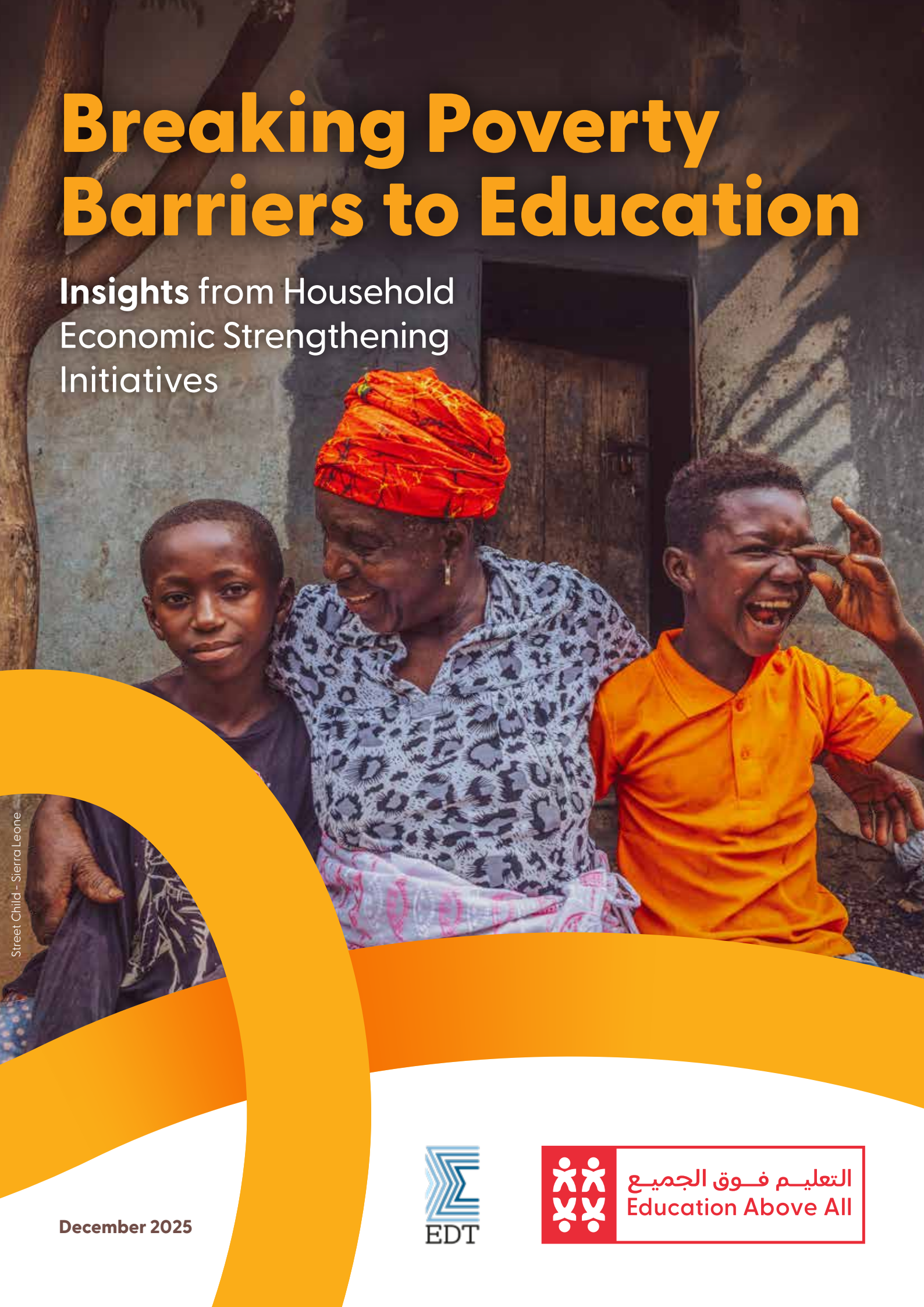


Breaking Poverty Barriers to Education

Insights from Household
Economic Strengthening
Initiatives



Street Child - Sierra Leone

December 2025





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Acronyms and Abbreviations

CCOOSC	Cambodia Consortium for Out-of-School Children
CCTs	Conditional Cash Transfers
CE	Child Evaluator
COVID-19	Coronavirus Disease 2019
CT	Cash Transfer
EAA	Education Above All Foundation
EAC	Educate A Child
EDT	Education Development Trust
EFFECT	Education for Every Child Today
EU	European Union
FCDO	Foreign, Commonwealth & Development Office (formerly DFID, Department for International Development)
GESS	Girls Education South Sudan
HES	Household Economic Strengthening
HH	Households
HIC	High-Income Countries
HoH	Head of Household
IGA	Income-Generating Activity
IGP	Income-Generating Project
INGO	International Non-Governmental Organisation
LMIC	Low- and Middle-Income Countries
M&E	Monitoring and Evaluation
MoEYS	Ministry of Education Youth and Sports
M-Pesa	Mobile Money Service
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Co-operation and Development
OOSC	Out of school children
PEPFAR	President's Emergency Plan for AIDS Relief
SDG	Sustainable Development Goals
SEEP	Small Enterprise Education and Promotion Network
SMEs	Small and Medium Enterprises
SoW	Scope of Work
UCTs	Unconditional Cash Transfers
UIS	UNESCO Institute for Statistics
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
VSLA	Village Savings and Loan Association



Foreword

For millions of out of school children (OOSC), poverty is not just a backdrop but a decisive factor that shapes whether they can ever enter or remain in education. When families struggle to meet daily needs, the cost of schooling – however minimal – can become insurmountable. This is why Educate A Child (EAC) commissioned this work on Household Economic Strengthening (HES). The link between poverty and educational exclusion is clear, but understanding how to effectively address this link is critical to achieving lasting solutions.

HES initiatives provide families with the means to reduce economic pressures that keep children out of school. By combining short-term support, such as conditional cash transfers, with long-term strategies like income-generating activities and savings schemes, these approaches not only open the school gates but also help keep them open. They create stability, resilience, and opportunities for families to prioritise their children's education.

This case study, developed in partnership with the Education Development Trust (EDT), brings together evidence from five EAC-partner projects across Cambodia, The Gambia, Kenya, Malawi, and Sierra Leone. It illustrates how diverse strategies – from cash transfers to livelihood support – can be adapted to context while maintaining a focus on the ultimate goal: ensuring every child has the chance to learn. The report also highlights the importance of gender dynamics, sustainability, and integration with broader social-protection systems, underscoring that education outcomes are strongest when economic empowerment goes hand-in-hand with inclusive programming.

The findings presented here reaffirm that addressing household poverty is essential to removing barriers to education. When families are economically strengthened, children are not only able to attend school but are more likely to thrive and complete their education. This study offers valuable insights for policymakers, practitioners, and partners committed to breaking the intergenerational cycle of poverty and exclusion.

We hope this document will serve as both evidence and inspiration, guiding future programming that empowers households and ensures every child's right to a quality primary education.

Mary Joy Pigozzi, Ph.D.
Chief Education Officer
Education Above All Foundation

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Disclaimer

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Executive Summary

Household Economic Strengthening (HES) refers to a range of interventions aimed at reducing household poverty and thereby lowering economic barriers to education. This case study, conducted by Education Above All (EAA) Foundation in partnership with Education Development Trust, examines HES activities implemented in five Educate A Child (EAC)-partner projects in Africa and Asia. The goal is to understand the effectiveness of these initiatives in enabling out of school children (OOSC) to enrol and remain in quality primary education. Household poverty is a well-documented driver of exclusion from schooling, so the central hypothesis is that strengthening household economies can increase access to and retention by alleviating financial pressures.

Methodology: The study employed a mixed-methods approach combining a global literature review, desk research on selected EAC projects, and primary-data collection. The review covered academic and grey literature on HES interventions and their impact on education access and retention. Desk research summarised HES strategies and results from project documents. Primary data were gathered through in-country interviews with heads of household (HoH) and remote focus group discussions with project leads. In total, five projects were examined in five countries (Cambodia, The Gambia, Kenya, Malawi, and Sierra Leone). Qualitative insights were triangulated with project Monitoring & Evaluation data. All research protocols followed ethical standards of informed consent and confidentiality.

Key Findings: Across diverse contexts, HES initiatives showed promise in mitigating poverty-related barriers to education, albeit with varying degrees of success:

- **Improved enrolment and attendance:** Conditional cash transfers (CCTs) demonstrated significant positive effects on school enrolment and attendance, especially when schooling costs (e.g. fees, uniforms) are substantial. Unconditional cash transfers (UCTs) also helped increase enrolment, though evidence of their impact is less extensive. Multi-faceted programmes that combined short-term assistance (like cash grants) with longer-term livelihood support showed the strongest outcomes in bolstering enrolment and attendance over time.
 - **Retention of students:** Preliminary data indicate that HES initiatives contributed to higher retention of students who were previously OOSC. In all project sites, the interviewed households had all their school-age children attending school at the time of data collection. While causality is difficult to prove with a small sample, the consistent school attendance suggests a positive correlation between HES support and keeping children in school.
 - **Household decision-making and gender dynamics:** The interventions fostered a strong appreciation for education among participating households that valued education for its role in improving future livelihoods and awareness. In many cases, women were the primary participants in HES activities, which empowered them economically and shifted household decision-making patterns. Several households reported more collaborative decision-making on children's schooling and finances after the HES support. Notably, when mothers gained income through HES, they often assumed greater influence in ensuring children's school attendance, indicating that women's economic empowerment can translate into stronger educational investment in children. This highlights the importance of designing HES programmes with gender dynamics in mind.
 - **Sustainability and long-term outlook:** Project staff and participants alike emphasised that the sustainability of HES outcomes depends on long-term support and integration with broader systems. Short-term cash assistance was seen as a "bridge" to get children into school, but lasting educational impact requires sustainable income-generating activities (IGAs) and links to government social-protection systems. Projects that facilitated saving groups or skills training noted that families felt more confident about funding education in the future.
-

- **Challenges and mitigation:** Implementing HES in marginalised communities revealed several challenges. Some families tended to prioritise household needs over education expenses when given unrestricted cash, underscoring the importance of sensitisation and, in some cases, conditionality to keep the focus on education. Technical issues were encountered in cash transfer delivery (e.g. difficulties with mobile money platforms or remote disbursement), suggesting a need for thorough piloting of payment methods. In livelihood-support interventions (such as distributing livestock or seeds), inadequate training or resources for maintenance (e.g. veterinary care for livestock) sometimes limited effectiveness. Moreover, market-driven approaches like small business support faced the challenge of aligning with local market demand; without proper market analysis, some income activities risked low profitability. Projects responded by conducting labour-market assessments and adjusting support to viable trades, illustrating the value of evidence-based, market-aligned project design. Regular monitoring and hands-on support (e.g. mentoring entrepreneurs, tracking grant use) were crucial in preventing misuse of funds and keeping economic activities on track.
- **Inclusivity:** The HES initiatives were deliberately targeted to the most vulnerable children and households, including those affected by disability, extreme poverty, or single-parenthood. This focus on equitable inclusion aimed to maximise the education impact for marginalised OOSC who face the highest barriers. Early evidence suggests that by concentrating resources on these groups, projects can achieve more equitable outcomes and community-wide benefits, though careful monitoring is needed to avoid unintentional exclusion of the “ultra-poor” or other at-risk subgroups.

Recommendations: Based on the findings, this study puts forward the following recommendations for future projects:

- a. Future projects should combine HES initiatives that address immediate poverty barriers to education with long-term interventions.
- b. In supporting older OOSC, consider incorporating vocational training to promote readiness for employment and encourage retention.
- c. Ensure labour-market analyses are conducted prior to the initiation of HES initiatives and consider immediate and future market trends.
- d. Establish clear links with existing government social-protection mechanisms and national-/community-level organisations.
- e. When designing cash-transfer projects, thoroughly explore and consider piloting money-transfer mechanisms before scaling up to mitigate unforeseen costs and ensure accessibility.
- f. Livestock-distribution projects should include all related costs to ensure sustainability and effectiveness, including support for more long-term costs such as veterinary services.
- g. Include gender-awareness training within project design to address potential shifts in household-power dynamics.

Conclusions: Overall, this case study finds that HES interventions can play a pivotal role in enabling children’s access to primary education when they are well-designed and part of a holistic strategy. The HES activities addressed a key underlying cause of non-enrolment – household poverty – and in doing so helped families invest in their children’s schooling. However, not all approaches yielded equal results. The most effective projects were those that balanced short-term relief (to immediately get children into school) with long-term economic empowerment (to keep them there). Moreover, education outcomes improved when economic support was paired with measures to raise awareness of education’s value and improve the quality of schooling available (e.g. complementary investments in teachers or facilities). These findings align with broader research that financial incentives alone are not a cure-all; the context and implementation quality determine whether HES leads to sustained education gains.



UNICEF - The Gambia

2. Introduction

Household poverty is a crucial factor that can determine whether a family is forced to prioritise immediate financial needs over long-term investment in education. Interventions that alleviate household poverty could, in principle, help to ensure that children access education. In this context, the Education Above All Foundation partnered with Education Development Trust to conduct a case study review of the **Household Economic Strengthening** (HES) activities undertaken by five Educate A Child (EAC)-partner projects to understand the value of HES initiatives, and assess the impact they have on enhancing access to, and retention in, quality primary education. This report sets out the findings.

2.1. Motivation for research

According to the latest UNESCO Institute for Statistics data, 244 million children, adolescents and youth between the ages of 6 and 17 were out of school in 2021 (UNESCO, 2022). This number includes 67 million children of primary-school age (6 to 11). It is hypothesised that improving families' economic situation is a means to address a major barrier preventing children from accessing and staying in primary education. EAC supports various projects that aim to reduce the economic hardships faced by families, which inhibit their ability to send their children to school. This thematic case study investigates the effectiveness of poverty-alleviating interventions in enhancing access to and retention in quality primary education for out of school children (OOSC) in economically disadvantaged contexts.



2.2. Conceptualising HES

Although the term “Household Economic Strengthening” (HES) is commonly used within the education and development sectors, there is no single definition. A 2014 evidence synthesis found that the term first appeared in the late 1990s for vulnerable children facing HIV/AIDS, as concerns grew about the effects of deteriorating economic circumstances on AIDS-affected households (Markel & Getliffe, 2015). The most frequently cited definition is from the 2006 President’s Emergency Plan for AIDS Relief (PEPFAR), “A range of economic interventions focussed on vulnerable households and individuals [which] aim to address economic well-being and influence the economic determinants of HIV” (Moret et al., 2018, p. 1).

The term has since come to be used across multiple sectors, from child protection to education (Lauman, 2015). To clearly situate EAC’s work within the global body of evidence in this area, HES has been used as an umbrella term to capture all HES initiatives within the projects’ programming. HES is thus employed as a comprehensive term to include all related initiatives, ranging from microfinance and in-kind livelihood support to poverty-alleviation mechanisms like cash transfers. These initiatives aim to either kick-start new livelihoods or, in the case of cash transfers, provide temporary relief from economic hardship without necessarily establishing a new livelihood.

2.3. Research questions

EAC’s overall aim for this case study is to understand the value of HES initiatives, and assess their impact on enhancing access to, and retention in, quality primary education. The work thus focusses on the following research questions:

1. How do diverse HES initiatives, implemented by selected EAC-partner projects, contribute to increasing access to quality primary education for out of school children, and what are the pivotal determinants influencing their effectiveness?
2. What are the predominant factors shaping household choices regarding education and school attendance, as influenced by HES initiatives? How do these factors diverge across varied socio-economic and cultural contexts within EAC-partner projects?
3. Considering the diverse contexts of EAC-partner projects, what are the principal challenges and accomplishments observed during the execution of HES initiatives?
4. Based on the analysis of the partner projects, what actionable insights and policy suggestions can be formulated to guide HES initiatives aimed at enhancing access to primary education for disadvantaged communities at scale?

2.4. Research methodology

The study employed a multi-faceted approach to assess HES initiatives, beginning with a global literature review. This was followed by a desk-based examination of a sample of five EAC-partner projects to analyse common initiatives and their implementation methods against indicators such as survival rate and access. Subsequently, in-country primary research explored the predominant factors shaping household choices regarding education and school attendance as influenced by HES initiatives. It sought to understand how these factors differed across various socio-economic and cultural contexts within EAC-partner projects, thus supporting project development to minimise systemic barriers and enhance effectiveness. In addition, interviews with key individuals from each project's implementing team highlighted the principal challenges and accomplishments during the execution of HES initiatives, focussing on how these challenges impacted project sustainability and inclusivity. These insights informed recommendations for implementation methods as well as policy suggestions. These are intended to guide the design and execution of HES initiatives to enhance access to primary education for economically disadvantaged communities, ensuring a positive impact on the maximum number of students.

2.5. Participating EAC projects

The participating EAC-partner projects are listed below. Each project incorporated particular HES strategies aimed at enhancing education access and retention for OOSC.

- **Cambodia Consortium for Out-of-School Children (CCOOSC) Phase II:** Led by Aide et Action – Cambodia, this project aims to enrol and retain OOSC across the country. By blending educational support with livelihood and in-kind services, the project emphasises economic empowerment, particularly for women, through various income-generating activities and comprehensive-training programmes.
- **Enrol OOSC Project: Break the Cycle of Poverty – II:** Led by buildOn, this project operates in seven countries across Africa, Asia, and Latin America and the Caribbean, focussing on dismantling infrastructural and socio-economic barriers to education through community-led income-generating projects.
- **Education for Every Child Today (EFFECT):** This Street Child project aims to enrol 96,000 OOSC in Liberia, Nigeria, and Sierra Leone. The project employs a holistic approach that includes cash transfers, business support and incentivised savings schemes. The project integrates economic support with educational initiatives, providing a sustainable pathway for families to support their children's education.
- **Expansion of Operation-Come-to-School, Kenya:** Building upon an earlier phase, this extension of a UNICEF-led project employs a multi-faceted approach that includes conditional cash transfers and support for income-generating activities. The project's innovative mechanisms, like the integration of honey production into educational support, highlight the potential for creative income-generating activities to bolster outcomes.
- **Zero Out of School Children in The Gambia:** Launched by UNICEF in July 2022, the project has implemented a range of interventions such as infrastructural support and teacher-capacity building. As of early 2024, the project began utilising conditional cash transfers to encourage school enrolment and attendance. Targeting both households and non-formal education institutes, the initiative aims to address the economic barriers to education in The Gambia.

2.6. Structure of this report

Section 2 sets out the methodology for this study, detailing the research questions, and discussing the methods and tools used to address them. Section 3 draws on the literature review to provide a broad inventory of the types of HES activities commonly employed to incentivise education enrolment and retention. Section 4 reviews the five EAC-partner projects and the HES activities they are implementing. Section 5 sets out the findings from the primary-research phase, extracting key themes from the interviews and focus groups regarding HES. Section 6 summarises key findings and makes recommendations.



3. Methodology

3.1. Data-collection methods/tools

In pursuit of the research objectives, EDT first reviewed the global literature, and then conducted a desk-based review of a sample of five EAC-supported projects utilising a range of HES initiatives. This was complemented by in-country primary data collection employing two tools: head of household interviews and remote focus group discussions with individuals directly responsible for project implementation in the various target countries (these latter individuals are referred to throughout this case study as project leads). These methods were designed to gather quantitative and qualitative data to understand the factors influencing the success of HES initiatives when implemented across diverse contexts.

3.1.1 Literature review

The literature review covered peer-reviewed academic articles as well as high-quality grey literature that provided insights into the effectiveness of HES initiatives and their impact on education access and retention for OOSC and children at-risk of dropping out. The review included recent relevant research and seminal older work that documented the evolution of HES as an approach to increasing education access. The literature review sought to answer the following questions, subsidiary to the three main research questions:

1. What are the various types of HES initiatives, which have been used to incentivise educational attendance and retention among children?
2. What are the different approaches to the implementation of HES initiatives?
3. How effective have the various approaches to implementation been in promoting school participation?

By establishing common definitions and understanding of relevant effectiveness criteria, the literature review provides the framework for the subsequent review of the HES initiatives and their effectiveness.

3.1.2. Desk-based research

Desk-based research was conducted on five partner projects selected by EAC for the study, seeking to identify commonalities amongst the HES initiatives within existing programming. Regarding the primary-research phase, for partner projects operating in multiple countries, a single country was selected based on the availability of national researchers and their proficiency in the necessary languages. An overview of the projects and the corresponding HES initiatives is presented in Table 1.

Project Name	Country of Focus	Implementing Organisation	Project Implementation Period	HES Initiatives
Cambodia Consortium for Out-of-School Children (CCOOSC) Phase II	Cambodia	Aide et Action	13 August 2020 – 30 June 2024	<ul style="list-style-type: none"> • Livelihoods support • In-kind support and services
Enrol OOSC Project: Break the Cycle of Poverty	Malawi	buildOn	29 March 2021 – 31 March 2027	<ul style="list-style-type: none"> • Small loans for community initiatives and individuals to conduct IGAs
Education for Every Child Today (EFFECT)	Sierra Leone	Street Child	28 June 2022 – 27 June 2026	<ul style="list-style-type: none"> • Training • Unconditional cash transfers • Incentivised savings scheme
Zero Out of School Children in The Gambia	The Gambia	UNICEF	28 July 2022 – 30 June 2025	<ul style="list-style-type: none"> • Conditional cash transfers
Expansion of Operation Come-to-School, Kenya	Kenya	UNICEF	31 December 2020 – 31 December 2023	<ul style="list-style-type: none"> • Conditional cash transfers • IGAs

Table 1. HES initiatives implemented by five EAC-partner projects

A thorough review of the project documents shared by EAC was used to extract initial information to guide project design. This, with requests for further information on project-specific gaps related to HES implementation and impact, was summarised into a fact-finding document and shared with EAC-project leads for their input. This was then compiled into an overview of the five projects, and used to explore their effectiveness against key EAC indicators concerning OOSC enrolment and retention. Further details regarding each project are included in section 4 of this report.

3.1.3. Primary-research tools

To gather information on HES initiative effectiveness directly from HES participants and implementers, two primary-research tools were developed: (a) head of household interviews and (b) remote focus group discussions with EAC-project leads.

Head of household interviews

A Head of Household (HoH) interview protocol was designed to provide insight into the socio-economic backgrounds of project participants and household power dynamics with regard to financial decision-making, and details pertaining to the HoH experience of the HES initiative. Five in-country researchers were identified and trained on the HoH interview tool. Researchers tested the tools and provided feedback on how to contextualise responses. The HoH interview included seven questions designed to classify each respondent's socio-economic status.

EAC-project leads were then requested to apply a set of criteria to select two geographical areas for each partner project from which primary-research respondents were drawn. Following location selection, a key project employee (manager, social worker, implementer, etc.,) in each location facilitated the nomination of households with project participants. We purposefully sampled households with formerly OOSC of primary-school age who had benefitted from any of the HES initiatives administered by the project. A total of four households in each location were selected. The tool took 90 minutes to complete per participant, and researchers completed four interviews in each area per day, for a total of eight interviews, using the HoH interview tool (see Appendix 2).

Remote focus group discussion with EAC-partner project leads

Two focus group discussions took place with all project leads and a selected member of the project team, on 7 and 11 March 2024. A list of participants is provided in Appendix 3. The focus-group session followed a structured discussion tool (see Appendix 2) and utilised interactive workshop techniques to promote wide participation. The session provided insight into principal challenges and accomplishments observed during the execution of HES initiatives and gathered information on project inclusivity and sustainability.

3.2. Scope and the sample

Table 2 below provides the demographic details of the HoH interview participants. Across all households interviewed, distance to primary school was not a barrier to access (with the furthest distance being a 60-minute walk). The highest level of education attained for the majority of the HoHs was primary level, followed by secondary education and then no education. The majority of HoHs were employed in small-scale businesses, typically as traders or in agri-business. Aside from informal assistance from immediate family members, only six out of the 32 people interviewed had received economic assistance from an organisation other than the EAC project implementing the HES initiative. Most households consisted of two adults and two children with no elderly or chronically unwell dependents to mention. All children in the households were enrolled in school and all had attended school the week prior to the interview. The typical age of enrolment was five or six years for boys and girls, apart from Sierra Leone where the average age of enrolment for boys was 8.5 years.¹

¹ All project teams confirmed that part of the eligibility criteria for receiving HES support was at least one OOSC in the household who would then be enrolled or re-enrolled within the first few months of the intervention or directly prior to the intervention. Unfortunately, our research tools did not directly explore whether these children had dropped out at any point during initial enrolment and the HoH participant's participation in the HES initiative. We assume that likely due to COVID-19 shutdowns or other reasons, school-aged children of participating households had dropped out of school.

3.3. Data analysis

The study used informal grounded theory to identify concepts and allow themes to emerge gradually through iterative comparison between the results of the literature and the outcomes from data collection across the project countries. Appendix 1 provides a detailed breakdown of the methods that were used to answer each of the case study's research questions.

Table 2. Demographics of HoH Interview Participants

Country	Number of HoH interviewed	Type of HES initiative engaged	Average age of HoH	Typical socio-economic status of female headed HoH	Typical socio-economic status of male headed HoH
Cambodia	8 (2 Female HoH and 6 Male HoH)	In-kind support to start business	40	Medium	Medium (1 Low)
Malawi	8 (3 Female HoH and 5 Male HoH)	VSLA	40	Medium	Medium
Kenya	8 (3 Female HoH and 5 Male HoH)	4 IGAs or businessgroups, 4 cash transfers	48	3 Low, 2 Medium	Medium
Sierra Leone	8 (8 Female HoH)	Business grant, savings scheme, education kit	38	Medium	Medium

3.4. Limitations

A limitation in the study was the small sample size in each country. This limits the ability to confidently generalise the findings to the broader populations. However, the small sample size enabled a deeper level of engagement in understanding the unique situations of the study participants.

In addition, the study did not include a comparison group that did not receive interventions. This may make it more difficult to directly correlate HES initiatives with improvements in perception, retention and enrolment.

For primary research, EAC-partner project teams were asked to select HES recipients with primary-age children who had been OOSC and had enrolled one year prior or less. The majority of respondents indicated that all their children had been enrolled at the correct age (6 or lower) and were on average age 11 at the time of the interview. To participate in HES initiatives, selectees were required to have previously OOSC enrolled in school. This suggests that the children may have been students who had dropped out of school. Of all HoH interviewed, none attributed participating in the HES initiative as a reason for enrolling their children. This means that aside from the anecdotal comments from the HoH on the effectiveness of the HES initiative on education decision-making, we are unable to directly attribute school enrolment to participation in the HES initiative. However, all children were in education at the time of data collection, which could be attributed to the continuing success of HES initiatives. This highlights the sensitivity of researching income-generating projects, especially within communities that are economically insecure.

3.5. Ethical considerations

Integrity is central to all of EDT's research activities, ensuring ethical conduct and scholarly standards are consistently applied and maintained. Research was conducted in accordance with the guidelines enumerated in EDT's Research Ethics and Integrity Policy, emphasising participant privacy, informed consent, data protection, and minimising harm. Because this study involved vulnerable populations, the research team paid particular attention to positionality, remaining aware of power imbalances and practicing reflexivity and sensitivity (Shaw, Howe, Beazer, & Carr, 2020).

Interviews were conducted with caregivers of children who were at-risk of dropping out and supported vis-à-vis HES initiatives. The approach included:

- Adhering to principles of informed consent, harm reduction, and privacy protection.
- Ensuring all researchers were trained to recognise and respond appropriately to participant distress, pausing or terminating interviews as necessary.
- Providing signed consent forms, but also accepting oral consent when written signatures may have posed risks for refugees and marginalised groups (Castaneda & Smith, 2023).
- Informing interviewees that their responses were confidential and would not be used to influence funding allocations or resources.

Surveys were distributed to assess the impact of HES initiatives on school attendance, with safeguards that included:

- Ensure all participation was voluntary and based on explicit informed consent.
- Avoid the collection of personal or identifying information at all stages.
- Delete individual survey data and interview transcripts one year after data collection to protect participant privacy.



4. Selected EAC-partner project approaches to the implementation of HES initiatives

This section provides a summary of the five EAC-partner projects which incorporate HES initiatives. It summarises implementation approaches and uses existing project documentation to assess their effectiveness. It also includes information gathered through discussions with EAC-partner project leads where relevant. An expanded description of each project is provided in Appendix 4.

4.1. Cambodia Consortium for Out-of-School Children (CCOOSC)

Led by Aide et Action, the Cambodia Consortium for Out-of-School Children (CCOOSC) Phase II was set to run between August 2020 and June 2024. This four-year project aims to improve school enrolment and retention rates for 116,396 OOSC across all 25 provinces. To achieve this goal, a consortium of 29 NGOs implemented 19 diverse initiatives, ranging from school construction and refurbishment to curriculum development tailored to the distinct needs of Cambodian children. The project underscores the importance of non-formal education and teacher-professional development to ensure universal access to quality primary education. Recognising the connection between economic stability and education access, CCOOSC Phase II includes components focussed on livelihoods and in-kind support services. These encompass market and business-skills training, livelihood counselling, scholarships, entrepreneurship mapping, start-up funding and mentorship, with a special emphasis on women's economic empowerment.

Micro-enterprise start up

All implementing partners (IPs) in the consortium incorporate income-generating activities (IGAs) to support the start up of microenterprises. Despite varying approaches based on their experience and existing projects, all IPs follow critical steps recognised by Aide et Action:

1. **Preparation:** IPs devise procedures and documentation to identify and engage beneficiary families, including forming a selection committee and setting eligibility criteria based on poverty and other factors.
2. **Identification and Application:** Potential beneficiaries are identified through various means, followed by an application process.
3. **Review and Selection:** Applications undergo a thorough review, including home visits to verify circumstances. The selection of an appropriate IGA considers the family's interests, capabilities, and repayment capacity.
4. **Training:** Families receive training on business principles, specific enterprise knowledge, and social issues, including education, gender equality, and migration.
5. **Formal Agreements:** Agreements are executed, which may involve tripartite contracts with the family, lender, and local authority. Financial support varies between non-repayable grants and repayable loans.
6. **Disbursement:** Funds are released in cash or as physical assets, tailored to the specific business needs.
7. **Follow-Up:** IPs conduct regular visits to monitor progress, ensure adherence to agreements, review financial records, and provide support to address challenges. Loan repayments, if applicable, are arranged during these visits.

This structured process aims to provide sustainable economic opportunities for OOSC families, addressing financial barriers to education.

Scholarships and in-kind support

Scholarships are provided across all project components to complement household economic strengthening initiatives. Selection is primarily based on need, focussing on family poverty rather than academic merit. Scholarships may include material support (e.g. uniforms, schoolbags, bicycles), learning materials (e.g. pencils, notebooks), financial support, and food provisions.

The scholarship process involves developing eligibility guidelines, establishing a selection committee, creating application forms, and launching awareness campaigns. Vulnerable children are identified post-enrolment, followed by the selection of awardees, publicly posting results, and an appeals process. Procurement of materials follows specific guidelines and banking arrangements for cash awards necessitate assistance for functionally illiterate parents.

Stakeholders monitor the awardees' attendance, academic progress and family circumstances to address emerging issues promptly. This comprehensive approach ensures scholarships provide holistic support to enhance education access and success for children in low-income households.

From January to June 2023, 1,158 OOSC (587 girls) received scholarships and the families of 271 (148 girls) newly enrolled OOSC received livelihood support. The overall total number of families receiving livelihood support since project inception is 2,686 households.

4.2. Enrol OOSC Project: Break the Cycle of Poverty

Enrol OOSC Project: Break the Cycle of Poverty, led by buildOn, is a six-year initiative (2021–2027) targeting systemic enrolment of out of school children (OOSC) in impoverished regions of Burkina Faso, Guatemala, Haiti, Malawi, Mali, Nepal and Senegal. It aims to enrol 159,211 OOSC by addressing infrastructural and socio-economic barriers to education through a multi-tiered strategy combining educational support with community empowerment.

A key intervention is a small grant disbursement model supporting income-generating activities for both community and individual ventures. Initial funding is provided to economically disadvantaged but motivated communities to lead initiatives under the guidance of the community-based Enrol Leadership Committee. Selection criteria include the prevalence of OOSC, community cohesiveness and capacity, and demonstrated potential for income-generating ventures. Two educated community members are selected for facilitator training in adult-literacy techniques and receive a stipend to conduct literacy training and assist with community initiatives. The average seed money for community initiatives is US\$400, varying by country and over time due to economic factors. buildOn staff collaborate with local groups to develop projects, enabling parents to afford essentials for their children's education. Examples of joint ventures include agricultural production, soap making, animal husbandry and cereal trading. These ventures often include a communal-lending mechanism, where interest from loans augments communal funds, and profits support educational facilities and OOSC enrolment.

Individual community members use seed money for small-scale entrepreneurial activities like trading and gardening, elevating household incomes. This form of economic empowerment alleviates poverty and supports children's education, addressing broader socio-developmental challenges. Across all seven countries, 42,288 community members received small loans. In 2023, a total of 13,358 individuals were reached. From January to December 2023, an average of 43 per cent of profits from the initial loan were invested in income generating group activities (e.g. group farming, cereal/vegetable production).

4.3. Education for Every Child Today (EFFECT), Liberia, Nigeria and Sierra Leone

The Education for Every Child Today (EFFECT) project, led by Street Child, aims to enrol 96,000 out of school children (OOSC) in quality primary education across Liberia, Nigeria and Sierra Leone over four years. Reaching OOSC, including those with disabilities or over-age children in low-resource environments, the project spans rural and urban areas in Liberia and Sierra Leone, as well as emergency contexts in northern Nigeria. EFFECT's strategic interventions include community sensitisation, teacher training, construction of safe classrooms and learning centres, and cash transfers for SMEs, along with business support and incentivised savings schemes.

Street Child social workers identify OOSC as never enrolled, stopped attending, or dropped out. They counsel caregivers and mediate family issues. Families facing financial barriers are assessed and categorised as follows:

- **Category A:** Families without financial barriers receive ongoing counselling, moral support, and monitoring.
- **Category B:** Families with viable businesses receive investment support to raise income levels.
- **Category C:** Families without viable businesses receive intensive support to develop income-generating enterprises.
- **Category D:** Families unable to manage businesses are supported through alternative solutions, often involving a relative or friend.

Micro-enterprise start up

Families in Categories B–D join the Family Business for Education (FBE) project, receiving grants, training and savings schemes to support children's school enrolment. Caregivers undergo training on business establishment, budgeting and saving, with psycho-social support and mentoring. Participants develop business plans and receive cash grants based on the number of OOSC in the family. Savings are incentivised by doubling contributions if children attend school, fostering a savings culture and business resilience. Family Business Officers provide continuous support for one academic year, offering in-kind assistance to reduce schooling costs. Education kits, including pencils, pens, uniforms and notebooks, are given to children of FBE participants.

The project monitors various data points, namely participant numbers, enterprise income, savings and educational investment. A monitoring system tracks school attendance and retention, prompting intervention if a child is at risk of dropping out. Additional support is provided if a child drops out to assist with a failing enterprise.

A sum of 3,690 caregivers (3,064 women), representing 98.6 per cent of those participating in the project, reported an increase in their ability to afford the costs of education following 100 per cent attendance at enterprise training. Out of the 3,741 grants distributed, 98.6 per cent of caregivers have met the savings threshold to date.

4.4. Expansion of Operation – Come-to-School, Kenya

The expansion of the joint EAC-UNICEF Operation – Come-to-School project in Kenya ran from 2020 to 2023. The second phase aimed to address demand and supply barriers to education. Demand strategies included back-to-school campaigns, community mobilisation, sensitisation forums and CCTs. Supply strategies focussed on teacher training, classroom management, incentives for female teachers, and





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remedial classes. The project targeted extremely poor households, those with orphans and vulnerable children, and households not enrolled in other CCT projects. Qualified families received US\$20 per month via Kenya Commercial Bank and/or Equity Bank, contingent on the child's school attendance of at least 80 per cent each month. Beneficiaries had to adhere to responsibilities, including:

- Ensuring children are enrolled and attend school;
- Communicating updates on household changes;
- Providing basic necessities and healthcare;
- Protecting children from abuse; and
- Reporting abuse or bribery related to project benefits.

Households receiving CCTs also engaged in IGAs. These families formed IGA groups, received training, and were funded for activities like poultry keeping, livestock, and agribusiness. Under the project, 10,000 households participated in the NACONEK intervention (Honey for Access). This linked hands-on learning with financial literacy and entrepreneurship. Each household received beehives, and the honey produced was pre-sold, with earnings allocated for the child's education, family expenses and future savings. By the end of primary school, children had a nest egg for their transition. Before receiving funding, beneficiaries underwent training on entrepreneurial skills, risk identification and mitigation. They developed supporting documents like constitutions, by-laws and business plans. Implementing partners helped link groups with additional opportunities and support from the Directorate of Social Development. This comprehensive approach aimed to break the cycle of poverty by ensuring education access and supporting economic empowerment.

Joint Monitoring Reports indicate that households who received cash transfers demonstrated regular school attendance. This was confirmed by school head teachers and registers through regular monitoring by the stakeholders. In 2023, 4,936 household heads (including 3,301 female household heads) received a conditional cash transfer and 2,410 IGA groups received a start-up grant.

4.5. Zero Out of School Children in The Gambia

The Zero Out of School Children project in The Gambia, implemented by UNICEF, has run from July 2022 and is planned to continue until June 2025. This project works throughout the country, focussing on strategic interventions in infrastructural support and teacher-capacity building to reduce barriers to education, while improving quality and supply. Strategies include community sensitisation; enrolment drives; system strengthening through the use of technological innovations in information management; supporting monitoring, advocacy and policy dialogue; and implementing CCTs and other in-kind support, including bicycles to facilitate transportation.

Conditional cash transfers

The project began implementing CCTs as of early 2024 to individual households and non-formal education institutes focussed on Qur'anic education called Majales schools where children often live. Families can only qualify for the cash transfers when they enrol all their children in school. Once enrolled, a caregiver can apply to receive cash transfers with the monetary amount linked to the number of children attending school per household. The cash-transfer project has benefitted 7,500 children. The Majales schools receive a fixed amount to help acquire books and other school supplies with the condition that children in these schools, which traditionally provide only Qur'anic education, also attend numeracy and literacy classes. Funds to households and Majales schools are transferred via mobile money on a quarterly basis.

As the CCTs component of the Zero OOSC project has just commenced, there is no effectiveness data yet available.

4.6. Summary

The five selected EAC projects utilised VSLAs, cash transfers and start-up support, or a combination of the three, with a variety of implementation methods. None of the selected EAC projects implemented micro-credit or micro-finance initiatives, which is consistent with best practices. All five projects have demonstrated significant impact against the key EAC indicators of new OOSC enrolment and survival rates in the 2022/2023 academic year. The Aide et Action CCOOSC project in Cambodia reached 80 per cent of its enrolment target, with a 98 per cent survival rate. This reflects nearly full retention from one academic year to the next, outperforming project and national targets. Additionally, the project provided scholarships to 1,158 OOSC and livelihood support to thousands of families, reinforcing the stability needed for educational commitment. In all countries of operation, the buildOn Enrol OOSC Project: Break the Cycle of Poverty project exceeded its enrolment target by 34 per cent and demonstrated a 98.1 per cent OOSC survival rate. The success extended beyond education, with a substantial portion of profits from small loans reinvested in IGAs, demonstrating the symbiotic relationship between education advancement and economic development. The Street Child EFACT project in Sierra Leone encountered challenges, but still managed to enrol 6,778 OOSC out of a target of 9,785. Though survival rates were not available, the high percentage of caregivers reporting increased ability to afford education costs after attending enterprise training suggests an effective intersection of education and economic initiatives. The UNICEF Expansion of Operation-Come-to-School, Kenya project enrolled 5,716 new OOSC and reported an 81.9 per cent retention rate. The project's CCTs and grants for IGAs for household heads contributed to regular school attendance, as corroborated by school officials.

Collectively, these projects have been successful in enrolling OOSC and sustaining their journey. The data therefore suggests that there is a link between enrolment, retention and the various economic-support mechanisms.

5. Primary-research findings

This section outlines the results from the primary-data collection conducted through Heads of Households (HoHs) in Cambodia, The Gambia, Malawi, Kenya and Sierra Leone focus groups with EAC-partner project leads from the aforementioned countries. It begins by extracting key themes from the interviews to identify the predominant factors that shape their household choices regarding education and school attendance. This is followed by the results from the remote focus group discussions which have been used to identify the principal challenges and accomplishments observed during the execution of HES initiatives. Finally, the inclusivity and sustainability of the HES initiatives within the projects is explored via the results of the remote focus group discussions and the feedback from HoHs in their interviews on their long-term outlook for the future.

5.1. Predominant factors shaping household choices regarding education and school attendance, as influenced by HES initiatives

5.1.1. HES-initiative participants' perception of the value of education

Before exploring how household members make choices regarding education and attendance, it is worth understanding the extent to which education is perceived as relevant by HES participants. While we cannot assume HES initiatives led to changes in perception of education, it is useful to note the general themes that emerged. When respondents were asked what the value of education was for children, the following themes emerged:

- **Knowledge and awareness:** Education is seen as a way to learn about the world and become well-informed citizens and decision makers. "Children are easy to advise if they are educated. They know which actions are good or bad." (Cambodia)
- **Economic independence:** Education enables individuals to become economically independent in the future. Multiple respondents connected education with the ability to support one's parents and family financially in the future. "To get educated and hopefully build a better house for our family." (Kenya)
- **Government mandate:** There is a recognition of education not only a personal choice, but as a government directive, emphasising societal value. "Because the government says every child should go to school. But, also so that he should be like other children who got educated and supported their parents financially." (Malawi)
- **Following in siblings' footsteps:** There is a cultural expectation that younger siblings will follow the educational paths of their elder siblings. "Children are supposed to go to school. Because her elder siblings also attend school." (Kenya)
- **Parental responsibility:** Parents feel a duty to educate their children, even if they themselves did not receive an education. "She is my first-born girl therefore she has to attend school and be a role model to others and hopefully she has a better life than the one I have." (Kenya)
- **Community and national development:** Beyond individual benefits, education is seen as a way to contribute to the development of the community and the country.
- **Combatting ignorance:** Education is a tool to eradicate ignorance and foster financial literacy and independence. "To have knowledge, to get a good job, to look after parents in the future." (Cambodia)
- **Individual development:** Education was linked to personal growth, allowing individuals to become 'somebody' in the future and secure well-paying jobs. "It is good for them to go to school as they are the future leaders." (Sierra Leone)
- **Social norm and right:** Education was framed as a social expectation and a right for all children.

5.1.2. Factors that influence household decision-making practices

The primary decision maker in the household varied by context. In Sierra Leone this was the female head of household, in Kenya it was the female HoH for half of the households interviewed. In all other countries respondents either indicated all decisions were made jointly between husbands and wives or that the male HoH was the primary decision maker. Interviewees were asked to explain how economic decisions are made within the household. The themes extracted indicate a mix of individual and joint decision-making processes that consider immediate and long-term family needs:

- **Collaborative planning:** The majority of households reported a collaborative approach, where the husband, wife, and sometimes children discuss and prioritise expenses together.

"We sit and make plans to prioritise things like food, school uniforms, fertiliser, etc. But what to be bought depends on the amount which is available." (Malawi)

"We jointly make decisions together between husband, wife and children to avoid conflict in the future." (Cambodia)

This was sharply contrasted by a participant in a focus group workshop in Kenya, for example, who stated concerns that funds were often mismanaged by male recipients, especially in situations where alcoholism was a factor.

- **Gender roles in decision-making:** There is a mention of gender roles where the husband is often seen as the primary earner and decision maker, especially on important financial matters, though regular expenses may be managed by the wife. This was contrasted with all Sierra Leone respondents indicating that the wife (as primary HES-initiative participant) was the sole decision maker. This indicates that decision-making is often linked with who is generating income. Therefore, we can assume that empowering women through HES initiatives not only supports their financial independence, but also shifts the household decision-making dynamics, promoting gender equality and more balanced power relations within the family.

"My husband is the earner. He is the priority person to decide all important things or pay for something except regular expenses such as daily foods or money for children to school. I cannot do or buy something if he doesn't agree." (Cambodia)

"I make plans and share with my wife. After discussions I decide what to spend money on." (Malawi)

"I decide as I receive money from my business and save some if there is extra after taking care of the basic needs of the children." (Sierra Leone)

"When I sell, I take lunch money out and make sure there is food at home for them after school." (Sierra Leone)

- **Children's needs as priority:** Regardless of who is making the decisions, children's needs, particularly their education and daily sustenance, are often prioritised.

"Priority is the children needs, then farming needs such as fertiliser, seeds, etc. After looking at these, we look at how much money is there then to allocate adequately." (Malawi)

- **Business and savings:** In households with businesses, decisions are often made based on daily sales, with priorities set for food and children's needs first, followed by reinvesting in the business and saving for emergencies. For households involved in farming, inputs like fertiliser and seeds are considered essential and are prioritised in budgeting.

"I check what I make for the day, get feeding money and save some for challenges or emergencies they may have in school." (Sierra Leone)

- **Responsive decision-making:** Decision-making is also responsive and adaptive to daily situations.

"It's based on sales from the business. What I make in the evening I use to cook and give the children lunch to go to school in the morning." (Sierra Leone)

Interviewees were asked whether participating in the HES initiative had changed decision-making practices in the household. Respondents in Sierra Leone and Cambodia said no, whereas in Malawi and Kenya half the interviewees indicated that men and women were making more of the decisions together.

5.1.3. Household prioritisation of expenditures

Interviewees were asked to list the categories of expenses that profits generated from participating in the HES initiative were used for. The most immediate and consistently mentioned expenditure was on food, with many planning for this on a daily basis. This was followed by education expenses, including school fees and levies. The next category most frequently mentioned was IGA-related investments, whether this was the purchase of items like ovens and dough rollers for pizza making and drip irrigation systems or inputs and tools for farming. These priorities reflect a balance between immediate needs, investment in children's future and the pursuit of opportunities for economic growth. They strongly highlight the continued relevance of the HES initiative within participants' lives. Specific spending on education included:

- School fees and levies;
- Uniforms and shoes;
- Stationery and books;
- Contributions to school-feeding programmes;
- Schoolbags;
- Lunch money;
- Transport; and
- Private tutoring

5.1.4. Understanding how participating in the HES initiative affected household economy

When asked how participating in the HES initiative had affected the household economy beyond meeting basic needs, there was a division between those who found it sufficient to meet their needs and those who did not. In Cambodia, five respondents indicated that the HES initiative had enabled them to make significant purchases or investments they previously could not afford, e.g. connecting water systems to households, paying for private English classes, sending children to school and covering related expenses. In Malawi, three respondents mentioned they were able to buy plastic sheeting to reinforce roofs. In Kenya and Sierra Leone, respondents mentioned increased ability to buy items for their children like shoes, uniforms, and bags. Many respondents emphasised that they could now provide better food for their children, including giving lunch money for school.

However, some respondents noted that the assistance did not sufficiently cover the high cost of supporting the household or purchasing agricultural inputs. Malawi respondents (who were all participating in a Village Savings and Loan Association) noted that some households are beginning to see benefits from participation, namely increased hope to be able to purchase items they currently cannot afford, like fertiliser and chickens in bulk. Interviewees highlighted the following positive aspects of participating in the HES initiative:

- **Skills training and economic advancement:** Individuals have benefited from skills training such as pizza making, which has led to economic benefits for their families.
"There are some more buyers who order my pizza, so it can make my family economically better. I'm so happy." (Cambodia)
- **Educational advantages:** Children are able to attend school, have improved outcomes, and families can afford school-related expenses.
"My life has changed, my children's lives have changed – they are now able to go to school, we can eat and are able to meet school demands. This makes them go to school regularly." (Sierra Leone)

- **Agricultural development:** There has been success in agriculture by way of new techniques with regard to manure production and fertiliser usage. Participants highlighted the importance of learning about sustainable agricultural development.
"[I liked the training on] climate change and protection of mangroves because mangroves are a major tourist attraction in the community. Without mangroves, there would be no tourists." (Cambodia)
- **Household improvements:** Some have been able to install essential infrastructure, like water systems, improving daily convenience and reducing labour. One household noted that their husband "was able to stop migration" as a result of the initiative.
- **Community support through VSLA:** VSLA initiatives have enabled members to borrow money and support each other's financial needs, including buying school supplies and paying for children's examination fees.
"It's a very good initiative. The ideas are uplifting lives in the community. We are now able to multiply fertiliser resulting in good harvests. We learned a lot." (Malawi)
- **Social and skills development:** Participants have learned public speaking, group management, and have enjoyed mutual respect within the group, providing social empowerment alongside economic benefits.
- **Cash transfers addressed immediate financial concerns:** CTs enabled children to attend school regularly and allowed parents to meet educational demands and improve their business ventures.
"I was able to meet the children's school needs and even purchase new uniforms and new books which I don't usually purchase." (Kenya)

However, some challenges were also noted:

- **Lack of experience:** Challenges such as inexperience in raising fish or managing a new business were mentioned, indicating a need for ongoing learning and support.
"This is the first time I have started raising fish. So I still lack a lot of experience, such as a solution when the fish have a wound. I need time to learn more to solve this problem or other problems that happen in the future." (Cambodia)
- **Economic pressures:** Microenterprises were highly susceptible to economic fluctuations. For example, low tourist seasons in Cambodia for tourism-related enterprises affected income, and the harsh economic environment made it challenging to identify new IGAs.
- **Sustainability concerns:** Some feedback pointed to a desire for increased amounts and extended periods of support to better counter the high costs of basic commodities and to cushion against economic hardships.
"The cash-transfer period could be for a period of at least two years to cushion against the high increase of prices of basic commodities." (Kenya)

5.1.5. Summary

In the project countries, the predominant factors shaping household choices, as influenced by HES initiatives are the amount of household funds remaining after addressing basic needs, the primary decision maker in the household who is often the earner. HES initiatives appear to have improved household economics and stability, supporting households to allocate more funds towards education expenditures as well as to invest in their livelihoods. Primary-research findings suggest that HES participation has shifted decision-making norms with the household concerning education and school attendance for some participants, particularly if the main participant is a woman. While the evidence is not conclusive, it seems that HES participation may have led to increased retention rates of formerly OOSC as all children in HES participating households had remained in school at the time of the interview. HES participants highlighted the importance of education as essential for fostering informed citizenship and economic independence, connecting it to future financial support for the family.

Household decisions around education are typically made collaboratively, involving discussions between husbands, wives, and sometimes children, to prioritise educational expenses alongside daily necessities. While gender roles sometimes delineate the husband as the primary decision maker, especially for significant financial choices, children's education remains a priority. Decisions are influenced by the fluctuating daily sales for those in business and are subject to immediate family needs.

Participation in HES initiatives influenced various economic improvements, from installing essential household infrastructure to enabling families to afford school-related expenses. Malawi participants frequently cited the wider effects of participating in VSLAs as fostering community support and mutual financial aid. Skills training received through participating in projects, such as in sustainable agriculture and business management, has been pivotal, yet challenges associated with equipment limitations and economic pressures persist. The need for sustained and possibly enhanced support is evident, with HES participants requesting extended assistance to navigate the rising costs of living and invest in additional income-generating activities. Overall, the HES initiative seems to have been a catalyst for economic resilience and educational advancement for HES participants and their children.

5.2. Principal challenges and accomplishments observed during the execution of HES initiatives under EAC-partner projects

This section draws from the two remote focus group workshops held with EAC-partner staff during which challenges and accomplishments were identified for each project and supplemented by findings from the literature.

5.2.1. Challenges identified in cash-transfer programmes

- **Technical challenges with Cash Transfers as a mode of disbursement:** One of the challenges highlighted during focus groups included technical challenges with cash transfers as well as unintended costs directly linked to accessing them. For example, project leads in Kenya stated that some families registered under the EAC-UNICEF Expansion of the Operation – Come-to-School project provided numbers not belonging to them for the mobile money mechanism (M-Pesa) due to existing debts on their phones. Those without an existing phone number used contacts from third parties or religious leaders to receive funds. This led to losses for some families owing to commission fees. The focus group highlighted the challenge of beneficiaries accessing funds from M-Pesa shops, which are often located far away from communities. The same issue of unintended additional costs of accessing mobile money were also highlighted by the UNICEF Gambia project team. Families found to be losing funds owing to deducted commissions were offered alternative methods to access funds, ensuring that cash transfer funds were used as intended to support children's education.
- **Gendered decision-making:** It was observed under the UNICEF Kenya project that some male-led households did not prioritise schooling, often emphasising immediate needs such as food over education materials. In some cases, issues within male-led households, including alcoholism, affected prioritisation. To address non-compliance, chiefs would step in, with offboarding from the project being a last resort.
- **Sudden shocks requiring household financial priorities to shift:** The UNICEF Kenya project team noted that situations like illness, hospitalisation or environmental shocks can lead to expenses or loss of livestock within a household. These shocks can take precedence over school-related expenses. These unforeseen circumstances can significantly impact the stability and continuity of their ventures, highlighting the need for strategies that enhance resilience.

5.2.2. Challenges identified in Village Savings and Loan Groups

Facilitating IGA-group coordination in regions with disparate populations: Of the key challenges identified in the UNICEF Kenya project team, was the distance between households involved in community saving schemes. Regular meetings and conflict management proved crucial for group cohesion; without these, groups were prone to disbanding. The Street Child Sierra Leone team also highlighted the transiency of participants as a challenge, who may need to relocate quickly due to the farming season, family emergencies, or other reasons. This mobility poses significant challenges in providing continuous support, monitoring and follow-up, especially in sharing savings information. It is time consuming to track families that move frequently, which happens every cycle. To mitigate this, families are encouraged to report to the local Street Child office when they move. These findings are consistent with the challenges identified in the literature related to VSLA implementation.

Challenges identified in SME and micro-enterprise support

- **Inadequate labour-market analysis and unstable markets:** The CCOOSC project team identified that IGA set up focussed on a supply-side approach rather than a demand-driven one. This essentially meant that participants were equipped with the skills to produce goods or services with the expectation that a market for these will naturally emerge. Given that there were no resources allocated within the project to generate market interest, this was a high-risk strategy. The buildOn team noted that a challenge with livestock-distribution projects is the potential for illness or disease of livestock after distribution. Fluctuations in livestock prices can mean that the value of livestock as a financial asset is insufficient during lean periods (e.g. the start of the school year when school-related fees are required) when the market is flooded. The Cambodia team also highlighted the need to link investment closely with market demand to prevent situations where families possess multiple livestock without a viable market to sell them.
- **The need for long-term, individualised support to OOSC:** The Malawi buildOn team highlighted that the duration of the project did not allow for sustained support for children to navigate the education system and attempt to break the cycle of poverty. The issue underscores the need for long-term support beyond the duration of the project timeframe. To address this issue, collaboration with national organisations is essential, enabling ongoing assistance for the children beyond the timeframe of the project. The Sierra Leone EFECT-project team highlighted the continuous hands-on support provided by Family Business Officers under the project as a strength. This starts with coaching and direct training over a 20-week period and continues for one academic year, with periodic remote support throughout the project duration.

5.2.3. Accomplishments identified for SME and micro-enterprise support

- **Conducting labour-market analysis prior to IGA initiation:** During project set up, UNICEF Kenya supported implementing partners to assess market readiness for IGA, at community levels – identifying existing opportunities and future needs. This proved effective as it ensured the types of IGAs supported were cognisant of environmental limitations (some areas were drought-prone) and the ability of the local market to absorb IGA products.
- **The importance of a holistic approach to HES initiatives:** The CCOOSC project team observed that the mere provision of livelihood support alone did not yield the desired enrolment numbers, leading to the necessity of integrating and conducting family support components. The combination of interventions, scholarships and in-kind study support for children with livelihood support for families has proven to be more impactful. This shift acknowledges that while child support significantly influences enrolment, family support plays a pivotal role in ensuring the sustained retention of these children in the education system.

Accomplishments identified for Community Savings and Loan Groups

- **Regular monitoring and in-kind distribution of IGA start-up materials where possible reduces misuse of funds:** Community-savings schemes can be achieved through a structured schedule of regular follow-ups, including home visits that assess cash flow. Distributing materials or equipment directly also proved effective in minimising fund leakage, although small retail businesses may require cash to replenish inventory.

5.3. Assessment of the sustainability and inclusivity of HES initiatives implemented within EAC-partner projects

As the majority of EAC-partner projects in the study were ongoing, it was not possible to extract objective information on project sustainability from typical sources, such as external evaluations. For this reason, during the focus group workshop conducted with project leads, participants were requested to comment on the approaches followed to promote inclusivity and sustainability within their projects.

5.3.1. Inclusivity of EAC-partner projects

Under the CT component of the Kenya Expansion of the Operation – Come-to-School project, initial assessment tools were used to determine vulnerability and included factors like disabilities, female-headed households and single-parent families. These groups were specifically targeted as cash-transfer recipients. Project monitoring data indicates that the cash transfers were used to support these groups to meet their basic needs, e.g. purchasing food and paying school fees. The project team believes that the criteria for vulnerability consistently led to more children being enrolled by the households meeting these criteria. The Sierra Leone team noted that over 80 per cent of the caregivers supported under the SME and micro-enterprise component were women, as they are usually the family members who stay home with the children and serve as the primary caregivers. The Gambia team highlighted that their project's beneficiary criteria for cash transfers prioritises children with disabilities, followed by orphan children and female-headed households.

EAC-project leads identified the following approaches as fundamental for promoting the sustainability of HES initiatives within their projects.

5.3.2. Need for long-term, holistic programming

All five of the project leads identified the need for long-term, holistic programming models that combine immediate and long-term financial support. The Kenya team noted that some beneficiaries expressed that the CT amount was insufficient and raised concerns that after the project concluded, they would be unable to continue supporting their children's education. It was proposed that the combination of the two models – an initial cash transfer supporting OOSC re-entry into education and a longer-term IGA-support mechanism (which requires time for profits to be generated) allows for more independent, sustainable income. The Cambodia team concurred with this, highlighting that changing mindsets towards education and the value of IGAs requires time and sustained commitment, which may not always endure.

The Sierra Leone team explained the importance of long-term continuous support.

“Social workers provide support to caregivers for a full academic year while providing support to start up an Income-Generating Activity. At the end of the 20-week project, participants complete an exit form which is used to assess the impact of the grant on the family as a whole, the current state of the business and verify that children are attending school. Project-funded family workers continue to provide periodic support to families after the project and follow-up with children at the beginning of each academic year to check if they have remained in school. One of the results of this is that children supported by the project over the past academic year have shown a 98 per cent retention rate in school. The project team believes this success is due to the holistic approach taken to address both the supply and demand barriers that hinder children's access to education.”





5.3.3. Establishing strong links with existing government social-protection systems and national institutions

In addition to longer-term, holistic programming approaches, EAC-project leads highlighted the importance of strong engagement with the government to ensure recognition and support for OOSC. The Sierra Leone team noted that an ongoing government-led initiative aiming to enrol all children, had a significant impact on shifting community mindsets about the value of education. The Cambodia team highlighted that coastal communities in particular rely on informal-business arrangements and support from local government to enable over-age, formerly OOSC to participate in business activities.

The Sierra Leone team stressed the importance of long-term, multi-dimensional support at the household level throughout the project. The aim of their approach is to initiate small, yet impactful changes that encourage households to become more self-reliant. By fostering behavioural change within households, the initial support provided seeks to catalyse sustainable improvements, despite the social workers being supported by the project. In every area where Street Child engages, an initial assessment is conducted to identify local-service providers capable of offering more specialised support, including safeguarding and child-protection measures particularly for people with disabilities. A close partnership with the government is crucial for ensuring the longevity of these efforts.

5.3.4. Obstacles to project sustainability

It is important to note wider contextual challenges that threaten the sustainability of participants' HES initiatives that are beyond the control of projects and should always be highlighted as an assumption or limitation. For example, the success of an HES initiative is often dependent on one family member. If that person becomes sick, this can severely disrupt the continuity of a family's business. Another challenge is inflation, which undermines the financial stability of these ventures and has been a significant factor in most global economies in recent years.

5.3.5. HES-initiative participants' future outlook

All participants interviewed were asked how they planned to apply the knowledge and experience acquired from participating in the project, as well as how the experience had changed their expectations for the future. All expressed an optimistic outlook for the future, focussing on personal growth and the well-being of their families. Their responses indicate a confidence in their ability to sustain the benefits of participating in the HES initiative. Key points included:

- **Diversification of income sources:** Individuals plan to expand their economic activities, such as transitioning from raising fish to crabs and enhancing agricultural yields with improved techniques learned from training courses.
"Because of piped water, I can have more time to sell my labour [washing clothes for other family or extracting meat from crabs] to earn additional income. Then, I can pay for my son to take private English classes which I expect he will get a high-paid job in the future." (Cambodia)
- **Continued education and training:** Multiple respondents from Cambodia indicated a desire to pursue further training, like pizza making and fish disease treatment, with hopes of sharing this knowledge and applying it to their current practices for increased sales and better economic outcomes.
"I would like to take more training courses after attending the training course with the project. Attending training sessions made me more knowledgeable. I've explained to my children the benefits of learning and planning for my child a successful career in the future." (Cambodia)
"I will apply the knowledge gained from the training in my own fishing. I will not catch fish, shrimp or crabs that are spawning or in the season when they are spawning. So seafood production will increase next year. Also, I will teach other fishermen who have not been trained to understand this information." (Cambodia)

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- Educational aspirations for children:** Participants have newfound hope for their children's education, with some now able to afford private classes and considering university which was previously thought unattainable.

"Before I'd never thought I would be able to send my daughter to university, but now I think I can send her... That would make a better life for her. I also think that I will be able to expand my farm land size which will produce more vegetables for selling in the market, so as to improve my family living condition more and more." (Cambodia)
 - Optimism towards financial stability:** Many are optimistic about their financial outlook, expecting that immediate financial needs will be met and that savings from initiatives like VSLA projects will lead to a better life.

"I am happy that the child has received the study materials. Those study materials have reduced some expenses. The materials make my daughter happy to study and study hard, which makes her get second place. Now I hope I can study until I get a job in the future." (Cambodia)

"I have less anxiety about my future as I will be able to harvest enough from manure." (Malawi)

"Our financial situation looks bright. We have no uncertainty because the VSLA is helping to make money available when its needed." (Malawi)

"I have money I save after taking out money for food." (Sierra Leone)

"The money I make, I invest it to make more money so I can continue to support my children in school." (Sierra Leone)
 - Business expansion plans:** There are intentions to expand businesses, with plans to increase product sales, such as sardines, and aspirations to own machinery, like a flour mill, to enhance productivity.

"To succeed in the future and progress in terms of improving my livelihood, I hope to own a flour mill machine. I believe that anyone can learn and benefit from others." (Kenya)

"This has solved our biggest problem which is higher cost of inorganic fertiliser. Now we are able to make manure to improve harvests." (Malawi)
 - Strengthened community ties:** Participants are motivated to share the learning gained from the HES to support other community members.

"I learned how to share positive ideas and discussions with other community members that are development focussed." (Kenya)

"Coming together is vital because the mix of ideas builds and strengthens our ability." (Kenya)
 - Educational progress and independence:** The project has fostered a belief in the importance of education, with goals set to fully educate children so they can become self-reliant.

"My aim is to educate my children fully so that they can depend on themselves." (Kenya)
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In summary, the majority of HES-initiative participants reported feeling empowered and that they are looking forward to a future, where they have the means to provide for their families, improve their standard of living, and ensure that their children receive a good education.

6. Conclusion

This section summarises the key findings from the case study combined with those from the literature review and primary research. They are then used as the foundation for policy recommendations for the development and delivery of future HES initiatives at scale. The study categorises the initiatives into several types, including microfinance, conditional and unconditional cash transfers (CCTs and UCTs), Village Savings and Loans Associations (VSLAs), and income-generating activities (IGAs) such as livestock distribution, or small and medium enterprise (SME) start-up grants and training. Each type is analysed for its approach, effectiveness and associated challenges.

6.1. Summary of key findings

Governments, NGOs and other aid agencies have launched a variety of initiatives globally aimed at household economic strengthening against poverty as a barrier to education. The literature review identified seven broad types of HES initiatives: VSLAs, livelihood-development projects, SME and micro-enterprise development, livestock farming, microfinance and micro-credit projects, and CCTs and UCTs. While the primary aim has been to improve the livelihoods of individuals, families and/or communities, the approaches have been incorporated into wider education programming to aid enrolment and retention.

- **Impact of HES initiatives on education:** The effectiveness of HES projects varies by context and design elements, with CCTs showing more impact on enrolment and attendance, especially for secondary schooling where school fees are significant barriers. However, the strongest evidence of impact on household resilience and reduced barriers to education seems to be from multi-faceted projects that combine short-term poverty alleviation mechanisms (e.g. cash transfers) with longer-term interventions like VSLA and SME training. Livelihood-development projects can sometimes fail to target the most marginalised, with the potential for exacerbating existing inequities given land ownership/access to water requirements. Microfinance and microcredit have produced mixed results, with some evidence suggesting potential negative effects by increasing child labour. CCTs have demonstrated significant effects on improving enrolment, attendance and performance, with their specific design elements influencing their impact. UCTs, while similar to CCTs in methodology, require further evaluation to fully understand their impact on education outcomes.
- **Evidence of higher-retention rates:** Across the selected projects, HES initiatives may have contributed to improved retention of formerly OOSC, given that all children of HoH interviewees were enrolled in school at the time of the interview. Cambodia and Malawi exceeded their enrolment targets and survival rates, with economic benefits extending to community growth. Sierra Leone and Kenya demonstrated increased OOSC enrolment numbers. Though this warrants further empirical study to determine the extent of the impact on retention and community development, these findings suggest a positive correlation between the programmes and increased OOSC enrolment.
- **Impact of values and decision-making:** All HES participants from the selected projects reported positive opinions regarding the value of education, affirming its role in fostering informed citizenship and economic self-reliance. Education is viewed by HES participants as a societal norm and government expectation, with family decisions on schooling often made through collaborative discussions that balance educational needs with daily life. These initiatives have led to tangible household improvements and facilitated access to education. Across contexts there was mention of gender roles, where the husband is often seen as the primary earner/decision maker, especially for important financial matters, though regular expenses may be managed by his wife. This was contrasted by respondents in Sierra Leone indicating that the wife (as primary HES-initiative participant) was the sole decision maker. This indicates that decision-making is often linked with who is generating income. We can extrapolate from this that empowering women through HES initiatives not only supports their financial independence, but can also shift the household decision-making dynamics, promoting gender equality and more balanced power relations within the family.

- **Sustainability of HES initiatives:** EAC-project leads highlighted that the sustainability of HES initiatives is seen as being contingent on long-term, holistic programming, as well as strong links with government social-protection systems. Future outlooks from HES-initiative participants are positive, with many planning to expand their economic activities and continue supporting their children's education.
- **Technical and market challenges:** Identified challenges with HES implementation included technical issues with cash transfers, prioritisation of immediate needs over education, and the need for market-aligned IGA support. To address these challenges, EAC projects implemented strategic labour-market analyses and adopted a holistic approach that integrated livelihood assistance with education support. Additionally, projects reported that regular monitoring and direct distribution were key in minimising fund misuse and sustaining enrolment and retention.
- **Prioritise inclusivity:** EAC-partner projects prioritise inclusivity in the design of HES initiatives, targeting vulnerable groups such as those with disabilities, female-headed, and single-parent households. For example, in Kenya, vulnerability assessments guide cash transfers for basic needs and school fees, which may contribute to increased school enrolments. In Sierra Leone, women, who are often primary caregivers, constitute over 80 per cent of caregivers supported. The Gambia project targets children with disabilities, orphans, and female-headed households for cash-transfer benefits. By targeting the most marginalised, HES initiatives can have more equitable community-wide impact. Empowering women through HES initiatives not only supports their financial independence, but also shifts household decision-making dynamics, promoting gender equality and more balanced power relations within the family.
- **Need to think long-term:** EAC-project leads stress the necessity for long-term, holistic programming, integrating immediate financial support with sustainable IGAs to ensure ongoing educational support for OOSC. Though initial cash transfers aid in OOSC's re-entry, lasting IGA support fosters sustainable income not reliant on external funding. Success stories, particularly from Sierra Leone, demonstrate a 98 per cent school-retention rate, which is attributed to comprehensive support addressing education access and economic barriers. Engaging with government social-protection systems and engendering self-reliance through behavioural change are key to ensure continued household economic sustainability. Challenges like health crises and inflation pose threats to these initiatives, underscoring the complexity of achieving long-term impacts.
- **Create an optimistic outlook:** HES-initiative participants exhibit an optimistic outlook, emphasising personal growth and family well-being. In interviews they spoke of newfound aspirations for their children's education, including at the university level that was previously deemed unattainable. They are optimistic about their financial stability, with many participants expecting savings and income from initiatives like VSLA projects to improve their lives. Expansion plans for businesses and a commitment to community support were also highlighted, underpinning a collective belief in the transformative power of education and economic independence.

6.2. Recommendations for future HES initiatives

Combine HES initiatives that address immediate poverty barriers to education with long-term interventions: Immediate financial support, in the form of cash transfers, can provide relief to families struggling to meet basic needs. However, for lasting impact, these short-term measures should be complemented by long-term strategies aimed at economic stability and growth.

In supporting older OOSC, consider incorporating vocational training to promote readiness for employment and encourage retention: buildOn's Enrol OOSC: Break the Cycle of Poverty project includes IGAs for the families of over-age out of school children, as well as non-formal education for the children themselves. A key recommendation for future IGAs that target this group is the incorporation of vocational training components alongside the provision of non-formal education. By introducing training in fields like bricklaying, students can acquire practical skills in addition to their formal education, enhancing their readiness for employment opportunities post-graduation.



Ensure labour-market analyses are conducted prior to the initiation of HES initiatives and consider immediate and future market trends: Prioritising funding for national experts in labour-market analysis to conduct detailed assessments of immediate and future market trends will promote the establishment of IGAs/SMEs that are more likely to generate market interest and provide sustainable income.

Establish clear links with existing government social-protection mechanisms and national-level organisations: Collaborate with national organisations to enable ongoing assistance for the children beyond the timeframe of the project and ensure HES-initiative participants have access to sustainable support if needed.

When designing Cash-Transfer projects, thoroughly explore and consider piloting money-transfer mechanisms before scaling up: Careful consideration and piloting of money-transfer mechanisms such as mobile money methods can mitigate unforeseen costs and ensure accessibility. This will allow project teams to assess the unforeseen costs of accessing mobile money and mitigate accordingly, so that the cost of accessing the cash transfer is not prohibitive.

Ensure livestock distribution HES initiatives include all relevant costs: There are multiple costs associated with livestock raising, including vaccinations, training and continuous support (including access to veterinary support as needed). If these costs are unable to be covered by the project, consider establishing VSLAs in parallel with livestock distribution to ensure participants have access to funds as necessary. Additionally, strengthening local capacities to administer basic veterinary care, namely vaccinations, can be beneficial and create new income opportunities.

Build gender-awareness training into project design: Introducing additional household income whether through a cash transfer or SME, has the potential to upend power dynamics and decision-making practices, particularly if women are targeted as primary recipients. Including gender-awareness training for male and female heads of can mitigate some of the potential tensions this may cause.





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Appendix 1: Table linking research questions and data-collection methods

Research Question	Data-Collection Method	Tool & Question Number	Sample
How do diverse income-generating activities, implemented by selected EAC-partner projects, contribute to increasing access to quality primary education for OOSC, and what are the pivotal determinants influencing their effectiveness?	A. Comparative analysis of quantitative data from M&E reports B. Remote focus group with all project leads	<ul style="list-style-type: none"> • N/A – Secondary data analysis • Remote focus group tool 	<ul style="list-style-type: none"> • 5 selected EAC projects • 5 selected EAC-project leads
What are the predominant factors shaping household choices regarding education and school attendance, as influenced by income-generating projects? How do these factors diverge across varied socio-economic and cultural contexts within EAC-partner projects?	C. Interviews	C. HoH interview – all questions	At least 4 heads of households per area and 2 areas per country
Considering the diverse contexts of EAC-partner projects, what are the principal challenges and accomplishments observed during the execution of HES initiatives?	B. Remote focus group with all project leads	B. Remote focus group tool	B. All EAC-project leads
Based on the analysis of the partner projects, what actionable insights and policy suggestions can be formulated to guide HES initiatives aimed at enhancing access to primary education for disadvantaged communities at scale?	Synthesis of the dataset and triangulation with the literature		



Appendix 2: EAC-project staff virtual workshop attendance

The table below outlines the project staff who attended the virtual workshops.

Name	Title	Organisation	Project
Pauline Gauche	Executive Director	Aide et Action	Cambodia Consortium for Out-of-School Children (CCOOSC) – Phase II
Samphors Vorn	Country Director, Cambodia	Aide et Action	Cambodia Consortium for Out-of-School Children (CCOOSC) – Phase II
Elizabeth Waitha	Education Officer, Access & Inclusion	UNICEF	Expansion of Operation – Come-to-School, Kenya
Nahashon Njuguna	Social Protection Officer	UNICEF	Expansion of Operation – Come-to-School, Kenya
Mcdonald Chiputula	Country Director, Malawi	buildOn	Enrol OOSC Project: Break the Cycle of Poverty
Emily Tunnacliff	Head of Projects, Sierra Leone and Liberia	Street Child	Education for Every Child Today (EFFECT)
Ria Kanda	Project Manager	Street Child	Education for Every Child Today (EFFECT)
Modou Touray	Education Officer	UNICEF	Zero Out of School Children in The Gambia
Nuha Jatta	Education Specialist	UNICEF	Zero Out of School Children in The Gambia

Appendix 3:

Description of EAC-partner projects included in the case study

Cambodia Consortium for Out-of-School Children (CCOOSC)

The Cambodia Consortium for Out-of-School Children (CCOOSC) Phase II, led by Aide et Action – Cambodia began in August 2020 and was due to close in June 2024. This four-year project aims to improve school enrolment and retention rates for 116,396 OOSC spanning all 25 provinces of the country. In pursuit of this goal, a consortium comprising 29 non-governmental organisations is delivering 19 diverse initiatives from infrastructural enhancements, such as the construction and refurbishment of schools to the formulation and revision of educational curricula that cater to the multi-faceted needs of Cambodia's children. By highlighting the significance of non-formal education and teacher professional development, the project seeks to promote the universality of quality education. In recognition of the strong link between economic stability and education access, CCOOSC Phase II incorporates pivotal components centred on livelihoods and in-kind support services. These include the provision of market and business-skills training, livelihood counselling, scholarships, entrepreneurship mapping, alongside start-up funding and mentorship. A special emphasis is placed on the economic empowerment of women.

Small and Medium Enterprise start up

All implementing partners (IP) in the consortium utilise an IGA that is designed to support the start up of SMEs. However, each IP follows a different approach largely due to their varying degrees of experience and the existence of pre-established projects. Although some IPs provide financial assistance in the form of grants, others opt for loans that beneficiaries are expected to repay into a revolving fund. Despite this variation, several critical steps in the implementation of IGAs have been recognised by Aide et Action, which are outlined below.

At the onset, IPs devise procedures and prepare all requisite documentation crucial for the identification and engagement of beneficiary families. This phase often includes the formation of a committee tasked with facilitating the selection process. A significant part of this preparatory work involves delineating criteria for eligibility, prioritising poverty, alongside other factors on the order of dependency ratios, single-parenting status, landlessness, and food security. Subsequent steps are as follows:

1. Potential beneficiaries are identified through various means – the IP, school personnel, social workers, or village leaders. An application process follows where interested families submit forms for consideration.
2. The submitted applications undergo a thorough review, incorporating additional information and typically a home visit to ascertain the applicant's circumstances.
3. Selection of an appropriate IGA then occurs, taking into account the family's interests, capabilities, geographic location, and financial repayment capacity. This decision-making process is collaborative, involving both the IP staff and the family to ensure mutual agreement and suitability.
4. Training sessions are organised for the families, covering a spectrum of topics. These range from basic business principles and specific enterprise-related knowledge to social issues prevalent in impoverished communities, including the importance of education, child marriage, gender equality, domestic violence, and safe migration.
5. Formal agreements are executed with some arrangements being tripartite contracts involving the family, the lender, and the local village authority. The terms of these contracts, including their duration and the nature of the business venture, vary among IPs. The financial support provided may either be a non-repayable grant or a repayable loan sourced from a specially created revolving fund.
6. Following the completion of all preliminary formalities and the finalisation of loan-disbursement details, the funds are released to the families. This financial assistance may be in the form of cash for immediate needs, such as stock replenishment for a grocery store or physical assets, like a sewing machine for a tailoring business.
7. IPs conduct regular follow-up visits to monitor the progress of the IGA to ensure adherence to the agreement, review financial records, and provide support to address emerging challenges. Repayment of loans, where applicable, is either facilitated during these visits or arranged through visits by the borrowers to the IP office.

This structured yet adaptable process illustrates a comprehensive approach to facilitating sustainable economic opportunities for families of OOSC, aiming to mitigate the financial barriers that hinder children's access to education.

Scholarships / In-kind distribution of school materials

Scholarships were provided across all five projects as a complementary activity to HES initiatives intended to address the direct, material costs associated with going to school. The selection of scholarship recipients is primarily based on the economic need, with family poverty serving as the main criteria (distinguishable from existing government scholarships that prioritise academic merit). Scholarships may encompass material support (e.g. uniforms, schoolbags, bicycles, health kits), learning materials (pencils, rulers, notebooks, textbooks), financial support and food provisions either for the family or offered at school, tailored to fit the specific needs of the recipients.

The administration of scholarships involved several stages, including the development of eligibility guidelines focussing on family poverty (assessed via the National ID Poor Index), distance from school, and the need for gender equity. A committee is established comprised of local educational and community leaders, with project staff serving as advisors without voting rights. Further steps include creating an application form for parents, detailing personal and socio-economic data to validate poverty claims, and launching an awareness campaign to inform the community of the scholarship opportunity and application process. Identification of vulnerable children and acceptance of applications occurs post-enrolment, followed by the committee's selection of awardees, public posting of results, and an appeals process for contested decisions. Procurement of in-kind materials follows IP guidelines and banking arrangements for cash awards require opening an account with a local micro-finance institution, which often requires dedicated assistance from project staff for functionally illiterate parents.

Various stakeholders are involved in monitoring the awardee's attendance, academic progress and family circumstances to address emerging issues promptly. This comprehensive approach ensures scholarships are not just financial aid, but also a holistic-support system to enhance education access and opportunity for children in low-income households.

From January to June 2023 1,158 (587 girls) OOSC received scholarships and the families of 271 (148 girls) newly enrolled OOSC received livelihood support. The overall total number of families receiving livelihood support since project inception is 2,686 households.

Enrol OOSC Project: Break the Cycle of Poverty

The Enrol OOSC Project: Break the Cycle of Poverty, led by buildOn, is a six-year project (2021 – 2027) that targets systemic OOSC enrolment within selected low-income regions in Burkina Faso, Guatemala, Haiti, Malawi, Mali, Nepal, and Senegal. It aims to enrol 159,211 OOSC by the project's conclusion. The project seeks to operationalise equity in education by addressing the infrastructural and socio-economic barriers that affect access to education. It follows a multi-tiered strategy that combines direct educational support with supplementary community empowerment mechanisms.

A key component of the project intervention is a small grant disbursement model, which supports the start up of income-generating activities and can be provided to either community or individual entrepreneurial ventures. The project channels initial funding to economically disadvantaged, yet motivated communities to lead IGA initiatives under the guidance of the community-based Enrol Leadership Committee. Selection criteria for these communities are the prevalence of OOSC; the community's demonstrated unity and capacity, evinced during school construction via volunteerism, leadership, participation metrics, and finally, the community's proactive demonstration of potential income-generating ventures. The buildOn project team selects two educated community members for facilitator training, during which they are trained in adult-literacy techniques. They then receive a monthly stipend to conduct adult-literacy training and assist in the facilitation of community initiatives.

The average amount of seed money for community initiatives is US\$400. This figure varies across countries and over time, as it may be influenced by the nature of proposed economic activities, cost-of-living adjustments, and currency exchange rates. Within the participating communities, buildOn staff collaborate with local groups to develop income-generating projects, with the intention that parents can afford the essentials for their children's education, such as school supplies and uniforms. These projects are either joint or individually led.

Examples of joint ventures include agricultural and textile production, soap making, dry-season gardening, animal husbandry, bee keeping, cloth dying and cereal trading to bolster communal economics. Often, community groups establish a communal-lending mechanism, offering small loans to individuals at interest. The accrued interest augments the communal fund and the principal is recirculated as loans to others. The

profits from the communal enterprises are allocated to support OOSC enrolment and enhance education facilities. For instance, profits might fund a school-feeding project or subsidise a school shop that offers educational materials at lower prices or on flexible-payment terms.

On an individual level, community members use the seed money for small-scale entrepreneurial activities, e.g. trading, gardening, and animal husbandry, which elevate household incomes. This economic empowerment is key to alleviating the poverty that hinders children's education and addressing broader socio-developmental challenges.

Across all seven countries of implementation, 42,288 community members received small loans. In 2023, 13,358 individuals were reached in the seven countries. From January to December 2023, an average of 43 per cent of profits from the initial loan were invested into income-generating activities (such as group farming, cereal/vegetable production).

Education for Every Child Today (EFFECT)

Street Child leads the Education for Every Child Today project in Liberia, Nigeria and Sierra Leone to enrol 96,000 OOSC in quality primary education over the course of four years (2022 – 2026). The project targets OOSC, including those with disabilities and/or children who are over-age in low-resource environments, as well as in rural and urban communities in Liberia and Sierra Leone. The project also targets emergency contexts in northern Nigeria with respect to host communities and refugees and/or internally-displaced children. The EFFECT project implements several strategic interventions, which include community sensitisation; teacher training and support; construction of safe and secure classrooms and/or learning centres; the recruitment of community teachers for the learning centres and cash transfers for SMEs, including business support and an incentivised savings schemes.

Participant selection

Social workers employed by Street Child identify OOSC as either never enrolled, enrolled and stopped attending, or enrolled and dropped out. They then meet with caregivers and provide counselling and family mediation. Where a family is found to have poverty as the primary barrier to education, the family is referred to the project team for assessment to categorise the family into one of four fields.

Category	Description	Action
A	Families whose finances are not determined to be the barrier to the child's education	Continued support from the project provided in the form of counselling, moral support, and monitoring
B	Families who have a viable business already, capable of receiving investment	Appropriate support from the project anticipated to be effective in raising family income to levels where they can fund their child's education
C	Families who do not have a viable business	More intensive support from the project likely to be successful in assisting the family in developing and operating a business capable of raising family income to levels where they can fund their child's education
D	Families who due to physical or mental ability do not appear capable of managing a business	An alternative solution must be found for the family – this process usually entails finding a family member or friend who the project can support and who can manage a business on or partly on their behalf

Small and Medium Enterprise start up

Families identified in category B-D are placed in the Family Business for Education (FBE) project. This is an innovative model which holistically supports families of children who are out of school by providing grants, training, and savings schemes while promoting the enrolment of children. First, social workers identify OOSC and their caregivers. Caregivers are given a ten-week project in Liberia and Nigeria and a 20-week project in Sierra Leone. The training projects support caregivers with information on how to establish a business, sell, budget and save. Participants are supported and provided with one-to-one mentoring and coaching. All business-related training is supplemented with psycho-social support. At the end, each participant devises a viable business plan. The participants are then offered a cash grant to support the establishment of their planned enterprises. The amount of the cash grant is determined by the number of OOSC in the family. Participants are then encouraged to save some of the grant amount with an incentive of doubling their savings if their children are in school. This incentivises child attendance while creating a culture of savings increasing the resilience needed to run a business. Family Business Officers employed by Street Child provide support to families for one academic year. The project uses in-kind support to reduce the financial burden of sending children to school. Children whose caregivers are part of the FBE project are given education kits. These kits include pencils, pens, uniforms, and notebooks.

The project collects various sources of monitoring data, regarding the number of participants in the FBE project, the income of the enterprises, amount saved, and percentage of income invested in education. In addition, the project implements a monitoring system to identify children who may be missing school or at-risk of dropping out. Attendance and retention data is collected every fortnight during enterprise establishment and once a term thereafter. This prompts the social workers to assess whether a child has dropped or is at risk of dropping out to provide caregiver counselling. Where it is determined a child has dropped out to assist in a failing enterprise, the caregiver is provided with additional enterprise support.

In total, 3,690 caregivers (3,064 women) representing 98.6 per cent of those participating in the project reported an increase in their ability to afford the costs of education, following 100 per cent attendance at enterprise training. Out of the 3,741 grants distributed, 98.6 per cent of caregivers have met the savings threshold to date.

Expansion of Operation-Come-To-School, Kenya

The expansion of the UNICEF programme, Operation – Come-to-School, Kenya from 2020 to 2023, was the second phase of a project previously supported by EAC. The project focussed on effective interventions to address both demand and supply factor barriers to education. Demand factor strategies included back-to-school campaigns, community mobilisation and sensitisation forums and CCTs. Supply and quality factors comprised interventions related to teacher training on pedagogy, classroom management and incentives for female teachers to support understaffed schools and remedial classes.

Conditional Cash Transfers

The project set criteria for households to benefit from conditional cash transfers. These were extremely poor households, households with orphans and vulnerable children, and households not enrolled in other cash-transfer projects. Once a family is identified as qualifying for the cash transfer, the beneficiary, usually the HoH, received a US\$20 transfer per month paid through the Kenya Commercial Bank and/or Equity Bank on the condition that the child attended school at least 80 per cent of school days that month.

All participants in the project are expected to agree to mutual responsibilities and expectations. The project is expected to provide the payments to qualifying households without giving any favour or bribes. In exchange, the caregiver must adhere to the following:

- Ensure that the OOSC in the household are enrolled and attend school;
- Provide regular updates to the project whenever there is a change in the household (for example, upon the death of a member of the household who is the child beneficiary or the caregiver receiving the transfer);
- Ensure all children under their care are provided with basic necessities, including food, clothing, and shelter, regularly attend school, and are taken to a health facility for proper care when sick;
- Protect all children under their care from all forms of abuse such as exploitative labour, disinheritance, sexual exploitation and/or neglect;
- Report cases of child abuse to the area chief or Sub-County Children's Officer; and
- Disclose incidents of anyone asking for money or favour in exchange for project benefits.

Small and Medium Enterprises (IGA Groups)

Households benefitting from cash transfers for OOSC also take part in IGAs under the project. These households are invited to form IGA groups. The groups are given funding to invest into an IGA like poultry and/or livestock keeping, agribusiness and other small businesses following training and successful readiness assessments. Under the project, 10,000 households participated in the NACONEK intervention (Honey for Access). This links hands-on learning to financial literacy and entrepreneurship. Beehives are allocated to each household, integrating real-life learning in their academic activities. The organic honey produced is already pre-purchased by the market; a percentage is set aside for the child's learning needs and future learning in a fund; and a percentage is given to the mother for family needs and hidden learning costs. By the time the child has completed primary school, she has a small nest egg to support their transition. The project will scale up the NACONEK-pilot project and target more households and 14 arid and semi-arid lands (ASAL) counties while the pilot is only located in Garissa.

IGA Training

Before the provision of IGA-group funding, beneficiaries receive training on entrepreneurialism skills to help them identify risks involved in the implementation of their IGAs, along with mitigation measures. The groups also receive assistance in the development of supporting documents such as constitutions, by-laws/rules, and business plans. To sustain the IGAs, IPs are expected to link the groups with other opportunities, e.g. other partners, working with the Directorate of Social Development.

Effectiveness

Joint Monitoring Reports indicate that households who received cash transfers demonstrated regular school attendance. This was confirmed by school head teachers and registers through regular monitoring by the stakeholders. In 2023, 4,936 HoHs (including 3,301 female household heads) received a CCT and 2,410 IGA groups received a start-up grant.

Zero Out of School Children in The Gambia

The Zero Out of School Children Project in The Gambia jointly implemented with UNICEF has run since July 2022 and is planned to continue until June 2025. This project works across all regions of the country focussing on key interventions on the order of infrastructural support and teacher-capacity building, aiming to reduce barriers to education while improving quality and supply. Strategies include boosting community sensitisation; enrolment drives; enhancing school infrastructure; system strengthening through the use of technological innovations in information management; supporting monitoring, advocacy and policy dialogue; and implementing CCTs and other in-kind support including bicycles to facilitate transportation.

Conditional Cash Transfers

The project began implementing CCTs in 2024 to individual households and non-formal education institutes focussed on Qur'anic education called Majales. Families can only qualify for the cash transfers when they enrol all their children in school. Once enrolled, a caregiver can apply to receive cash transfers with the monetary amount linked to the number of children attending school per household. The cash-transfer project has benefitted 7,500 children. The Majales schools receive a fixed amount to help acquire books and other school supplies provided that children in these schools which traditionally only provide Qur'anic education attend numeracy and literacy classes. Funds to households and Majales are transferred via mobile money on a quarterly basis.

As the Conditional Cash Transfers component of the Zero OOSC project has just commenced, there is no effectiveness data yet available.

Appendix 4: Inventory and assessment of common HES initiatives promoting education participation

Based on the literature review, this section provides an overview of the most common HES initiatives used to incentivise attendance and retention, as well as an overview of their effectiveness. It offers insight into the definitions and identifies best practices in addressing exclusion.

The literature review identified four broad types of HES initiatives with further subtypes, detailed in Figure 1 below. Some of the most common HES initiatives used in education projects include conditional cash transfers (CCTs), unconditional cash transfers (UCTs), and microfinance-support schemes, such as Village Savings and Loans Associations (VSLAs). Though the primary objective of these initiatives has been to improve the livelihoods of individuals, families and/or communities have often been incorporated with a more targeted aim of lessening the impact of poverty as a barrier to enrolment and retention. Additional details regarding each HES initiative and subtype are given below.

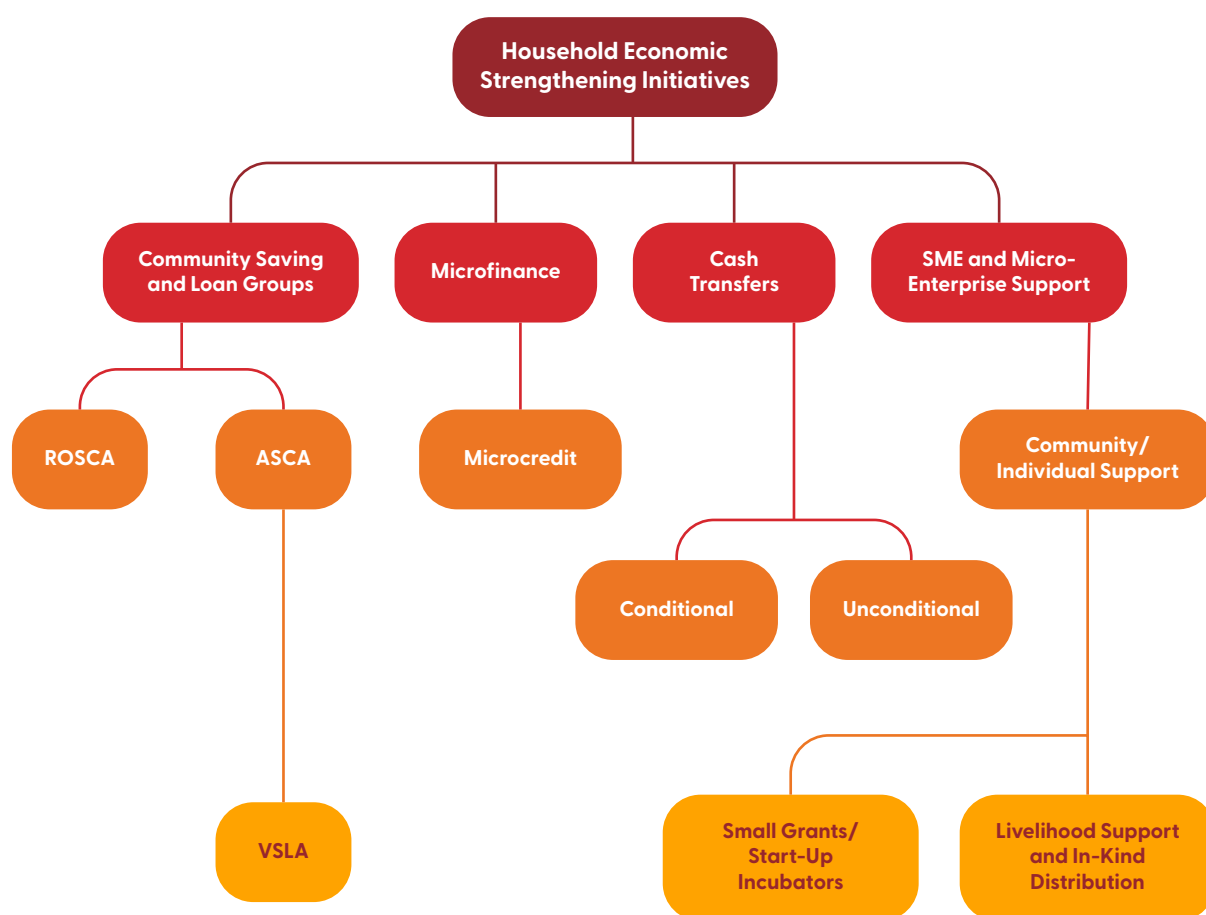


Figure 1. HES initiative types

Community Savings and Loan Groups

There are two main types of approaches for encouraging communities to congregate either formally or informally to provide mutual support in creating savings and accessing funds or small loans. Rotating Savings and Credit Associations (ROSCA) have been implemented around the world for over 100 years and studied since the 1960s (Ardener, 1964). A ROSCA is defined as “An association formed upon a core of participants who make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation” (Ardener, 1964, p. 201). Accumulated Savings and Credit Associations (ASCA) are built on the traditional ROSCA model. ASCAs allow participants to accumulate funds which are then lent out to the community as loans and paid back with interest. At the end of a cycle, loans are paid back and accumulated interest distributed to participants (Collins et al., 2009). Village Savings and Loans Associations (VSLAs), a type of ASCA, are formalised savings groups that are often implemented by INGOs, where self-managed groups meet regularly to save their money in a safe space, access small loans, and obtain emergency insurance. VSLAs were standardised into a model by the INGO CARE, reaching two million people in Africa in the 1990s (Grant et al., 2002). While the exact implementation methods can vary depending on the implementing organisation and contextual factors, the CARE model works with an elected group of trusted managers. The managers help establish solidarity groups of anywhere from ten to 100 community members contributing funds. The approach to contributions varies, with some VSLA opting for equal amounts from all members, and others selling shares at a price set at the beginning of each cycle, typically lasting a year. Funds are then available to members in cases of emergencies or other financial needs. VSLAs have historically targeted women and aim to provide participants with a means to cope with emergencies, help to manage household cash-flow, build a capital base and, crucially, re-build social networks, solidarity and trust.

In all community savings and loan groups, collected funds act as insurance, allowing members to request small loans based on the amount they have contributed. This enables members who may not have had access to traditional banking systems access financial services (CARE, 2015 and 2024).

We found **relatively little evidence** directly linking VSLAs and school enrolment and attendance. Of the limited studies, there was evidence of increased spending on educational purposes, but none could conclusively state that VSLAs had a statistically significant effect on school enrolment or attendance. The paragraphs below outline the available impact data of VSLAs as well as challenges identified.

- **Women VSLA-group members can influence household decision-making on education spending:** Women participating in VSLAs have a favourable effect on children's education relative to non-participants (Beyene and Dinbabo, 2019). This finding conforms with a study by Brannen (2010) that found households participating in VSLAs spend significantly more on education than non-participants and the difference in spending is statistically significant, implying participation may increase educational attainment and/or improve the quality of education received (Chliova, Brinckmann and Rosenbusch, 2015).
- **Limited evidence on educational spending but some evidence on increased household spending on children:** An evaluation of a school-based savings project for children in Uganda, “Supersavers”, found that no effects were detected on attendance or enrolment across any condition: child-savings accounts did not make any difference versus the control group with no accounts. However, there is evidence that having parents involved in the savings process when cash can be withdrawn helps ensure money is spent on needed school supplies, and more money is saved when cash withdrawal is an option (Save the Children, 2015). An Innovations for Poverty Action's 2013 evaluation (Bureau of Applied Research in Anthropology, 2013) of a savings-group project for women who were beyond the reach of formal lenders in Mali, indicated that no significant positive effects were observed on school enrolment. A significant observed increase in education expenditures was considered due only to chance as there were no changes observed in any other education outcomes.
- **Positive holistic effects:** VSLAs routinely support each other to set up small businesses, negotiate fair prices in the marketplace, advocate for gender equality in their communities, and pursue public office (Village Savings and Loans Associations, accessed 2024).

In addition, we note that while variations of the original CARE-VSLA model have spread to 77 countries with over 20 million active participants, there are challenges and risks associated with implementation (VSLA – Home, n.d.). First, without proper governance, there is a risk of mismanagement of funds within VSLAs (Save the Children, 2019). Other challenges varied by context, but included a lack of attendance at village meetings, movement of members, thereby reducing group participation, and a lack of trust for those who kept the cash box; all issues essential for maintaining accountability and transparency (Osei-Fosu, Dampah and Buabeng, 2019;

Sienso, Nasow and Lambongang, 2021). Yet implementation methods such as having boxes comprised of keys held by multiple community leaders have mitigated these challenges.

Small and medium enterprise (SME) and micro-enterprise development

The strengthening or start up of micro and small enterprises (MSEs), often synonymous with income-generating activities (IGAs), are also considered Household Economic Strengthening (HES) initiatives as they contribute significantly to job creation, innovation and poverty reduction (Seo, 2017). The definition of microenterprises and small and medium enterprises (SMEs) can vary according to the relative economic scale of different countries. The EU defines SMEs as employing between 2 and 249 individuals, characterising 1–9 as micro, 10–49 as small and 49–249 as medium (Entrepreneurship at a Glance, 2024). SMEs including microenterprises can contribute up to 40 per cent of the GDP in developing countries, creating seven out of 10 jobs (World Bank SME Finance, 2024). Their flexibility, proximity to the community, and ability to meet diverse market needs uniquely position them to respond to economic fluctuations while ensuring the needs of the local population are met.

There are several key factors which are more likely to maximise the success of SMEs and microenterprises: access to finance, productive capacity, and a favourable business environment (Stepanyan et al., 2019). Agencies and governments can support SMEs by providing access to finance (Beck and Cull, 2014). This is critical for SMEs to sustain and grow their operations since a lack of financial support can leave them susceptible to sudden shocks. Since one of the challenges of SMEs in lower-/middle-income countries (LMICs) is related to management, governments and aid agencies can also provide training on financial matters, developing essential human resources (Sánchez et al., 2011). Moreover, national policies and frameworks should purposely be designed to strengthen SMEs (Stepanyan et al., 2019). In many LMICs, SMEs struggle with limited resources, burdensome regulatory frameworks and infrastructural deficiencies.

Start-up incubators/small grants

Start-up incubators are offered by a range of entities including government agencies, private institutions, universities and NGOs. Incubators provide support and guidance to individuals or groups wanting to start and expand their businesses. This support can be in the form of investments, training, office space, shared services, legal advice and other services (Scaramuzzi, 2002). While ‘start-up incubator’ is the term most commonly used in academic literature for this approach, we have noted that NGO projects often use the term ‘small grants’ instead. InfoDev, a World Bank Group multi-donor project, supports entrepreneurs in LMICs by overseeing a global network of business incubators and innovation hubs for climate technology, agribusiness and digital entrepreneurs (About infoDev: A World Bank Group Project to Promote Entrepreneurship & Innovation, 2024). Thus, incubators not only have the potential to strengthen the economic context of the households of the entrepreneurs, but can strengthen the economic ecosystem in general. The implementation of incubators across HICs and LMICs has yielded multiple positive results. One study on incubated firms across OECD countries found positive gains for survival, employment growth and receiving external finance compared to non-incubated firms (Madaleno et al., 2018). We could not identify any research that examined the relationship between microenterprises, SMEs and education outcomes. One study highly recommended strong partnerships between enterprises and government entities to increase productivity, because such partnerships can provide resources and support, and facilitate transactions, especially in areas with weak formal institutions (Maksimov, Wang and Luo, 2017). It is important to note that SMEs and microenterprises can be supported at the individual and community level – for example through the establishment and support of communal farms, school gardens, or community projects like bee keeping or soap making.

Livelihood support and in-kind distribution

While the previous HES initiatives focussed on the provision of cash and educational resources, livelihood support initiatives often provide innovative in-kind support for agriculture-/livestock-related endeavours. These practices efficiently utilise land and human resources and have the potential to benefit rural economies as a whole by providing a source of food and income through the sale of by-products (World Bank, 2021). Traditionally, livestock enterprises require inheritance or cash finance as well as technical skill. Yet once the enterprise is established, it has fairly low overhead costs and has the potential for growth and expansion (Kafle, Winter-Nelson and Goldsmith, 2016). Therefore, organisations have actively sought to establish ways to promote livestock husbandry and sustainable farming practices in rural communities. ‘Heifer in trust’ schemes, for instance, provide a calf for every participant under the condition that one female

calf be donated to the project to award to another individual (Upton, no date). The various initiatives often include training and technical assistance on finance, entrepreneurial skills, new farming technologies, organising farmer groups for collective action, distributing crop packs containing seeds and fertilisers and creating linkages in agriculture supply chains. More than 60 per cent of livelihood projects offer training related to income generation, covering areas such as new technology adoption, natural resource management, and micro-enterprise development (Sulaiman, 2016). While livelihood projects have a long history and offer diverse interventions, they often lack rigorous evaluation. This suggests a need for better targeting and evaluation to understand the impact of these projects on education outcomes, particularly amongst the most vulnerable populations.

Though the support of livestock husbandry and other farming practices has the potential to support the livelihoods of rural farmers, challenges remain. A key issue highlighted by a large-scale provision of goats, sheep and heifers project in Pakistan was the potential for disease and the difficulties related to animal health and the lack of proper health-care practices (Seré Rabé et al., 2008). Further, there are difficulties with marketing and maintaining business models. As a result, many efforts to promote livestock farming and other micro-enterprise initiatives are coupled with educational services and the promotion of collaborative approaches like cooperatives and contract farming (ibid.). The following paragraphs outline the main challenges related to livelihood support.

- **Livelihood development projects can exacerbate existing inequities.** In one analysis of various HES initiatives, it was found that livelihood development programmes have an increased potential of benefitting the “better-off” households compared to other strategies. In one example, households in the richest quartile experienced about three times the income gains compared to those in middle quartiles, while the impact was nearly zero for the poorest quartile. This disparity underscores the need for better targeting to avoid “elite capture” and ensure projects benefit the intended beneficiaries (Sulaiman, 2016).
- **Income potentials can vary depending on the type of MSE initiative and context.** A programme evaluation of Heifer International in Uganda reported that the average gain in income attributable to Heifer projects was US\$1,454 (median US\$1,011). The highest gain was for families that had received fish and the lowest was for families that had received dairy goats (Clements, 2012). While the study did not measure expenditure on education, it did suggest participants had an increased ability to spend on educational purposes. Furthermore, the study highlights the importance of evaluating business models to determine the highest returns on investment.

Microfinance and micro-credit projects

Microfinance and microcredit provide the most marginalised individuals in society who may not have access to traditional financial services with a mode of attaining loans, savings or insurance. This approach is provided by governmental, non-governmental and private entities and gained prominence through the work of Nobel Prize-winning economist Muhammad Yunus and the Grameen Bank in Bangladesh. The aim of microcredit is to make financial resources available (e.g. small loans) to poor people who have been kept outside the banking orbit because they are poor. While particularly influential in Bangladesh, the approach has reached over 200 million people worldwide, with a focus on female clients (Liberman et al., 2020). Often, these loans are provided to groups, where collective responsibility for repayment fosters social cohesion and support. Despite higher-interest rates compared to traditional banks, microcredit remains more accessible for those in marginalised communities.

Although micro-credit schemes aim to reduce the impact of poverty on enrolment, there is limited research available on its effects regarding school enrolment and attendance, and existing evidence indicates this intervention may do more harm than good.

Due to the relatively small magnitude of the detected effects, we would caution against using microcredit as the primary solution for non-financial problems, especially in the fields of health and education. (Chliova, Brinckmann and Rosenbusch, 2015)

The following paragraphs outline the principal challenges associated with micro-credit interventions.

- **Micro-credit interventions have a modest impact on helping the poor handle economic shocks:** Access to microcredit has led to improvements in food security, nutrition and health practices among children, especially in households led by women (Haque, 2021). Innovations like flexible repayment options and private accounts for female entrepreneurs have shown increased business profits and household income.

- **Micro-credit interventions may lead to increased child labour:** A micro-credit loan targeting parents led to improved access to diverse food, but the intervention also caused children to help with the family business, spending less time in school. Thus, the benefits might be offset by detrimental effects like children engaged in family businesses (Save the Children, 2015). One study conducted in Bosnia and Herzegovina found that microcredit had the unintended negative consequence of a substantial increase in the labour supply of children aged 16–19, along with a reduction in their school attendance (Augsburg et al., 2015).
- **Limited evidence on gender influence towards education spending:** One study explicitly tests whether Grameen Bank and similar group-based lending credit projects have effects on allocative outcomes that are related to the gender of the borrower. It was shown that credit allocated to mothers had a higher impact on boys' and girls' (ages 5–17) schooling than credit to fathers, but differences failed to be statistically significant (Holvoet, 2004).
- **Strong evidence that microcredit may negatively affect access to education:** Although dated, two studies found that microfinance caused harm by reducing education among micro-credit clients. Data from Malawi showed that microcredit significantly decreased primary-school attendance of borrowers, leading to a repetition of grades in boys and delayed or non-enrolment for girls (Shimamura & Lastarria-Cornhiel, 2009). In Uganda, a study found that client households were more likely than non-client households to be unable to pay school fees for one or more household members for at least one term during the previous two years. Hence, children had to drop out (Barnes, Gaile, et al., 2001). Further, data suggest that the length of time within the credit project fails to increase positive impacts on expenditure on education (van Rooyen, Stewart and de Wet, 2012), and, actually, decreases children's enrolment prospect. One study found that ongoing borrowing reduced children's enrolment in school, with the proportion of the household's girls aged six to 16 in school decreasing more for continuing clients than for departing clients and non-clients (ibid.).

Conditional Cash Transfers (CCTs)

CCTs are one of the more thoroughly researched forms of development intervention. As of 2010, all but two countries in Latin America and over 15 countries in Asia and Africa had a CCT project as part of their social protection systems (Kaydor, 2020). In Latin America, CCT projects benefit over 110 million people (The Economist, 2013). The approach involves periodic transfers of cash to the most impoverished households, based on a certain set of conditions. In theory, cash transfers lead to increased enrolment by removing poverty as a barrier and enabling parents to pay school-related costs, making them less likely to rely on child labour for basic needs. Conditions in place for cash transfers have included vaccination requirements, health visits or enrolment with evidence of sizable gains on health and education (Shapiro, 2011).

- **CCT design elements can make a difference:** More generous project transfer amounts are positively and significantly associated with larger primary- and secondary- enrolment effects. Projects in which transfer payment is bi-monthly or quarterly tend to report larger effects than those with monthly payments. Larger enrolment and attendance effects are exhibited by projects that condition transfers on achievement and payments occur less frequently than monthly (Saavedra and Garcia, 2012).
- **CCTs are often one component within a project that also addresses other exclusion aspects:** In over 70 per cent of CCT projects, the demand-side transfer is unaccompanied by any sort of supply-side intervention. Cash transfers can help the poor overcome demand-side (cost) barriers to schooling or healthcare, but they cannot resolve supply-side problems with service delivery (e.g. teacher performance). Cash transfers therefore need to be complemented by ongoing sectoral strategies to improve outcomes (DFID, 2011). Cash transfers are particularly useful when coupled with training projects offering financial literacy or entrepreneurship assistance or when accompanied by messaging on specific behaviours or soft conditionalities that are not enforced, i.e. beneficiaries are not penalised if they cannot comply (Lawson, 2023).
- **CCT may have a more significant impact on secondary education enrolment and attendance compared to primary:** CCTs reduce dropout-rates by twice as much at the secondary level as compared to the primary level. This may be driven by supply-side constraints, which may be more binding in primary schooling (Saavedra and Garcia, 2012). This result is consistent with evidence from the Mexico's Oportunidades project suggesting that primary-school enrolment impacts were larger in areas with better school infrastructure and lower pupil-teacher ratios (Berhman et al., 2005). CCTs are more effective in contexts where initial enrolment and attendance conditions are relatively poor, and for that reason are particularly effective in improving secondary-schooling outcomes. A more generous transfer amount,

when offered to primary-school students and coupled with additional resources, like infrastructure, textbook or teachers, is associated with larger project effects (Saavedra and Garcia, 2012).

- **CCT evidence indicates significant effects on enrolment, attendance, and performance:** A CCT study amongst grade 7 students in rural China, where cash was given directly to parents on condition of school attendance found significant effects on the dropout-rate, regardless of student age or gender (Mo et al. 2010). In another study in the Tigray region of Ethiopia, children in recipient households outperformed the children of better-off, non-recipient households (Save the Children, 2015). Malawi's social cash-transfer project shows that targeting households with children led to an increase in school enrolment of five percentage points among children aged 6–17. Targeting households with orphans led to an increase of 4.2 points. In Brazil, participants in the Bolsa Família project are 20 per cent less likely than comparable children in non-participant households to have a one-day absence from school in any given month. They are 63 per cent less likely to drop out of school and 24 per cent more likely to advance an additional year (DFID, 2011).

In certain contexts, reported challenges included the fear of misallocated funds, corruption when selecting beneficiaries, and monies being taken by armed groups (Idris, 2017). One implementer, Mercy Corps, studied the implementation of cash versus e-transfers (both e-vouchers and mobile money) in the Democratic Republic of the Congo (Murray and Hove, 2014). It was found that e-transfer methods required more time and technological capacities from recipients than physical cash. These findings indicate that there is evidence from numerous countries that cash transfers have leveraged gains in access to education, as measured by increases in enrolment and attendance.

Unconditional Cash Transfers (UCTs)

UCTs follow exactly the same implementation methodology (periodic cash transfers to the most impoverished households) and theory of change as CCTs, save for no conditions being tied to the receipt and ongoing transfers of cash. The World Bank (2015) reports that UCTs are present in 113 countries worldwide, but only 90 projects in 64 countries have been evaluated, and among these, only 22 projects in 18 countries report educational effects (Chong et al., 2023). Further research and a greater number of evaluations are needed to understand the impact of UCTs on educational outcomes. The following paragraphs outline the principal challenges associated with such interventions.

- **Inconclusive evidence as to whether the gender of the UCT recipient influences its effects:** One study found a statistically significant and negative effect on spending on girls' education when the recipient was male (Save the Children, 2015). Another explicitly tested the impact of transferring money to women involved in Morocco's Tayssir project versus men as main recipients, but found no significant difference between the two in terms of children's school attendance or performance on a standardised Maths test (or enrolment) (Ikira et al., 2021).
- **Significant impacts on attendance and household investment in education:** In South Africa, school attendance rates are significantly higher in households receiving UCTs, including pensions (DFID, 2011). In Ethiopia's Productive Safety Net Programme (PSNP), 15 per cent of participants spent some of their unconditional transfer on education (DFID, 2011). In Malawi, UCTs were more effective in preventing teen pregnancies and marriages; girls who dropped out of school and lost their CCT payments were more likely to get married and become pregnant than girls who dropped out of school in the UCT component (Baird et al., 2014).
- **UCTs size and scale are not a significant factor:** As with prior systematic reviews in Baird et al. (2014), no statistically significant moderating effect was found with respect to the transfer amount and whether the project is a pilot. This implies that perhaps policymakers should not be concerned with whether greater transfer sizes are necessary to improve schooling or there are advantages of nationwide projects over small-scale pilot initiatives (Chong et al., 2023).

The probability that a child is enrolled in school is 4.4 percentage points higher amongst children in households being offered an unconditional cash transfer compared to children in households not subject to intervention (Baird et al., 2014). There is evidence to suggest that a cash-transfer scheme in the absence of strict oversight may have positive effects on enrolment by changing parents' perceptions of the value of education for their children (Save the Children, 2015). UCTs are more effective in raising schooling levels when the economy has a smaller fraction of poor households, such that the income effect on each individual household is greater (Chong et al., 2023). In conclusion, UCTs have a sizeable impact on educational outcomes such as enrolment and attendance as compared to CCTs.

Comparing UCTs and CCTs

Although educational effects have been subject to research more explicitly in CCTs, the extent to which UCTs are more effective is inconclusive and dependent on contextual variables:

- An impact evaluation from Malawi directly compared the impact of CCTs with UCTs by comparing a control group with (a) a group that received the transfer with conditions and (b) a group that received the transfer without conditions. This found that conditional and unconditional transfers resulted in the same gains (i.e. lower dropouts, higher enrolment with no additional incremental gain due to conditionality) (DFID, 2011).
- Another study suggests that while interventions with no conditions or some conditions (e.g. UCTs) that are not monitored have some effect on enrolment rates (18–25 per cent improvement in odds of being enrolled in school), projects that are explicitly conditional (e.g. CCTs), monitor compliance and penalise noncompliance, have substantively larger effects (60 per cent improvement in odds of enrolment) (Baird et al., 2014).
- An independent evaluation of the Benazir Income Support Project (BISP), the national social assistance project in Pakistan, revealed that unconditional cash transfers had no impact on school enrolment, but the addition of a conditional transfer did have an impact (ICAI, 2017).
- Another study found significant effects of CCTs on the dropout-rate, regardless of student age or gender. It also showed that CCTs can have secondary positive impacts on children beyond those stipulated in the conditions e.g. teen sexual activity, psychological distress and nutrition (Save the Children, 2015).
- A study in Colombia tested the impact of different types of conditionality, finding that incentives for graduation and matriculation were more effective than conditionality on attendance in increasing enrolment and attendance. Cash transfers where conditionality was applied on paper but not monitored, enforced or understood by recipients, ultimately had lower-marginal effects than equivalent UCTs that were aimed at human development (Bastagli et al., 2016).

Given the inconclusive evidence with respect to whether conditions add value, decisions to use them or not need to reflect the influence of other factors like politics, costs, and the feasibility of setting conditions in low-income countries with lower institutional capacity (DFID, 2011).

Summary

The effectiveness of HES projects varies across different contexts and design elements, with CCTs showing greater impacts with regard to enrolment and attendance, especially for secondary-schooling outcomes. Additionally, microfinance and micro-credit schemes have been shown to have the least benefit.



