



FINANCIAL EDUCATION AND LIFE SKILLS FOR GIRLS IN INDIA:  
**COMMUNITY PERCEPTIONS AS  
OBSTACLES TO 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. 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 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. The research was guided by one overarching research question:

***“What are the contextual factors the 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 for adolescent girls in India<sup>1</sup>.

The program has been implemented since 2014, in Rajasthan, North West India. The results of this research will 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.



1) Plan International along with Aflatoun International and Meijol (funded by Credit Suisse) has been implementing a FELS program in primary and junior secondary schools since 2014 as part of a well-structured curriculum. The program works with both boys and girls, but prioritizes the impact on girls given their marginalized status in the Indian context.

# 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>2</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>3</sup>

The power to make and act on economic decisions is dependent on, and is derived from, the surrounding social and cultural contexts as well as individual competencies.<sup>4</sup> In India, and more specifically in Rajasthan, despite recent advances towards increased gender equality, the hurdles girls face are deeply

entrenched, which makes the acquisition and practice of financial and life skills more specifically challenging.<sup>5</sup>

In Rajasthan, although experiencing an upward trend, the literacy level is the lowest in the country: 66% of the people are literate (against 74% at the national level), and there is a large gender gap: 79.2% of men and 52.1% of women are literate.<sup>6</sup> The financial literacy in the region is much lower: 12% for women, compared to 26% for men.<sup>7</sup>

Poor quality education, gender discrimination in school, and cultural attitudes towards the value of girls' education undermine school retention and leads to girls dropping out of school early<sup>8</sup>, particularly at the stage of transition from primary to secondary school.

To gain a better understanding of the obstacles that hinder girls' economic empowerment, the question that guided the research in Rajasthan in India was:

***“Which community perceptions are the biggest obstacles to girls' acquisition of financial education and life skills and how can they be addressed?”***



- 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) Plan International India (2014) Situational analysis (internal document).
- 6) 2011 Census India – Ministry of Home Affairs, Government of India 2011.
- 7) ICT Post, “Financial literacy in Rajasthan: Learning from NCFE 2015 Report - <http://ictpost.com/financial-literacy-in-rajasthan-learning-from-nce-2015-report/>
- 8) See for example Population Council, 2014. *Adolescents in Rajasthan 2012: Changing situation and needs*. Population Council, New Delhi, India; and Gupta, A. (2013). *Education status report: Rajasthan. Primary, Middle, and Secondary Education*. CMS Working Paper.

### 3. METHODOLOGY

Data was collected from the state of Rajasthan, specifically in five rural villages across two districts in Bikaner where girls are attending the FELS program. 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 collection tools included semi-structured interviews and focus group discussions. In total, 61 student participants, 34 community leaders, 22 teachers and/or school staff members and 54 parents participated in the research. The interviews and focus group discussions were structured to identify and understand relevant cases to answer the research question. For example, a girl who had learnt skills to run a business but was not allowed to do so by her parents and so remained at home focusing on domestic tasks. This sample situation was used as a basis to explore attitudes and views in a variety of interviews in order to understand as fully as possible both the enabling factors and the obstacles that impede girls' economic empowerment.

#### ABOUT THE PROGRAM

This study is based on the Credit Suisse Financial Education for Girls program in Bikaner, India. The program operates, in 1,335 government primary schools as well as two educational camps for senior secondary and graduate level female students. Teachers deliver FELS by integrating content into existing national curriculum classes on a weekly basis. In addition, 1,335 "baal" clubs (which means "clubs for children") have been established where children have the opportunity to save money as well as put entrepreneurship into

practice. The secondary and graduate level students also receive career counseling and guidance services to better explore and equip them for future education or career options. They also participate in annual exposure visits to institutions such as post offices, banks, universities. At community level, parents, teachers and government stakeholders are engaged in student-led campaigns that promote girls' access to education and financial education in particular. In total the program has reached 151,128 students, 73,864 of which are girls.

Parents participate in School Management Committees (SMCs) together with teachers and school leaders in each school, and are actively encouraged to promote FELS amongst the students. SMC members visit parents of girls in educational camps on a quarterly basis to discuss students' progress and encourage retention in school, as well as wider support for FELS.

Plan International India also works with established "Self Help Groups" at community level, comprised of 10-20 community members who meet regularly to save and discuss ways to fund and support income generating activities. As these members are already sensitized to the benefits of financial education and skills, they encourage other community members and parents to engage with the FELS curriculum.

Plan International India works closely with key stakeholders in the government education departments at state level to promote the beneficial impact of FELS curriculum across the target schools. It



also points out that the two initiatives are well aligned: the FELS methodology reinforces the Education Department's own child-centered learning approach (Continuous Comprehensive Evaluation). As a result, FELS has been successfully integrated into the government's annual capacity training for teachers in Rajasthan.

In addition, teachers at residential and community level camps receive training in gender and girls rights, focusing on the particular challenges girls face regarding access to and completion of education. This holistic support for girls helps ensure completion of schooling.

### 4. FINDINGS

This case study aims to understand which community perceptions are the biggest obstacles to girls' acquisition of financial education and life skills. Three main perceptions emerged from the research:

1. Community perception 1: FELS is an empty investment for girls as they are expected to carry on with their gender-attributed domestic role once married
2. Community perception 2: Learning FELS might be acceptable to the community in some instances, but applying it in non-traditional ways isn't
3. Community perception 3: Non-traditional job opportunities for girls and women compromise their physical safety and moral integrity

#### Community perception 1: FELS is an empty investment for girls as they are expected to carry on with their gender-attributed domestic role once married

A major barrier of access to education for girls in general and to the acquisition of FELS in particular is that in parts of India traditional roles and responsibilities for girls and women are rooted in patriarchal values. Culturally, girls and women are expected to take care of children or siblings, carry out domestic chores and bear family responsibilities to secure the well-being of their families and the household.

In India, marriage before the age of 18 is

illegal, but in practice, girls marry earlier and in Rajasthan the rates of child marriage are among the highest in the country; the majority of girls marry before the legal age<sup>9</sup>. In Rajasthan, education in general for girls is seen as an empty investment: one that will not render a direct return for the family because girls are expected to move to their husband's home and take care of his family once they are married:

*"When a girl wants to continue her studies, people in the village will pass judgment. They will say: 'What is the use? She will not get a job'. They say it is better if she gets married."* Girl, 17-year old

However, it is important to point out that accepted gender roles - largely unquestioned by society – co-exist with less conformist views (held by individuals in those same communities). Some parents for example are in favor of educating their daughters, but social conventions and economic realities make this difficult:

*"If we can afford to educate only one child, then we will educate the boy because he will help at home. The girl will get married and will go to another home. Boys will be with us for life. If he is educated, he can get a good job and can earn well. His earnings will support us. We also need money for getting our daughter married. If she is more educated then it will be difficult to find an educated boy for her."* Female parent, 30

The same perceptions that are barriers to education for girls apply to the acquisition of FELS, and this extends also more broadly to the acceptance or denial of the role of girls and women in the economy. Traditional, domestic duties for girls and women usually take precedence over education, economic empowerment or entrepreneurial activities outside the home. In addition, in Rajasthan the majority of adults have low levels of financial literacy and little knowledge of key financial concepts.<sup>10</sup> This in itself impedes girls' progress towards economic empowerment. Parents are less likely to support a program they do not understand and parental support is key in terms of girls being allowed to attend a FELS program.

Although the above perceptions exist in the majority of the community, the findings also show that prevailing attitudes are not entirely homogenous regarding girls' acquisition and application of FELS. There are signs of change. Although examples of community and parental support for girls' true economic empowerment were limited in our study, as reflected in Community Perception 2, some girls described how their parents' assistance was critical to shaping their aspirations for the future. These are parents who understand that financial education promotes independence and financial stability. Therefore they chose to invest in their daughter's education, even with the risk of becoming marginalized in the village. Understanding and promoting these changing attitudes is key to girls' empowerment, both economic and more broadly.



*"My mother wanted to send me to school. My grandfather and other male members of my family opposed the idea. She refused to listen. Now nobody helps her, so she must manage on her own. She wanted me to get a good education so that I can earn well and be independent."* Young woman, 21

**Community perception 2: Learning FELS might be acceptable to the community in some instances, but applying it in non-traditional ways isn't**

The challenges are not limited to perceptions that hinder girls' access to FELS. Another major barrier caused by community perception is about girls actually using their acquired skills in non-traditional ways, such as finding jobs outside of their homes. On the one hand many people are in favor of their daughters participating in the program, but on the other hand community members remain anxious about how far girls' empowerment should go and where it might lead.

Many parents and community members are convinced of the importance of learning about FELS and understand that it will increase girls' confidence and opportunities. Parents support girls in FELS programs, for example, by giving them money to save in the school club.

*"It is helping them with saving and it teaches them the concept of working and budgeting. In the future this is helpful and it prepares them for the future, so that they know what to do"* Male parent, 35 years

Still, their underlying attitudes remain gender biased and they often expect the skills and knowledge acquired to be used to benefit the household, rather than to promote the economic empowerment of the girls themselves. In other words – while community members will say that it is important or good for a girl to acquire FELS, those community members at the same time may be opposed to the intended outcomes of FELS programs for girls: economic empowerment, independence, and having careers outside of their homes:

*"[FELS] is more important for girls as the skills they learn can be done from home and they can earn money even after marriage, and she will have savings for them. Boys can work anywhere and sustain themselves."* Female parent, 30 years

Strongly entrenched social attitudes about a woman's domestic role limit the opportunities of girls to find work elsewhere:

*"Education should have the right values. Now every girl thinks that she will get educated, she will get a job and she will not have to work at home. This is not possible. Working at home is necessary in order to develop the right cultural values. If not, a girl will face problems at the family of her in-laws. Once they are educated girls move away from their cultural values and their household responsibilities."* Male community leader, 48

9) Annual Health Survey 2011-2012 Fact Sheet Rajasthan, New Delhi, India.

10) ICT Post, "Financial literacy in Rajasthan: Learning from NCFE 2015 Report - <http://ictpost.com/financial-literacy-in-rajasthan-learning-from-nfce-2015-report/>



Some girls in the FELS program apply their newly acquired skills by working from home, leveraging their acceptable domestic skills like embroidery and sewing to set up small businesses, with approval from their parents:

*“Boys can go anywhere, do whatever labor is available and earn the money. But it is not the case with girls. She cannot go anywhere... girls can learn skills like sewing, embroidery, knitting, making carpets, mobile and electronic equipment repairing. All such skills can help them in getting work and starting their own work from home only.”* Male parent, 50



**Community perception 3: Non-traditional job opportunities for girls and women compromise their safety**

Another contributing factor to parent/community attitudes which affects girls’ acquisition of FELS, is concern about their safety.

Communities believe that it could be unsafe for girls to travel alone or stay alone away from their community for any reason, especially in towns that lack appropriate

places for them to stay, or along roads that are not well-maintained or policed.

*“People in the villages hear stories about bad things that happen to women and girls, like harassment. Villagers have much fear. They neither trust society, nor their own girls, so they restrict girls to the home and feel secure only when they have married them off.”* Girl, 19



Even if a girl’s parents have progressive ideas and are highly supportive of her acquiring and applying FELS to become more (financially) independent, their fears for her safety remain a barrier. Parents worry about the risk of physical and sexual harassment. As a result, girls are usually not encouraged or permitted to travel and so they are restricted to their home and immediate community. The application of what they’ve been learning in the financial education classes is therefore limited to home-based activities and will not lead to true economic empowerment. Such concerns (over safety) combined with other community perceptions result in the view that FELS is inappropriate for girls to learn or to apply.

## 5. CONCLUSION AND RECOMMENDATIONS

This research discusses which community attitudes create barriers to girls’ acquisition and application of Financial Education. While it is important to understand the obstacles that girls face, it is equally useful to discuss the various support systems to address these challenges. Below, we offer suggestions for contexts similar to Rajasthan where traditional ideas around the roles of girls and women prevail.

### PROMOTE GROUP BASED WORK OUTSIDE OF THE HOME

There is an argument for rooting girls’ and women’s entrepreneurial work in the home so that the skills they learn through FELS equip them for earning money within their domestic role and without compromising social norms. Although this may be a useful strategy in the context of rural Rajasthan, learning how to operate businesses while staying within the boundaries of their traditional roles at home should not be considered an end-goal for them or for FELS programs in general. Ultimately, girls and young women should be free to pursue opportunities outside of their homes and community if that is what they wish for in their own lives.

This particular program worked together with Self Help Groups (SHGs). The collaboration successfully increased the support for FELS among community members.<sup>11</sup> Formally anchoring FELS activities to pre-existing SHGs could help girls and women take their productive

activities to the “next level”. Future research should explore whether formally anchoring FELS activities in cooperatives increases perceptions of safety or reduces the danger for girls when traveling longer distances for education or work.

In cases where there are genuine personal safety risks for girls and women outside of the home the community – particularly fathers and husbands – should be engaged in dialogue around the causes and effects of gender-based violence. The unique safety challenges girls face can be addressed more explicitly in the life skills component of the curriculum. SHGs or other types of group based activities or cooperatives can serve as a stepping stone to financial participation of young women who are participating in the FELS program without compromising their safety or moral integrity.

### PROMOTE NON-TRADITIONAL APPLICATIONS OF FELS

Sewing, embroidery, and handicraft-making are examples of entrepreneurial activities that are viewed as acceptable for girls to learn. Although there are examples of progress whereby girls have set up small businesses in these crafts, these activities reinforce cultural norms and gender-based vocational stereotypes. We recommended that FELS integrate sensitization against vocational stereotypes into programs (e.g. ‘girls cannot be business owners’), and promote higher growth potential vocations for girls.

11) Since 2014 this particular program has seen a 44.9% increase in parents who strongly agree it is important for girls to learn about money and financial skills. Source: Plan International UK (2017). Midline assessment in India. Preliminary results.

One way of doing this is by promoting female role models engaged in ‘unconventional’ work to demonstrate that they can do it and that the community also benefits. For example by filling in needed jobs/skill gaps. Sharing successful examples of girls who have secured higher growth potential jobs can help normalize the non-traditional outcomes FELS learning but it is important to work with a long term perspective in mind to change community perceptions of what is acceptable for girls to do.

*“One of the girls in our village went to the town to study and later got a government job. This made many other families change their mind and send their daughters to get a good education and jobs outside the community.”*  
Female, 19



## DEBATE COMMUNITY PERCEPTIONS

We also recommend that community outreach events include the following elements:

- Discussion about social and cultural norms alongside information about the FELS program in order to convince parents and the wider community of the value of FELS for girls.
- Active support to amplify girls’ voices and those of parents and community members who have benefitted from FELS by educating and empowering daughters, sisters, wives, mothers.
- Sharing successful examples of girls and women who combine home-based financially productive work with their domestic responsibilities

*“Last year, I was the only one from my village [who attended the program] but then when I went back in the vacations and interacted with other girls and parents, they asked me a lot of*



*questions about life [at the residential camp], safety and security and if I am enjoying what I am learning. I answered all of their questions. This year there are 5 girls from my village who have come to this camp to study. Next year many more will come.”* 18 year-old girl in residential camp



Efforts can be made through ad hoc workshops, campaigns or more formally through school management committee meetings. In project areas where education rates are low (as is the case in Rajasthan), other innovative outreach activities such as theatre, dance and song have been shown to be effective in bringing about change negative or attitudes towards girls’ gender equality and economic empowerment.

## RECOMMENDATIONS FOR FURTHER RESEARCH

The study raises questions about the long term effects of the program. For example how FELS is still useful once a girl moves to her husbands’ home. We also recommend that future research looks at the role and impact of supportive stakeholders. A more nuanced understanding of the perceptions and attitudes of parents – exploring what was driving them to support FELS and girls’ economic empowerment – would be beneficial and provide useful insight into creating more positive examples for other parents.

## 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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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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