#### **Empowerment for Girls' Education (EGE) – Income Generating Activities**





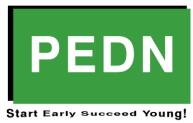
#### Project partners







THE PRIVATE EDUCATION DEVELOPMENT NETWORK





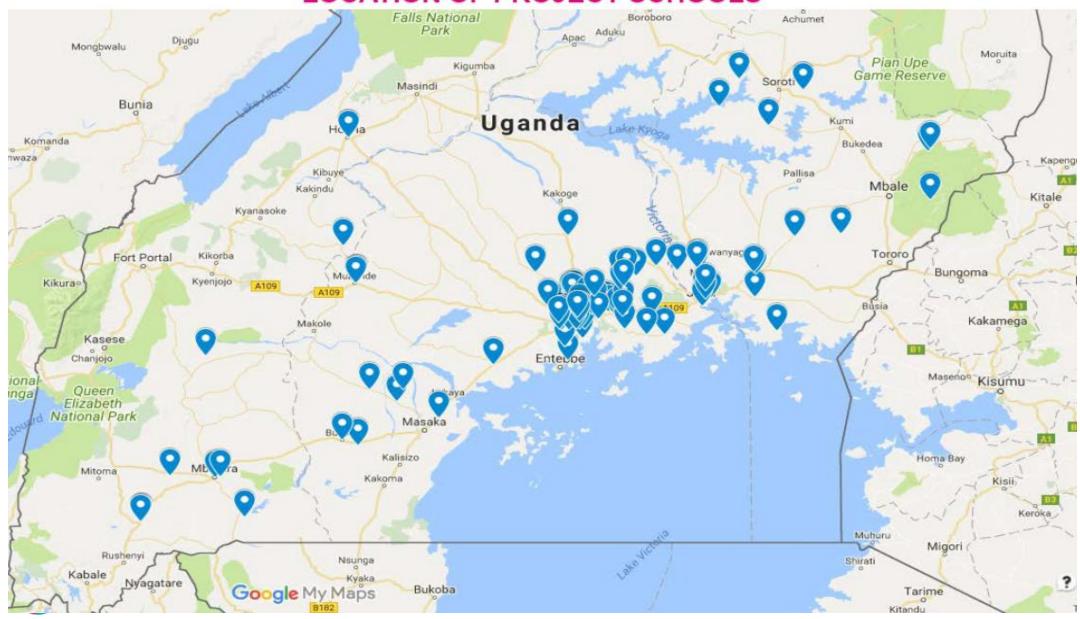




# Project background

- Empowerment for Girls' Education (EGE) was part of the Girls' Education Challenge (GEC) programme funded by UK Aid.
- Opportunity International (OIUK) brought together six partners (Aflatoun International, Link Community Development, Opportunity Bank Uganda Ltd. (OBUL), Opportunity International Education Finance, the Private Education Development Network (PEDN) and Teach A Man To Fish (TAMTF)) to support girls in education.
- The project worked with 132 low-cost private schools across Uganda and ran from April 2017 to April 2020.
- It delivered a whole-school approach with some partners working at the school level and some at the student level, and also included a microfinance element.
- **School-level activities:** school leadership training to promote quality education; working with schools to develop school development plans; supporting schools on good governance; teacher training.
- **Student-level activities:** school clubs delivering financial literacy and life skills training; supporting school savings clubs; vocational and business skills training to establish school enterprises.
- Microfinance: School Improvement Loans to support schools in construction and additional resources;
   School Fees Loans to help parents cover the cost of school fees; Child Savings Accounts.

#### **LOCATION OF PROJECT SCHOOLS**



#### **Income Generating Activities**

- Over the course of the project, a number of adaptations were made to address emerging findings and changing needs.
- One of these was the use of Income Generating Activities (IGAs).
- The project had provided a small number of students with bursaries to support them to stay in school. However, it was recognised that this was not a sustainable approach so IGAs were developed as an alternative.
- The activity was developed by the Private Education Development Network (PEDN) and Teach A
  Man To Fish (TAMTF). It built on TAMTF's experience of developing school enterprises and PEDN's
  experience of training and outreach.
- The aim was to support some of the most marginalised girls to establish a home-based enterprise, with the support of their family; the profits from which could be used to support their education.
- The activity was initially piloted with 30 households in Jinja before being rolled out to a further 60 (90 households in total), which also expanded into Kakumiro.
- The areas were selected due to the high levels of poverty and the prevalence of female-headed households.

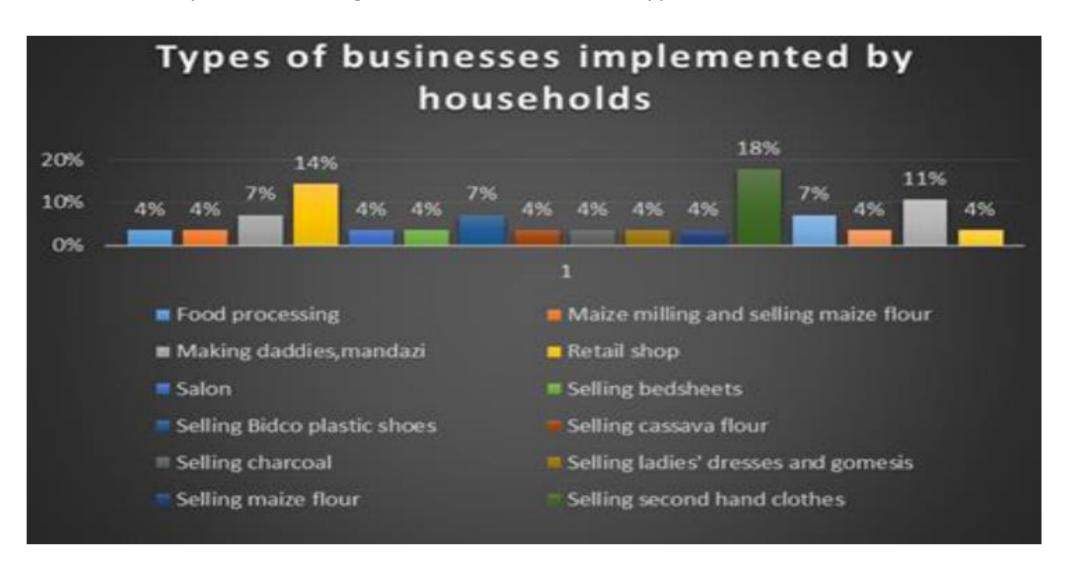
#### IGA training

- The girls selected to take part in the IGAs were identified due to their marginalised status and their risk of dropping out of school.
- The girls and a member of their household (parent or guardian) underwent six days of intensive training in business management and acquired the skills to run and sustain their IGA.
- They were also supported to conduct market research to identify the most appropriate business for them to establish.
- Once training was completed and a business had been identified, the girl and her parent/guardian were provided with a business start-up kit worth UGX 400,000 (approx. US\$ 110).
- The household was then able to set up the business to support the girls' education with the profits, with PEDN/TAMTF regularly monitoring the business to check on progress and offer support.
- The idea is that the parent/guardian runs the business while the girl is at school and the girl can support the business during her free time.



## IGAs – business type

Households opted for a range of different business types as identified below:



#### IGAs - findings

It should be noted that data was captured prior to the COVID-19 outbreak and it is not yet clear how the lockdown will have impacted the businesses.

- The majority of households were making a profit and these were, indeed, being used to support girls' education.
- School attendance of the girls increased as families were able to pay the school fees.
- Girls themselves were actively involved in running the business, including activities such as selling, recording daily sales and expenses, and business planning.
  - All of this was seen to increase the girls' financial literacy skills and enhance their soft skills (confidence, communication and negotiation skills)
- The majority of the IGAs were run by women, demonstrating the key role that they play in the education of the girl child.
- More households were seen to be opening bank accounts as a result of being involved in the IGAs.



## IGAs - learnings

Given the success of the IGAs and their ability to be self-sustaining, they will likely be incorporated in similar education projects managed by Opportunity International. During the EGE project, IGAs provided a learning opportunity which partners can now build on based on the lessons learned.

- At the initial trainings, most of the household members were female. An early lesson was that male family members also need to be engaged to gain their buy-in.
  - This was addressed during the project by introducing further training sessions.
- Although the IGAs in this project were designed to support individual girls in school, in any future iteration it is important that they meet the needs of the whole household.
- Given that some businesses (agriculture) were affected by rains, and we don't yet know how the businesses will fare in the face of a global pandemic, any future roll-out will need to consider how best to build resilience in order to ensure sustainability.



#### IGAs – case study

With only UGX 400,000 worth of salon items (1 dryer, 4 packets of rollers, hair relaxer cosmetics, 3 seats, combs, etc.) provided as a business start-up kit, Ms Namakula Teddy has been able to pay all of her daughter, Juliet's, school fees, as well as those of her siblings.

At the time of the monitoring visit in January 2020, Namakula had saved a total of UGX 220,000 (approx. US\$ 60) with the bank and had fully paid Juliet's school fees and had saved enough to cover the next year of schooling. She attributes the business training and start-up kit received to helping meet the education costs of her children.

"During Christmas time, I made profits worth UGX 466,000 [approx. US\$ 127] just be operating from home. Women in this area prefer my salon because of its unique hairstyles and my customer care. I believe this business will expand to a big salon in the near future. I plan to rent a room in a trading centre where my services can easily be accessed. My daughter will never fail to study as long as my salon is still operational."





#### IGAs – case study

As a result of the IGA intervention, Nantale Edith, a student in Jinja, is running a coffee business. She buys raw coffee, processes it and then sells it.

Edith is an orphan and is being raised by her uncle and his wife.

Prior to the IGAs, Edith would be missing around five days of school per term but she has not missed any days since starting the household business. The business has made a profit of UGX 314,000 (approx. US\$ 84) and is saving these through a local Savings and Credit Cooperation (SACCO). Edith and her family are also rearing rabbits as a side business and selling them for UGX 40,000 (approx. US\$ 11) each.

From the business profits, Edith has purchased a school bag and scholastic materials, such as a uniform and stationery, that she was struggling to get before.



#### Further information

A video highlighting the work of the IGAs can be found here: <a href="https://www.youtube.com/watch?v=8iCluHwleG0">https://www.youtube.com/watch?v=8iCluHwleG0</a>

For any questions, please contact Mandy Burrows, Senior Programme Manager at Opportunity International UK: <a href="mailto:aburrows@opportunity.org">aburrows@opportunity.org</a>