



FINANCIAL EDUCATION AND LIFE SKILLS FOR GIRLS IN CHINA:

OVERCOMING MARGINALIZATION AND BARRIERS TO EDUCATION AND 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 responsibilities¹, saving and spending, planning and budgeting, and social and financial enterprise development; all of which contribute to girls' economic empowerment. Girls 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



- 1) The rights and responsibility section focuses mostly on gender equality and sexual and reproductive health, rather than human rights more broadly. The entire programme was approved by the local education bureau and deemed appropriate in the local context.
- 2) Plan International along with Aflatoun International and Be Better (funded by Credit Suisse) have been implementing a FELS program.

adolescent girls. One contribution to this is a recently published [policy brief](#) based on research that examines different intervention models for adolescents' 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 the Credit Suisse Financial Education and Life Skills (FELS) program, implemented in 26 middle schools and one vocational school across 18 townships in Guangnan County, China.² 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

MARGINALIZATION

Rapid urbanization and industrialization in China have seen an increase in the number of rural parents migrating to urban areas to work; creating a population of “left-behind” children that is growing year by year. There are now an estimated 61 million left-behind children in rural China. Yunnan province in south western China has a large ethnic minority population living in remote mountainous areas. Geographical and educational limitations mean these populations face significant challenges in accessing appropriate education and development opportunities. Guangnan is a poverty-stricken county within Yunnan. Its main industry is agriculture, and with limited livelihood opportunities most young parents choose to become migrant workers in urban areas, leaving 75% of the children in the case of grandparents or neighboring relatives.³ Often these caretakers tend not to have the physical ability or financial means to look after the children.

Left-behind children are more vulnerable to depression^{4,5}, anxiety and loneliness than other children, and have lower

levels of happiness and quality of life^{6,7}. According to interviews with teachers in Guangnan County, about 80% of those parents return home less than three times a year. In general, parents come back for the Spring Festival holidays or for important events like a wedding or funeral. Around 70% of the children interviewed for this research talked with their parents over the phone every week, but they still missed them very much. Some said that it was hard to feel any joy in life and they were doubtful about their parents' love:

“They promised that they would not leave until I came back from school. However, when I came back, they had left. I think they don't love me. They promised but ate their words. They left and I was very sad”. Si, girl

“I think left-behind children are lonely. From my second year in middle school to the first year in high school, my parents were not at home and worked outside to make money. At that time, I didn't talk much and I felt crushed.” Long Li, girl

- 3) White Paper on the Mental Status of left-behind children in China (2016). Research report, Road to School, China.
- 4) Liang, Y., Wang, L. & Rui, G. (2016). Depression among left-behind children in China. *Journal of Health Psychology*, 2016.
- 5) Liu, Z., Li, X. & Ge, X. (2009). Left too early: the effects of age at separation from parents on Chinese rural children's symptoms of anxiety and depression. *American Journal of Public Health*, 2009; 99(11):2049–54.
- 6) Jia, Z., Shi, L., Cao, Y., Delancey, J., & Tian, W (2010). Health-related quality of life of “left-behind children”: a cross-sectional survey in rural China. *Qual Life Res.* 2010;19 (6):775–80.
- 7) Fan, L. & Zhao, W. A research of life satisfaction among rural left-behind children. *Journal of Educational Development*, 2010; 18(2):42–4.

BARRIERS TO EDUCATION AND EMPOWERMENT FOR GIRLS

Despite a political commitment to gender equality in China, women and girls in rural areas still have less access to education and fulfilling employment than their husbands and brothers.⁸ Girls struggle with this discrimination; compounding the psychological issues that parental absence creates. According to research, signs of distress and anxiety are more prevalent in girls than boys, as they tend to be “more sensitive, cautious and introvert”, and less able to express their trauma.⁹

Guangnan County is an area with a relatively large share of the local ethnic population with only primary school education and with high dropout rates.¹⁰ Furthermore, it is apparent that overcoming marginalization and the barriers to empowerment and education is a more complex challenge for girls than for boys. Interviews indicate that less is expected from girls by parents and teachers, and that their own confidence and mental health are less robust than those of their male peers. Girls have additional domestic responsibilities and these demands on their time also have an impact on their motivation and ability to stay in school. Expectations of boys and girls

are different. Parents encourage their boys to be outgoing and entrepreneurial – they can “make a million” in the future – but for girls the expectations are more traditional or stereotypical, for example to “just get a stable job such as nurse or teacher” (these are quotes reported by boys and girls from their parents during focus group discussions).

The education system in China focuses principally on academic performance and examination scores in schools; little time is spent on children’s life skills or overall development capabilities¹¹. As a result, the education system does not consider the practical application of knowledge or its relevance to a student’s future life or career. Students who have graduated from middle school will often have neither the skills to research their options for work nor the psychosocial ability to apply their knowledge to the opportunities around them.¹² This becomes a barrier to both economic and personal empowerment for left-behind students who have little support from their parents. Furthermore, research shows that girls are also more vulnerable once they enter the labor market. Their average income is lower than men’s, and there is a lack of knowledge and readiness. This

leaves them at high risk of being misled or taken advantage of during job hunting: experiencing violence and gender-based discrimination or subjected to excessive working hours¹³. Due to their low level of education, limited awareness and cultural traditions ethnic minority girls are also more at-risk of early marriage.¹⁴

With these contextual factors in mind the question this research seeks to answer is:

In which ways does the combined delivery of FELS and career guidance enable left-behind girls to overcome marginalization and address the barriers to education and empowerment?

3. METHODOLOGY

Data was collected in five Guangnan County schools where FELS programming has been in place since 2014. The main methodology used was process tracing - looking at an outcome, whether positive or negative, and tracing all the events/people/situations that have contributed to it. Data gathering was done through key informant interviews, focus group discussions, and classroom observation. In total, 19 semi-structured focus group discussions and 35 semi-structured interviews with key informants were structured to identify and understand relevant case studies to answer the research question. In each community at least one case study, based on information shared in interviews or focus group discussions, was chosen for deeper systematic analysis.

Education for Girls program in China in 26 middle schools and one vocational school in Guangnan County, Yunnan Province. The program works with both boys and girls, but prioritizes the impact on girls, given their vulnerable status. Approximately 26,000 children – 75% of whom are left-behind – receive financial and life skills education as part of the program through weekly dedicated classroom sessions. As mentioned earlier, the curriculum covers both financial education and life skills (FELS). From August 2016, school clubs were established to give students the opportunity to practice the skills they were learning in classroom sessions, particularly focusing on small enterprise.

As Guangnan is an area of high migration out of the province, in addition to FELS education, both boys and girls (aged 12-15) receive career guidance to equip them with the knowledge to make informed decisions

ABOUT THE PROGRAM

This study is based on the Financial

8) UN Women, 2014: Gender Equality in China’s Economic Transformation, Bohong Liu, Ling Li, Chunya Yang

9) White Paper on the Mental Status of left-behind children in China (2016). Research report, Road to School, China.

10) In rural China, the accumulated dropout rates in secondary education stage (junior secondary schools, senior secondary schools, and vocational schools) reaches over 63% (Yaojiang, S. 7 Yue, M. (2016). Research on the Dropout Situation among Adolescents in Rural China. Shaanxi Normal University)

11) Zhu Jianwen (2015). The Necessity of Arranging Financial Education Course in Middle School. Research and Review on Education, 2015(07):87-88.

12) Yanqin, F. (2010). Research on the Life Skills of Middle School Students in Rural Areas. Southwest University.

13) Shengkun, Z. (2010). ILO baseline survey report for the “Prevention on the Women Trafficking with the Purpose of Exploitation in China”.

14) Yueping, X. (2012). Report on Early Marriage Research in Lisu Ethnic Group in Yunlong County, Yunnan Province.

about their futures as they transition into adulthood. This guidance includes 1) Three class-based modules delivered by teachers which focus on career options, identifying career interests, personal strengths and weaknesses, and career goal setting; 2) practice sessions enabling students to complete their own career exploration, for

example interviewing people from different career backgrounds and learning about skills and competencies needed for different jobs and working environments. They also set their own career goals and make a plan for how to achieve their goals; 3) visits, in some schools, to local companies and industries.

4. FINDINGS

This section describes how FELS combined with career guidance can contribute to overcoming marginalization of left-behind girls and address some of the barriers to education and empowerment. Namely:

- The overall benefits of FELS for girls: the importance of increasing confidence
- FELS with a focus on the practical and participatory
- FELS with career guidance

a. The overall benefits of FELS for girls: the importance of increasing confidence
A key barrier to left-behind girls being able to overcome marginalization is the lack of emotional and psychological support caused by the absence of their parents. This exacerbates their already low self-confidence.

The life skills component of the program, delivered in a way that promotes team building, is important in reducing the loneliness reported by girls in the interviews. The life skills sessions – in particular topics of self-exploration and rights & responsibilities - have helped

left-behind girls understand themselves, manage their emotions and improve their capacity to get along with their peers:

“When I feel bad, I now find someone to talk and share, so that I can get rid of these negative moods, which I would never have done before. I used to ignore or even blame some classmates who wanted to chat with me, but now, I would never do that.” Yong Li, girl

Several participants also appreciated learning about self-protection:

“Learning about self-protection which enables me to know how to deal with difficulties in life, and how to protect myself when others bully me.”

Baseline research conducted for this FELS program indicated that boys are more confident than girls, and a comparison with information at midline shows that participation in the program led to an increase in confidence for both girls and boys.¹⁵

15) The increase in confidence for girls was 13.6% and for the boys 20.4%. Source: Plan International UK (2017). Midline assessment in China. Preliminary results.

INCREASING ECONOMIC EMPOWERMENT

Increasing girls’ confidence supports their economic empowerment. The FELS curriculum includes a focus on how young people can save and manage their money and other resources better, so they are able to make and act on economic decisions. Both students and parents appreciate the financial education component:

“I have learned to save money because I know the money I spend is earned by my parents through hard work. Now I spend money in a planned way, and some of the money I spend is from my own savings.” Xian, girl

“Topics covered in the FELS class are talked about much (at home), for example, what are the necessary preparations before leaving home to seek work? How should the children spend the money they bring to school for living expenses? And how to spend it in a planned way? Such learning has changed my child’s behavior a lot”. Parent

Comparing the baseline with the midline assessment of our FELS program we found a greater increase in knowledge (in terms of financial education and life skills)¹⁶ and ability to budget and save money on the part of girls compared to boys¹⁷

16) 7.6% increase for girls compared to 5.2% increase for boys. Source: Plan International UK (2017). Midline assessment in China. Preliminary results.

17) 4.8% increase for girls compared to 4% increase for boys. Source: Plan International UK (2017). Midline assessment in China. Preliminary results.

“The economic condition in my family is not good, and we cannot live a rich life, so learning about saving & spending is of great help for me, especially for my future life. After gaining some financial knowledge I can save my own money.”
 Xhong Zi, girl

b. FELS with a focus on the practical and participatory


The FELS program addresses the lack of practicality of the education system in China by adopting a child-centered, active learning approach. According to this research the practical and career orientated components of the FELS teaching and curriculum have been instrumental in preventing student drop-out. Giving students the opportunity to plan their future lives and careers means that girls in particular, who are less confident academically, can see the point of staying at school:

“One of my classmates dropped out because of her poor academic performance and she thought study was a waste of time; she went to work. Some classmates in middle school have dropped out too, perhaps because they thought they did poorly in school.” Lan, girl

The program provides much-needed information for young people that they


can apply to their lives through career guidance and goal setting. This is intended to increase the potential for students to take full advantage of their education as a pathway to become economically empowered.

The success of the FELS program in Guangnan is due not only to curriculum content but also to the participatory and team-based teaching methodology. This is very different to the traditional academic teaching that students encounter in other classes. According to the girls taking part, the interactive and collaborative approach taken in the classes has greatly improved skills such as communications and getting along with others:



“FELS helps me a lot. I was afraid of asking questions to other students or teachers because I did not know them and worried that they would ignore me. The FELS class helps us to know each other better, and I have found the courage to ask for help. My academic record is getting better as well.” Ai, girl

The girls interviewed expressed pleasure in finding themselves part of a team:



“The painting activity (in the team building sessions), was fun and interesting. In addition, I learned how to paint and drew pictures together with others. I think this kind of feeling promotes a sense of unity, because together we can produce a much better picture than anything drawn by one individual.” Si, girl

Another girl, Ling, talked about the class being united: “If not we will be like a mass of loose sand. Personal action is not enough, we need to get united and have teamwork.”



The evidence in China shows that a participatory approach which is interactive and fun promotes teamwork and develops interpersonal skills and that this (relatively new for China) is appreciated by both teachers and students. Furthermore, it not only increases reflection and self-confidence but also keeps students interested in acquiring new knowledge and applying it.


c. FELS with career guidance

Both at school and at home it has been made clear to left-behind adolescents that learning is the route to a better life. More than half of the girls interviewed for this research stated that they intended to continue their studies. However, it cannot be taken for granted that they will be able to attend university or college in the future. For some, even continuing to senior high school is not a certainty because at this level school places must be paid for and competition increases significantly. As a result, the majority of the children in Guangnan either stay at home to help in the household or migrate to urban areas to seek employment, often immediately upon their graduation from junior high school, or even before their graduation¹⁸. As a result of career guidance through the program, many of the boys and girls now have clearer ideas about their career options beyond the two above-mentioned choices:

“It enables us to plan our own lives, and helps us to set goals. Our teacher encouraged us to set our own goals and work hard to achieve them.” Long Li, girl



Another student also commented on the importance of learning to plan and understand what you need to do from an early stage:



“(what I learnt is) for example, how to plan my future career...I believe finding out the entry point is very important, as it helps us know where to start, and then we can continue developing our career.” Kang, boy

The left-behind girls all have their own dreams and many of them have already identified – or are in the process of identifying – their career aspirations. It is evident that they see new possibilities in their lives because of the skills, confidence, and ideas that have been encouraged by the FELS program and career guidance. The girls themselves talk about how their ideas have changed over the course of the program:

“I want to be a singer... I also want to be a lawyer. It is really sad to see people being treated badly, and I want to do something for them. It's just beyond my words. My dream is changing all the time, and now I just want to do what is closer to my dream.” Xian, girl



The combination of career guidance with FELS is key to providing young people with practical and tangible benefits that address the circumstances they live in: FELS helps students think about the skills they have learned in relation to their future careers and encourages them to set constructive goals towards which to work. Career guidance in isolation may help students envision a career for themselves but will not provide them with the necessary skills to achieve their ambitions. For girls, who often face limitations in what is considered appropriate, combining FELS and career guidance helps them to identify a career and also plan ahead to give their dreams a better chance of becoming reality.

5. CONCLUSION AND RECOMMENDATIONS

This research looks at the effect of combining Financial Education and Life Skills with career guidance for left-behind girls in Guangnan County in China: specifically, how this enables them to overcome marginalization and address barriers to education and empowerment. In order to

address the above-discussed challenges, we would suggest a strategy that supports left behind children by improving their mental health and well-being through the education system with a combined structural strategy¹⁹. For left-behind girls FELS programs should address their feelings of

18) Statistics provided by the Education Bureau of Guangnan County.

19) This is similar to what was recommended in the recently published policy brief.

isolation by explicitly focusing on increasing girls' self-confidence. Without this, financial education and career guidance components of the program will be less effective.

The study found that girls in particular benefit from programs offering interactive activities such as teamwork exercises and from seeing how to apply what they learn – all of which helps increase their skills and confidence. Both students and teachers make it very clear that the content and practical nature of the career guidance has enhanced the impact of the FELS program. What comes across in their comments is the feeling of empowerment, i.e. greater control over their lives and destinies:

"I want to be a teacher in my hometown, because we need a lot of teachers to help children in our poor rural areas, to help children go out of the mountain to see the outside world."
Ping, girl

What remains unclear, however, is why the results at midline – regarding confidence and knowledge and ability to budget and save money - are different for boys and girls, and to what extent those differences are statistically and educationally relevant. This study mainly focused on the impact on girls; and more in-depth, quantitative and qualitative research is recommended specifically to understand how the program differently affects boys and girls.

For this and similar FELS programs, we suggest building on the success of the career planning component by including context-specific modules and examples.

Tailoring content more towards the students' experience and using supporting materials that reflect local lives and conditions will make curriculum implementation easier and more effective. For example, currently many middle and high school students from Guangan become migrant workers after graduation so a curriculum that encourages students to think beyond the option of migration would be valuable. In particular, it would be useful to collect and share stories and case studies with the students – both positive and negative – about the realities of career options in the region. For example showcasing girls who have been successful in other careers without migrating for work. Finally, this research confirms that the teaching methodology in itself has been instrumental in imparting and consolidating the knowledge and skills contained in the FELS course. In fact, some schools have started to use the methodology in other classes. As a result it is recommended that child-centered learning be formally integrated into all the schools where FELS is being taught, alongside teacher training in these methodologies.



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's program of Social & Financial education children are empowered to make a positive change in their lives and in their communities.

www.aflatoun.org

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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.

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