

FINANCIAL EDUCATION AND LIFE SKILLS FOR GIRLS IN BRAZIL:  
**COMMUNITY BUY-IN AS AN ENABLING  
FACTOR FOR GIRLS' ECONOMIC  
EMPOWERMENT**



A PARTNERSHIP WITH  
AFLATOUN INTERNATIONAL // CREDIT SUISSE // PLAN INTERNATIONAL

# 1. INTRODUCTION

Credit Suisse's Global Education Initiative program – Financial Education for Girls – was launched in June 2014 with partner organizations Plan International UK and Aflatoun International. The program is being implemented in Brazil, China, India and Rwanda providing approximately 100,000 girls with financial education and life skills. Aiming to increase both the financial capability of girls and their awareness of their social and economic rights, the program works with girls with a view to empowering the next generation of women to achieve better futures for themselves and their communities.

The curriculum includes: self-understanding and personal exploration, rights and responsibilities, saving and spending, planning and budgeting, and social and financial enterprise development; all of which contribute to girls' economic empowerment. They are also supported to attend and complete secondary school.

As well as these core program activities, a second component of the partnership is a research project that explores the

effectiveness of financial education on adolescent girls.

One contribution to this is a recently published [policy brief](#) based on research that examines different intervention models for adolescent girls' economic empowerment. The study highlights the importance of combining financial education with life skills and health components. In addition it demonstrates the significance of context in effective implementation of financial education programs for girls. With this in mind, the follow-up research, conducted in all four program countries, looked carefully at context, guided by one overarching research question:

***“What are the contextual factors Financial Education and Life Skills training programs need to understand and address – and how – to be fully effective in empowering girls economically?”***

This report presents the findings of qualitative research into a Financial Education and Life Skills (FELS) program for adolescent girls in Brazil. The results of this research can be used to make recommendations to improve the quality of financial and life skills programming for adolescent girls, as well as to contribute to the broader debate around girls' financial education and empowerment.



# 2. CONTEXT AND STUDY OBJECTIVE

Supporting access to economic assets for girls at an early age increases their chances of moving out of poverty and improves their ability to participate in economic growth in adulthood.<sup>1</sup> A woman is economically empowered when she has both the *ability* to succeed and advance financially and the *power* to make and act on economic decisions.<sup>2</sup> This power is dependent on, and is derived from, the surrounding social and cultural contexts as well as individual competencies.<sup>3</sup>

In North East Brazil, a number of social factors impede girls' empowerment. These include the lack of a supportive community for girls' education and girls' empowerment<sup>4</sup> and domestic and gender-based violence:

***“Domestic violence is very serious here – both psychological and physical. In the studies we have conducted, violence is the biggest problem these communities are facing today.”*** Local Government Official, 62, Recife



To counteract this, and acknowledging the effectiveness of a more holistic approach to empowering girls, the Credit Suisse Financial Education for Girls program combines financial education with social education<sup>5</sup> in clubs, classes and peer educator sessions. The question that guided the research in Brazil was:

***“(How) can community buy-in help improve the learning environment for delivery of financial education and life skills towards enhanced girls' economic empowerment?”***



- 1) Dickson K. and Bangpan M. (2012). *Providing access to economic assets for girls and young women in low- and lower-middle income countries: A systematic review of the evidence*. London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London.
- 2) International Center for Research on Women (2011). *Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators*. Available [here](#).
- 3) Singh J. and Schneider M. (2016). *A Global Desk Review of Financial Education's Contribution to Girls' Economic Empowerment*. Available [here](#).
- 4) Taylor, A., Lauro, G., Segundo, M. & Greene, M. (2015). *She goes with me in my boat*. Child and Adolescent Marriage in Brazil. Rio de Janeiro and Washington DC: Instituto Promundo & Promundo-US.
- 5) Social education includes life skills, awareness of rights and responsibilities, gender equality, peer relationships and teamwork, communication, and personality development.



In the areas where the program is being run, neighbors are not necessarily a cohesive or influential unit in the girls' lives. Therefore this research defines "community" as any of the following: the school community, family and friends, and the institutional community, which means other close-knit organizations not based on residence, such as the church are

expected to provide the cohesive social unit from which buy-in could impact the FELS program's success.

*"I don't have much connection to my community; there aren't many younger people and it's too dangerous. It's just my family." 12-year old girl, São Luís*



### 3. METHODOLOGY

Data was collected from 5 communities and 25 schools in North East Brazil where school-based financial education and life skills trainings had taken place. Process tracing was used. This is a qualitative methodology that provides in-depth insight and aims to fully understand a case. With this method we explicitly looked for both positive and negative factors related to community buy-in that might help improve the learning environment for FELS training. Data was collected by a local research team. Tools included semi-structured interviews, focus group discussions and secondary research. Supplemental quantitative data from a separate midline evaluation was also used. In total, 17 students (11 girls), 21 community leaders, 7 teachers and/or school staff members, 5 parents and 3 NGO staff members were involved in the interviews. The focus group discussions were conducted with 79 students, 65 parents, 28 leaders, and 26 other key informants, such as teachers and school staff

members. The interviews and focus group discussions were structured to identify and understand relevant case studies to answer the research question.

#### ABOUT THE PROGRAM

This study uses data from the Credit Suisse Financial Education for Girls program in North East Brazil. The project operates in 25 junior secondary schools located across Pernambuco, Maranhao and Pjauj States. Children are in grades 6-9 and aged 11-16. FELS is delivered to both boys and girls in regular classes by teachers, and clubs are organized for girls only. Approximately 6,500 children (of which 3,250 girls) receive financial and life skills education in class lessons through which they become aware of their rights and responsibilities, are encouraged to save, and learn about social and financial micro-enterprise. Teachers are trained to deliver financial and life skills to students via games, activities and songs within the classroom. In addition, each school has

formed a dedicated girls' club. Some girls have been trained as peer educators, so that they can deliver FELS sessions to their fellow students within the clubs. Membership of the clubs to date is made up of girls from across the school. They meet weekly after school to engage in FELS activities, for example, to discuss future career aspirations, or start small social enterprises such as vegetable gardens or recycling stations. Each club determines their own FELS activities. Plan Brazil staff train and mentor the club peer educators in subjects such as gender equality, girls rights and gender based violence. The girls develop a sense of their future orientation, conduct life

planning activities and practice saving.

Plan Brazil also works with parents and local communities to raise awareness of the importance of girls' education, conducting home visits and establishing parent teacher and student committees. At the time of this research, engagement with parents and community members had not started in full but staff had been trained on sensitization techniques for parents and students. Therefore the initial scoping and mapping of parents had been conducted but engaging of parents through workshops and committees started after the data collection.



## 4. FINDINGS

The findings, discussions and recommendations of this research cover four broad themes:

1. Inclusion of boys in FELS training
2. Inclusion of fathers and mothers in FELS training
3. Fitting the training content to the context of girls' lives
4. The multiplier method – girls as agents of FELS dissemination

### THEME 1: INCLUSION OF BOYS IN FELS TRAINING

*“Yes, I think they [girls] do (have equal rights). I don't know anyone in this school who thinks differently. But since I believe we are equal, I also don't think it is right that the girls have the opportunity to have this [program], and we don't.” 13 year-old boy, Recife*

The most successful component of the Financial Education for Girls program in North East Brazil, to date, has been dedicated girls' clubs in schools. These clubs support vulnerable girls and provide a safe space for them, allowing girls to develop an understanding of their rights and responsibilities, engage in life planning activities, and start to save money.

Although financial and life skills education has been delivered to both boys and girls in regular classes by teachers, the formation of girls- only clubs has led some boys to feel left out of the program.

- 6) See for example Plan International, 2011. Because I am a Girl. The State of the World's Girls 2011. So what about boys? Or: Smyth, I & Rao, N., Partnerships for Girls' Education. Oxford, UK: Oxfam GB.
- 7) At the time of this research, engagement with parents and community members had not started in full.

Interviews and focus group discussions revealed that boys did not understand why the program's focus is on girls, and they clearly believed that they are in need of financial education and mentorship as well.

Given the persistence of the patriarchal household structure, any resentment (stemming from a focus on girls' financial education) on the part of young men will only exacerbate boys' attitudes or beliefs that finance should be the domain of men. In fact, external research indicates that support from male members of the family – brothers, uncles, fathers, cousins – has a positive impact not only on girls' access to education generally, but also on their understanding of their rights and the confidence to enforce them<sup>6</sup>. Helping boys to understand why the focus is on girls and, where appropriate, involving them in the program, is therefore crucial in creating a supportive environment for girls' economic empowerment.

### THEME 2: INCLUSION OF FATHERS AND MOTHERS IN FELS TRAINING<sup>7</sup>

Parents who do not feel included or knowledgeable about financial and life skills topics were found to have an unintended negative impact on their daughters' ability to gain from the program.

The need for gender parity in FELS interventions is clear in contexts like North East Brazil, where traditional social norms



among low-income families prevail. It is usually the father who dictates how family finances are managed and how the household is run<sup>8,9</sup> while the mother is typically responsible for supporting and being involved in a girl's education. Most fathers interviewed for this research did not appear to have any meaningful knowledge of what their children were learning, which led to cynicism and confusion about the goals and objectives of the program.

In instances where the father himself was either uneducated about financial topics, or not fully convinced of the value of financial education<sup>10</sup>, it was evident that this attitude was having an impact on his daughter's enthusiasm and enjoyment of the program. In other cases, fathers felt that their role as the head of the household was being undermined, or that financial education and life skills are simply inappropriate for girls.

It can be challenging for program staff to

find time and space to meet with parents, especially with fathers who are generally less involved with their daughter's education:

*“(It is)...harder to engage the fathers..., the responsibility of the education of the kids usually falls on the mothers - the dads usually work far from home and participate less”. Project Coordinator, 31, São Luís*



This lack of engagement and buy-in from parents – and particularly fathers – results in missed opportunities for their daughters to both acquire and apply new skills.

### THEME 3: FITTING THE TRAINING CONTENT TO THE CONTEXT OF GIRLS' LIVES

The research focuses on Plan International's life skills program which was enriched with Aflatoun International's financial education content and adapted to the context. In Brazil, this meant addressing the prevalence of gender-based violence in program areas.

In Recife, the majority of teachers and community leaders interviewed thought that for girls who experienced high levels of violence and insecurity in the home or in the community, it was more important to learn about rights and responsibilities

- 8) Miotto, Ana Paula S. C., & Parente, Juracy. (2015). Antecedents and Consequences of Household Financial Management In Brazilian Lower-Middle-Class. *Revista De Administração De Empresas*, 55(1), 50-64.
- 9) Porter, F. & Sweetman, C. (Eds). *Mainstreaming gender in development: A critical review*. Oxford, UK: Oxfam GB.
- 10) Data was gathered before community outreach began.

than about the financial aspects of the curriculum:

*“I think values, respect, gender issues are more important for this community. There is a lot of prejudice here, the boys don’t respect or value the girls; there is verbal abuse. This is more important than learning about money”*  
Female teacher, 49, Recife

However, it’s noteworthy to point out that what teachers and community leaders thought was important, was often different from the issues that students considered most relevant to their lives: at the same school in Recife, four out of six students considered that learning about savings was of equal to or greater importance than learning about rights and responsibilities; whereas the latter is what adults felt should be prioritized.

#### THEME 4: THE MULTIPLIER METHOD – GIRLS AS AGENTS OF DISSEMINATION

Opportunities for exposure to financial education are severely limited outside of school: existing programs in the region<sup>11</sup>, not including this one under discussion, are relatively expensive and with low outreach. Girls who participate in the Credit Suisse program through club activities therefore become “multipliers”, educating their siblings, friends, parents, and communities about FELS.

*“Five girls from the FELS program went to another community to talk to other adolescents about importance*

*of FELS education. (This took place in a public meeting space). Everyone was really receptive”* a local FELS program coordinator, F, 26, Teresina

Initially this “multiplier effect” was seen to occur organically as a result of girls’ enthusiasm for the new subjects they were learning, but it has since been piloted formally in the program. Small groups of girls who have been educated in FELS for least a year arrange training sessions with other children and community members. These sessions can take place in schools or in other community spaces – e.g. during special events or fairs – using the FELS curriculum, videos, posters and banners.

By integrating this multiplier approach formally into the program, those who are not directly part of the intervention benefit from it and this in turn increases community buy-in, creating a more enabling environment for girls’ economic empowerment. In this way, the multiplier strategy is expected to reduce knowledge gaps between students and parents:

*“The children should have a formal platform to be able to share what they have learned from FELS with their parents”* Father, 50, Codó

Furthermore, having girls be ‘multipliers’ boosts their confidence as well as their status while at the same time reaching boys. When asked about community outreach, all FELS program staff confirmed that this method was the best way forward.



## 5. CONCLUSION AND RECOMMENDATIONS

The evidence gathered by our researchers supports the basic tenet of the FELS program: when girls are provided with emotional and practical support – increasing their confidence to carry out their aspirations in life – they will pursue activities that improve their economic empowerment and give them greater control in their daily lives. The answer to our overarching research question “(How) can community buy-in help improve the learning environment for delivery of financial education and life skills towards enhanced girls’ economic empowerment?” is ‘yes’, and it can do so by increasing the understanding and support of boys, parents, and the wider community, girls’ participation in financial education programs will be more successful – particularly where the girls’ need for such education is overlooked or the topic is seen as the domain of men.

It is recommended that if funding is available, classes should be set up for

boys to increase their awareness of the importance of girls’ clubs and, where possible, boys too should have access to financial education. This could be in the same clubs or classes as the girls to promote gender equality. However, where girls’ clubs are designated safe spaces, as is the case in this program, boys’ clubs or classes should be kept separate. Mediating the perception that girls are being favored is critical in areas where gender-based violence is prevalent. If additional classes or clubs for boys compromises funding for girls’ empowerment, it is recommended to actively ensure that boys understand how they can benefit from the “multiplier” effect.

Information sessions for parents are recommended in order to share with them the content and benefits of financial education. If additional resources and time are available, parents should have the opportunity also to acquire the same

11) E.g. Petromaster – private training courses.



knowledge as their daughters. At a minimum it is important to make them aware of the program and to have their buy-in so they can support the girls during and after the FELS training.

The difference in perceptions that were identified between girls and adults around them raises crucial program design issues, especially if this would compromise community buy-in. The principle of prioritizing “meaningful youth involvement” would argue for following the girls’ preferences, not those of the adults. Research on differences between the perceptions of girls and the views

of the adults in their lives can raise important questions for program planners to consider in the future.

The “multiplier” approach whereby trained girls spread financial education, is an innovative adaptation of the current pilot so we would recommend that it be included in programs as an explicit component of FELS training in the future. However additional research would be needed to determine the most effective strategies, and how best to measure program outputs and quantify gains attributable to the multiplier approach.

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## ABOUT THE PARTNERS

Aflatoun International provides children with the building blocks of life, educating them about their rights, and encouraging them to save their resources and start social and financial micro-enterprises. Through Aflatoun International’s program of Social & Financial education children are empowered to make a positive change in their lives and in their communities.

[www.aflatoun.org](http://www.aflatoun.org)

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people to help themselves. In 2008 we launched two global initiatives: the Microfinance Capacity Building Initiative and the Global Education Initiative which complement the work of our local foundations and philanthropy committees.

[www.credit-suisse.com/responsibility/education](http://www.credit-suisse.com/responsibility/education)

Plan International UK strives to advance children’s rights and equality for girls all over the world. As an independent development and humanitarian charity, we work alongside children, young people, supporters and partners to tackle the root causes of the challenges facing girls and all vulnerable children.

[www.plan-uk.org](http://www.plan-uk.org)



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