs, students discussed the temptation to spend money, particularly in light of advertising and consumerism. One teacher agreed, stating that, *"What I see is that many times a person wants an immediate return, an anxiety to quickly see the result, and this is a challenge to learning"* – Male, Teacher/staff, Brazil. Two local government officials echoed this sentiment, stating that in order to be recognized within their community, to have some power, individuals must have material goods. Students also frequently remarked that their money was simply spent on 'fun'.

4.3.3. Attitudes to FELS

Support for financial education and life skills generally

Overall, students more often at endline saw FELS as important for their future as compared to baseline, especially among those in clubs. The increase was by far most drastic in India where perceptions of FELS began quite negative. In China, perceptions began quite negative and there has been only a modest improvement. In Brazil, attitudes stayed the same.

Figure 10: SO 1.5: Students who 'strongly agree' that FELS is important for their future, Baseline and Endline (all)

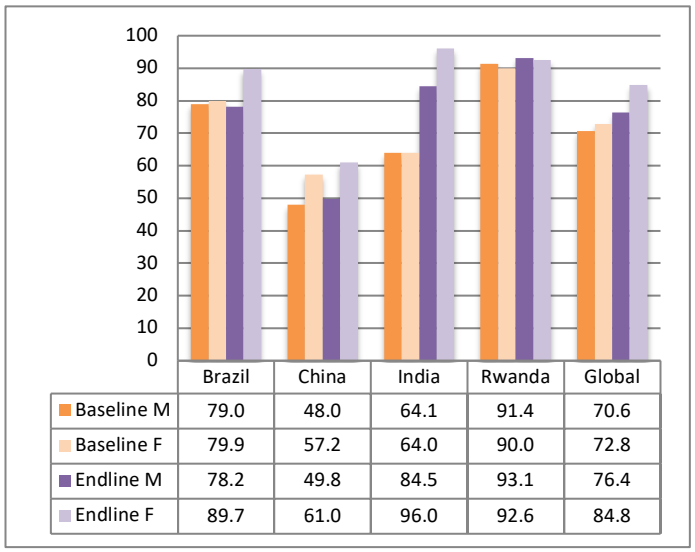
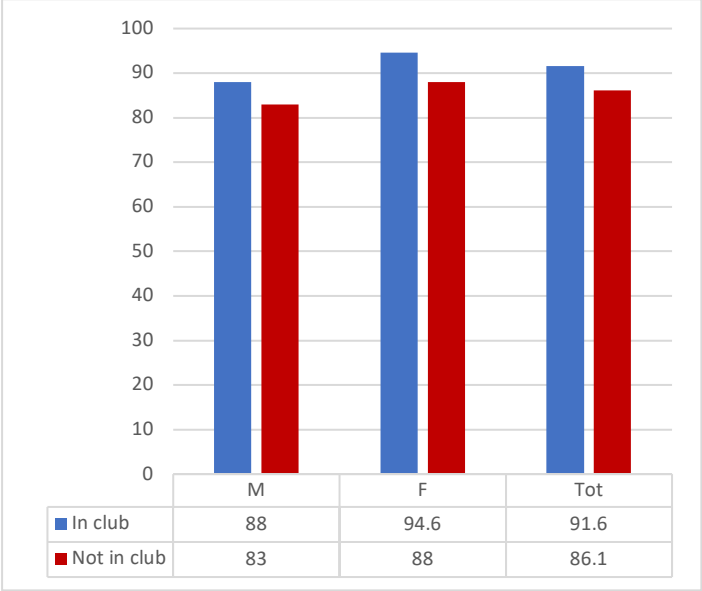


Table 19: SO 1.5: Students who 'strongly agree' that FELS is important for their future, Change

	Change		
	Male	Female	Total
Brazil	-0.8	9.8	4.5
China	1.8	3.8	2.8
India	20.4	32.0	26.2
Rwanda	1.7	2.6	2.2
Total	5.8	12.1	8.9

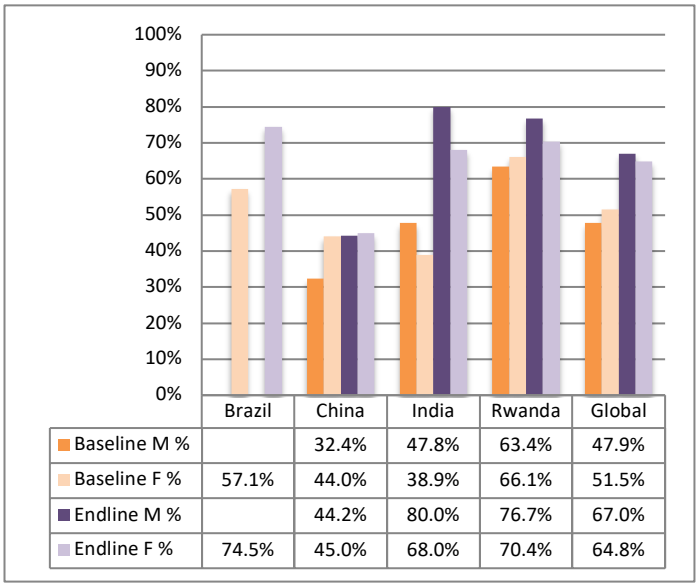
Students in club agree significantly more often that FELS is important for their future.

Figure 11: SO 1.5: Students who 'strongly agree' that FELS is important for their future, Club vs. Not in Club, Endline, Global



Support for the program among parents increased across all countries (except China, where parents were not part of the programme nor assessed), most significantly in India among both mothers and fathers and among mothers in Brazil. Support began relatively high in Rwanda, but still increased modestly, especially among fathers.

Figure 12: PO 1.1 Parents who 'strongly agree' it is important for girls to learn about money and financial skills baseline and endline



	Brazil	China	India	Rwanda	Global
Baseline M %		32.4%	47.8%	63.4%	47.9%
Baseline F %	57.1%	44.0%	38.9%	66.1%	51.5%
Endline M %		44.2%	80.0%	76.7%	67.0%
Endline F %	74.5%	45.0%	68.0%	70.4%	64.8%

Table 20: PO 1.1 Parents who 'strongly agree' it is important for girls to learn about money and financial skills, Change (excludes Brazil fathers where n=8)

	Change		
	Male	**Female**	**Total**
Brazil		17.4%	17.4%
China	11.8%	1.0%	6.4%
India	32.2%	29.1%	28.0%
Rwanda	13.3%	4.3%	8.6%
Total	19.1%	13.3%	16.2%

As seen in midline, we continue to see at endline that parents are often fully convinced of the benefit of FELS, in particular the financial components, when they see the financial benefits. In Rwanda, one parent explained how the FELS program had helped the family by virtue of the child helping with expenses:

> "Once I had a need of 2,000 francs and nobody wanted to lend me this money. I had to think about the savings of my child, he loaned me that some from his savings and the problem was solved, this changed my mind immediately.

In India, parents were relieved that they didn't have to pay for as much because the students were managing themselves, as one girl student explained: "When we started earning, we stopped taking money from home, if there is a requirement at home we even loaned them money at times, this changed the thinking of family members and they realized we manage".

Favorite aspects of FELS program

Overall, students enjoyed the content and method of FELS instruction; nearly all students saw that it was important for their lives.

Table 21: Student perceptions of FELS Classroom Instruction, among those exposed to it (quantitative survey)

Classroom					**Clubs**		
		Enjoy content	Enjoy method	Important for life	Enjoy content	Enjoy method	Important for life
Brazil (n=309)	M	62.8%	63.6%	85.4%	90.0%	90.0%	90.0%
	F	83.5%	75.2%	94.6%	87.8%	96.3%	96.3%
China	M						
	F						
India (n=392)	M	85.2%	82.2%	84.7%	91.3%	83.6%	91.3%
	F	92.3%	95.4%	96.9%	96.9%	96.4%	98.4%
Rwanda (n=405)	M	88.2%	91.1%	99.5%	81.0%	90.5%	100.0%
	F	76.7%	80.2%	99.5%	80.8%	88.6%	100.0%

In Brazil, students felt that the relevance of the program to real life in particular contributed to their learning, especially because of the way material was taught, more participatory than traditional

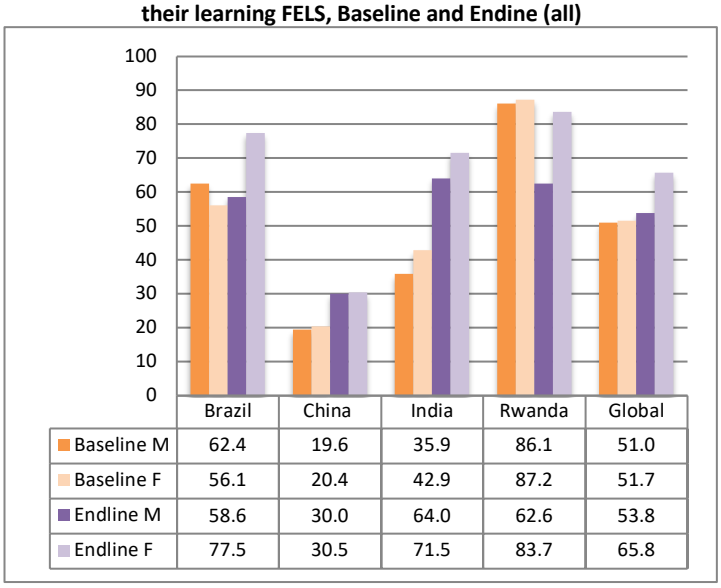
classroom exercises, helped them to learn more. Several stated that it was more fun and easier to learn, and that when they can participate and speak, they learn more; opinions were especially positive among girls in clubs. One girl student in Brazil explained, “Each day we met in the little club, we worked on a theme, and each of us has a voice—has a voice in the sense of give her opinion, to debate, to speak.” Similarly, in China, the teachers actively talk about the improvements and changes that the FELS curriculum brings to their own teaching content, teaching methods, and teacher-student relationships, and students talk about how the FELS course relates to their personal growth. For example, one student said that the program content was "closely related to our daily life and daily thinking", with contents such as "learn to get along better with peers", "make ourselves more confident" and so on.

However, there were some limitations, in particular in areas where the local economy made it difficult to practice the skills. For example, in Brazil, one local government official also suggested that lack of exposure to other environments among students in rural areas limited their opportunities to practice what they have learned in a real setting, which could of course limit its practicality.

4.3.3.1. Parents actively supporting their children in the FELS Program

In general students felt that their parents supported their participation in FELS and there was overall an increase in support from baseline except among boys in Brazil and girls in Rwanda, where there was no statistically significant change, and among boys in Rwanda where there was a marked decrease in perception of parent support. This is interesting in that parents claimed to support FELS at a slightly higher rate as compared to baseline, but clearly boys do not feel as though this is manifest in their parents’ behaviour.

Figure 13: SO 2.4 Students' perception that parents are supportive of their learning FELS, Baseline and Endine (all)



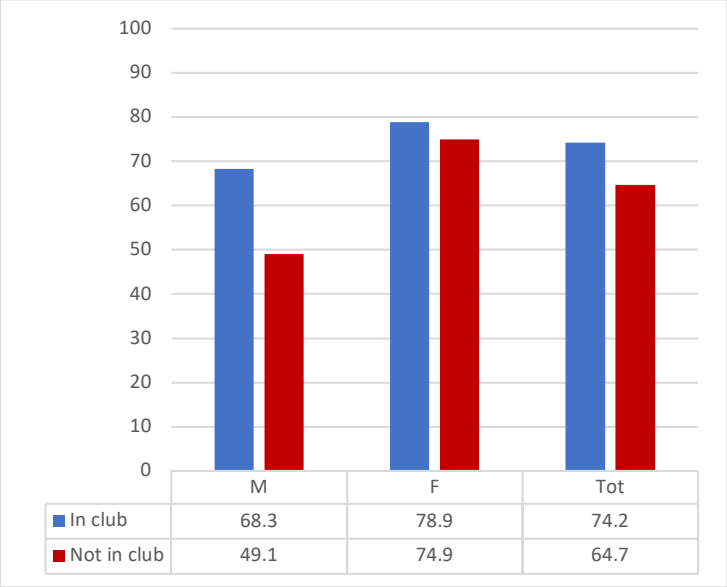
	Brazil	China	India	Rwanda	Global
Baseline M	62.4	19.6	35.9	86.1	51.0
Baseline F	56.1	20.4	42.9	87.2	51.7
Endline M	58.6	30.0	64.0	62.6	53.8
Endline F	77.5	30.5	71.5	83.7	65.8

Table 22: SO 2.4 Students' perception that parents are supportive of their learning FELS, Change

	Change		
	Male	**Female**	**Total**
Brazil	-3.8	21.4	8.7
China	10.4	10.1	10.3
India	28.1	28.6	28.4
Rwanda	-23.5	-3.5	-13.5
Total	2.8	14.1	8.5

Students in clubs, particularly boys, are significantly more positive about their parents’ support of learning FELS.

Figure 14: SO 2.4 Students' perception that parents are supportive of their learning FELS, Club vs. Not in Club, Endline, Global



	M	F	Tot
In club	68.3	78.9	74.2
Not in club	49.1	74.9	64.7

Based on the qualitative data, the key issue in Rwanda, it seems, is around savings. Some students feel that parents are unsupportive of them because they do not provide money to use in their savings boxes, saying that they need it for the family instead:: “When the students don't have some money to save, it's difficult to convince parents to help”; another said "Often times when students don't have income generating activity, they don't have money to save. And sometimes also parents are so poor that they can't give any help”. The reason boys report significantly more rejection than girls may be that they tend to ask for money more often and are therefore rejected more often, though this is not necessarily reflected in the data.

In any case, some students, were able to convince their parents that helping them would be good in the long run, as one boy student described:

> “I had to face my parents’ resistance at the beginning of the program, they told me that it was my own business and had to handle it myself. I used my bicycle to fetch water for some families and get money to save. Now, through meetings organized by our school authorities, they have changed, and they give me all the support i need".

Parents also saw the benefit in students earning and saving their own spending money later on, as one in Rwanda said, “Students are no longer depending totally on their parents, they can buy uniforms for themselves, the scholastic material and any other small things” – in other words, so long as parents didn’t need to provide money themselves, they seemed supportive.

There is also some discouragement from parents when it comes to their children spending time in the clubs, which they don’t always see as productive when compared to time studying, as one girl student in Rwanda said: “My parents discouraged me to participate saying that clubs will disrupt our time table and the time for studying”. This was the similar situation in Brazil, where some teachers and local government officials in Brazil explained that, despite the program sensitizing parents and working with community members, there was a lack of familial understanding of the project and the importance of financial education for girls, as well lack of parental support to apply what has been learned in the project.

In India, perceptions were overwhelmingly positive, which was not the case at baseline. As one male student in India said,

"Yes our community is also very supportive in helping us learn the skills and achieving good future. earlier they were really not very supportive as they were not aware about importance of these skills and savings in particular but now as we have been continuously telling them about importance of such things and savings they have started supporting us.

Parents indicated that seeing their children saving money has been particularly powerful for them because it helped them to see how it would help them in the future, as one in India said, "when they will learn to save money from now only they will save it in future also which will help them a lot

4.4. Goal 2 – Support to access and transition through school

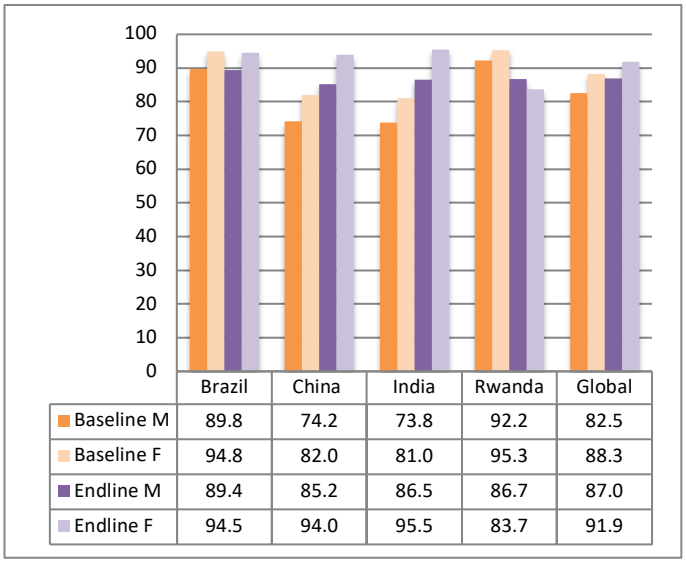
4.4.1.1. Summary

The FELS programme does not directly address issues around increasing school access and retention; however, the programme does indirectly try to impact these issues by increasing confidence in students, providing advocacy and sensitization for girls' education, improving school climate, providing students skills and methods to save money and pay for education, and working with stakeholders to improve the broader school environment. However, there are indeed broader factors at play within each country's education system and country status even more broadly that can impact the degree to which students feel empowered and able to transition through school. Accordingly, there is some variability across countries in terms of student perceptions of access to and transition through school which may have been beyond the control of the FELS program. It is not possible to attribute causality to any of the measures provided below, but it may be that the FELS programme mitigated what would have been more severe deterioration.

4.4.2. Student perceptions about own education and completing secondary school

Positive attitudes to their own education were high among students to begin with, but especially in China and India where positive attitudes were less frequent at baseline, there were marked improvements. In Brazil there was no change, and in Rwanda there was a modest decrease in positive perceptions that were quite high to begin with. In general, students in clubs slightly more often had positive attitudes.

Figure 15: SO 1.6: Students with positive attitude to their own education, Baseline and Endline (all).



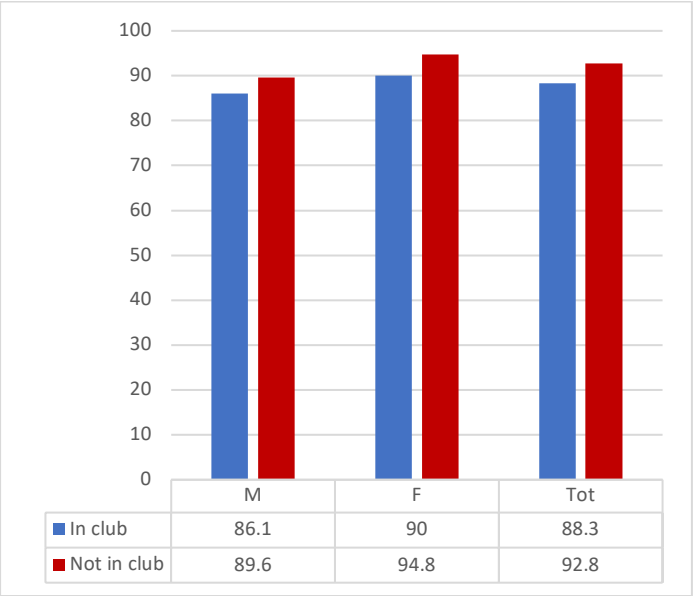
	Brazil	China	India	Rwanda	Global
Baseline M	89.8	74.2	73.8	92.2	82.5
Baseline F	94.8	82.0	81.0	95.3	88.3
Endline M	89.4	85.2	86.5	86.7	87.0
Endline F	94.5	94.0	95.5	83.7	91.9

Table 23: : SO 1.6: Students with positive attitude to their own education, baseline and endline, Change

	Change		
	Male	Female	Total
Brazil	-0.4	-0.3	-0.4
China	11.0	12.0	11.5
India	12.7	14.5	13.6
Rwanda	-5.5	-11.6	-8.5
Total	3.2	3.7	3.4

There are no statistically significant differences between this perception among students in clubs versus those not in clubs, though this would have been particularly hard to detect given overwhelmingly positive perceptions in the first place.

Figure 16: SO 1.6: Students with positive attitude to their own education, Club vs. Not in Club, Endline, Global



Another way to look at this issue is to see how far students expect to reach in school; again **at baseline, ambitions were relatively high that students would finish 'through secondary school' and those were slightly increased at endline**. Students in clubs had significantly higher ambitions. In Rwanda ambitions began very high and still increased. There was sizeable improvement in India, especially among girls.

Figure 17: SO 2.5: Students expecting to finish 'through senior secondary', Baseline and Endline (all)

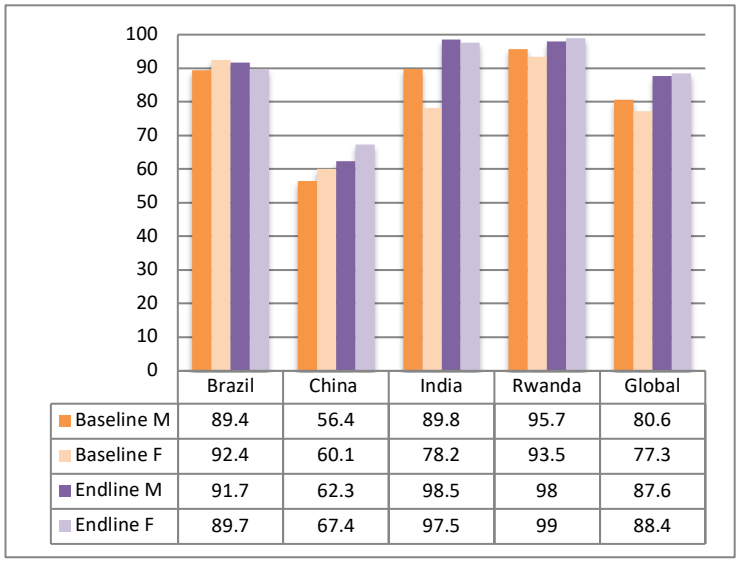
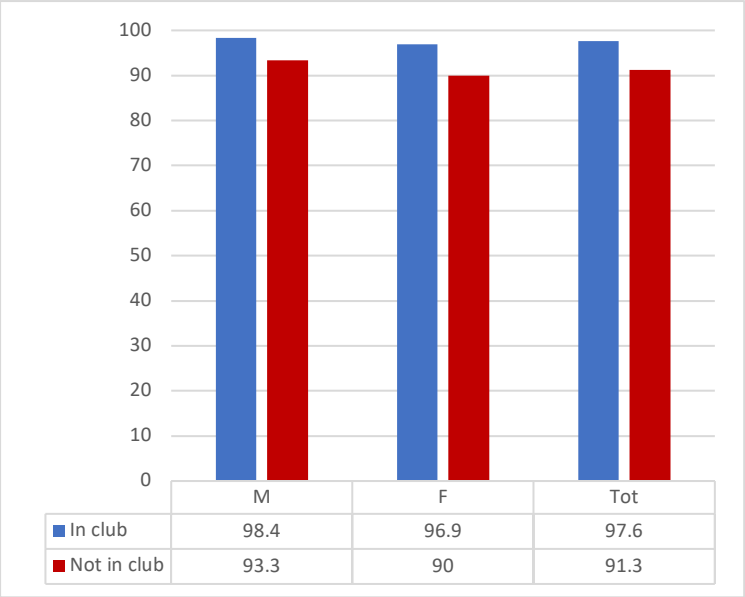


Table 24: SO 2.5: Students expecting to finish 'through senior secondary', Change

	Change		
	Male	**Female**	**Total**
	%	%	%
Brazil	2.3	-2.7	-0.2
China	5.9	7.3	6.6
India	8.8	19.3	14.0
Rwanda	2.3	5.5	3.9
Total	7.0	11.1	9.1

Those in clubs had significantly higher expectations than those not in clubs.

Figure 18: SO 2.5: Students expecting to finish 'through senior secondary', Club vs. Not in Club, Endline, Global



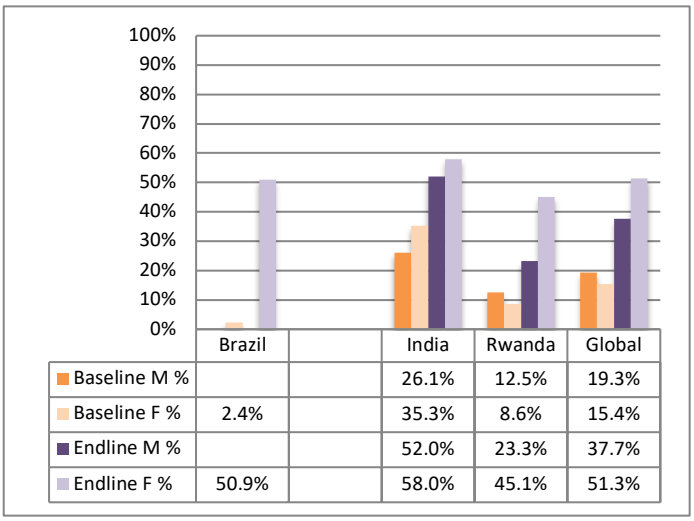
Related to broader perceptions of achievement, the qualitative lines of inquiry examined students' specific goals, and whether they had tangible plans for achieving them. In general, students had a general idea about what they would achieve but few had concrete ideas on how to do so.

In the student FGDs across all countries, about half of the students seemed to have a clear goal while the other half of students only had a somewhat clear goal; none of the students, however, felt that they had a clear plan for achieving their goals however lofty. There were certainly some students that had more specific ideas, though, understanding aspects of access to finance, savings, and a broader objective. In Rwanda, for example, one girl student said, "I have a dream to became a business women in tourism and hostels. After savings and in collaboration with banks I will construct hotels to promote tourism."

4.4.3. Parent engagement with child's schooling

There were significant and large improvements in parents' engagement with their child's schooling. This was most significant among mothers in Brazil and Rwanda.

Figure 19: PO 2.3: Parents who 'strongly agree' with statement that they regularly check daughter's schoolwork, Baseline and Endline



	Brazil		India	Rwanda	Global
Baseline M %			26.1%	12.5%	19.3%
Baseline F %	2.4%		35.3%	8.6%	15.4%
Endline M %			52.0%	23.3%	37.7%
Endline F %	50.9%		58.0%	45.1%	51.3%

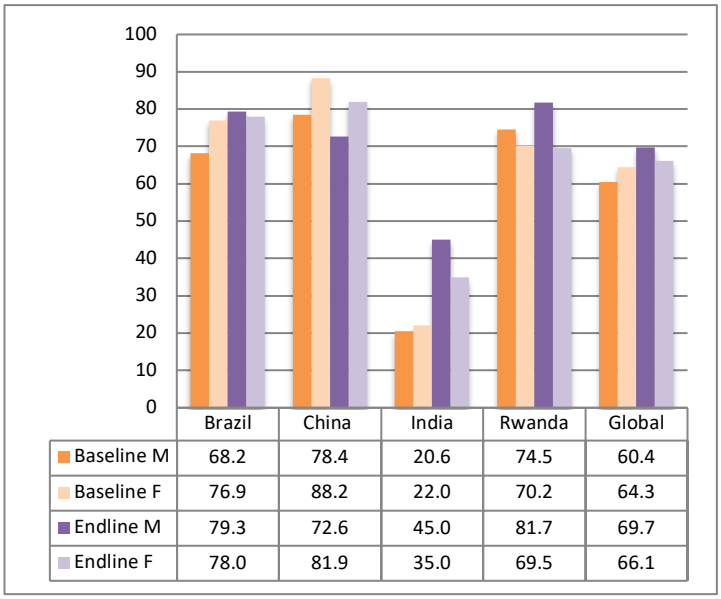
Table 25: PO 2.3: Parents who 'strongly agree' with statement that they regularly check daughter's schoolwork, Change (China excluded)

	Change		
	Male	**Female**	**Total**
	%	%	%
Brazil	-	48.5%	48.5%
China			
India	25.9%	22.7%	24.3%
Rwanda	10.8%	36.5%	23.6%
Total	18.4%	35.9%	27.1%

4.4.4. Gender equality in education

There are significant positive changes towards increased gender equity in education among parents and students across all countries, mostly evident in the decreased proportion of those thinking boys education should be prioritized. Rather than saying it should be equal, though, many respondents said that girls should be preferred because, as one said, 'they need the extra push'. As such, the indicator below that tracks 'no preference' should be considered with this caveat.

Figure 20: SO 2.1: % Students saying 'no preference should be given' to boys' or girls' education if financial resources are limited (positive attitude), Baseline and Endline (all)



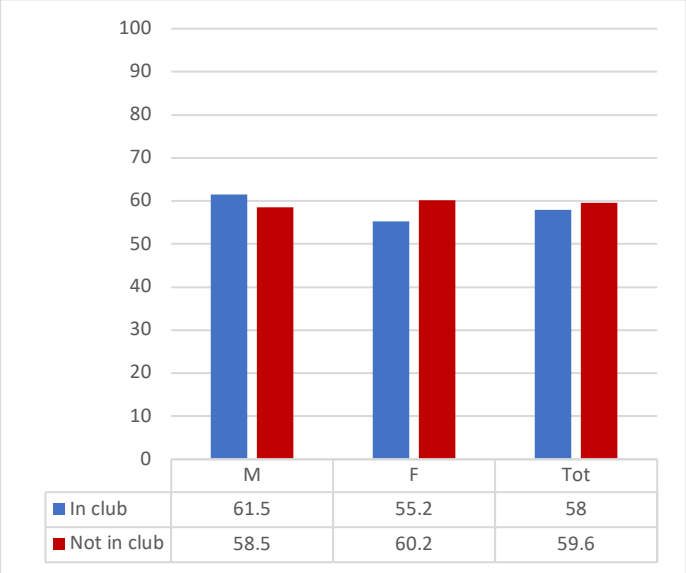
	Brazil	China	India	Rwanda	Global
Baseline M	68.2	78.4	20.6	74.5	60.4
Baseline F	76.9	88.2	22.0	70.2	64.3
Endline M	79.3	72.6	45.0	81.7	69.7
Endline F	78.0	81.9	35.0	69.5	66.1

Table 26: SO 2.1: % Students saying 'no preference should be given' to boys' or girls' education if financial resources are limited (positive attitude), Change

	Change		
	Male	**Female**	**Total**
	%	%	%
Brazil	11.1	1.1	6.1
China	-5.8	-6.3	-6.1
India	24.4	13.0	18.7
Rwanda	7.2	-0.7	3.2
Total	9.2	1.8	5.5

There was no significant difference between those in clubs and not in clubs.

Figure 21: SO 2.1: % Students saying 'no preference should be given' to boys' or girls' education if financial resources are limited (positive attitude), Club vs. Not in Club, Endline, Global



While there has been much improvement since baseline, there still remains a large tendency of preference for boys' education in India.

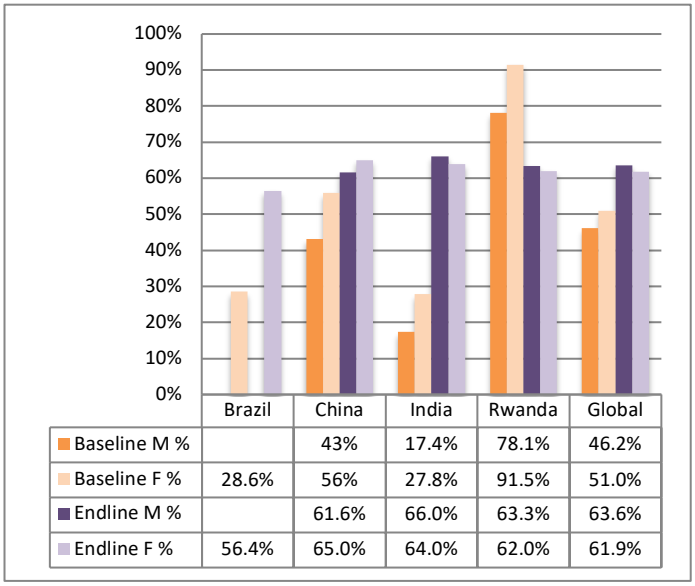
Table 27: Responses to 'no preference should be given' to boys' or girls' education if financial resources are limited (positive attitude), by response

	Baseline				Endline			
	Brazil	**China**	**India**	**Rwanda**	**Brazil**	**China**	**India**	**Rwanda**
No preference	50.8	75.5	18.9	71.2	78.3		40.0	75.6
Preference to boys	9.0	9.8	39.8	7.2	4.6		23.8	5.8
Preference to girls	9.3	5.6	29.9	20.0	17.1		36.3	18.6

To get at this same issue, parents were asked to what extent they agreed that if resources were insufficient, it was better to send a boy to school. There were clear improvements in terms of attitudes around equitable access to education – those who 'strongly disagreed' with the statement in Brazil and India, and modest improvements in China. In Rwanda, though, there was a deterioration, especially among mothers[13]. The qualitative data do not reveal any reasons for this reduction.

[13] To be clear, nearly all parents in Rwanda said that they 'disagreed' or 'strongly disagreed' with the statement, but at baseline, significantly more had said they 'strongly disagreed'. We are certain this is not the result of measurement error because the same consultant team and data collection team was used at each wave, and they clearly understood the nuances of the use of 'strongly' in the question.

Figure 22: PO 2.1: % Parents who 'strongly disagree' that if resources are not enough, it is better to send a boy to school (positive attitude), baseline and endline



	Brazil	China	India	Rwanda	Global
Baseline M %		43%	17.4%	78.1%	46.2%
Baseline F %	28.6%	56%	27.8%	91.5%	51.0%
Endline M %		61.6%	66.0%	63.3%	63.6%
Endline F %	56.4%	65.0%	64.0%	62.0%	61.9%

Table 28: PO 2.1: % Parents who 'strongly disagree' that if resources are not enough, it is better to send a boy to school (positive attitude), Change

	Change		
	Male	Female	Total
Brazil		27.8%	27.8%
China	18.4%	9.0%	
India	48.6%	36.2%	45.5%
Rwanda	-14.8%	-29.5%	-23.4%
Total	17.4%	10.9%	14.2%

Overall, the changes toward gender equity is most drastic in India where there was much room for improvement at baseline, evident in all of the data that is presented in this report. As one girl student said, "they were not supportive from beginning, their mindsets have changed after these Aflatoun meetings in which so many things related to our surroundings, customs and traditions are told to them such as importance of sending girls to schools, treating girls and boys equally and so on. Now they motivate us to study well and progress in life and make all of them proud. now they know the importance of FELS and also importance of sending both girl and boy to school."

One group of four girls in Brazil explained that before participating in the program, they spent a lot and this was an impediment to saving. Now, they do not spend so much, and they elaborated, *"Girls, just like boys, have the same ability to learn to save; this ability is from person to person, independent of being a boy or a girl."* – Girl student, Brazil. Similarly in China, a student said, "Everyone is equal in this class, we can say and share anything we want, we can also do crazy things, for which girls rarely have such chances", and another said, "most of the classes in the school is to teach girls to be obedient, only this course (FELS class) can let girls enjoy being themselves."

Parents also perceive this change. One parent in Brazil confirms that her daughter has learned about gender equality, stating: *"My daughter has transformed completely. Today, she feels more autonomous, responsible, and she always asserts that within the home there must be equal rights. For example, [she says]: "I clean my room, and my brother cleans his"* (Mother). Speaking of gender equality within participation in school activities, one female teacher/staff In Brazil said: *"At our school… I admire our students. They don't have that way of thinking 'because she is a girl, she is less than a boy,' no! They don't have this problem. Until now, we still haven't seen this."* The changes seemed so significant to some that three local school leaders in Brazil said that they actually do not see that girls face more challenges in boys. One even responded, *"On the contrary, girls turn out better than boys."* – Female, Brazil Local School Leader.

However, there were still barriers. One group of girls said that they were told by their peers that they would not achieve their dreams and explained that it was difficult to implement what they have learned because *"we still live in a very sexist world"* (Girl student, Brazil). Parents in one FGD discussed gendered norms and expectations, saying, *"The girls, just for being girls, have greater difficulty than*

the boys," while another mother elaborates, *"Women work more than men and have greater difficulty."* Similarly, a parent in India said that "a girl getting less education is still ok but a boy getting less education is not ok as a girl will go to her in laws' house after marriage but a boy will remain here forever so if we have to spend money we will spend it on a boy's education but if it's a government school we will send both to school".

Still, when participants in Brazil were asked about the broader systematic barriers that keep girls from achieving the way boys do, three local government officials cited gender-based norms, expectations, and roles as the greatest challenge. One explained that,

> *"the greatest difficulty is the disbelief in girls, which is seen in society's discourse. We must question the roles, the division of social tasks, and Projeto Geração comes to break that cultural process. We must look within the schools, where the participation of girls, questioning of gender relations, and encouragement of girls must be considered and developed."* – Female, Brazil Local Government.

4.5. Goal 2 - Country-specific interventions

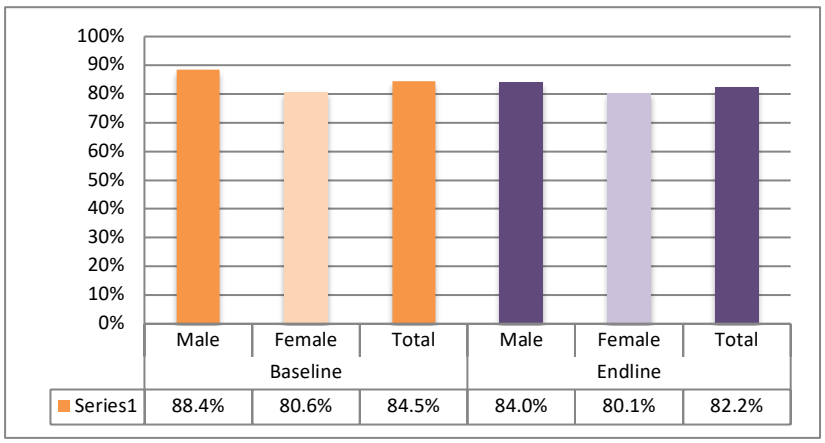
4.5.1.1. Summary

Because each context is unique, certain activities occur in some countries but not in others. These context-specific interventions are designed to help increase the life skills of students, improving their chances of making it through school and also succeeding afterwards. This section briefly explores Rwanda's work on SRHR education along with their clubs: Leadership Club and (for boys only) Boys4Change, and China's work on helping to build career knowledge.

4.5.2. SRHR (Rwanda)

Knowledge of SRHR – taught in Rwanda's leadership clubs – at baseline was relatively high among both boys and girls, whose mean score on a 6-question knowledge assessment was 84.5%. **At endline, scores among those saying they had attended 'many' SRHR classes or meetings (around 75% of boys and 63% of girls in the sample), scores had deteriorated slightly for boys but improved slightly for girls.**

Table 29: SRHR Mean Knowledge Scores, Rwanda students who had attended 'many' SRHR classes



4.6. Goal 3 – Enabling environment for girls at school, community, national level

4.6.1. Enabling environment within school

Globally, students are less accepting of GBV occurring in all countries, most notably Brazil where there was relatively higher acceptance at baseline as compared to other countries. In Rwanda where acceptance of GBV was very low at baseline, still there was improvement such that nearly all students 'strongly disagree' that it is acceptable for a boy to hit a girl.

Figure 23: SO 2.2: % of students saying it is 'never' acceptable for a boy to hit a girl, baseline and endline

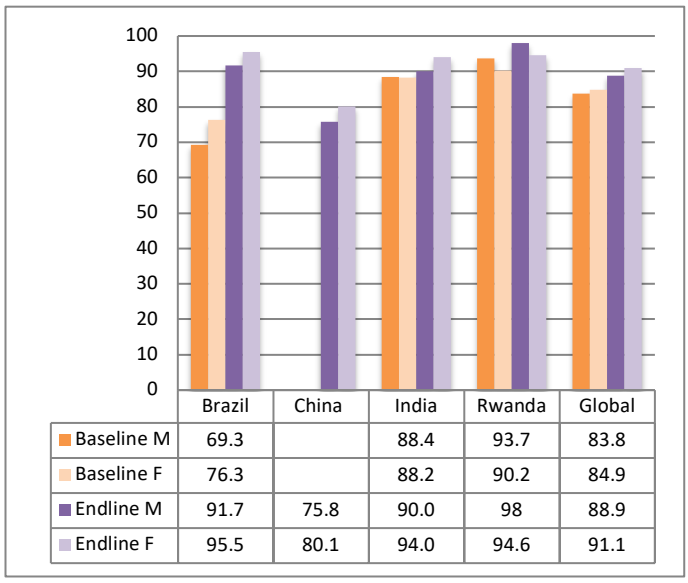
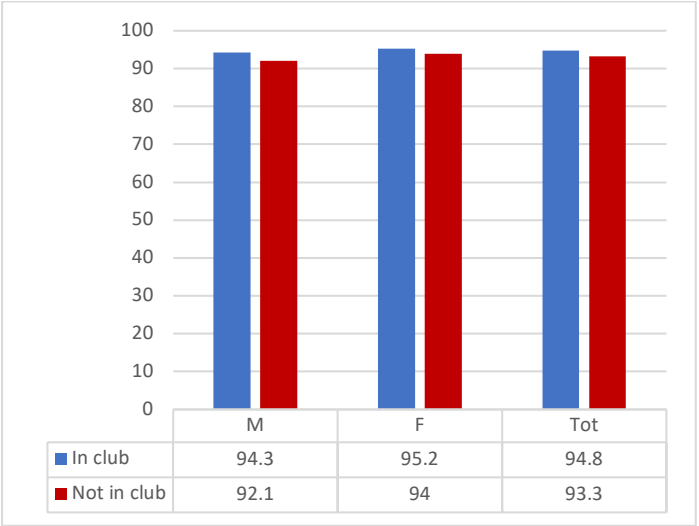


Table 30: SO 2.2. % change between baseline and endline

	Change		
	Male	**Female**	**Total**
Brazil	22.4	19.2	20.8
China			
India	1.6	5.8	3.7
Rwanda	4.3	4.4	4.4
Total	5.1	6.2	5.6

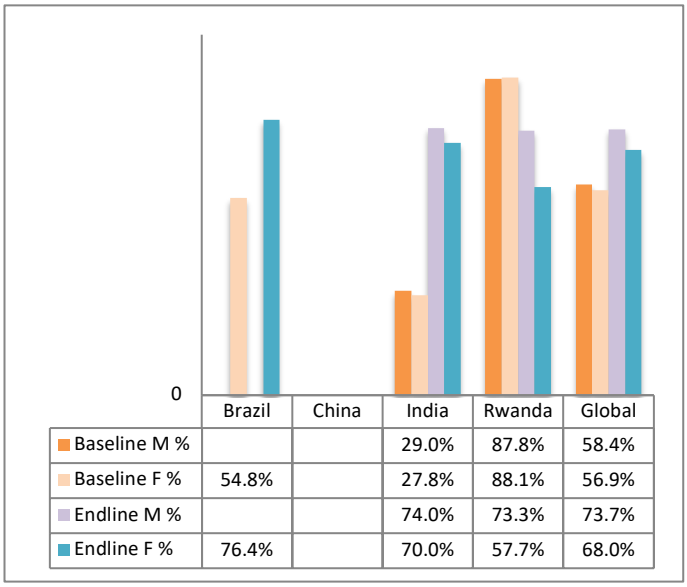
Attitudes were not significantly different depending on club status.

Figure 24: SO 2.2: % of students saying it is 'never' acceptable for a boy to hit a girl, Club vs. Not in Club, Endline, Global



Globally parents are less accepting of GBV but there is a stark drop in positive perceptions among parents in Rwanda.

Figure 25: PO 2.2. % of parents saying they 'strongly disagree' that it is acceptable for a boy to hit a girl, baseline and endline



	Brazil	China	India	Rwanda	Global
Baseline M %			29.0%	87.8%	58.4%
Baseline F %	54.8%		27.8%	88.1%	56.9%
Endline M %			74.0%	73.3%	73.7%
Endline F %	76.4%		70.0%	57.7%	68.0%

Table 31: PO 2.2 % change between baseline and endline

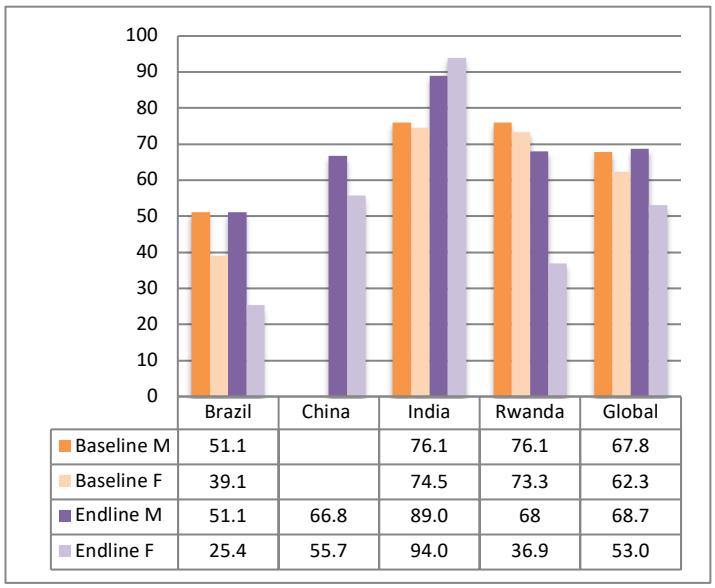
	Change		
	Male	**Female**	**Total**
Brazil	-	21.6%	21.6%
China			
India	45.0%	42.2%	43.6%
Rwanda	-14.5%	-30.4%	-22.5%
Total	15.3%	11.1%	13.2%

While there is a drop in the proportion of parents in Rwanda who strongly disagree that it is acceptable for a boy to hit a girl, nearly all (96%) of them do disagree – just not as strongly as they did at baseline. The qualitative data does not indicate any such attitudes or a reason for changing perceptions.

Despite improved perceptions among students, interestingly, they *perceive* there to be more instances of boys hitting or otherwise physically hurting girls; significant deterioration was seen among girls in Brazil and Rwanda. It is important to point out that this is measuring perception of this activity, not actual incidence, so increased awareness of the issue can skew this type of measure. As knowledge, awareness and understanding increases, so does their recognition of what physical hurting and etc. is and what is acceptable or not. There are some parameters we expect to increase (e.g. if we are working on a child protection programme and we are raising awareness etc., we might expect the number of reported incidences to go up as our systems get better and communities perceptions change).

In any case, it is important to consider that perceptions of a high rate of violence can certainly influence the way girls feel in school or propensity to want to go to school. The data below might be explained this way as well.

Figure 26: SO2.3 % of students saying boys hitting girls or physically hurting them in any way happens 'rarely' or 'never', baseline to endline



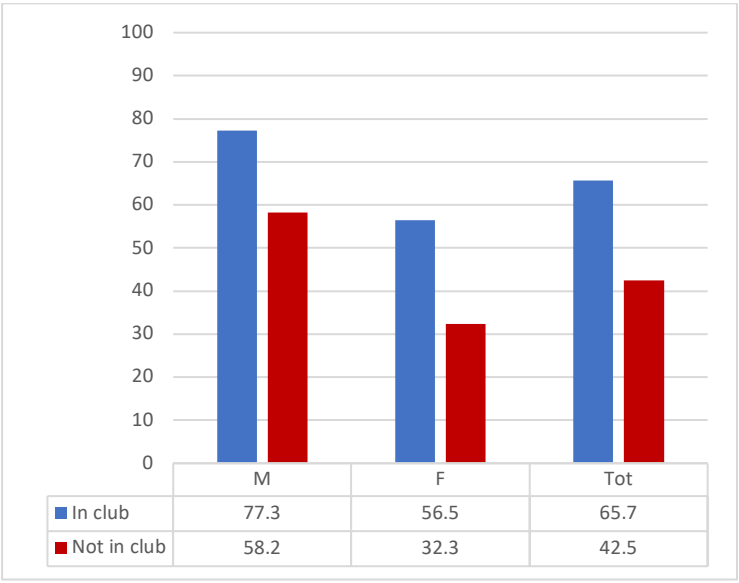
	Brazil	China	India	Rwanda	Global
Baseline M	51.1		76.1	76.1	67.8
Baseline F	39.1		74.5	73.3	62.3
Endline M	51.1	66.8	89.0	68	68.7
Endline F	25.4	55.7	94.0	36.9	53.0

Table 32: SO 2.3 change

	Change		
	Male	**Female**	**Total**
Brazil	0.0	-13.7	-6.9
China			
India	12.9	19.5	16.2
Rwanda	-8.1	-36.4	-22.2
Total	1.0	-9.3	-4.2

Attitudes were significantly more progressive among those in clubs.

Figure 27: SO2.3 % of students saying boys hitting girls or physically hurting them in any way happens 'rarely' or 'never', Club vs. Not in Club, Endline, Global



	M	F	Tot
In club	77.3	56.5	65.7
Not in club	58.2	32.3	42.5

For this topic, the qualitative data may be more reliable, and across all countries, there is a clear shift in student and parent knowledge about what GBV is, why it is unacceptable, and how to try to stop it.

4.6.2. Enabling environment within community

There has been substantial progress in terms of students' perceptions about whether they can make a difference in their community. Progress was most substantial in Rwanda and India, less so in China. In Brazil, especially among boys, fewer felt very confident in their ability to do so.

Figure 28: SO 3.1: % students who feel 'very confident' they are able to make changes to their community, Baseline and Endline (all)

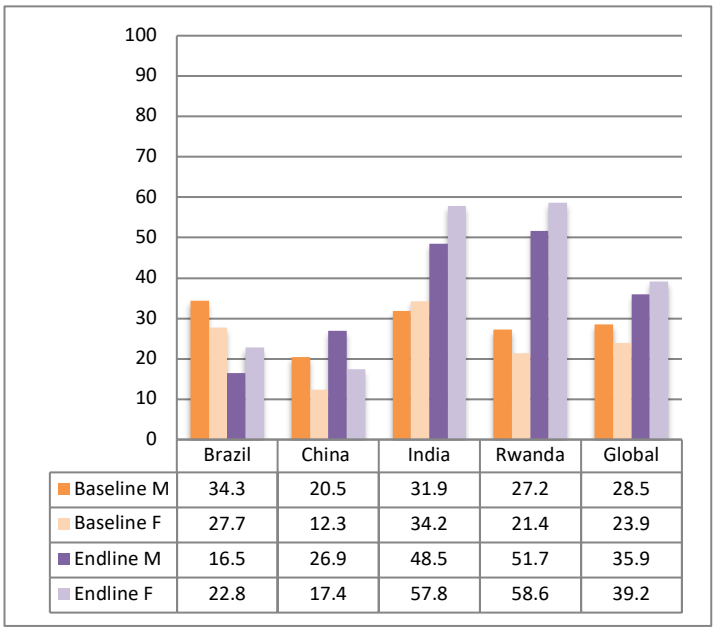
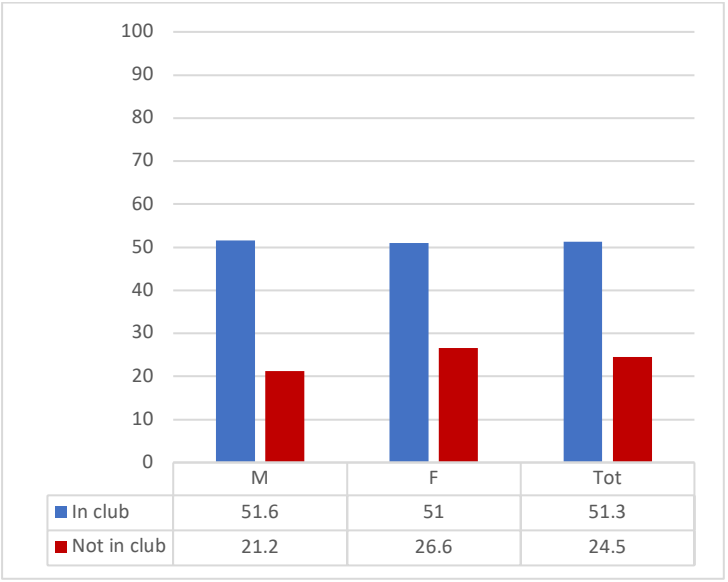


Table 33: SO 3.1: % students who feel 'very confident' they are able to make changes to their community, Change

	Change		
	Male	**Female**	**Total**
Brazil	-17.8	-4.9	-11.4
China	6.5	5.1	5.8
India	16.6	23.6	20.1
Rwanda	24.5	37.2	30.9
Total	7.4	15.3	11.3

Those in clubs are significantly more confident to make changes as compared to those not in clubs, among both boys and girls.

Figure 29: SO 3.1: % students who feel 'very confident' they are able to make changes to their community, Club vs. Not in Club, Endline, Global



Based on the qualitative data and analysis produced by the Brazil consultant, it appears as though clubs are the only venue in which students are truly empowered to take on leadership positions and feel empowered to make changes, but outside of that sphere, the environment is limiting. For example, girls participated in "Girls occupy" led by *Plan International Brazil*. Several girls from the Generation Project had the opportunity to occupy for one day management positions where they could make decisions for their community or school and understand more about the work of public managers. Then, on the international girls´ day celebrated worldwide, they were able to be Governors; Mayors, Secretariat of Education, Health, Social Assistance, Environment, Women's Issues; Representatives; School managers among so many other functions.

In India and Rwanda, there are concerns about the project's sustainability as it relates to students further increasing their knowledge about running a business, for example in understanding the market as they choose goods to sell, or in moving from a household enterprise to one requiring a small table or shop. The students are excited about their opportunities but without linkages to programs that can continue to help them develop, there is a risk of the progress plateauing. In India there are schemes that focus on the economic empowerment of the women, for example is National Rural Livelihood Mission (NRLM-Ajeevika), where self-help groups (SHGs) of women are formed which helps them by providing financial support for economic activities and in emergencies that may be complementary to graduates of the FELS program.

4.6.1. Enabling environment within education sector / national level

A critical dimension of the programme is to build an enabling environment for girls to continue their education, and also for teachers to feel empowered to continue using the FELS content, style, and gender-equitable approach. Across the countries, there are clearly positive impacts on teachers themselves who have become advocates for FELS, an important step in what may later lead to significant policy changes, and also among the parents and students who have been part of this cultural shift.

In India and Rwanda, there were many positive comments from local and leaders about the programme, and confidence that there were changes not just at the family level but also up to the village level, as one local leader in India said of the events he attended: "We also like this program a lot, the knowledge we get from this program we spread it to other people in the village so that they also get to know about the benefits of the program; another said, "Yes this program has brought about a positive change in children. people are also becoming more and more aware and this will surely impact the village at large after few years if this program will be implemented on a regular basis and with more sincerity"; another said, "Yes it would be really good that children of this village are learning these skills as this will bring about changes in various aspects of life of the child this will also bring about change in the mindsets of people of the village we also get to know a lot of new things through this program".

However, many leaders and teachers in India and Rwanda also remarked, there was a risk that the changes wouldn't hold without some sort of follow-on to the program. Some suggested that the program be integrated into national curriculum in order to ensure that the changes were more widespread and long-lasting – at the time of research, no such program was part of the curriculum at any grade level. As teachers from Rwanda said, "it's good to continue using what you've learned, but it depends on the support you get from the school administration" , and another said ""I think it's possible that we're using what we've learned with the program, but it's going to depend largely on the country's education policy".

In Brazil, local government officials and three local school leaders stated that they, too, learned about the content of the FELS program, particularly in regard to the importance of saving money, prioritizing, and defining and working towards an objective. They explained that having that knowledge allows them to share it with others, including in other schools and after the project is finished, as well as with their own children. One school leader elaborates that she used to spend a lot of money. She explains: *"The change started with me. Really, with me. Because I coordinate, I orient. But before, I would go into a store: 'I want that purse, I want those shoes! And everything!' Now, I go in, and I ask myself: 'Is it a desire, or a need?' I even ask that of myself."* As well, another local government official explains that she envisions the inclusion of environmental education and financial education within the new national curriculum would be beneficial to students, because of the contributions of Plan.

Likewise, another school leader in Brazil explained that he learned how to better relate to girls: *"At times, a girl is down, she is sad. Who knows that she didn't suffer an aggression. The project always aimed to work a little with this side, to treat girls with more humanity… The project taught me to look a little better at the girls in this way of: 'If I speak to her like that, will she abandon her studies? Isn't it better that we begin in a different way?'"*

Still, while most of the participants in Brazil (10 of 16 local government, school, and community leaders) stated that they learned a lot and felt no resistance towards the FELS program, they noted that there were challenges to buy-in from teachers, who have high levels of turnover due to contractual issues and heavy workloads. Further, one local government official expressed doubt at the sustainability of the project because of the complex educational environment in which professors are encouraged to focus on grades. A school leader explained that this same official does not support the project, since the student's schedule should be 100 percent focused on school subjects. There were also major issues from the outset of the program regarding the Education Secretariat's acceptance of integration of FELS into local curriculum, which required the program to adapt. The issues faced by the program in Brazil were distinct, but important to consider for that program (see Box) as it enters the second phase. However, it is worth stressing that the main actors involved in the program were widely accepting and positive about the FELS programme.

Box 4: Brazil: Working with Department of Education to integrate FELS vs. Multiplication Strategy

By Polly Magdalaes, Plan Brazil Consultant

Except for Teresina´s Department of Education, coordination with other secretariats was part of the project implementation strategy. Then Plan International Brazil talked to these institutions before mobilizing the public schools of the network. That approach, however, was not enough. First, the conditions required for the implementation of the project were not negotiated. It seems that the coordination has moved forward up to the authorization for the participation of schools, but nothing has been established about the conditions to enable the participation of teachers. Secondly, it was not discussed with the Secretariats the profile of the teachers to be sensitized. The result is that many of those who integrated the project were hired temporarily. Therefore, throughout the project implementation their contracts were being terminated and they were leaving school. As such, part of the training and human capital investment of the project was lost. Finally, the Secretariat of Education did not follow the development of the project in any of the municipalities where it took place. This means that the experience has been restricted to schools without the perspective of being expanded to the other schools of the network.

The fragility in the relationship between Plan International Brazil and the Secretariats of Education, in terms of the difficulties to access and dialogue with them, may be the result of insufficient advocacy strategies. It is important to remember civil society organizations and public authorities relate to each other in at least two strategic levels, of technical partnership and advocacy, the latter seems to not have moved forward much. Engaging the Secretariats of Education and school managers is essential to ensure project sustainability, which is only achieved when the Secretariat includes FELS as part of school curriculum and schools introduce it in their political pedagogical projects. Taking advantage of this moment of implementation to advocate for FELS, will certainly be strategic.

On the other hand, peer-to-peer multiplication is a quite feasible strategy. Several successful experiences have been coming out with peer education. Participating in training processes led by people of the same age allows the group to have more fluid communication, enhances the feeling of empathy, creates trust bonds from which doubts and issues are more easily dealt with. On the other hand, the group that facilitates this process broadens their knowledge, increases self-confidence and leadership skills. So, both sides win. The first multiplication experiences of the girls´ club were encouraging. With this strategy it was possible to reach a good number of teenagers and stimulate the club girls´ wish to continue multiplying.

This can be a strategy to be incorporated in the next step of the project, thus enriching the experience of all. But for multiplication to happen consistently is important to structure a training path that both promotes the

expansion of FELS and provides methodological tools so that they can share the knowledge and experiences with other colleagues with assuredness and quality.

5. Summary / Discussion

Evident above, there was significant positive progress related to all three goals for boys, girls, and parents and especially among students in clubs. To summarize by goal:

GOAL 1: Improve the financial education and life skills of approximately 100,000 adolescent girls

In all countries, FELS knowledge (SO 1.2) improved significantly among both boys and girls – the mean score on knowledge assessments increased nearly 20% for girls and 15% for boys and nearly 30% among boys and girls in clubs. The change was largest in India and Rwanda; in India there was the most room for improvement from baseline. In addition to actual improvements in knowledge, students – boys and girls equally – clearly felt more knowledgeable (SO 1.3) at endline as compared to baseline. Over 25% more students at endline felt 'very knowledgeable' or 'knowledgeable'; among students in clubs, over 40% more males and 35% more females felt as such. Related to increased knowledge and increased perception of knowledge, there has been a marked improvement in general confidence about one's future among boys (13.5% increase) and girls (22.9% increase), and more substantially for those in clubs (SO 1.1).

We see that there is significant use of FELS (SO 1.4) both in terms of the financial education component and in terms of the life skills component. 25% more boys and 35% more girls save money at endline. Despite improvements, barriers do remain. In Brazil, there are security-related issues that contribute to limited uptake. In India, there remain cultural barriers though these are shifting in a positive direction: no longer do parents themselves feel unsupportive of children, but rather they are faced with having to stand up for them when cultural norms question their decisions**.** In China, students and parents still struggle with trying to ensure non-traditional learning doesn't interfere with their advancement to higher levels. In Rwanda there are challenges with parents not being able to help contribute to their children's savings accounts because, as they say, they need the money for their family right away.

12.1% more girls, 5.8% more boys, and 17% more parents felt that FELS was important for young people's futures (SO 1.5, PO 1.1). Children perceived this support 14.2% more girls and 2.8% more boys feeling their parents supported them at endline (SO 2.4). There was progress in all countries except among boys in Rwanda where there was a marked decrease in perception of parent support. The limited progress and apparent deterioration in Rwanda is best explained as push-back from parents who are being asked for money by their children, so that they may save it. For some, it seems to be having a negative impact on the program because, according to parents in Rwanda (but not elsewhere), there is simply no money to spare and saving it seems like an irrational choice to make. At the same time, though, parents do say they support students.

GOAL 2: Support approximately 100,000 girls to transition to, or remain in, secondary school

Perceptions of the importance of education for a young person's future (SO 1.6) were strong among students at baseline already, but still those perceptions increased slightly (3.5%) at endline, except in Rwanda where there was a surprising deterioration. Also, 7% more males and 11% more females expected to finish through senior secondary school at baseline (SO2.5) even when at baseline these aspirations were already high. There were significant and large improvements in parents' engagement with their child's schooling (PO 2.3) – 20% more often mothers and 9.1% more often fathers said they were actively involved in their children's schoolwork. This was most significant among mothers in Brazil and Rwanda.

There were positive changes in attitudes towards increased gender equity in education among parents and students across all countries, mostly evident in the decreased proportion of those thinking boys' education should be prioritized. 9.2% more boys, 1.8% more girls said neither boys nor girls should be prioritized (SO 2.1), and 11% more mothers and 19% more fathers said that boys should *not* be prioritized (PO 2.1). There are also increased rates in the proportion of people saying that girls' education should be prioritized because they need that 'extra push'.

GOAL 3: Advocate at local and national levels to create a positive environment for girls' education
Globally, students are less accepting of GBV occurring (SO 2.2) in all countries, most notably Brazil where there was relatively higher acceptance at the beginning of the program as compared to other countries. In Rwanda where acceptance of GBV was very low at baseline, still there was improvement such that nearly all students 'strongly disagree' that it is acceptable for a boy to hit a girl. Despite improved perceptions among students, they *perceive* there to be more instances of boys hitting or otherwise physically hurting girls (SO 2.3); significant deterioration was seen among girls in Brazil and Rwanda. Based on the qualitative data, the higher proportion of those perceiving GBV to be common is likely because they are more aware of what GBV is and that it violates people's rights, where before it would go unnoticed as normal behavior. This is a known challenge with measuring GBV. However it also may be seen as an important shift that may reflect reduced rates in future. Meanwhile, 13.2% more parents have positive attitudes about GBV at endline (PO 2.2), another positive step toward reducing it, though in Rwanda there was a surprising and unexplained drop.

7.4% more boys and 15.3% more girls feel confident that they can make a difference in their community at endline (SO 3.1). Progress was most substantial in Rwanda and India, less so in China. In Brazil, especially among boys, fewer felt very confident in their ability to make changes. The positive impact of the FELS program on students – for example their ability to save money, start business, and speak confidently about their rights – is evident to parents, community members, teachers and others. Seeing them demonstrate these abilities certainly contributes to their increased respect for what they can bring to the community.

Across the countries, the main impacts at this level are on teachers and other education personnel who have become advocates for FELS, an important step in what may later lead to significant policy changes, and also among the parents and students who have been part of this cultural shift. However, there remain challenges in the education sector in all countries that could impact the sustainability of the FELS programme and the broader impacts around equitable access to education. In India and Rwanda for example, teachers and students are so enthusiastic about the program that they want it to be integrated into national curriculum, but there is no apparent movement in this direction. In Brazil, the difficulty in working with the ministry of education to train teachers and put FELS into the curriculum has resulted in a shift in programming toward the peer educator's strategy, and having FELS events rather than classroom instruction, which may contribute to its sustainability even though it has not been accepted at the institutional level.

6. Recommendations

Though the project is at endline, there are still important learnings to consider in future programming related to financial education and life skills for Plan or others, including Phase II of the FELS in Brazil and China.

Adaptive programming has contributed to the programme's success: The ability and willingness for projects to adapt the program based on their observations of its feasibility is clearly a positive mechanism for delivering FELS instruction such that, ultimately, students learn. Brazil's innovative

methods to reach out to students using activities, but then also to realize that there were students taking their own initiative to teach others, is a good example of taking advantage of an opportunity even though it was not the original plan. China's recognition that spending time with parents or guardians who were generally not physically available for students during the school year was an important step in focusing attention where impact was more likely – on the students.

Considering the local economy is necessary so that interventions may be matched to what is realistic: It was found that in a few cases, the interventions and the positive outcomes were not necessarily sustainable or had a potential for negative consequences given that local economies were weak and could not necessarily absorb the outcomes from the FELS intervention. For example in India, multiple students began starting their own businesses but there was some perception that they were not necessarily going to be able to sell the products they were producing, because there was nobody to buy them. As more students start businesses, this problem would not necessarily improve unless their businesses were in sync with market conditions. In Rwanda, parents were so poor that the idea of giving their child money to save made little sense, so students perceived this as a parent's non-support of FELS more broadly. IT may be that parents in Rwanda would benefit from their own sessions on saving money to help them be someone more financially secure. In Brazil, security issues made mobility difficult for young people, which meant that local economies were not even physically accessible for them to engage in businesses, so alternative methods of commerce (e.g. e-commerce) may be explored.

Continue using clubs as part of the FELS method. Clubs are extremely popular and show significantly higher positive changes among their members across nearly every indicator. Students who are not members indicate that they would like to be. It would be worthwhile to continue investigating the role of clubs, including considering the different types of clubs, who are members, when they meet, who leads them, etc. so as to understand better what about those clubs is most impactful.

Make clubs as gender-inclusive as possible, reaching all who are interested. Clubs continue to be one of the most popular and impactful parts of the program, but where they are not offered to everyone, for example boys in Brazil, there is some growing resentment that they are not beneficiaries. There has been clearly less resentment at endline as compared to midline, likely because the programme had by then rolled out to more activities that included boys. But, the models in India and Rwanda where nearly all students were members was very positive.

Expand practical activities for students, which is essential for them to take the step from FELS knowledge to use. Savings activities have been popular and impactful since midline, and continue to be at endline, but also the practical activities that have occurred to help students start their own businesses, visit banks to open accounts, and see 'local heroes' who have come from small communities like them yet become successful entrepreneurs, have been both popular and, according to students, helped them to consolidate their learning.

Continue working with teachers and local education officials to advocate for enabling environments for girls. While it is important that they understand the importance of girls' education, it is also important that they know how to advocate successfully, for example with whom they should try to meet, how to arrange a meeting, what legislation is pending, and the like. After a program has completed, advocacy with government should not stop, and it will be teachers and local officials who can help continue to push forward.

Expand research into how much FELS intervention is necessary for it to become effective – in terms of hours spent in the classroom, clubs, number of events in communities, etc. It is clear that club

membership is important, but the question is whether that is a result of the type of instruction, or that students have extra instruction (or both).