

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

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

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



THE EDUCATION CHALLENGE IN UGANDA

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

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

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

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

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

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

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

GIRLS' EDUCATION CHALLENGE (GEC) PROJECT

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

Table 1: GEC Theory of Change

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

Why finance private schools?

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

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

RESULTS

The GEC project evaluation is an independently generated study, designed using scientific methods to produce statistically significant evidence in support of project impact, as well as useful lessons to guide the second stage of the program, and any future replication in Uganda and other locations. This multi-layered studied project impact in terms of outreach, learning outcomes, attendance, and successful transition through school.

Methodology

The midterm evaluation was conducted by external evaluators between September 2015 and February 2016. This multi-layered study employed reliable research methodologies⁸ to compare outcomes of girls in schools and families receiving financial services (participants) with outcomes of girls in schools and families who did not use financial services (non-participants). For some indicators, outcomes of girls and boys were compared. The outcomes of girls participating in GEC girls groups were also compared with outcomes of non-participating girls. The statistical reliability of each finding is noted as the findings are presented.

The midline report is based on three different surveys. Each survey involved quantitative and qualitative data collection and insightful focus group discussions (FGDs) with participating and non-participating stakeholders (See Table 2):

- School Survey** – Data on school infrastructure, learning results, and attendance was collected from 1,280 individuals at 78 schools of which 20 schools “participant” schools were “financed” for the first time by the GEC program. 800 girls filled out a structured questionnaire and completed standardized literacy and numeracy exams.¹⁰ School administrators were interviewed using detailed questionnaires, and Math and English teachers participated in FGDs.
- Family Survey** – Data from girls on learning results and attendance was gathered through interviews and FGDs with 1,114 girls and their parents/caregivers (884 non-participants, 230 participants) using a detailed questionnaire. These girls also took the standardized literacy and numeracy exams.
- GEC Girls Group Survey** – Collected data from teachers, girls and parents/caregivers. A questionnaire-based survey measured the impact of the GEC girls groups on school retention and girls’ perceived value of financial literacy and inclusion (284 girls from non-financed schools, 368 girls from financed schools involved in the GEC girls groups). Additional insights were gathered through focus group discussions with 300 participating teachers, girls and parents/caregivers. Only select portions of this surveyed non participants, as well (ex: financial education findings).

Table 2: School Survey Participants

	Non-Participants ⁹	Participants	Total
Schools	58	20	78
School Admin/Teachers	300	180	480
Girls	500	300	800

⁸ This project tried to measure absenteeism, enrollment, and retention using school record-keeping systems. These records were found to be incomplete, so the report’s most accurate records of attendance come from the recollection of students (less rigorous).

⁹ The “non-participant” group in this study includes 1) Individuals/schools who have never accessed Opportunity financial services and 2) Individuals/schools who did not access Opportunity services during the project period, *but had received access prior to the study*.

¹⁰ Tests administered in the School and Family surveys were the Early Grade Reading Assessment (EGRA) and the Early Grade Math Assessment (EGMA).

Project Scale - Reaching Tens of Thousands with Education Finance and Support

Opportunity's GEC program is achieving scale above expectations. As of May 2016, Opportunity has directly reached over 52,000 girls, over 40,000 boys, and 700 teachers through the Girls' Education Challenge Project. This midline evaluation also confirms that Opportunity's education finance services are relevant to marginalized communities. For example, of parents/caregivers surveyed who are receiving school fee loans:

- 87% have not completed their secondary education
- 87% are self-employed or part of the informal economy
- 57% of caregivers are mothers; 36% of these mothers are single, widowed, or separated/divorced
- 84% are classified as members of the "economically active poor," reporting a monthly income of less than UGX 400,000 (\$115).¹¹

Table 3: Scale of GEC Intervention (as of May 2016)

Output	Girls	Boys	Teachers Trained
School Improvement Loans	16,992	15,596	300 ¹²
School Fee Loans ¹³	4,065	4,065	
GEC Girls Groups	11,087	782	433
Child Savings	2,446	2,603	
EduSave	17,483	17,483	
Total	52,074	40,530	733

Investments in School Improvements – Infrastructure and Teacher Training

The majority of school proprietors reported using their loans to make infrastructure improvements such as building additional classrooms and adding dormitories or upgrading existing facilities with improvements such as replacing dirt floors with cement.

"I have been in [Global High School] for three years, and in 2014 I saw a lot of changes in my school—leaving rented premises to our own land and now studying from beautiful buildings replacing the wooden structures that were making the school ugly." – student at Global High School

Teachers connected with trainings through the GEC Program reported learning child-centered teaching methodologies to make teaching easier, fun, and participatory while also improving the academic performance of students.

The majority of financed school proprietors are engaging strategies to keep girls in school.

- School dormitories, walls around the perimeter of the school, and transportation to and from the school are infrastructure changes implemented to reduce drop outs and absenteeism while increasing security.
- FGDs at financed schools with teachers and proprietors show a strong correlation between school improvements and a reduction in teen pregnancy.



School proprietor Alfred in one of his new classrooms.

¹¹ According to the World Bank, in 2012 63% of the population of Uganda lived on less than \$3.10/ day.

¹² Approximate value, not currently being tracked as one of the project's objectives.

¹³ Students reached by school fee loans and the EduSave product is computed at 1.55 girls/boys per loan/account. This is the number of primary and secondary age dependents per household according to the Ugandan census.

“Before, there was nowhere for girls to sleep or any way to help them get to school. Pressures have reduced now the facilities are there, thanks to the loan. I can now be proud that we have a good school, I’m contented that the girls are safe. The girls club is good. It has given the girls more confidence, they know whatever comes their way they have a choice. Last term only one girl got pregnant and left. Before, we would have four or five pregnancies found a term. Now they cannot be oppressed and are less exposed to risk. They know how to talk. That makes me happy – as a father, a teacher and a businessman.”

– School Proprietor St Theresa’s secondary school



- A number of financed school proprietors said in interviews that they follow up with girls who drop out of school, encouraging them to return and determining solutions to overcome potential barriers (pregnancy, lack of funds, etc.)
- A number of financed school proprietors shared about infrastructure developments made with female students, including clean, gender-separated washrooms and spacious dormitories. One school proprietor said the school even provided female students with basic needs such as sanitary pads.

“When I look at my school, the structures at the school and I compare them with, my age and stature, I only marvel and thank Opportunity Bank for the support they have given me to grow my school.” – Hasfa, school proprietor

Improved Learning Outcomes

Improvements in learning outcomes are also above expectations, in general. Education quality was measured through students’ improvements in literacy and numeracy scores on standardized tests. Girls were surveyed through either the school or family surveys. Literacy was measured in words per minute (WPM), and numeracy as a percentage of questions answered correctly in 5-10 different mathematic disciplines, depending on the age of the girl being surveyed. The findings follow.

Girls attending financed schools show significant improvement in reading and math (Tables 4 and 5)

- Overall, girls reached through Opportunity’s school improvement and school fee loans had an average improved literacy score 9.7 WPM higher than non-participating girls – 132% of the program target.
- Girls at financed schools saw an increase in literacy that was 17.4 WPM greater than girls in non-financed schools, and 258% of the program target.

Table 4: Average Literacy Score Increase (WPM) for Non-Participant and Participant Groups

	Non-Participant	Participant	Difference		Target Difference	% Target Achieved
	Improvement	Improvement	WPM	%		
Family Survey	27	30	3.5	11%	8.3	42%
School Survey	28	45	17.4	61%	6.7	258%
Average	27	37	9.7	37%	7.4	132%

- Overall, participants increased their numeracy test scores by 2.7 percentage points more than non-participants, 71% of the target.

- There was a greater impact in numeracy learning improvement for girls attending financed schools than for girls benefitting from a school fee loan. Girls in financed schools had a numeracy score that improved by an average of 2.8 percentage points more than non-participants (113% of target).

Table 5: Average Numeracy Score for Non-Participant and Participant Groups (Improvement is difference in percentage.)

	Non-Participant	Participant	Difference		Target Difference	% Target Achieved
	Improvement	Improvement	WPM	%		
Family Survey	8.6	9.6	0.9	10%	2.8	33%
School Survey	10.2	13.3	2.8	27%	2.5	113%
Average	9.2	11	1.9	21%	2.7	71%

Girls believe that math is important, but report difficulties with the subject.

- Over half of girls at financed schools and in financed families (58% and 54%, respectively) reported experiencing difficulties while doing math and nervousness doing math in front of others.¹⁴
- However, 97% of all girls surveyed agreed that doing math was important.

Girls in families using education loans did not show significantly different improvement in reading or math.

- Girls from the family survey had an improvement difference of 3.5 in literacy, which was not statistically valid.¹⁵
- Girls from the family survey had an improvement difference of 0.9 in numeracy over girls not benefitting from school fee loans (33% of target), which was also found to be statistically insignificant.¹⁶

Enrollment, Attendance/Absenteeism, Retention, & Transition to Secondary School

The GEC project is starting to see positive outcomes in girls moving along the education pathway from primary, through secondary school. For some indicators (presented first) significant improvement is clearly linked to the GEC project services, while for others change was not observable.

Measureable and Significant Outcomes

More girls enroll in secondary school when their schools receive a school improvement loan.

- Among financed schools, girls' secondary enrollment increased by 17% and boys' secondary enrollment in the same schools only increased by 8%. In non-financed secondary schools, girls' enrollment stayed the same and boys' enrollment decreased by 9%.

Table 6: Change in School Enrollment by Gender

Group	Non-Financed Schools (% Change)	Financed School (% Change)	Difference
Primary – Girls	-9%	-9%	0%
Primary – Boys	-4%	-7%	-3%
Secondary – Girls	0%	17%	17%
Secondary – Boys	-9%	8%	17%

Extended days absent declined for girls benefitting from school fee loans.

- Among girls benefitting from school fee loans, extended days absent dropped by 5.1% between terms. Conversely, extended days absent increased by 1.1% among girls not benefitting from school fee loans. Extended days absent is measured as the percentage of girls absent over five days.

¹⁴ This lack of confidence and nervousness most likely affected numeracy scores during this research.

¹⁵ P-Value was .486831, too close to traditional statistical threshold of .5.

¹⁶ P-Value was .626469, higher than the traditional statistical threshold of .5.

Table 7: Change in Days Absent between First and Second Term (as recalled by respondents)

Days Absent	Non-Participants Days Absent (% Change)	Participants Days Absent (% Change)	Difference
0-5	-1.1%	5.1%	6.2%
>5	1.1%	-5.1%	-6.2%

- Based on FGDs, parents and caregivers commonly used some of the school fee loan to purchase books and adequate supplies.



School Fee Loan: Parent Profile

Rosette Kyomuhangi is a single mother of three who operates her own restaurant. After an accident at work left her unable to work for nearly two months, Rosette didn't have enough money to keep her 14 year old daughter in school so she could sit for her national exams. However, with a school fee loan, Rosette was able to keep her daughter from missing any school. *"I am planning to educate my daughter up to university so that she can take care of our family in the future,"* says Rosette.

Teachers overwhelmingly confirm that paying school fees is the most significant barrier to attendance.

- In FGDs and surveys, the vast majority of teachers at both finance and non-financed schools emphasized school fees as the most significant barrier to attendance.

GEC girls groups have a positive impact on girls' transition rates into secondary school.

Uganda has two phases of secondary school – S1-S4 and S5-S6 – so it is important to pay attention to transitions between primary and secondary and then also between the two phases of secondary school.

- 96% of girls in primary school who participated in GEC girls groups transitioned into secondary school, compared to only 82% of non-participants.
- 50% of girls in S4 who participated in the GEC girls groups transitioned into S5, compared to only 25% of non-participants.¹⁷

Table 8: Transition to First and Fifth Year Secondary

	Non-Participants Transitioned (%)	Participants Transitioned (%)	Difference
Primary to First Year Secondary	82%	96%	14%
Fourth Year to Fifth Year Secondary	25%	50%	25%

Outcomes that are Not Measureable or Significant (Yet)

This evaluation attempted to measure extended days absent, enrollment, and retention using school record-keeping systems. These methods were found to be unreliable, because these records have not been well-maintained by the schools, and in many cases not available at all. The report's most dependable records of attendance come from the recollection of students themselves (from the family survey) and cannot be verified.

As a result, school survey data related to retention and attendance have been excluded as a measure of GEC project impact.

¹⁷ Sample groups were relatively small for the "S4" figure: 4 girls in "non-participants" and 30 girls in "participants."

School improvement loans demonstrated no evidence of improved student retention rates or increased enrollment in primary schools.

- Retention of female students increased in both non-participant and participant schools, with both groups reaching a retention rate of 95% by the midline.
- Enrollment of both boys and girls in primary schools decreased during the period among both participating and non-participating schools by an average of 7%.

Financial training demonstrated no evidence of with retention.

- Girls who received financial training through the GEC girls groups only experienced a .3% increase in retention over non-participants.

School improvement loans demonstrated no evidence of improved attendance.

- According to the school survey, there was no significant reduction in absenteeism as a result of school improvement loans (0% difference in primary, -2% difference in secondary), despite consistent observations from interviews and FGDs that infrastructure improvements (such as student dormitories, gender separated bathrooms and improved bathrooms) had reduced absences among students.

Financial Inclusion

Girls participating in GEC girls groups that provided financial education and access to savings accounts significantly increased their financial inclusion.

Girls participating in financial training improved financial capacity and access to financial services.

- 25% of girls who participated in financial training opened a bank account, compared with 6% of non-participants.
- 86% of participating girls reported confidence in financial planning and budgeting (Target was 67%).
- 96% of participating girls understand the importance/value of savings for their educational and personal futures (Target was 78%).

“My child is business oriented. She has given me part of her savings to invest in [a] pancake business, which I am running with her after school.” – Patricia’s parent, St Paul Junior School

GEC girls groups promote a “culture of savings” at their schools, which extends into the community.

- Teachers, parents, and girls themselves shared in FGDs that girls promote the idea of saving to invest in entrepreneurial activities after receiving financial training themselves.

“One time, a relative ... gave my daughter UGX 15,000. She immediately advised me to invest it in business (making snacks, biscuits, and popcorns). I bought the idea, started a small business venture, and the business has since grown and is now worth UGX 50,000. Profits from this business have been used to buy her scholastic materials and uniform.”

– Parent testimonial, Lwanda High School

- Teachers and parents shared in FGDs that they had been encouraged to open savings accounts based on the example set by their students’ participation in school savings initiatives.

“I have saved UGX 4,100 and I plan to use this money to buy books, pens, and mathematics set when I join senior in one year.” – Participating student, Deseret Community Primary School

Girls’ Empowerment

Evidence of Girls’ Empowerment

Girls, teachers, and parents believe the GEC girls groups are helping female students gain awareness about their rights, and how to protect themselves from abuse.

- As of March 2015, 61 schools had received preliminary training on child protection, discussing common forms of abuse, how these situations can be avoided, and contact information for agencies handling child abuse.

- As part of the GEC groups, all girls learn about their rights and responsibilities” to things like education, food, health, security, etc.

“With the GEC program, we hope early marriages, teenage pregnancy, and sexual abuse will become history.”
- Andrew Galiwango, head of PEDN operations (Article from *The New Vision*)

Girls’ experience increased pride and recognition in themselves, their schools, and their communities because of GEC girls group initiatives.

- Girls and teachers commented in FGDs and interviews on girls’ improving in public speaking skills and teachers encouraging them to take leadership positions at school, as a result of the confidence and skills gained through the GEC girls groups.

“My daughter brings out topics confidently about her education career and firmly backs up her ideas.”
– Hilda’s mother, Mt. Elija Paul Primary School

- Parents/caregivers commented in FGDs and interviews on improvements in self-esteem, confidence in public speaking skills, new awareness of their basic rights (to education food, health, etc.), and better hygiene and sanitation practices among participating girls.

“My daughter has changed a lot...She gives education more priority than any other thing and she normally tells me she wants to become a lawyer and fight for rights of children in court.”
– Parent, St Paul Junior Primary School

- GEC girls groups have gained recognition from local community leaders after brainstorming, planning, and completing projects to address social and environmental problems in their school and community.

Evidence of Challenges Still to Face in Girls’ Empowerment

Child abuse (sexual, physical, and/or mental) remains an ever-present and frequently unaddressed issue in communities where financed schools operate.

- Following the GEC girls group “Rights and Responsibilities” training, 100% of girls interviewed said they had witnessed some form of child abuse at home, at school, and/or in their community. They most commonly reported incidents of beating, defilement, child sacrifice, rape, and withholding of food. Girls also shared that, in some cases, no action was taken against the culprits.
- As part of these lessons, all participating girls learn about their physical rights and the difference between correct interact. Girls are encouraged to share ways they may have been abused through “secrets boxes.” This anonymity help girls become comfortable reporting incidents of abuse; all girls are given the number to a hotline for reporting cases of abuse and getting help they need.

Girls are not typically expected to be perceived as equals.

- 77% of teachers surveyed (financed and non-financed schools) said they felt that there are specific things girls struggle with, like mathematics and expressing themselves in front of people.
- 85% of teachers surveyed (financed and non-financed schools) said girls do not have the same opportunities as boys within their communities.

Attitudes among school proprietors, teachers, and families surrounding girls’ empowerment are positive, but tend to focus on empowering girls within traditional gender roles rather than emphasizing gender equality.

- In FGDs and interviews, the majority of school proprietors say that it is important to empower girls, although they typically limited the context of girls’ empowerment to limited supportive roles as wives and mothers:

“We want to treat upcoming mothers well!” – Bruno, school proprietor

“Women support men to develop homes and countries through education... Women are agents of families; if families are stable, communities are stable and a nation can be stable.” – Alfred, school proprietor

Boys feel discriminated against when they are not allowed to join GEC girls groups.¹⁸

- Both boys and girls face similar challenges in education, so boys often criticize the program.

“Do these people want us to put on dresses and skirts to look like girls so we can be accepted to join GEC club?! It is not fair to discriminate us! All good things go to girls only, why?” – Student, Global Muslim High School

IMPLICATIONS FOR OPPORTUNITY’S EDUFINANCE STRATEGY

These evaluation findings have implications for Opportunity’s Education Finance Strategy, which centers on three key goals—quality education, scalable operations, and knowledge leadership.

Quality Education

- This study shows that financed schools are already making a greater impact than non-financed schools on learning outcomes. Opportunity is implementing three main strategies to promote quality education among the schools it finances:
 - **Self-Improving School Systems** create clusters of schools for sharing insights and experience through the OPEN Digital Platform with the common goal of improving education quality.
 - Schools use the **Pathways to Excellence** framework to assess their education quality against industry-standard criteria established by UNICEF and the Brookings Institute. School leadership work with an Opportunity Education Specialist to outline their schools’ education quality development plan based on core strengths and weaknesses.
 - **School Leadership Professional Development** trains school leaders on a variety of topics related to improving the quality of their schools.
- The Opportunity EduFinance program to date has focused primarily on economic barriers to education—namely lack of infrastructure and difficulty paying school fees on time. Findings and observations from the GEC study endorse the inclusion of non-financing activities to address additional identified barriers, including child protection, menstrual management, teacher quality, and parent engagement. Opportunity hopes to explore these strategies in the future.

Scalable Operations

- With over 92,000 individuals benefitting, the GEC Project shows that EduFinance is a scalable, financeable model. Opportunity is working to expand and enhance current operations using debt financing and bring more partners on board. By doing so, Opportunity will contribute significantly increased learning outcomes and improved access to secondary school education across the globe.
- Opportunity is deeply committed to finding sustainable, scalable strategies. For this reason, Opportunity hopes to assess the business case for enhanced gender-focused programming like the GEC girls groups and teacher/caregiver education around gender issues. These kinds of programming would significantly enhance the gender equity impact of Opportunity’s EduFinance work.

Knowledge Leadership

- As studies like the GEC Midline Evaluation show the positive impact of our work, Opportunity EduFinance is well positioned to take center stage in the public conversation on education finance.
- Through the **EduFinance Technical Assistance Facility (ETAF)**, Opportunity is democratizing access to quality education for families across the developing world by providing financial institutions with technical assistance in seven areas of expertise—portfolio growth, product development, operational efficiency, business intelligence, social performance, staff development, and education quality improvement.

¹⁸ Some GEC groups have allowed a few boys to join, although the majority of participants are girls and the clubs are geared towards female students.