



FINANCIAL EDUCATION AND LIFE SKILLS FOR GIRLS IN RWANDA:

WORK ON GENDER NORMS AND 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 exploring the effectiveness of financial education on adolescent girls. The first contribution to this is a recently published [policy brief](#) based on research that examines different intervention models for adolescent girls' economic empowerment. The research 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 in order - 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 for adolescent girls in Rwanda¹. The findings lead to recommendations for financial and life skills programming for adolescent girls and contribute to the broader debate around girls' financial education and empowerment.



1) Plan International along with Aflatoun International, YWCA and RWAMREC (funded by Credit Suisse) have been implementing a FELS program.

2. CONTEXT AND STUDY OBJECTIVE

Supporting access to economic assets for girls from an early age increases their chances of moving out of poverty and improves their ability to participate in economic growth in adulthood.² 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.³ This power is dependent on, and is derived from, the surrounding social and cultural contexts as well as individual competencies.⁴

In Rwanda, in spite of reforms such as the Land and Inheritance Law, historical

discrimination in the economic sector means that women still have significantly less access to and control over productive resources⁵. In 2013, women's inheritance rights, previously both illegal and a taboo, were guaranteed by law⁶. Despite this progress, which greatly improved women's lives such as giving them the right to access and control resources and property, women and girls are still disproportionately financially excluded: 32.2% of women, compared to 22.4% of men, are without sufficient capital or adequate collateral to obtain loans and other financial services, and 82% of women are employed in subsistence farming compared to 61.4% of men. Additionally, they continue to bear the burden of unpaid care and household work which limits their involvement in productive activities, reducing their income levels and pushing them deeper into poverty.⁷

Further evidence of the financial exclusion of women and girls emerges from research in 91 cooperatives and 11 unions about the participation of young people and women which illustrates low numbers of women and girls in key roles at financial institutions. The findings show that only 17.6% of women are in cooperative management teams and only 18.2%



- 2) 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.
- 3) International Center for Research on Women (2011). *Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators*. Available [here](#).
- 4) Singh J. and Schneider M. (2016). *A Global Desk Review of Financial Education's Contribution to Girls' Economic Empowerment*. Available [here](#).
- 5) Republic of Rwanda (2014), Beijing +20: Rwanda Country Report 2014, Kigali
- 6) Republic of Rwanda (2014), Ibid
- 7) Republic of Rwanda (2014), Beijing +20: Rwanda Country Report 2014, Kigali, p.12.

of union managers are women⁸. The Rwanda Financial Sector Strategy 2013-2018 identified low savings and a lack of financial education as key weaknesses to be addressed if the country is to reach its goal of becoming a middle-income country by 2020.⁹

Girls also continue to trail behind boys in educational attainment, a fact which becomes increasingly prevalent at the secondary and tertiary levels¹⁰. A number of socially constructed barriers and entrenched social practices continue to prevent girls from accessing education and graduating at the same levels as boys do¹¹. The main barriers and practices¹² are:

- 】 Girls missing class due to a heavy burden of domestic work;
- 】 Societal perceptions that girls do not need to complete education;
- 】 Gender-based violence in the home and in school;
- 】 School drop-outs due to pregnancies¹³.

And furthermore, teaching pedagogies in schools are rarely gender sensitive, which further marginalizes girls from the typically male dominated labor market.

All of the above become increasingly

problematic as girls progress to secondary school.

FINANCIAL EDUCATION AND LIFE SKILLS (FELS) CLASSES

The program has integrated Aflatoun International's financial education curriculum and Plan International's life skills curriculum into the Rwandan Entrepreneurship curriculum which is part of the national curriculum and offered in schools.

Adding to this curriculum, the social elements of the Aflatoun program help students to apply good practices in business operation and ethical behavior in business, alongside an understanding of gender and rights and responsibilities.

CLUBS

Boys4Change Clubs

The Boys4Change Clubs (for boys only at the time of the data collection¹⁴) is a Rwandan Men's Resource Center (RWAMREC) project implemented in partnership with Plan International Rwanda pursuing the following outcomes: (1) Students are sensitized about masculinity/femininity, gender based violence and gender equality issues and are aware of positive forms of masculinity/femininity;

(2) Reduction in violence and harassment of girls at school; and (3) Parents, teachers and opinion leaders understand how to address the needs of girls and boys, how to reduce gender based violence and how to promote appropriate school environments for girls. Boys4Change run in five model schools, reaching 300 boys, 300 parents, teachers, and opinion leaders (male role models).

Leadership Clubs

The Leadership Clubs for both boys and girls are implemented by Plan International Rwanda with the following goals: (1) Girls and boys have increased health and well-being through a better understanding of puberty, self-image, gender norms and roles, and relationships inside and outside the home, (2) Girls and boys develop leadership skills and self-confidence as well as a vision for the future – they identify a goal to which they will work towards and (3) Girls have increased health and well-being through increased knowledge of sexual and reproductive health (SRHR), menstruation management and self-care. As with the Boys4Change Clubs, the Leadership Clubs run in the five model schools and reach a further 300 students (150 girls – 60 in each school). Both clubs include a component of FELS instruction, where boys and girls put into practice lessons about savings, spending and social/financial entrepreneurship. Students put money into

their 'savings box' that is maintained by the Club Mentor or by the school, and they engage in income generating activities at school and community level.

Gender sensitive teaching

Gender sensitive teaching is actively promoted and practiced. Teachers attend a 3-day training course each year in gender which aims to make them aware of the challenges girls face – specifically in the classroom, school and community – and how they, as teachers or club leaders, can be responsive to them. In addition, club mentors are also trained on the Boys4Change and Leadership club curriculum to support the club members in developing their school and community action plans for promoting gender inclusion. Parent Teacher Committee members also engage with the delivery of campaigns at school and community level to raise awareness of negative gender based social norms.

The Rwandan context led our research to focus on the effectiveness of work around gender in the class and clubs:

(How) does work on gender norms within the Boys4Change Clubs and the Leadership Clubs' interact with students' acquisition of Financial Education and Life Skills to impact on girls' economic empowerment?

- 8) University of Rwanda (2015). Farmer-led cooperative reorientation towards sustainable growth through institutional performance indices. Focusing on youth and women participation for equitable prosperity. College of Agriculture, animal sciences and veterinary medicine.
- 9) Republic of Rwanda (2013). Economic development and poverty reduction strategy 2013 2018: Shaping our development. Kigali, Rwanda: Government of Rwanda.
- 10) Ministry of Education, Rwanda (2013). 2012 Education statistics yearbook.
- 11) Huggins, A. & Randell, S. (2007). Gender equality in Rwanda: What is happening to our girls?
- 12) Plan International Rwanda (2014). Situational analysis.
- 13) Children in this area have extremely low levels of knowledge on sexual and reproductive health and rights (SRHR). The primary source of information on SRHR in Rwanda is school, however a Plan Rwanda survey found that only 69% of girls and 51% of boys had attended SRHR classes in school, with the content being limited to biological topics.
- 14) At the time of the data collection for this study, only boys were included in the Boys4Change Clubs. Both boys and girls suggested that the club should have a mix of boys and girls to enhance the discussion about gender equality. Girls were therefore included since January 2017.

3. METHODOLOGY

Data for this report includes qualitative findings from five community schools in Bugesera and Nyaruguru districts where FELS programming has been implemented 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. Tools included key informant interviews, focus group

discussions and secondary research. Supplemental quantitative data from a separate midline evaluation was also used where appropriate. In each community the interviews and focus group discussions were structured around a relevant case study identified by the lead researcher. In total, 30 semi-structured focus group discussions, involving 138 participants, and 52 semi-structured interviews with key informants were conducted in the five schools.

ABOUT THE PROGRAM

Since 2014 Plan International Rwanda in partnership with Aflatoun International, YWCA and RWAMREC, has delivered the Credit Suisse Financial Education and Life Skills program in ten secondary schools in rural areas of Bugesera (five schools) and Nyaruguru (five schools) to help combat girls' financial exclusion. The purpose of

the program is to prevent dropout and support transition through these critical years of education and, ultimately, to economically empower students, especially girls. The program focuses on girls aged 12 to 16 in senior year one to senior year three. Out of the ten schools, five are 'model' schools. The intervention in the model schools includes delivery of FELS in the classroom, during school hours, and club sessions after school hours – which are meant to complement each other. The non-model schools provide only entrepreneurship classes and informal self-organized savings clubs that do not follow the FELS curriculum. The research for this report focuses on the five model schools.

4. FINDINGS

The sensitization work on gender norms in the clubs has been instrumental in contributing to the process of economic empowerment of girls in the model schools. This, in turn, has enabled some girls to become leaders in the community and provide FELS lessons to other students.

The findings and recommendations of this research cover the following themes:

1. Sensitization on gender norms: directly influencing boys, girls, parents, and teachers;
2. Girls feel economically empowered;
3. Girls become agents of change;
4. Tangential Impact.

Sensitization on gender norms: directly influencing boys, girls, parents, and teachers

In the clubs, students learn about gender norms and roles, and the activities allow them to explore and challenge traditional roles. The co-educational Leadership Clubs and the Boys4Change Clubs for boys are having a positive impact on girl-boy relationships, especially regarding the division of domestic duties and unpaid care work. The tradition of the “double day” requiring girls to do household chores in addition to their educational or other activities considerably limits the time girls spend studying and building a future. Getting boys involved in the two clubs and

educating them about equal rights, gender stereotypes, and the division of domestic duties has changed their attitudes towards doing “girls’ work”. As one male participant explained,

“after being taught by our teacher in the club, my classmates and I learned about our (boys’) responsibilities and girls’ rights... we started doing those chores – which used to be considered for girls.”



After the program, it was evident that boys were more aware of girls’ rights and equality issues. This encouraged them to become more involved in traditionally female domestic duties; initially including cleaning the classrooms at school, and, in some cases even doing “girls’ chores” at home as well. This change is due to a greater understanding on the part of boys that they should share domestic responsibilities. This resulted in girls having more time to focus on FELS activities such as starting or running their enterprise.

It also encouraged parents, teachers and other members of the community to question established gender roles and become more aware of the fact that boys and girls have the same rights and responsibilities:

“Our job as teachers is now easy as we no longer have to run after them to get them to lend a hand to their sisters. I have news that changes are becoming tangible even in their (students’) families.” Deputy Head teacher of one of the schools



One example is an event that a Boys4Change Club organized for parents to

sensitize them about equal rights between boys and girls. The club members, shared songs, poems, drama, sketches and messages on banners:

“Parents participated in the organized event. My father was there and after the event, he was proud and he encouraged me to continue in that way. My father told my mother the messages he learned and he committed to start respecting my mother’s rights and he got involved in unpaid care works as well.” Male student, Boys4Change club



Teachers, provided with gender sensitive training before and throughout the program, were also positively affected. They have improved their gender sensitive teaching style:

“Myself, I used to give responsibility of work basing on students’ gender. But, since I was trained about girls’ rights and equal responsibilities between boys and girls, I realized that I was practicing discrimination among boys and girls on unpaid care work unknowingly. After the creation of clubs for boys, I quickly observed the big change in boys: they started to do all the work that was given to girls. Consequently, together boys and girls started to sensitize other classes by cleaning parallel classes”. Teacher, male



Girls feel economically empowered

Besides work on gender norms, the clubs incorporated FELS lessons and also institutionalized savings systems among club members. These lessons have encouraged boys and girls to accept a changed norm: that girls have the right to save money and decide what to do with that money (versus their parents taking it

all for example). This is having a positive impact on everyone but on girls especially. They understand the importance of saving money and using it for the benefit of their own future, while being able to make those decisions themselves.

“Financial education has positively influenced the behavior of my daughter. Before she had financial education she was spending money, buying unimportant things, but after joining the club, she is putting aside the money. Even when you ask her to buy something important, her response is negative. She says: “I need to save my money and create my business for when I am an adult!” Mother of participant

In the Leadership Clubs in particular, leadership and entrepreneurial skills have been taught to members. The research showed that after participating in the Leadership Clubs, girls felt more confident and economically empowered¹⁵. Girls behaved more responsibly in terms of how they spent and saved their money and were more inclined to use the money they saved to invest in their future. In cases where parents were unable to contribute to their daughters’ savings, the club helped them to start up small businesses to generate income, for example, by providing them with goats and chickens. In another example, three girls pooled their resources to collectively rent land in order to grow and sell maize. In many other cases boys and girls from the Leadership Clubs saved money and used it to buy school materials or hygiene products, to pay their tuition fees, or to support their families. From these examples we can see that girls may

be better prepared for entrepreneurship later in their lives.

“I started with the chicken given to me through our school but donated by Plan International Rwanda. After four months, I got seven more chickens and I now have 14 chicken and I am selling eggs. Since I started this business, I have been buying all I need with my own money. I’m even confident that I will be able to pay for my school fees up the end of my secondary school.” Girl, Leadership Club

“My mother was sick and my father had no money to pay the hospital. I paid using my own money and my mother was very grateful to see that the money she gave me to save was used to help pay her hospital expenses. After that, my parents gave me money to invest in my shop.” Girl, Leadership Club

The Leadership Clubs successfully encouraged their members to save and take control of their finances; something quite new to many of them, especially to the girls. Being able to contribute to the family economy or to strengthen their own financial situation made them more self-sufficient and has given them greater confidence. The work on understanding prevailing gender stereotypes means they can start to manage their own financial situation without the worry of being seen as outside of the normal limitations for girls.

Girls become agents of change

The complementary work done in the Leadership Clubs on gender norms has augmented the girls’ confidence in their own abilities. They also realized that FELS



Tangential Impact

The Leadership Clubs include sexual and reproductive health and rights (SRHR) sessions for boys and girls. These deal with issues that have a tangential impact on girls’ economic empowerment. For example, menstruation is usually not discussed in public because of cultural norms and values. Girls feel deeply embarrassed talking about it and the fact that they cannot afford sanitary products which in turn leads them to miss school.

“One day, I was at school; my period started and I was afraid. I decided to return home without asking permission from my teacher because he was a man, and even with a women teacher, it would be difficult to me to explain with confidence that I was menstruating.” Girl, Leadership Club

is important for other students. A small group of girls from the program were so motivated and enthused by what they had learnt in Leadership Clubs at school that they decided to form another club within the community for young people some of whom are not enrolled in school or had dropped out. These girls are now effectively peer educators; sharing the knowledge they gained from their in-school clubs and sharing FELS content with more young people.

“It is impressive to see how they are engaging their schoolmates who were not trained”. Deputy Head teacher of one of the schools

The students even felt empowered enough to seek official support to hold community meetings for the club:

“We visited the Sector Education Officer to inform him about our club... He supported the club and requested that the club members hold meetings in the sector’s hall instead of looking for another place or in school... This has given strength to our club and many parents have asked their children to join the club.” Girl, Leadership Club

15) This is confirmed by the midline study conducted in 2016 that compares baseline levels of students with levels at midline and where we saw an increase in saving, knowledge of planning/budgeting, and entrepreneurship.

5. CONCLUSION AND RECOMMENDATIONS

The work on gender norms in the Boys4Change and the Leadership Clubs has made a positive contribution towards girls' perceived economic empowerment. The clubs provide a space for the practical application of the FELS content which has led to girls being more aware of their rights, their potential and feeling more in control of money. This has positive implications on their school attendance and ability to take up entrepreneurship opportunities. Boys' growing awareness of the unfairness of gender stereotypes that make girls responsible for much of the domestic and unpaid care work has resulted in boys taking on some of these responsibilities. Combining financial education with life skills (including addressing gender equality and social norms) is therefore an effective approach to equipping girls for economic empowerment.

Parents, noting the increased competence and self-confidence of their daughters, were more inclined to accept that girls too are capable of financial management and developing financial independence which will in the future be a support to their families. This is crucial as gender norms are deeply rooted in the community's cultural identity and to bring about lasting change on the domestic front requires active support from parents. Efforts must be made to engage them too and support them to break down gender roles. For those parents who are more reticent, we would recommend using role models (students and parents) from the community.

The community based Leadership Clubs which were initiated by some of the

girls in the FELS program have not only empowered more girls with financial skills and knowledge but have also provided an opportunity for those girls to demonstrate leadership qualities by working with their community to help reduce segregation and discrimination. Involvement in the clubs motivated participants to question social norms and gender roles that inhibit their personal and financial development. Girls can be actively encouraged to do this in their FELS programs by creating explicit guidance¹⁶ for club members on how to train others and create a club for other members of their community. Supporting these girls to become peer educators will not only increase the reach of the FELS program itself, but will further increase the girls' exposure to and acquisition of FELS. We suggest it would be good to pursue research on these benefits and how boys can be engaged in these efforts.

Our findings confirm the outcomes of our [policy brief](#), which were that the more successful programs for girls' economic empowerment combined financial education with life skills and health education. By breaking the taboo around menstruation in particular, the SRHR component to the Leadership Clubs has enabled girls to take better ownership of their rights and advocate for respecting such rights. Girls were also able to use their savings towards their menstruation hygiene needs – which provides a clear product to 'invest' money in: a first step to economic empowerment. Furthermore, qualitative data indicates that school attendance was improved for some girls as well. We would therefore

recommend that FELS programs tie entrepreneurial activities to girls' every day needs or challenges thereby achieving several objectives simultaneously

Our conclusion is that a financial education program with specifically contextually relevant elements¹⁷ has a positive impact on girls' economic empowerment. It is, however, unclear whether this result is due to the particular skills taught, the fact that

the Leadership Clubs are "safe spaces" for girls, or something else. Therefore an experimental or quasi-experimental piece of research comparing student clubs with and without other FELS activities would be useful. Finally, the longer term effects (such as experiencing increased employability and financial stability) could be studied to determine whether participating girls are significantly more economically empowered than non-participating girls.

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

Credit Suisse is a leading global private bank and wealth manager with distinctive investment banking capabilities. We see ourselves as an integral part of society and recognize our responsibilities that go beyond banking. We regard microfinance and education as an effective means of driving inclusive growth and of helping

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

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

ADVISORY GROUP

The partners in the Financial Education for Girls program (Aflatoun International, Credit Suisse and Plan International) would like to thank the Advisory Group for providing valuable oversight of the scope, methodologies, process and knowledge

underpinning the research work in the program: Stefanie Plant (IRC), Sajeda Amin (Population Council), Jared Penner (Child and Youth Finance International), Dr. Nicole Goldin (NRG Advisory) and Claudia Pompa (Consulting for Growth).

16) The Credit Suisse program in Brazil is creating a "Peer Educator Kit" to this end.

17) In this case in Rwanda the contextualization included increasing awareness of girls' rights, SRHR education, working with boys and other members of society, and providing financial support to save and manage money.

ACKNOWLEDGEMENTS

This report was made possible with the contributions and advice of many people and organizations. With special thanks to the following contributors: Gwen Heaner (consultant), Dr. Yves Kaneza (consultant), Aukje te Kaat (Aflatoun International), Clare Daly (Plan International UK), Eva Halper (Credit Suisse), Judith Helzner (consultant),

Katy Crowe and Léa Moubayed-Haidar (Plan International UK), Simon Bailey (Aflatoun International), and Casimir Youmbi Wowoua, Mediatrice Umfuyisoni and Aimee Delphine Umurungi (Plan International Rwanda). We would also like to specifically thank all students, teachers and school staff that were involved.

A PARTNERSHIP WITH



www.aflatoun.org



www.credit-suisse.com/responsibility/education



Plan International UK

www.plan-uk.org