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Independent Evaluation of the Girls' Education Challenge Phase II - Value for Money of Educating the Most Marginalised Girls through the GEC

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This document has been approved for submission by Tetra Tech International Development Project Director, based on a review of satisfactory adherence to our policies on:

- Quality management;
- HSSE and risk management;
- Financial management and Value for Money (VfM);
- Personnel recruitment and management;
- Performance Management and Monitoring and Evaluation (M&E)

Simon Griffiths

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Acronyms

Aarambha	Accelerating Life Skills Literacy and Numeracy of Out of School Adolescent Girls
ABB	Activity Based Budgeting
ABE	Alternative Basic Education
AGES	Adolescent Girls' Education in Somalia
AIDS	Acquired Immune Deficiency Syndrome
BCG	Bacillus Calmette-Guerin
BTA	Biruh Tesfa (Bright Future) for All
CGPP	Core Group Portfolio Project
CHANGE	Improving Access to Education in Ethiopia for the Most Marginalised Girls
CUMO	Concern Universal Microfinance Operations
DHS	Demographic and Health Surveys
EAGER	Every Adolescent Girl Empowered and Resilient
EE	External Evaluation
EfL	Education for Life
EGMA	Early Grade Mathematics Assessment
EGRA	Early Grade Reading Assessment
ENGAGE	Empowering a New Generation of Adolescent Girls with Education
FCDO	Foreign, Commonwealth and Development Office
FGD	Focus Group Discussion
FM	Fund Manager
GAVI	Global Alliance for Vaccines and Immunisation
GBP	British Pounds
GBV	Gender-Based Violence
GEC	Girls' Education Challenge
GEC II	Girls' Education Challenge Phase II
GEC-T	GEC Transitions
GIEN	Girls and Inclusive Education Network
GoE	Government of Ethiopia
GoM	Government of Malawi
GoN	Government of Nepal

HIV	Human Immunodeficiency Virus
IE	Independent Evaluation
IFAL	Integrated Functional Adult Literacy
IP	Implementing Partner
KEQ	Key Evaluation Question
KII	Key Informant Interview
LNGB	Leave No Girl Behind
M&E	Monitoring and Evaluation
MICS	Multiple Indicator Cluster Surveys
MnM	Marginalised no More
NEET	Not in Education, Employment or Training
NPV	Net Present Value
OECD-DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
PiN	People in Need
QALY	Quality Adjusted Life Year
QUIP	Qualitative Impact Protocol
SAGE	Supporting Adolescent Girls' Education
SEQ	Sub Evaluation Question
SNNPR	Southern Nations, Nationalities and Peoples' Region
TB	Tuberculosis
TEAM Girl Malawi	Transformational Empowerment for Adolescent Marginalised Girls in Malawi
TOR	Terms of Reference
TVET	Technical and Vocational Education and Training
UIS	UNESCO Institute for Statistics
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organisation
VfM	Value for Money

Executive Summary

Background and objectives

This study is the sixth in the series of the Independent Evaluation of the Girls' Education Challenge Programme Phase II (GEC II). The study focusses on the Leave No Girl Behind (LNGB) Window, which aimed to reach up to 230,000 highly marginalised adolescent girls who were out of school, providing them with literacy and numeracy opportunities, as well as skill relevant for life and work. The 14 LNGB projects operate in 10 countries across Africa and South Asia.

The primary objective of this study is to evidence and understand the relative costs and benefits of targeting the most marginalised girls in the GEC. The study is framed by an over-arching Key Evaluation Question (KEQ) and six underling Sub-Evaluation Questions (SEQ) as follows:

KEQ 1 – To what extent and how have a sub-set of GEC LNGB Window projects achieved value for money in reaching and supporting the most marginalised girls?

- SEQ 1.1: What are the costs of supporting the most marginalised girls?
- SEQ 1.2: What are the key benefits of supporting the most marginalised girls?
- SEQ 1.3: To what extent do the value of the benefits justify the cost of the GEC's support for the most marginalised girls?
- SEQ 1.4: To what extent and why do the relative benefits and costs vary by different types of marginalised girls?
- SEQ 1.5: What might explain differences in the relative benefits and costs between different projects (and if data allows for different interventions within the same project)?
- SEQ 1.6: To what extent are the findings for the three selected case study projects likely to be representative of the overall GEC LNGB portfolio?

Methodology

To answer the evaluation questions, this study focussed on an in-depth analysis of three LNGB case study projects – "CHANGE: Improving Access to Education in Ethiopia for Most Marginalised Girls" (CHANGE[2]) in Ethiopia, "Transformational Empowerment for Adolescent Marginalised Girls in Malawi" ("TEAM Girls Malawi"), and "Accelerating Life Skills, Literacy and Numeracy of Married Adolescent Girls" ("Aarambha") in Nepal. The study drew on both primary and secondary data sources. Primary data collection was aimed at collecting data on costs and benefits that was not available from the secondary data. Its collection involved semi-structured interviews with beneficiary girls, parents / caregivers / households, educators, local community members, implementing partners, Foreign, Commonwealth and Development Office (FCDO) and the Fund Manager (FM), alongside quantitative surveys of 2,672 girls across the three countries. Particularly important secondary data included the case study projects' budgets, quarterly project reports, external evaluation (EE) data and reports, Fund Manager Value for Money (VfM reports and case study projects' monitoring data on project beneficiaries and their characteristics.

The main limitations for the study affected the scope and depth of the analysis that could be done more than the robustness of the findings themselves. These limitations included gaps in the completeness and quality of project secondary data that could not be fully overcome through primary data collection; challenges in collecting primary qualitative data of sufficient quality from shy adolescent girls; and primary data collection in Ethiopia being limited to only one of the four project regions given logistical and security constraints.

Key findings

SEQ 1.1 - What are the costs of supporting the most marginalised girls?

The overall unit costs of supporting girls on the LNGB case study projects varied substantially. Total unit costs per girl supported ranged from £271 for the Ethiopia Integrated Functional Adult Literacy (IFAL) course to £1,558 for the Malawi project. This partly reflects different intensity and duration of courses, with the IFAL course

[2] The project name CHANGE is capitalised in all project documents, although it is not an acronym. For consistency it is capitalised in the present study too.

involving just three hours contact time per week for one year, while the Malawi course involved 20 hours per week for two years. However, even when comparing courses with similar levels of contact time and considering costs for one year support only, there remained major variation with Ethiopia's 2-year Alternative Basic Education (ABE) course having a total unit cost almost three times less than the Malawi course (£574 vs. £1,558).

Girls themselves directly contributed up to 11% of the total unit costs of their support. These contributions were highest for the Ethiopia IFAL course, with as many as 15% of the surveyed cohort spending around 1/6 of average monthly earnings (c. £7-8) on their transport costs. Transport costs for girls were considerable in Ethiopia particularly because of the low population density in the areas where the project operated and in spite of the project dedicating a major share of its budget to constructing additional temporary learning centres to be closer to girls' communities. Other costs for girls included learning materials and small (£1.40 monthly) fee payments for up to 2.5% of surveyed girls to contribute to guard salaries and learning centre rent. Cost contributions in Malawi were much lower than Ethiopia, and the project in Nepal managed to almost entirely avoid any direct costs for girls.

The additional cost for supporting the most marginalised girls was substantial. Considering only FCDO's direct costs, the unit cost of supporting a girl for one year in the LNGB case study projects was around 2-3.5 times higher than the combined equivalent costs for girls supported by GEC Transitions (GEC-T) projects. The additional costs reflect the additional challenges involved with supporting the more marginalised girls of the LNGB case studies as well as a greater breadth and intensity of interventions provided. Costs are higher across every category of spending, although the most notable proportional increase is the greater cost requirement for engaging with communities to facilitate the selection and ongoing participation of the girls. The higher costs also reflect the greater need for the LNGB case studies to minimise girls' direct and indirect costs for participating in learning centre activities, which appear to be substantially higher than in formal schools.

SEQ 1.2 - What are the key benefits of supporting the most marginalised girls?

Girls across all three case studies consistently ranked literacy as by far their most valued benefit from the projects. Overall, 42% of girls across the three case studies ranked improved literacy as their most important benefit from the project. The next most important were improved numeracy and re-joining formal schooling. This finding was consistent across all countries, in both qualitative interviews and quantitative surveys of girls, as well as in interviews with all other community level stakeholders.

Actual learning gains were large for all three case studies, particularly for literacy. Girls in both Malawi and Nepal projects achieved 20-22 percentage point increases in both Early Grade Reading Assessment (EGRA) and Early Grade Mathematics Assessment (EGMA) scores. In Ethiopia similar progress was achieved on EGRA for both the IFAL and ABE courses, but gains were much lower for numeracy. The case for attributing these gains to the case study projects is strong with the girls otherwise out-of-school and the majority coming from households whose parents had either never been to school or who had never completed primary education.

In all three case studies, a majority of girls also transitioned into either study or work post-project. Overall, 76% of girls across the three case studies reported as completing their enrolment on the projects managed to transition into either work or further study. The greatest impact was achieved with younger 10-14-year-old girls, with 82% now either in further study or working (the vast majority being in school). Having been out-of-school prior to enrolment on the project this has already achieved a transformational impact on their lives. Transition rates were particularly high for the Nepal and Ethiopia projects, but lower for Malawi. When considering specifically the girls who were already of legal working age at the start of the Malawi project, but not working, the majority remain neither in school nor in work more than a year after the end of the project.

There were also benefits found in terms of the type, quality and safety of girls' employment post-project. More girls are working in jobs with higher earnings potential compared to before their enrolment on the project. This includes a major shift in girls working in agriculture to trading in Ethiopia, where national data shows earnings are on average twice as high. In all three case studies there was also a notable shift from girls working for households to being either self-employed or working for companies. National data shows earnings are much lower when working for households. There was also a minor reduction in the proportion of girls in Nepal working under hazardous conditions, although the proportion remains far above national averages.

Other notable benefits from the projects included improved self-confidence, self-efficacy, social networks, parental and community attitudes, delayed marriage and pregnancy, and better health outcomes. Girls in all three case study countries reported experiencing these benefits to differing extents. More girls reported having postponed their marriages since the project began and more were better informed about decisions related to pregnancy. There were also important gains in the reported levels of girls' self-confidence, self-efficacy and social

networks, alongside large increases in the proportions of parents supporting sending their children to school. Girls having completed the project were also found to have much higher rates of vaccination of their children than national averages, which is likely at least partly attributable to the projects' direct efforts in promoting this. Contraception use was much higher for sexually active girls from the project than found in national data and many girls attribute their knowledge about contraception directly to the projects (including 87% of girls in Nepal).

Project interventions likely contributed to girls overall perceiving a reduction in the extent of violence, abuse or harassment towards them. All projects invested resources into safeguarding issues, including supporting educators to help discuss and start to tackle issues of Gender-Based Violence (GBV) within communities. In Nepal, project support included strengthening the capacity of judicial committees of local government to deal with GBV. This study's quantitative surveys found most girls in Malawi and Nepal (and just below a majority in Ethiopia) thought the extent of violence, abuse or harassment towards them had reduced since the start of the project.

Skills acquired by girls at the learning centres appear to have had positive spill-over effects in the wider community. One poor community in Nepal indicated benefiting from the skills that girls attending the LNGB learning centre acquired by using locally produced materials to make sanitary towels. Girls and caregivers across all three projects gave examples of the different types of knowledge that girls had acquired which they were able to disseminate to either siblings or peers, including literacy and numeracy skills and knowledge around sexual health.

SEQ 1.3 - To what extent do the value of the benefits justify the cost of the GEC's support for the most marginalised girls?

The benefit which girls themselves identified as most important – i.e., literacy and numeracy gains – is estimated to be worth more than all other project benefits. The learning gains achieved by project completers in Malawi and Nepal are estimated to be equivalent to the girls having achieved five additional years of formal schooling. This is particularly notable for Nepal, which achieved these gains in just one year of girls' enrolment at learning centres (compared to two years in Malawi). Learning gains in Ethiopia were lower, but still equivalent to girls having completed two and three years of formal schooling for girls on the IFAL and ABE courses respectively. Using international data on the private and social value of each additional year of schooling a girl completes allows an estimate of substantial benefits from these learning gains (overall greater alone than FCDO's spending on each project, with the exception of Malawi where unit costs were notably higher).

The extent of the value from the learning gains is reduced by high drop-out rates. The data on learning gains is based on girls who were still attending learning centres at the end of their enrolment period. Projects reported high drop-out rates in all three countries. Our surveys found drop-out rates were much higher in Ethiopia and Malawi than projects' own reported data. Overall, only 50%, 64% and 51% of total reported beneficiaries in Malawi, Nepal and Ethiopia respectively are estimated to have completed their enrolment.

The benefit which girls identified as the next most important – helping them to re-join formal schooling – is also estimated to have the next highest overall quantified value. Each additional year girls continue in formal schooling brings benefits which can be valued based on international experience. The extent of this value is strongly determined by the projects' relative effectiveness in terms of both the quality and quantity of transition rates. Greater proportions of girls transitioning to formal education in Nepal and Ethiopia means the value of overall benefits achieved for these two projects is notably higher. Although it cannot be known yet how long girls will remain in formal schooling, each additional year they sustain their transition would bring substantial additional value.

Other benefits have the potential for being valued highly, but their value is harder to estimate given available data and greater challenges with estimating the extent of direct attribution to the case study projects. The potential value of increased vaccination rates in Ethiopia is very substantial (as much as 8% of overall project costs) but it is difficult to know the extent to which this can be attributed to the project. Increased contraception use can be more directly attributed to the project but is harder to directly value. Likewise major value can be estimated for the project's apparent impact on reducing girls' perception of violence, abuse and harassment within their communities, although care should be taken to avoid fully attributing this change to the case study projects as many other factors may have contributed.

Overall, the value of benefits which can be estimated substantially exceeds the costs of supporting the girls. In Nepal and Ethiopia, the estimated benefits are worth more than 4-5 times the costs (as shown in *Table 1* below). In Malawi the ratio of benefits to costs is lower but still double the costs. The value of benefits which could not be estimated would strengthen these ratios. The core benefits of improved literacy, numeracy and helping girls to re-join formal schooling are nonetheless critical to a quantified justification of the case study projects' benefits outweighing their costs.

Table 1: Estimated Net Present Values of benefits

Benefit Category	Ethiopia		Malawi	Nepal
	ABE	IFAL		
Learning	£16.6m	£12.2m	£13.0m	£21.8m
Transition to further study	£7.8m	£7.1m	£3.5m	£8.0m
Health – child vaccinations, contraception use and reduced GBV fear	£0.3m	£0.8m	£0.1m	£0.7m
Sum of Net Present Value (NPV) of benefits	**£24.7m**	**£20.1m**	**£16.7m**	**£30.6m**
Cost	**£6.1m**	**£3.9m**	**£8.2m**	**£5.6m**
Benefit / Cost	**4.0**	**5.1**	**2.0**	**5.4**

SEQ 1.4 - To what extent and why do the relative benefits and costs vary by different types of marginalised girls?

There were additional costs for supporting girls with all identifiable markers of marginalisation. Case study projects largely provided similar interventions for all girls. The main exception was for girls with disabilities, where specific adaptations in materials and approaches are explicitly identifiable in budgets. However, the case study projects did make additional efforts to ensure the enrolment and subsequent retention of girls with different marginalisation characteristics, such young mothers or girls from households with illiterate heads of the household etc. These additional efforts increased costs.

The evidence suggests that a similar magnitude of benefits was achieved for girls with different marginalisation characteristics despite the greater challenges faced by those girls. Almost no statistically significant ($p<0.05$) differences were found for benefits achieved by girls with disabilities, early marriage or illiterate household heads. This is despite evidence of substantial additional challenges they faced, including child-rearing responsibilities. In Nepal there was particularly impressive success in terms of support to girls from the Dalit caste. These girls were found to transition into formal education at the same rate as other girls, despite usually facing much higher barriers (in national data Dalit girls achieve only 3.6 years of education compared to 7 for non-Dalit girls).

SEQ 1.5 - What might explain differences in the relative benefits and costs between different projects (and if data allows for different interventions within the same project)?

Overall, the Nepal project achieved the strongest learning and transition gains for its girls, the lowest drop-out rates and the greatest depth of broader benefits. The Malawi project achieved lower benefits across the same indicators despite having considerably higher costs. The Ethiopia project achieved benefits more comparable to the Nepal project, despite having the lowest costs of the three case studies.

External factors beyond the control of the projects were a major driver of relative differences in costs and benefits. The Ethiopia project faced particular challenges from its geopolitical and environmental context, with conflict, drought and flooding increasing costs and making benefits harder to achieve. The Malawi project operated in the most challenging economic context with a much higher poverty headcount ratio than the other two countries. These contextual factors contributed to more limited (perceived and actual) economic opportunities for girls which had a direct negative influence on the rates of transition both to school and work that were possible.

Internal factors within the control of the projects also seem to have been important drivers of differing costs and benefits. This study's qualitative interviews found particular logistical and management challenges for trainers in Malawi, which were emphasised much more than in the other two case studies. The budget analysis also showed that the Malawi project spent 50% more proportionally on monitoring and evaluation (M&E) than the Nepal project, but the Nepal project had the strongest and most accurate overall data, including on types of marginalisation, as well as student completion and transition rates. The Nepal project also seems to have benefited more from cross-project learning with other GEC projects present in the same country allowing faster adaptations of approaches.

Post-completion support seems to have been particularly valuable. Each project included an element of post-completion support to girls to support their transitions to either further study or work (although the Nepal project was the only one to have systematic data tracking the actual transition of girls). This study found that the greater the proportion of spending on these activities the higher the transition rate they achieved (Nepal: 28% of spending and highest transition rates; Ethiopia: 19% of spending and next highest transition rates; Malawi: 17% of spending and lowest transition rates).

Stronger efforts to mitigate the direct costs to girls of participating in the project also corresponds with greater apparent achievements. There was substantial variation in the approach of projects to providing cash transfers. The Nepal project provided much higher value cash transfers (£73 compared to £15 in Ethiopia and just £8 in Malawi) to a higher proportion of its girls (98% compared to 7% and 16% of girls in Ethiopia and Malawi respectively). The amounts in Nepal would have been sufficient to have outweighed most of the direct and indirect costs of continuing formal schooling so may have been an important factor in explaining the much higher rates of transition achieved. In addition, the direct and indirect costs for girls was by the far the lowest in Nepal. This was helped by higher population density which enabled learning centres to be closer to girls, as well as implementation decisions that deliberately targeted learning centres with lower numbers of students to minimise the burden of travel costs for girls. This lower cost burden coincides with Nepal achieving the highest completion rates of the three projects, as well as stronger performance on learning, transition and other benefits.

SEQ 1.6 - To what extent are the findings for the three selected case study projects likely to be representative of the overall GEC LNGB portfolio?

Overall, the case studies are reasonably representative of the broader LNGB portfolio, albeit with some exceptions. The variation in key characteristics of the case studies, such as region, beneficiary numbers, costs, duration, mix of types of marginalisation and the Fund Manager's assessment of project VfM performance, is similar to that for the overall portfolio. For most characteristics only one or two projects within the portfolio are substantially different. An exception is for learning baselines where four LNGB projects have substantially higher baseline scores than the case studies.

Conclusions

The following key conclusions are drawn from the findings of the study:

1) Supporting particularly marginalised out-of-school girls can be good Value for Money, primarily because of strong learning gains and high rates of transition into formal schooling.
2) Girls themselves (and all other local stakeholders) value gains from literacy, numeracy and transition to formal schooling as, by far, the most important project benefits
3) There is compelling evidence of other substantial benefits including community spillover effects, improved health and sexual health outcomes and reduced perceptions of GBV.
4) Opportunities to define, target, monitor and as a result maximise benefits relative to costs might have been missed
5) Qualitative and quantitative reporting by projects on markers of marginalisation was limited, obscuring an understanding of the relative benefits and costs for girls with different characteristics.
6) Drop-out rates were high (and higher than reported by the projects) with girls' direct and indirect costs from participation potentially an important contributor and cash transfers an apparently effective intervention to mitigate these.
7) Post-completion support to girls was apparently effective in improving the quantity and quality of transition – both of which determine the extent of the overall benefits
8) Both internal and external factors drive the relative benefits and costs each project achieves (e.g. limited economic opportunities in Malawi compounded by the provision of vocational training with limited relevance to labour market demand)

Recommendations

The following recommendations are made based on the study's conclusions (all recommendations are directed to FCDO):

1. **Further investment into interventions that support the education of particularly marginalised, out-of-school girls should be prioritised**

There is a strong VfM case for continued investment on projects that specifically target marginalised, out-of-school girls to develop their literacy and numeracy skills and transition back into formal schools. There could be a rationale for focussing more on younger adolescent girls (e.g. 10-14-year-olds) as the evidence from this study was most compelling for this age range in terms of benefits from transition.

2. **Future projects should have a core focus on gains in literacy, numeracy and rates of transition (particularly to formal school)**

Girls themselves value these gains far more highly than anything else and they alone underpin the overall VfM justification of further investment. Other benefits have the potential to be valuable as well, but it would be more difficult to make a compelling case for the overall VfM of future investment without confidence that gains in literacy, numeracy and high rates of transition will be achieved.

3. **Design phase should assess opportunities for targeting other benefits relative to the marginal costs of doing so (e.g. specific health outcomes)**

The value of achieving specific non-education benefits such as better health knowledge and practices, can be large. The marginal cost of achieving these gains might be low, for example, if they are incorporated into already planned content at learning centres. It is recommended that future projects assess opportunities for improving health outcomes which are directly determined by girls' knowledge and practices (e.g. analysing where baseline levels of knowledge for girls in targeted communities differ most from secondary data such as Demographic and Health Surveys (DHS)). Once identified, such indicators should then be part of the core monitoring framework.

4. **Benefits should be systematically defined, targeted, monitored and maximised throughout implementation**

Projects need to define who is being supported, what benefits are being targeted and what has been achieved in order to know how to maximise their VfM. The focus should be on the benefits which are most important – i.e. most probably learning, completion and transition rates. A monitoring system that focuses only on a small number of priority indicators would be easier to manage, particularly in the very challenging contexts in which these kinds of projects will usually be operating. There should also be an emphasis on collecting robust data quickly enough to inform ongoing implementation, rather than only for the purposes of ex-post accountability and learning. For example, where transition rates are low, urgent adaptations to interventions would be required.

5. **Markers of marginalisation should be robustly defined and tracked throughout implementation**

Projects should have the flexibility to define the nature of marginalisation within their specific contexts, but they then need to monitor those characteristics once defined. These data should be used to understand the characteristics of girls who drop out, learn less and fail to transition, to inform tailored responses. To understand the cost-effectiveness of more substantial interventions to support specific sub-groups of marginalised girls, the costs of such activities should be disaggregated within budgets where possible.

6. **Girls' direct and indirect costs from participating in the project (as well as from transitioning into continued education) should be mitigated as far as possible – cash transfers could be a particularly cost-effective intervention to achieve this**

While small relative to the overall costs of the project, direct and indirect costs to girls for participating in project activities can have major negative impacts on their continued attendance and ultimate achievements. These costs can be minimised or avoided through project design choices (e.g. smaller learning centres closer to where the learners are located) and direct interventions such as cash transfers. Interventions to mitigate the direct and indirect costs of girls sustaining their transition in further study should also be prioritised.

7. **Girls should be supported beyond their completion of learning centre activities to improve VfM by both increasing and sustaining their transitions**

High and sustained transition to further study and work are key drivers of the overall benefits. Projects need sufficient time and resources to support this transition, including potentially continuing interventions to ensure transitions are sustained. Representative samples of girls should be tracked both up to the point of transition and also at regular intervals after this to understand where further interventions might be necessary and effective. Again, there is evidence from this study that cash transfers could be a simple and cost-effective intervention option for post-completion support.

8. **Project design should be responsive to external context, including flexibility in implementation and assuring labour market relevance of vocational training**

Projects should be given the flexibility to adapt to changes in their context (something which all three case study projects did well). Beyond this, vocational training provision, as well as the specialisations within formal sector Technical and Vocational Education and Training (TVET) that girls might transition into, need to be directly linked to

opportunities within the labour market. Where the local economy is dominated by agriculture, it may be appropriate for most girls to be supported with skills that can improve their productivity within the agriculture sector specifically.

1. Introduction

This report sets out the findings, conclusions, and recommendations of the sixth evaluation study, completed by the Independent Evaluation team – led by Tetra Tech – for the Girls' Education Challenge Phase II.

The Foreign, Commonwealth and Development Office (FCDO) launched the Girls' Education Challenge (GEC) in 2012. Phase II of the programme (2017-2025) receives £500m to support 41 projects operating in 17 countries, managed through two windows: (1) GEC Transitions (GEC-T); and (2) Leave No Girl Behind (LNGB). The expected impact of the GEC II is to improve the life chances of marginalised girls. The project's overall Theory of Change is set out in *Annex B.*

The LNGB Window aimed to reach up to 230,000 highly marginalised adolescent girls who were out of school, providing them with literacy and numeracy opportunities, as well as skills relevant for life and work. The 14 LNGB projects operate in 10 countries across Africa and South Asia (Afghanistan, Ethiopia, Ghana, Kenya, Malawi, Nepal, Pakistan, Sierra Leone, Somalia, Zimbabwe).

The Independent Evaluation (IE) of Phase II of the GEC was commissioned by the FCDO in February 2020 and the IE team is required to deliver seven in-depth thematic studies designed and implemented iteratively to respond to the emerging evidence and learning needs of the FCDO, Fund Manager (FM) and Implementing Partners (IPs). This study is the sixth and focuses on the Value for Money (VfM) of educating the most marginalised GEC girls. The previous studies conducted are:

IE Study 1 – Effects of Covid-19 on Access and Learning in the GEC II (Tetra Tech, 2022)

IE Study 2 – Teachers and Teaching for Marginalised Girls (Rose et al., 2021)

IE Study 3 – Aggregate impact of GEC-T projects between baseline and midline (Poli et al., 2022)

IE Study 4 – Educating Girls with Disabilities in GEC II (Singal et al., 2023)

IE Study 5 – Education Pathways for Marginalised Adolescent Girls Beyond Formal Schooling (Rose et al., 2023)

1.1. Purpose and scope of study

The original Terms of Reference (TOR) for this study is set out in *Annex A*. The **primary objective** of Study 6 is to evidence and understand the relative costs and benefits of targeting the most marginalised girls in the GEC. The **purpose** of this study is to provide a greater breadth of evidence and insights into the 'value' of investing in the education of girls experiencing different types of marginalisation. To achieve this, the study has identified and assessed the range of costs and benefits associated with reaching and supporting the GEC's most marginalised girls. The study focuses specifically on the LNGB window as it was purposively designed to target the most marginalised girls in the GEC.

The **evaluation objectives** for Study 6 were:

- Learning objective: To identify the "full" value of benefits (including difficult to measure benefits and those accruing to communities and education systems beyond those directly supported) generated by reaching the "most" marginalised girls in the GEC in different contexts; and to assess the comparative differences in costs and benefits in reaching different types of marginalised girls.
- Accountability objective: To assess the value for money of interventions reaching and benefiting the "most" marginalised GEC girls.

1.2. Key Evaluation Questions and Sub-Questions

The **Key Evaluation Question** (**KEQ)** for Study 6 is:

- KEQ 1: To what extent and how have a sub-set of GEC LNGB Window projects achieved value for money in reaching and supporting the most marginalised girls?

The **Sub-Evaluation Questions (SEQs)** are:

- SEQ 1.1: What are the costs of supporting the most marginalised girls?

- SEQ 1.2: What are the key benefits of supporting the most marginalised girls?
- SEQ 1.3: To what extent do the value of the benefits justify the cost of the GEC's support for the most marginalised girls?
- SEQ 1.4: To what extent and why do the relative benefits and costs vary by different types of marginalised girls?
- SEQ 1.5: What might explain differences in the relative benefits and costs between different projects (and if data allows for different interventions within the same project)?
- SEQ 1.6: To what extent are the findings for the three selected case study projects likely to be representative of the overall GEC LNGB portfolio?

The findings of the present report, set out in *Section 3*, are organised around these evaluation questions.

1.3. Modifications to the original Terms of Reference

The KEQ from the original TOR was to consider the value for money of the whole GEC LNGB window. Initial secondary data analysis made clear the limitations in available data at a portfolio-wide level. The KEQ was subsequently changed to focus instead on a sub-set of GEC LNGB Window projects. This was necessary to ensure rigorous coverage of all the sub-evaluation questions, which in turn is necessary to reasonably cover the study's overall evaluation question. Given this edit, the sixth SEQ was added to ensure a consideration of how relevant the study's findings are to the overall portfolio. There have been no major further modifications to the study's original design in the TOR.

1.4. Overall characteristics of girls in the LNGB window

Available data for the characteristics of girls supported by the LNGB window as a whole gives an indication of the additional extent of marginalisation they faced compared to already marginalised girls supported by the GEC-T window:

Table 2: Summary characteristics of girls from LNGB and GEC-T windows

	LNGB	GEC-T
Primary caregivers having completed no schooling at all	70%	37%
% girls out-of-school	100%	3%
% girls married	18%	2%
% girls who are mothers	23%	2%
% girls who are single orphans	18%	12%
% girls with a disability	14%	9%
% girls from households without enough clean water for use at home	14%	5%
% girls from households without enough money to pay costs of girls' school	64%	55%

Sources: For LNGB: Rose et al., 2023 (IE Study 5). For GEC-T: Outhred et al., 2020.

2. Approach and Methodology

2.1. Research methods

The study draws on a mix of primary and secondary data sources. The secondary data were used to: (1) answer each of the evaluation questions directly; and (2) inform what primary data should be collected. The primary data collection included surveys and semi-structured interviews with different stakeholders relevant to each evaluation question. The quantitative and qualitative tools used in the study are available to view online here. Further details on the selection of the case studies for primary data collection, the methods and respondents for each of the sub-evaluation questions, the ways in which secondary data have been used, and how ethics and safeguarding issues were managed are provided in *Annex D*.

Primary data collection and analysis - Qualitative

Key Informant Interviews – Qualitative Impact Protocol

Primary qualitative data collection involved conducting key informant interviews (KIIs) with key stakeholders including IPs, FCDO, FM Senior Portfolio Advisors, beneficiary girls, parents/ caregivers/ households, educators and community leaders. The study used the Qualitative Impact Protocol (QUIP)[3] to assess the projects' impacts in the absence of a comparison group. Evidence of attribution was generated through beneficiaries' own accounts of causal mechanisms. QUIP involves qualitative data collection with as little reference as possible to the specific project or activity being evaluated, and it gives equal weight to all possible drivers of change. This 'blindfolding' can help to reduce pro-project bias and enhance the credibility of the evaluation's findings.

Primary data collection and analysis - Quantitative

The team developed a quantitative survey covering a broad range of topics to understand: the range of benefits girls have received from participation in the projects, the girls' own perception of which of those benefits have been more important and valuable to them, and any costs incurred by the girls through their participation in the projects.

The questions on the range of potential benefits included sections on their: transition to education /vocational training; self-concept; social network; marriage and pregnancy; the girls' children; social norms; violence and gender-based violence; sexual health and family planning; transition to employment; and financial literacy. The structure of the survey questionnaire was relatively similar across countries, but some adaptation was made to consider contextual circumstances in the country, and the availability of secondary data to potentially enable some comparison. The survey was translated into the relevant local languages.

Secondary data analysis

A substantial amount of data have previously been collected on the LNGB projects and their beneficiaries, and for different purposes. *Annex D* sets out the secondary data that were used for the study and the intended use. Particularly important secondary data included the case study projects' budgets, quarterly project reports, external evaluation (EE) data and reports, Fund Manager VfM reports and case study projects' monitoring data on project beneficiaries and their characteristics.

2.2. Case Study selection

This study selected three of the 14 LNGB projects to act as in-depth case studies: People in Need (PiN) Ethiopia's "CHANGE: Improving Access to Education in Ethiopia for Most Marginalised Girls" (CHANGE[4]); (2) Link Malawi's "Transformational Empowerment for Adolescent Marginalised Girls in Malawi" project ("TEAM Girls Malawi"); and (3) PiN Nepal's "Accelerating Life Skills, Literacy and Numeracy of Married Adolescent Girls" project ("Aarambha"). These projects are referred to as 'the Ethiopia project', 'the Malawi project' and 'the Nepal project' throughout this report.

The key criteria for selecting these case studies were: their continued implementation; their willingness to engage in the study; and the quality of their available data. Four projects were initially selected based on their continued

[3] For an overview of the QUIP methodology, see Copestake, 2014.
[4] The project name CHANGE is capitalised in all project documents, although it is not an acronym. For consistency it is capitalised in the present study too.

implementation, but one was excluded for having poorer quality data and a lesser focus on the most marginalised girls. Further details on the selection process are provided in *Annex D*.

Full project profiles for each case study project are included in *Annex C*. Summaries of key project characteristics are provided in *Annex C's Table 4*.

2.3. Sampling approach

The sampling approach for primary data collection is summarised below. Further details can be found in *Annex D.*

Cohort selection

The three case study projects each comprised a number of cohorts, which operated across a number of administrative regions. They provided interventions to girls grouped geographically into learning centres. For one of the projects (PiN Ethiopia), they were further grouped into multiple classes within each learning centre. The sampling approach selected one cohort for both quantitative and qualitative samples. The sampling approach within that cohort was different for the quantitative and qualitative samples, as outlined in *Annex D*. A similar approach was taken within each country.

The cohort selection process involved two aims. First, to choose a cohort that was likely to be representative of the support received by all cohorts across the whole project. Second, to choose a cohort for which sufficient time had already elapsed since girls had completed their enrolment at project learning centres (ideally with at least a year between their graduation and the data collection period, which took place in October-December 2023). This was to help with the measurement of benefits that take time to develop. Therefore, within each project, a balance was made between selecting an earlier cohort, whilst avoiding those that were most severely affected by the Covid-19 pandemic, associated lockdowns and the resultant pivoted activities. This was informed by discussions with the implementing partners (IPs). This resulted in the choice of:

- Ethiopia – Cohort 2 (approximate intervention timeline of June 2021 to January 2023 for girls on the Integrated Functional Adult Literacy course and June 2021 to August 2023 for girls on the Alternative Basic Education course);
- Malawi – Cohort 2 (approximate intervention timeline of Jan 2021 - September 2022); and
- Nepal – Cohort 3 (approximate intervention timeline of November 2021 - July 2022).

Qualitative stakeholder sampling

Data collection teams for each country targeted a total of 25 Semi-Structured Interviews (SSIs) with beneficiary girls; 10 SSIs with parents/ caregivers of the girls; five SSIs with teachers/ trainers/ educators at the learning centres; and five SSIs with transition pathway providers. This sample was the same for all three projects and was divided evenly amongst five locations per country (see *Annex D* for how locations were selected). Each country team also completed at least two Focus Group Discussions (FGD) with community members and two KIIs with organisations contracted by the implementing partners to support project delivery (termed as 'downstream partners' throughout this report). The actual number of qualitative interviews conducted was marginally different and set out in *Table 8* of *Annex D*.

Quantitative survey sampling

A multi-stage (cluster) sampling method was employed as the primary approach for selecting a representative sample from the target population. The target population was the girls who were identified in the project monitoring data as having completed the course and not dropped out from the selected cohort for each project. The first stage sampling unit selected was that of the smallest practical grouping, the group in which each girl received the intervention. In the cases of Malawi and Nepal, the first stage sampling unit was at the learning centre level. In the case of Ethiopia, where multiple classes operated out of each learning centre, the first stage sampling unit was at the class level. The second stage sampling unit for all three countries was the girls themselves.

The multi-stage (cluster) sampling process involves the following stages:

- Selection of primary clusters: in the initial stage, primary clusters (Classes or Learning Centres) were randomly selected from the overall cohort population. These primary clusters serve as the basis for further sampling.

- Selection of survey respondents: within each primary cluster, the relevant number of girls were randomly selected to be surveyed.

The specifications of the sample size methodology are set out in more detail in *Annex D*. The total numbers of girls surveyed for each case study project is summarised in *Table 3* below.

Table 3: Quantitative sample sizes relative to overall beneficiary numbers

	Total Project Reported Girl Beneficiaries	Total Girls in Surveyed Cohort	Total Reported Completers in Surveyed Cohort	Quant Survey Achieved Sample (girls)	Total Effective Sample Size (excluding never attended)
Ethiopia – CHANGE	24,968	3,266	2,576	1,152	1,066
Malawi – TEAM Girl	5,250	2,000	1,679	907	898
Nepal - Aarambha	9,497	2,529	2,070	710	710

Sources: Data on total reported beneficiaries, girls in each cohort and number of girls completing come from case study project monitoring data.

Notes: In the surveys in Ethiopia and Malawi some girls who had been reported as having completed the learning centres in project monitoring data in fact responded that they had never attended the learning centres. These girls are removed from most of the quantitative analysis in this study, so are not considered part of the overall 'effective sample size'. Additionally, one girl in Ethiopia and one girl in Malawi did not consent to the survey. These girls are excluded from the achieved sample number.

2.4. Limitations

The main limitations from this study's methodology which should be considered in interpreting the findings are:

Gaps in the completeness and quality of project data – Case study project data on key indicators such as number of beneficiaries, number of completers and markers of marginalisation were incomplete or contradicted by our primary data collection:

- Numbers of beneficiaries and completers: our analysis and interviews found that no definition had been provided for the projects as to what constituted a minimum level of support to be considered a beneficiary. Our interviews and surveys of girls found that some had registered with the project, received very light touch support (such as the provision of stationery and notebooks) but not enrolled in the learning centre. More systematically, our quantitative surveys found large proportions of reported completers in Ethiopia and Malawi had actually dropped out before completion. After piloting uncovered this issue, we adapted our quantitative surveys to include questions related to drop-out enabling us to adjust the number of completers for our analysis.
- Markers of marginalisation: while various characteristics of marginalisation (e.g. girls being orphaned, young mothers etc.) were targeted by each project, data on these characteristics were not systematically collected. For Ethiopia in particular the available data were very limited. This could not be overcome by our primary data collection, so our analysis is limited by the secondary data available. This reduced the scope of our analysis of how different types of marginalisation affected relative costs and benefits.

Challenges in collecting qualitative data directly from adolescent girls of sufficient quality to provide useful insights – Collecting strong qualitative data directly from project girls proved more challenging than expected. Detailed reasons for this are set out in *Annex D, Section 1.10*. These included girls being younger than reported in project monitoring data, as well as challenges with obtaining quality data from relatively shy adolescent girls. Following piloting, adaptations were made to the data collection approach to address this (including focussing on older girls, further training of enumerators and excluding more sensitive questions for younger girls). Nonetheless, the extent of insight from the qualitative interviews with girls remained more limited than originally hoped. As a consequence, the study's analysis relies more heavily on the quantitative surveys with girls and qualitative discussions with other stakeholders.

Primary data for Ethiopia was limited to the Southern Nations, Nationalities and Peoples' Region (SNNPR) – For Ethiopia, the fieldwork was only conducted in the SNNPR. This selection was made to manage security and logistics challenges, including ongoing conflict in the other project areas. Additionally, it was the region where the consortium lead itself was responsible for implementation and operations were ongoing, which facilitated coordination and planning. The SNNPR may not be fully representative of the other three project regions, which faced greater conflict and climactic shocks during implementation. Project implementation approaches also differed between

regions to respond to the differing contexts, with different consortium partners responsible for implementation in each region. This does reduce the representativeness of some of the findings for that project, although wherever possible secondary data which covers all regions is considered in the report. (Note also that in Malawi and Nepal, fieldwork took place throughout the districts where the projects operated).

Further limitations, including challenges for the fieldwork in contacting girls who had relocated for marriage or employment, are set out in *Annex D, Section 1.9*. Overall, the main consequence of the study's limitations was to reduce the scope of what could be analysed rather than substantially affect the robustness of conclusions drawn from the available data.

3. Findings

This study's findings are organised by the evaluation questions set out in *Section 1.2*.

3.1. What are the costs of supporting the most marginalised girls?

Overview of section structure and approach

As set out in *Section 1.4*, the LNGB projects targeted their support to the most marginalised girls in their societies. This section therefore starts with estimating what the case study projects spent for each girl they supported, based principally on analysis of project budget documents (see *Section 3.1.1*). In addition to the project's direct costs, other cost contributions came from governments, communities, implementing partners and the girls themselves. These cost burdens were assessed principally through this study's own qualitative and quantitative data collection and are set out in *Sections 3.1.2* and *3.1.3*, with the overall cost of supporting the LNGB project girls presented in *Section 3.1.4*. The section then concludes with a discussion of what the additional costs are for supporting the most marginalised girls by comparing the case study project costs with projects in the GEC-T Window supporting girls in formal government schools.

3.1.1. Direct FCDO-funded project costs

There was a large range in costs per girl supported in the different countries, partially driven by course intensity and duration. *Table 4* summarises how much the FCDO spent for each girl supported in the three case study projects. Costs for the Ethiopia project are disaggregated between the two different courses given substantial differences in the duration and intensity of the support provided. The IFAL course in Ethiopia had lower unit costs, but only involved three hours per week time at the learning centre. Weekly contact time for Ethiopia's Alternative Basic Education (ABE) course was more comparable with the Malawi and Nepal projects. Overall Malawi's unit cost (£1,461) was around three times higher than Ethiopia's ABE course (£490), both of which were of similar duration. When adjusting the unit costs for duration, the annual cost of Malawi's support was about 20% higher than that for the Nepal project.

Table 4: FCDO Unit Costs per Girl supported

	Ethiopia – CHANGE		Malawi – Team Girl	Nepal - Aarambha
	ABE	IFAL		
Total FCDO Costs	£5.2m	£2.6m	£7.7m	£5.8m
Total Reported Beneficiaries	10,646	14,322	5,250	9,497
FCDO cost per Girl	**£490**	**£179**	**£1,461**	**£615**
Learning centre contact hours per week	20	3	20	16.5
Typical duration of learning centre activities (months)	23	11	24	10
FCDO cost per girl (annual equivalent)	**£245**	**£179**	**£731**	**£615**

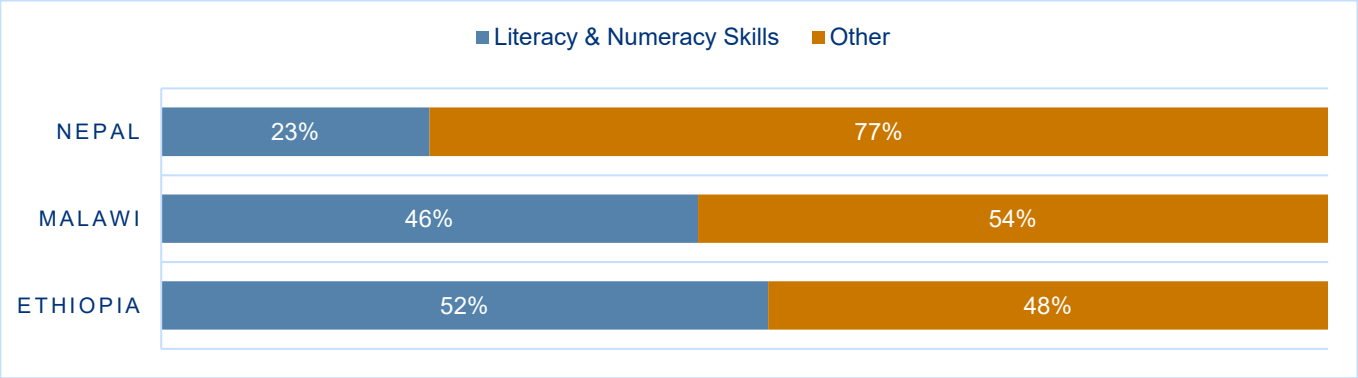
Source: FCDO costs from project budget data; Beneficiary numbers from FM VfM reports; Contact hours and typical duration from KIIs with IPs.

Notes: Annual equivalent calculation is simplified, so each project is considered either a 2-year or 1-year support. The duration of support varied within projects between cohorts, the figures here are for overall average across cohorts. Costs for IFAL and ABE are separated by this study's own calculations given that the available budget data were only available with the costs combined; costs that are particularly focussed on learning centre activities are allocated relative to each course's contact time (91% for ABE, 9% for IFAL); all other costs are allocated in the same proportions as the number of girls enrolled (43% ABE, 57% IFAL).

More than half of LNGB costs were for support to girls beyond literacy and numeracy. The main individual areas of spending across the three projects were literacy and numeracy. However, the projects' support also included life skills, community and local government engagement, safeguarding and targeted support to help girls transition into further study or work. Collectively these other areas were the majority of project spending, up to 77% in Nepal – see *Figure 1* below. Spending on monitoring and evaluation (M&E) by the Malawi project was 16% of total project

spending, 50% higher than for Nepal (12%) and double that for the Ethiopia project (8%).[5,6] The higher M&E costs in Malawi were partly driven by increased use of international rather than national expertise.[7] Almost one-quarter (24%) of total direct costs in Ethiopia were for infrastructure spending.[8] This was necessitated by the lack of available learning spaces for girls given flooding and other contextual challenges, including very low population density (see *Section 3.1.3*).

Figure 1: Share of core project spending on literacy and numeracy skills



Source: FCDO costs from project budget data; Beneficiary numbers from FM VfM reports; Contact hours and typical duration from KIIs with IPs.

Notes: "Core" spending only, excludes project spending on M&E and central administration. "Other" spending categories include help to rejoin formal school', life skills, community engagement, transition to work, government system support and safeguarding. Full breakdown of these categories is set out in *Table 14* in *Annex D*.

3.1.2. Costs for partners, government and communities

Beyond the FCDO's own costs, there were additional contributions from implementing partners, government and communities. This study's KIIs with implementing partners found that all of them provided additional financing to the projects from their own resources. In Ethiopia and Nepal these contributions were 8% (£0.6m) and 5% (£0.3m) respectively of FCDO's own spending. In both countries PiN was the main contributor as lead implementer, with each of the four Tier 1 partners in Ethiopia also providing co-financing. In Malawi a smaller amount of co-financing (£0.015m or 0.2% of FCDO spending) was provided by Concern Universal Microfinance Operations (CUMO), one of the sub-contracted organisations.

The principal contribution of government financing was for educator salaries in Ethiopia. By the end of the project 259 out of the total 577 learning centre facilitators had been taken onto the government payroll in Ethiopia (UKAID, 2023d). The majority of these educators were on the government payroll for several years of the project's duration. This is estimated to have been worth £0.4m, or around 5% of overall FCDO spending (based on an assumption that educators were paid the same by government as by the project – see *Annex D* for further details on the calculation.

Local authorities, churches and communities provided the majority of all three projects' learning spaces. All learning centre buildings (except those directly constructed by the project in Ethiopia) were provided by communities, churches and local authorities.[9] For example, an educator from the Wonago district in Ethiopia reported that in Mokonisa the church within the community provided an area within the church for students, chairs and access to both water and toilet facilities (not previously available to girls). Similarly in Nepal an educator from Rautahat reported that amongst other locations provided as learning centres, a house which belonged to villagers was provided to the project. It is difficult to value this contribution of infrastructure, but without it the projects would have needed to

[5] Note these shares have been adjusted to exclude spending reported in project Activity Based Budgeting (ABB) as for M&E, but which had clear links to specific implementation activities, such as lesson observations to improve teaching and learning, auditing safeguarding processes, and community and government engagement. This was not necessary for Ethiopia but was equivalent to 21% of spending listed as M&E by Malawi, and 8% by Nepal. If this spending remained categorised as for M&E, then the discrepancy between the projects' M&E spending would be increased.
[6] An analysis of GEC-T and LNGB budgets found a positive correlation between FM VfM scores and project spending on M&E. Projects with a VfM score below 2.5/5 had an average M&E spending of 8%, while those scoring above 4.5/5 spent over 15%. Nonetheless, the additional spending on M&E in the Malawi project compared to the other two case studies does not seem to have correlated with stronger performance. This is discussed further in *Section 3.5.*
[7] International fees and travel account for 51% of Malawi's M&E spend, 38% of Ethiopia's M&E spend and 0% of Nepal's. This may reflect greater local capacity for M&E in Nepal.
[8] Available data are from when project ABBs were introduced only. Total spending on physical school improvement was £758,541 out of total direct project spending of £3,149,617 (i.e. excluding M&E and central administration), and total overall spending of £5,573,640. £511,125 of the physical school improvement spending was specifically for new classroom construction.
[9] The Ethiopia project had 367 learning centres, with each supporting 1-6 classes ranging from 6-64 girls. The Malawi project had 105 learning centres, each supporting 21-51 girls. The Nepal project had 313 learning centres, each supporting 14-50 girls.

construct or rent spaces for learning. The Nepal project did pay for the rental of some of its other venues, while the Ethiopia project incurred notable costs for constructing learning spaces (see previous sub-section).

The main cost contribution from communities was time volunteered. Community groups were mobilised to discuss issues of design and implementation for all three projects. In Ethiopia, for example, such 'Community Action Groups' had around 25 members and would meet monthly (UKAID, 2023b). Actions beyond meeting included visiting the homes of girls missing classes to understand the reasons for absenteeism. In Malawi, women from the community volunteered their time throughout the learning centre activities (20 hours per week split across 10-15 community members per learning centre) to look after the children of beneficiary girls, enabling the beneficiary girls to more fully engage with the learning centre activities (IP KII). Estimating the value of community time relative to learning centre facilitator wages, this would be worth around 1-2% of FCDO spending on each project (see *Annex D* for further details on the calculation). Communities also provided in-kind contributions to support the girls. Examples from this study's qualitative research include a ward representative in Rautahat, Nepal providing 10 benches for a learning centre; another community from the same district providing sanitary pads and cleaning materials; and an educator from Bara, Nepal providing clothes for girls.

3.1.3. Costs for girls and their households

Direct costs

The main direct costs for girls were transport fees, although this varied considerably between and within the projects, driven partly by population density and learning centre size. *Table 5* below shows the direct costs that project girls reported paying according to this study's quantitative surveys (this data forms the basis of analysis for the following three paragraphs). Transport fees were most substantial in Ethiopia where 27% of girls on the IFAL course (42 out of 155 surveyed) and 13% of girls on the ABE course (155 out of 910 surveyed) reported paying costs in the region of £7-8 monthly. This is equivalent to around 1/6 of the average earnings of the girls from the cohort who are now working (see *Table 23* in *Annex D* for the data on average earnings for working project girls estimated from this study's quantitative surveys). Transport costs were similar in magnitude for girls in Malawi but only 6% (52 out of 897 surveyed) reported incurring them. In Nepal, by contrast, almost no girls (0.1%) reported paying any transport costs. Two key factors may have driven these costs – population density and learning centre size. Nepal operated smaller learning centres (about 20 students /centre compared to 40 students /centre in the other two countries) which allowed them to situate classes closer to learners. Nepal also had by far the highest population density - 685-723/km^2 in its project districts (United Nations Population Fund, 2023) compared to 15-123/km^2 in Ethiopia's project regions[10] (Government of Ethiopia (GoE), 2023) and 192-282/km^2 in Malawi's (Government of Malawi (GoM), 2019).

Girls also reported the costs of food of a relatively similar magnitude to transport costs. While these costs might not have been additional to what the girls would have needed to incur regardless of participating in the project, it is notable that they are highest again in Ethiopia which to some extent may reflect that girls travelling longer distances needed to pay more for food than they would have done if staying closer to home.[11]

Other direct costs for girls included learning materials but these were lower and one-off in nature. Learning materials (pens and notebooks) were the main other direct cost mentioned in qualitative and quantitative interviews. Again, these were most substantial in Ethiopia with around 12% of the 1,065 girls surveyed reporting one-off costs of around £6. Substantially fewer girls reported these costs, which were also estimated as a lower amount, in both Malawi and particularly Nepal.

Very few girls reported paying any fees to participate in the projects. The highest occurrence was in Malawi, where 2.5% (22 out of 897 girls) reported paying on average £1.40 / month. The exact reason for these fees was not clear but some girls reported paying towards security guards and rent at the learning centres. In Ethiopia 0.9% of girls (10 out of 1,065 girls) reported paying on average £1 / month. In Nepal almost no girls reported paying any fees (1 out of 710 girls reported paying on average £1 / month).

[10] Note our quantitative survey was only in SNNPR, which actually had the highest population density of the Ethiopia project's regions. This may mean that girls' transport costs were higher in the other regions, although the project's spending on infrastructure was also higher in the other regions potentially mitigating this. Broken down population density figures (people per km^2) for each of the Ethiopia project's regions are: Amhara 15, Afar 29, Oromia 81 and SNNP 123.
[11] 40% of girls stating food costs were incurred also mentioned transport costs, which was above average but not a perfect correlation.

Table 5: Costs for girls and their households

	Ethiopia ABE		Ethiopia IFAL		Malawi		Nepal	
	Yes	Amount of money (GBP)	Yes	Amount of money (GBP)	Yes	Amount of money (GBP)	Yes	Amount of money (GBP)
Did you have to give up any income generating to attend the programme? (Monthly)	8%	10.4	14%	`	23%	15.2	4%	9.1
Pay any fees to attend the programme (One-off)	1%	0.5	2%	2.7	3%	1.4	0.1%	1.0
Buy any learning materials (One-off)	11%	5.7	13%	6.3	7%	2.3	3%	3.8
Lunch or food (Monthly)	13%	8.3	17%	8.7	2%	2.7	2%	13.6
Transportation (Monthly)	13%	7.7	27%	6.7	6%	7.1	0.1%	10.3
Any other cost	0%	14.7	3%	3.1	5%	6.5	1%	0.6

Source: Calculated using data from this study's quantitative surveys of 2,672 case study project girls. Girls with valid responses for these questions in each sample – Ethiopia ABE: 910; Ethiopia IFAL: 155; Malawi: 897; Nepal: 707.

Girls also received cash transfers; in Nepal their value actually surpassed girls' full direct and indirect costs for attending the learning centres. In Nepal almost all girls (98% or 690 of 707 surveyed) reporting receiving cash transfers worth on average £73 (equivalent to more than double the monthly earnings of those girls who were working after the project). These grants were intended to support girls to purse their life plans, whether that was in education or employment. Although they were paid to support girls' transition after completing their enrolment at the learning centre, it is notable that their value was greater than the girls' total direct and indirect costs of participating in the project. In Ethiopia and Malawi, the proportion of girls reporting having received cash grants were lower (7% and 16% respectively) as were the transfer amounts (£15 and £8 respectively).[12] Again, these grants were intended to support girls after completing their enrolment at the project learning centre (specifically to support attendance at Technical and Vocational Education and Training (TVET) in Ethiopia and for girls to join a Village Savings Loan Association in Malawi), but unlike in Nepal these costs were less than the direct and indirect costs girls had already incurred to participate in the project.

Indirect costs

Older girls and their households had to forego income to participate in the projects. Of those girls who were working before the project, up to three quarters had to reduce their earnings to participate (Ethiopia – 74%; Malawi – 52%; Nepal – 35%).[13] These girls did not have to give up their earnings entirely, rather their monthly earnings reduced by 27-35% across the three case studies. This equates to approximately £9-13 per month. The overall opportunity costs for girls were highest in Malawi given that more girls were earning before the project, with nearly a quarter of project girls overall earning reduced incomes. In Ethiopia and Nepal, the overall proportion of girls who had to give up earnings was much lower at just 9% and 4% respectively.[14] Some of this foregone income may also have been offset by changes in parents' labour decisions, albeit while increasing the household chore burden for girls.[15]

Projects scheduled activities to try and support attendance and mitigate foregone earnings. In Ethiopia and the Gedeo region in particular, the timing of coffee harvesting season coincided with the learning centre activities. Facing dips in attendance to below 50% the project adapted the start times of these activities to as early as 6am and engaged with parents and communities to better enable girls to attend both the learning centre as well as participate in the coffee harvesting (PiN Ethiopia, KII and UKAID, 2021c).

Girls and their households also had to pay increased contributions to their communities. In Ethiopia parents and caregivers noted that sending their daughters to project activities increased the community fines they had to pay. Families were required to contribute more to 'Idir / Eder' (community cooperative insurance) due to their daughters

[12] These percentages are from the cohorts we directly surveyed. In Ethiopia, the implementing partner reports there was a greater variation in approach to cash transfers across the regions, so the proportions of girls receiving cash transfers in the non-surveyed project regions may have been higher, although more precise data are not available (UKAID, 2022g).
[13] These percentages reflect 93 out of 126 girls in Ethiopia, 205 out of 392 in Malawi and 26 out of 74 girls in Nepal.
[14] These percentages reflect 93 out of 1,065 girls in Ethiopia and 26 out of 710 girls in Nepal.
[15] The endline evaluation report for the Nepal project (UKAID, 2022c) concluded that in sending girls to the learning centre they faced an increased burden of household chores as their parents had to go out for increased waged labour activities to off-set foregone income that would have come from girls themselves. One direct effect of this was increased household chores amongst these girls as they had to look after their younger siblings when their parents went out to spend time on these activities.

having missed funerals and community events which automatically meant they had to pay a penalty. Interviews were not able to estimate the direct extent of this caused by the girls' participation, but overall, across a family these fines can be sizable, with one respondent estimating Eder fines can cost £30.50 per year for their family. For reference, this would equate to two thirds of the average monthly earnings of project girls who were working (estimated from this study's quantitative surveys – see *Annex D*).

Increased dowry payments for girls with higher levels of education was also emphasised by families as an important additional cost of continuing their education. In Ethiopia and Nepal especially, families reported in this study's surveys that they had to pay higher dowry payments the more educated their girls became because marriage customs require boys to be more educated than the girls.[16] This cost became more pronounced with girls transitioning back into formal education. This then combined with other costs for households from girls continuing in formal education and vocational training beyond the project including fees, uniforms and learning materials, which were reported in all three projects.

3.1.4. Total costs for supporting the most marginalised girls

Contributions from girls, communities, government and partners make up 12% of the total costs of supporting the LNGB girls.

Table 6 sets out the total costs of supporting the project girls based on the estimates of non-FCDO contributions as discussed in *Sections 3.1.2* and *3.1.3* above. The calculations underpinning these estimates are further explained in *Annex D*. FCDO spending is by far the dominant proportion of total costs. The proportional contribution to costs from girls and their households varied substantially by project. For Ethiopia's IFAL intervention they were 18% of total costs, given that the participants were older on average so had greater costs of foregone income. In Nepal, the direct and indirect costs for girls were already by far the lowest of the case studies (at just 0.2% of total costs), and ultimately became a net negative cost given that the value of cash transfers to girls substantially outweighed their costs.

Table 6: Total costs per girl supported, by case study project

	Ethiopia – CHANGE		Malawi – Team Girl	Nepal - Aarambha
	ABE	IFAL		
Total Costs	£6.1m	£3.9m	£8.2m	£5.6m
Total Reported Beneficiaries	10,646	14,322	5,250	9,497
Total Cost per beneficiary	£574	£271	£1,558	£592
FCDO	85%	66%	94%	104%
IP co-finance	4%	9%	-	5%
Girls' Direct Costs	4%	11%	0.4%	0.1%
Girls' Indirect Costs	2%	7%	2%	0.2%
Cash transfers received by girls (treated as negative cost to girls)	(0.1%)	(1%)	(0.1%)	(12%)
Government co-finance	3%	6%	-	-
Community contributions	1%	3%	3%	3%

Source: FCDO costs from project budget data; Beneficiary numbers from project websites; IP co-finance from IP KIIs; Girls' Direct and Indirect Costs, as well as cash transfer receipts estimated from this study's quantitative surveys of 2,672 girls; Government co-finance and community contribution calculations based on IP KIIs and authors' own assumptions.

Notes: For Ethiopia, the IFAL and ABE costs have been separated using same methodology as for *Table 4*. Government co-finance estimation assumes the 259 learning facilitators on government payroll having been paid the same as project financed facilitators for half the duration of implementation. Community contributions from community volunteered time are estimated crudely in relation to overall project spend on facilitators, with a higher proportion assumed for Malawi given more detailed information available on extent of their community volunteer involvement. Community contributions from shared use of existing buildings are estimated based on data from the Nepal project where learning centre rent is equivalent to 25% of central office rent and running costs. Full explanation of calculations is included in *Annex D*.

[16] A range of other studies, in Nepal especially, confirm this finding. E.g. Khanal, 2021.

3.1.5. Additional costs for supporting the most marginalised girls

The breadth and intensity of LNGB support means its direct costs are much higher than equivalent costs for supporting less marginalised girls in formal government schools. *Table 7* provides comparisons of the LNGB unit costs with equivalent costs for girls in government schools. The much higher costs for the LNGB projects reflect both the more marginalised nature of the beneficiaries and the intensity of support provided. In formal schools, the majority of costs are focussed on academic learning. For the case study projects, as shown in *Section 3.1.1*, more than half of the costs was for support beyond literacy and numeracy. The extra overall cost burden is also corroborated by the study's interviews with IPs which highlighted additional costs from extra steps to identify and then ensure the sustained engagement of the girls, the more challenging nature of locations worked in and the greater socio-cultural, economic and other challenges to support them.

The LNGB case study unit costs were also far higher than for GEC-T projects, further emphasising the additional costs of supporting the most marginalised. The GEC-T costs were incurred supporting girls who were mostly already in-school with support intended to enhance and supplement formal schooling; whereas LNGB project costs involved the full provision of education services to girls who were out-of-school. Nonetheless, *Table 7* shows that LNGB costs were still 2-3.5 times higher than GEC-T and formal school costs combined. Further analysis of how GEC-T and LNGB projects differ in terms of their proportional spending on different activities (see *Table 17* in *Annex D*) shows that the relative allocations between categories are similar, meaning that higher unit costs for the LNGB projects reflect increased costs in all areas. The one notable exception is that the LNGB projects spend almost twice as much of their budgets on community engagement. This is corroborated by this study's interviews with IPs which emphasised the additional steps required to engage with communities to ensure the participation of the most marginalised girls.

Table 7: FCDO Unit Costs per Girl supported

	Ethiopia – CHANGE		Malawi – Team Girl	Nepal - Aarambha
	ABE	IFAL		
Formal school cost per girl (annual equivalent)	£71		£73	£75
GEC-T cost per girl: i. Total ii. Annual Equivalent	i. £254 ii. £50		i. £739 ii. £139	i. £455 ii. £114
GEC-T + Formal School cost per girl	£121		£212	£189
FCDO annual cost per girl (LNGB case studies)	£245	£179	£731	£615

Source: United Nations Educational, Scientific and Cultural Organisation (UNESCO) Institute for Statistics (UIS) Data, World Bank Open Data and Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD-DAC) Data for the formal school cost per girl data. FM VfM Budget Scorecard Data for the GEC-T cost per girl data. Calculation methodology explained further in *Annex D*, *Section 2.1*. FCDO annual cost per girl for LNGB case studies taken from *Table 4.*

Notes: For Ethiopia and Nepal, the comparison figures are those GEC-T projects specifically in the same country. For Malawi there was no GEC-T project so the overall average figures for GEC-T are used. Annual equivalent figures are calculated by dividing total unit costs by the duration of the project, since girls were supported throughout the projects.

Higher costs for supporting the most marginalised girls partly reflect the greater need to minimise girls' own direct and indirect costs. This study's qualitative interviews with girls and caregivers found that direct costs for attending formal schooling, such as uniforms, fees and learning materials, were considered to be a larger burden in all three projects than the costs they faced from attending the learning centres. At a national level, evidence from Nepal shows households' direct costs contribute half of the total costs of formal education (UNESCO-UIS, 2016). In order to ensure girls' participation, the LNGB case study projects mostly absorbed these direct costs for girls, increasing FCDO unit costs. If incorporating the household direct costs on top of the formal school unit cost estimates, the gap to case study unit costs would slightly reduce.

3.2. What are the key benefits of supporting the most marginalised girls?

Overview of section structure and approach

The main types of potential benefits were initially identified in project documents such as the original GEC Business Case and a broader review of external literature (see July 2023 Research Design Note – Griffiths et al. 2023). This study's qualitative interviews then asked project beneficiaries and stakeholders whether these benefits were experienced and if there were any others they might have experienced. This study's quantitative surveys then asked a much larger sample of girls (2,672 across the three case studies) to identify which benefits they experienced and to rank these benefits in order of importance. The findings from this are set out in *Section 3.2.1*.

To explore the potential magnitude of these benefits, we analysed available project data, such as on learning gains, girls' self-confidence and parental attitudes. We then complemented this with analysis of this study's primary data to triangulate findings from project data and to explore the potential magnitude of other benefits achieved. The findings from this analysis are set out in *Sections 3.2.1* to *3.2.8*, organised by each major category of benefit.

The content in this chapter focuses on those benefits for which there was compelling evidence of potential scale and attribution to the LNGB projects. Given this study's data challenges, including a lack of baselines or comparison groups for many of the potential benefits, there were some benefits which girls reported as being achieved but for which we were unable to robustly estimate their potential magnitude. These include improved financial literacy[17] and additional health benefits such as improved knowledge of Tuberculosis (TB) and Human Immunodeficiency Virus (HIV).[18] Further details on the methodology used in this section as well as additional analysis are set out in *Annex D.*

3.2.1. Girls' perception of key benefits achieved

Girls reported a wide range of benefits from participating in the case study projects, with literacy, numeracy and helping re-join formal schooling as the most frequently mentioned. *Table 8* sets out what proportion of girls for each case study mentioned experiencing different types of benefits. By far the most consistently mentioned benefits were helping to improve girls' literacy and numeracy, followed by helping girls to re-join formal schooling. The next most consistently mentioned benefits across the three projects were improved knowledge of health and sexual health, and improved well-being, self-confidence and self-esteem (both mentioned on average by 42% of girls). *Table 18* in *Annex D* provides the country-specific breakdowns. In Nepal specifically, helping make decisions about marriage was emphasised particularly strongly (mentioned by 53% of girls). In Malawi, improved well-being, self-confidence and self-esteem was mentioned notably more than for the other countries (64%).

Girls consistently ranked improvements to their literacy as their most valued benefit from the projects. Overall, 42% of girls across the three projects ranked improved literacy as their most important benefit from the project (see *Table 8*). The next most important were improved numeracy and re-joining formal schooling. Girls also ranked literacy and numeracy benefits as the most important in qualitative interviews and other stakeholders (family, community, teaching staff and transition pathway providers) all also identified these as the most important benefits of the projects. When disaggregating by age, older girls also identified increased income as a key benefit, particularly in Nepal.[19] Younger girls emphasised joining school as relatively more important.[20] For both age groups, however, literacy remained the most important specific benefit of the project.[21] While girls mentioned experiencing other benefits, these were consistently ranked as being less important to them. For example, 20% of girls mentioned changed attitudes of their families and their improved roles within the family, but only 2% considered it one of their three most important benefits from the project.

[17] 25% of girls mentioned the project helping to improve their financial knowledge and financial decision making (see *Table 8*). Our survey collected data on the proportion of girls with bank accounts and using saving products, however, these remained below national averages and no more tailored comparison group was available.
[18] Malawi project girls' (15-19-year-olds) knowledge of HIV/Acquired Immune Deficiency Syndrome (AIDS) was similar to national averages in the DHS. Given the more marginalised nature of the girls they might have been expected to have had lower levels of knowledge, but no more tailored comparison group was available. Nepal project girls' (15-19-year-olds) had slightly higher knowledge of TB compared to 15-19-year-old girls nationally (for example, 45% knew TB is airborne, compared to 39% in the DHS data). If a more tailored comparison group was available, the difference might have been more substantial given the marginalised nature of the project girls.
[19] In Nepal 30% of girls aged 15 or older (and 34% of girls aged 18 or older) ranked increased income as their most important benefit (compared to 7% of girls regardless of age). In Ethiopia and Malawi only 8% and 9% of older girls (aged 15-19) respectively ranked it as their most important benefit.
[20] 26%, 31% and 38% of 10-14-year-old girls in Ethiopia, Malawi and Nepal respectively ranked re-joining schooling as the most important benefit of the project compared to 22% of all project girls regardless of age.
[21] Full table of top benefits reported by girls of different age groups can be found at *Annex D Section 2*.

Table 8: Top benefits reported by girls

Ranking of Benefits	Total		
	Mention	Top 3	Top 1
Helped improve my literacy	80%	75%	42%
Helped me re-join formal schooling	55%	44%	22%
Helped improve my numeracy	85%	68%	15%
Helped me increase my household's income through work or self-employment	26%	15%	7%
Helped me improve my financial knowledge and financial decision making	29%	11%	3%
Helped improve my well-being, and my self-confidence and self-esteem	42%	14%	3%
Helped me improve my knowledge of health and sexual health	42%	15%	3%
Helped me to make decisions about marriage	35%	13%	1%
Helped me increase my household's income through money received	14%	5%	1%
Helped me to make decisions about my family planning	29%	10%	1%
Helped change the attitudes of my family and improve my role in the family	20%	2%	0%

Source: Calculated using data from this study's quantitative surveys of 2,672 case study project girls.

Note: "Mention" means the girl identified this as a benefit they experienced from their involvement in the project. "Top 3" means they ranked the benefit as one of the three most important benefits they experienced. "Top 1" means they ranked it as the most important benefit they experienced. Percentage figures are rounded on an individual basis, so may not cumulatively add up to 100%. Percentages are color-coded in various shades of blue, segmented into five categories, each representing a 20% range. Darker shades indicate higher percentages.

3.2.2. Education Learning Outcomes

Actual learning gains were large for all three case studies, particularly for literacy. From the EE data, girls in both Malawi and Nepal showed significant ($p<0.001$) improvements (20-22 percentage point increase) in both literacy and numeracy from baseline to follow-up.[22] In Ethiopia, available data for two of the four project regions show similar gains in literacy (17 percentage point increase for girls on the ABE course; 21 percentage point increase for girls on the IFAL course). However, gains on numeracy were notably lower with only a 7% improvement for girls on the ABE course and a 4-percentage point fall for girls on the IFAL course.[23] Due to the absence of comparison group girls for LNGB projects, attributing this increase to the project requires an assumption that these improvements would not have occurred anyway without the intervention. This seems plausible given that the girls were otherwise out of school, and they come from households whose primary caregivers have low education levels (e.g., 86% and 79% of girls' caregivers in Ethiopia and Nepal respectively have never been to school). For Malawi, while a lower proportion of caregivers had never been to school (31%), 58% had been to school but never finished primary education.[24]

3.2.3. Transition to education and employment opportunities

In all three projects a majority of both younger and older girls transitioned into either study or work post-project. *Figure 2* shows the proportion of girls studying and/or working at the time of this study's quantitative surveys.[25] These surveys were conducted over a year after the Malawi and Nepal girls had completed at project learning centres and just three and nine months respectively after ABE and IFAL learners in Ethiopia had completed. Overall, 76% of project completers are either studying or working post-project (82% of 10-14-year-olds and 66% of 15-19-year-olds). The overall share of project completers aged 10-14 who transitioned to formal education was 72% for the Ethiopia project, 47% for the Malawi project, and 83% for the Nepal project.

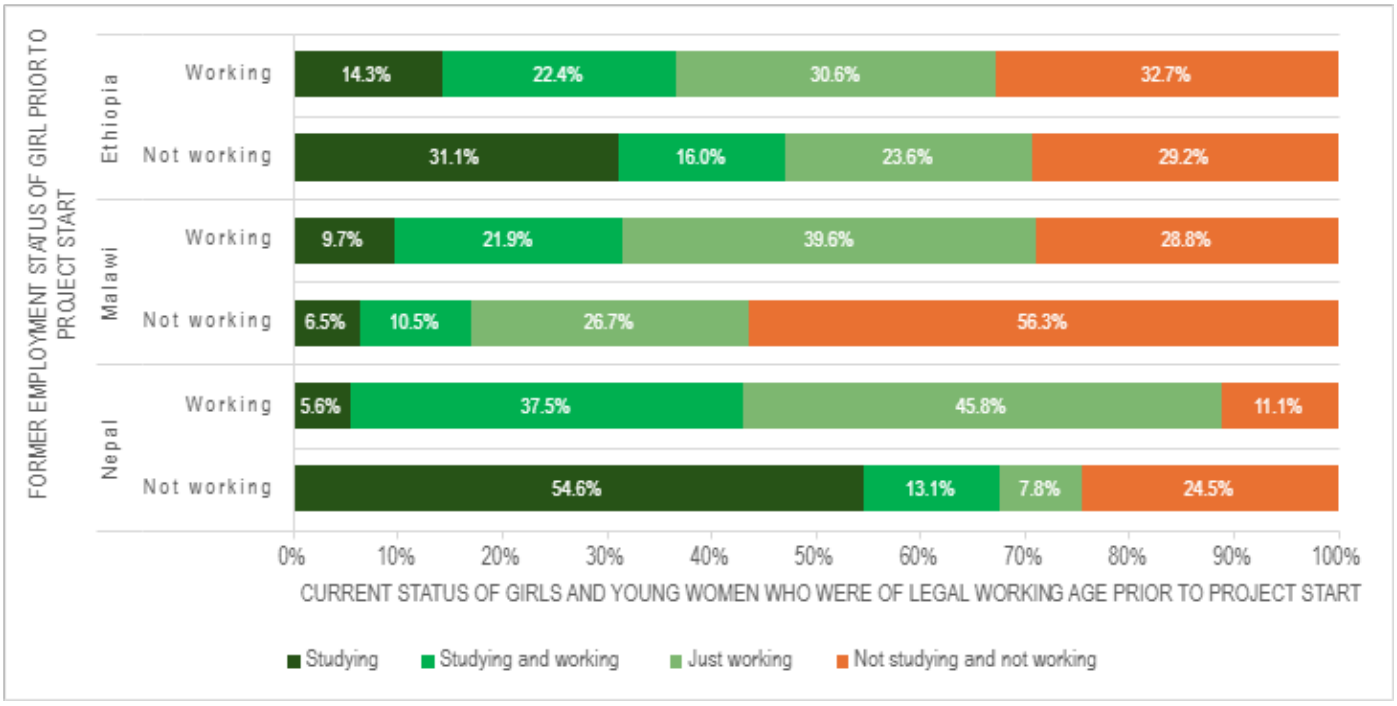
[22] Changes in learning were measured as overall EGRA and EGMA percent correct scores on panel girls (girls who were recontacted at follow-up) used in IE Study 5 (Rose et al., 2023). As such, we are restricted to girls from cohort 1 in the Malawi project and cohorts 1 and 2 in the Nepal project only.
[23] Note also that the data for Ethiopia is slightly less robust than that for Malawi and Nepal since panel data could not be used. Learning gains are a comparison of the girls surveyed at baseline with those surveyed at endline, without it being possible to track gains specifically for the same girls given unique girl identifiers were not used.
[24] Calculation based on project external evaluation data at baseline.
[25] Data here are from this study's own quantitative surveys. 'Working' is defined in line with the International Labour Organisation definition, being working at least one hour either directly for pay or for an income-generating business owned by a household member. Secondary data from the projects on transition rates are incomplete. The following transition rates were identified from project evaluation documents. For Nepal the Endline Evaluation for its second cohort found 70% of girls had transitioned into formal schools, 4% into TVET and 22% were doing nothing (UKAID, 2022c). For Ethiopia the Endline Evaluation for its third cohort found 61% of its ABE girls had transitioned into formal schools (UKAID, 2023b). Midline and endline evaluation data for Malawi appear only to report intended rather than actual transition rates (UKAID, 2022e and UKAID, 2023a).

Figure 2: Girls' current education and employment status by age group

Source: Calculated using data from this study's quantitative surveys of 2,672 case study project girls and young women. Valid responses from 1,641 girls aged 10-14; 1,031 girls and young women aged 15-19.

When focusing on girls who were already of legal working age[26] but not working prior to the project, there are now high proportions who are either in further schooling or employment (75% and 71% in Nepal and Ethiopia respectively) (see *Figure 3*).[27] From a baseline of being both out-of-school and not working, this will have been a transformational change to their lives. In Malawi there was a lower impact with the majority of these girls (56%) still neither worker nor studying (see *Figure 3*). *Section 3.5* discusses why Malawi might have had a lower impact in this respect.

Figure 3: Education and employment status of girls by working situation before the project



[26] Legal working age is 15 and above in Ethiopia and 14 and above in Malawi and Nepal.
[27] This impact remains even if controlling for age (e.g., restricting the analysis to girls who were already 18 at the project start date).

Source: Calculated using data from this study's quantitative surveys of 2,672 case study project girls and young women. Valid responses from 1,273 girls and young women who were of legal working age prior to enrolment in the project, of which 659 were working and 614 were not.

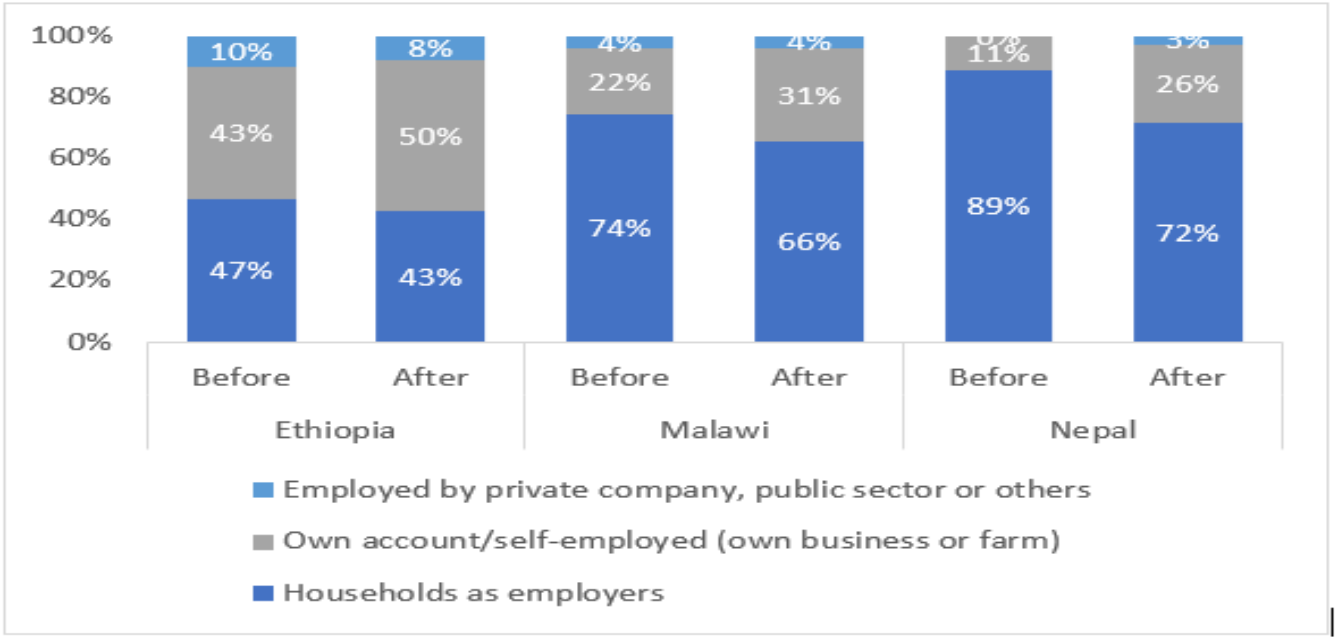
Note: Left-hand side legend denotes status of girl prior to the project. Only showing girls who were of legal working age prior to project start.

Overall, employment rates are similar to comparable data in national household survey estimates for Ethiopia and Nepal. In Ethiopia the 44% employment rate for 15-19-year-old girls post-project is comparable to the 43% for the Southern Nations, Nationalities and Peoples' Region (SNNPR) region as a whole (GoE, 2021). For Nepal the 32% rate for 15-19-year-old project girls and young women is comparable to the 33% national rate for the same age group (Government of Nepal (GoN), 2022). In both cases, given the marginalised nature of the beneficiaries, these employment rates might otherwise have been expected to be considerably below national averages. Likewise for Ethiopia the 30% share of girls and young women not in education nor employment is slightly below the 32% of females aged 15-19 nationally (United Nations (UN) Women, 2022a). In Malawi, however, the 37% of girls and young women not working or studying is higher than the 26% of females aged 15-19 nationally (UN Women, 2022b).

Types of employment that girls transition on to after participation in the project

Project beneficiaries are not yet earning more than before the project, but more have transitioned into activities with higher earnings potential. This study's quantitative surveys found girls and young women had similar levels of earnings before and after the project (see *Annex D* for further analysis of this). However, more are now working in jobs with greater earnings potential than before the project. In Ethiopia, the proportion of girls and young women whose primary activity is in trading has increased from 44% before the project to 77% after, with a corresponding decrease in those working in agriculture.[28] This in stark difference to national data showing 57% of females aged 15-19 work in agriculture and only 6% in wholesale and retail trade, with those working in trading earning more than double those working in agriculture (GoE, 2021).[29] *Figure 4* shows the increase between before and after the projects in girls and young women working on their own account or who are self-employed relative to those working for household members. Again this should increase their long-term earnings potential, with national data showing women working for private households earn only 33% of the national average salary in Ethiopia (GoE, 2021) and 60% in Nepal (GoN, 2019).

Figure 4: Employer types before and since project implementation (older girls and young women of legal working age)



Source: Calculated using data from this study's quantitative surveys of 2,672 case study project girls and young women. Valid responses from 567 girls and young women who were of legal working age prior to enrolment in the project. Sample sizes for Ethiopia and Nepal were smaller (39 and 66 respectively compared to 342 in Malawi) because project beneficiaries were on average younger in the cohorts surveyed.

28 Agriculture includes the exploitation of vegetal and animal natural resources, comprising the activities of growing of crops, raising, and breeding of animals, harvesting of timber and other plants, animals or animal products from a farm or their natural habitats. Trading instead includes wholesale and retail sale (i.e. sale without transformation) of any type of goods and the rendering of services incidental to the sale of these goods. Wholesaling and retailing are the final steps in the distribution of goods.

29 Those working in agriculture earn about 40% of the national average salary; those in trading earn about 81% of the national average salary (GoE, 2021).

There was some reduction in the extent to which girls worked under hazardous conditions, although the proportions remain far above national averages. In the projects in Malawi and Ethiopia, this study's quantitative surveys found 100% of working girls and young women were involved in at least one hazardous action, both before and since the project started.[30] In Nepal, however, there was a reduction from 94% to 85% of those of legal working age involved in hazardous action. The most common hazardous actions listed included working under the hot sun or in the rain, working with fumes, gases, dust, and carrying heavy loads. This remains higher than broader national averages where data are available (for example, 41% of children aged 15-17 in Malawi reported working under hazardous conditions (GoM, 2021)).

3.2.4. Improved health knowledge and outcomes

Many girls attribute improvements in knowledge about contraception to the project. In Nepal, 87% of girls credited the project as being where they learnt about contraception in this study's quantitative surveys. In Malawi and Ethiopia, the respective proportions were 31% and 17% (with family members and health facilities being the most common source). Qualitative interviews also corroborate that learning centres were where some learnt about contraception - *"We learned at [learning centre]. They taught us that after delivery [giving birth] you should do family planning.... We also know this when we go to the hospital, for injections, and implant"* (Girl, Malawi). Nonetheless, contraception knowledge remains below national averages. For girls surveyed on the Ethiopia project, 77% of girls aged 15-19 had heard of contraception, compared to 95% of 15–19-year-old women nationally (GoE, 2019). Of the 15-19-year-old girls enrolled on the Nepal project, 92% had knowledge of contraception compared with 100% of 15–49-year-old women nationally (GoN, 2022).

The share of girls who answered that they, or their partner, were using a contraceptive method to delay or avoid getting pregnant, are much higher than the shares reported in national surveys. Despite the lower share of girls knowing about contraception, those who have heard of contraception reported using the methods more than the national averages, suggesting that their education on contraception has been particularly effective. For the girls in the Ethiopia project, 16% of sexually active girls answered that they were using contraceptive methods, compared to 9% of sexually active 15-19-year-old females nationally (GoE, 2019). Similarly, this was 20% for the girls in the Nepal project compared to 6% nationally. There was the same trend in Malawi, although a much higher rate of contraceptive use at 63% for sexually active girls in the Malawi project, compared to 39% nationally (GoM, 2021).

The children of project beneficiaries have higher vaccination rates compared to national averages, with part of this increase likely to be attributable to the projects. Multiple international studies have shown the link between improving girls' education and higher vaccination rates for their children (Forshaw et al., 2017). Promotion of different types of vaccinations were included as part of the case study projects' life skills content, with educators given further flexibility to determine specific issues they wanted to promote. Our quantitative survey found 91%, 86% and 80% of beneficiaries' children had been vaccinated against polio, Bacillus Calmette-Guerin (BCG) and measles respectively in the Ethiopia project. These rates were 15-22 percentage points higher than averages in the SNNPR overall (GoE, 2019). Some but not all of these increases are attributable to broader national vaccination campaigns (particularly in relation to polio, but less so for measles or BCG).[31] Our quantitative survey found vaccination rates of beneficiaries' children also much higher in Nepal than for those in national surveys of the same province (vaccination rates of 99% for BCG and 95% for measles were 9 and 18 percentage points higher respectively than for Province 2 in national Multiple Indicator Cluster Surveys (MICS) data (GoN, 2020)), with no evidence of any specific health campaign since the national survey data collection that might otherwise account for this.

3.2.5. Delayed marriage and pregnancy

There is some evidence of more girls already postponing their marriage compared to before the project. This study's quantitative survey asked girls who had got married before, during or after the project whether they had chosen to postpone their marriage. In Nepal the proportion of girls stating that they postponed their marriage doubled from 15% (26/177) before the project to 30% (8/27) after.[32] Although the sample size is relatively small, this evidence corresponds with the Project Completion Report finding that the project's interventions had helped postpone 29 cases of child marriage amongst project girls (UKAID, 2024a). It is also supported by endline evaluation data for Cohort 2 in Nepal which showed parental attitudes towards delaying the marriage of their daughters had increased from 0% of parents at baseline to 37% at endline (UKAID, 2022c). This study's qualitative interviews with households and

[30] See *Annex D Section 2.2* for a list of types of actions that were considered based on MICS questions.
[31] Since the 2019 DHS data, a nationwide polio vaccination campaign was implemented in 2022 including the SNNPR region, reaching 16 million children under five out of a national estimate of 18.5 million total (CGPP, 2022). A measles vaccination campaign was also implemented in regions including the SNNPR, but with far lower coverage – just 0.5 million children between 6 months and 10 years old out of an estimated total 23 million total children of that age range in those regions (GAVI, 2022).
[32] Note that these are girls who ultimately got married but reported that they had postponed the date when this happened.

community members also support this finding: *"Before [LNGB project] when girls had to get married, they used to marry the boy that the mother and father… Now, when the girls reach the age of 16, 17 and 18, and reach the age to get married, they say they don't like this boy and won't get married to him. They can make decisions about their life themselves"* (Male community discussion, Nepal).

Qualitative evidence shows girls are better informed about decisions relating to pregnancy, although there was not yet any quantifiable change in actual pregnancies. Evidence from our interviews with girls and communities suggested the project has led to girls wanting smaller family sizes: *"I don't want more than 2 children... Because of education it changed."* (Girl, Nepal). Community members attributed this to project sensitisation campaigns: *"Due to sensitisation campaigns, people know the negative implications of unwanted pregnancies and the number of children you cannot take care for… These sensitisation campaigns have really played a significant role in the process of decision making by the girls"* (Male community discussion, Malawi). It was not, however, possible to find an increase in the actual delay of pregnancies in our quantitative surveys.

3.2.6. Self-confidence and social networks

Girls reported the literacy, numeracy, and vocational skills they attained through participating in the project made them feel more confident. Several respondents discussed how they felt increased confidence as their acquisition of skills changed how they were perceived by those around them: *"I learnt how to read and do mathematics. Things that I never used to manage… I have friends that rely on me"* (Girl, Malawi). Together with these skills, the financial independence girls gained opening their own businesses after completing at the LNGB learning centre was also a cause for increased confidence: *"Self-confidence is seen among the girls who can stand on their own after being taught the skills. They are not depending on the support from parents or those who are married they are not depending much on their husbands"* (Male community discussion, Malawi).

External evaluation data confirms these improved levels of self-confidence and self-efficacy. The evaluation data from the Malawi project found that between midline and endline, learners' self-confidence and self-efficacy[33] had improved by 23 percentage points (56% at midline versus 79% at endline) (UKAID, 2023c). From our survey, 68% of girls from the Ethiopia project agreed with the statement, 'I can always manage to solve difficult problems if I try hard enough' at endline (compared with 47% from the previous cohort found in the project's baseline (UKAID, 2021a)). Similar increases were observed across all ten statements (see *Table 9* below). The endline data for Cohort 2 participating in the Nepal project also found small improvements in confidence had been made (43%, or a 5 percentage point increase since baseline) (UKAID, 2022b). These improvements were also clear from this study's qualitative interviews. For example, girls mentioned being able to speak more comfortably to adults and large audiences: *"I can make a speech standing before ten up to twenty people"* (Girl, Ethiopia) and were also better able to confide in those around them about problems that they were facing: *"Girls tell their problems to their mothers and father and to their guardians as well. Before they used to be shy and didn't speak"* (Male community discussion, Nepal).

Table 9: Statements of self-confidence for Ethiopia project girls

Statements	Baseline C1	Our survey C2
I can always manage to solve difficult problems if I try hard enough.	47%	68%
If someone opposes me, I can find the means and ways to get what I want.	58%	66%
It is easy for me to stick to my aims and accomplish my goals.	56%	72%
I am confident that I could deal efficiently with unexpected events.	50%	61%
Thanks to my resourcefulness, I know how to handle unforeseen situations.	52%	56%
I can solve most problems if I invest the necessary effort.	56%	75%
I can remain calm when facing difficulties because I can rely on my coping abilities.	52%	69%
When I am confronted with a problem, I can usually find several solutions.	53%	69%
If I am in trouble, I can usually think of a solution.	54%	76%
I can usually handle whatever comes my way.	53%	59%

[33] Self-confidence and self-efficacy in this instance are defined using the Generalised Self-Efficacy Scale (GSES). (Schwarzer and Jerusalem, 1995).

Source: Baseline data for Ethiopia Cohort 1 from UKAID, 2021a. Second column for Ethiopia Cohort 2 from this study's quantitative surveys of 1,066 Ethiopia case study project girls and young women.

Note: These questions were only asked in the Ethiopia survey because equivalent baseline data was available (which wasn't the case for Malawi and Nepal). Baseline responses allowed for 'don't know' as well as 'totally disagree' and 'disagree' – given the nature of the questions a 'don't know' here is considered a negative response. The survey allowed for four responses: 'not at all true', 'hardly true', 'moderately true' and 'exactly true', with the table above combining moderately and exactly true as the two positive responses. If excluding the 'don't knows' from the baseline, the increases are smaller, while three of the statements slightly decrease from baseline (the 2nd, 5th and 10th statements).

Girls' social networks also improved. This study's quantitative surveys found over half (55%) of girls who participated in the Ethiopia project and 63% of those participating in the Nepal project indicated that their number of friends had increased since the project started. The frequency with which they see or speak with their friends and social groups had increased for 60% of girls participating in the Ethiopia project and 54% for girls participating in the Nepal project. And lastly, 32% of girls participating in the Ethiopia project and 37% of those participating in the Nepal project indicated that the frequency with which they left the house had increased. By contrast in girls participating in the Malawi project reported no overall improvements (the potential reasons for the different levels of benefits in the three projects is discussed further in *Section 3.5*).

3.2.7. Changes in social norms and gender attitudes

Parental attitudes towards girls' education improved compared to at the start of the projects. In Malawi, supportive attitudes of parents to girls' education improved significantly between the start and end of the project across all three districts the project worked in. In Dedza supportive parental attitudes to girls' education improved from 66% to 78%; in Mchinji this increased from 66% to 93%; and in Lilongwe from 74% to 100%. This is attributed to improving awareness of child rights, improving parenting skills through parenting sessions, stakeholder trainings and radio listening programmes for community clubs to enhance girls' resilience, well-being, and education (UKAID, 2023c). In Nepal, the share of parents who supported girls to join formal education increased from 56% at baseline to 80% at endline. Similarly support to girls to join work increased from 62% to 80% (UKAID, 2022b).

The external endline evaluation data supported by interview data demonstrates positive changes in parental and community attitudes towards girls' education. Examples of this positive change largely relate to changing perceptions of what girls can be capable of: *"The project has opened up the minds of family members, they now know that every child has the capabilities of making it in life. It has really helped us in this community"* (LNGB Educator, Malawi). References to capability also looked specifically at how parental attitudes changed towards girls with disabilities because of the LNGB project: *"Her parents used to think that their [disabled] daughter was of no use.... But after the organisation started supporting her, they understood that she should learn."* (Community Focus Group Discussion (FGD), Ethiopia).

However, the interview data and evaluation data also illustrate the limitations to changes in parental and community attitudes with poverty being an underlying impediment to this. Several of the KIIs discussed the limited change in family and community attitudes. Several linked this to challenges relating to poverty: *"The society members have an interest to send their children to school, but they can't afford it. Since they have financial problem, they prefer if their daughters go to work and bring them money rather than attend school"* (Community FGD, Ethiopia). The endline evaluation of the Ethiopia project, for example, discussed parents' reluctance in educating their girls as it would require potential marriage partners to have the same or greater levels of education which carries with it two cost implications. The first related to the cost of sending these girls to school. The second was the higher dowry parents would have to pay to marry their girls off to more educated boys (UKAID, 2023b). This "double burden" of educating a girl is also mentioned in the endline evaluation of the Nepal project (UKAID, 2021b).

3.2.8. Safeguarding and protection from gender-based violence

Several educators expressed their better knowledge on issues to do with safeguarding as a result of training they received from the project. Educators from the Malawi and Ethiopia projects indicated that the training they received from the project led to an improvement in their knowledge on how to report instances of child abuse: *"On child abuse we learnt that if children face any abuse they have to report to different authorities such as teachers, parents, chiefs, and even to report to an elderly person"* (LNGB educator, Malawi). Training also aided LNGB educators in understanding what their relationship with the student should be when it came to assuring the safeguarding of students *"The first training that we took was on the safeguarding of girls inside and outside of school.... And they [LNGB project] also told us about the type of relationship the teacher should have with the student"* (LNGB educator, Ethiopia).

According to some educators the LNGB projects helped them navigate issues with Gender Based Violence and used this knowledge in conversations with family and community members. In one example, an Ethiopian educator teaching girls graduating from the project indicated that there were several practices harmful to girls including early marriage, pregnancy and Female Genital Mutilation, but that through the project she learnt *"how to change this old school perspective….by communicating and discuss[ing] with the community elders"* (LNGB Educator, Ethiopia). Similarly, in Malawi another teacher discussed how the knowledge from the project allowed her to engage more with parents to ensure girls did not engage in unsafe practices with unknown men (LNGB Educator, Malawi). Specifically, when it came to engaging with girls themselves, one LNGB educator on the Malawi project discussed how the project successfully engaged girls in content to protect themselves from harm *"using some of the methods we were taught by Theatre for Change about topics relating to sexual reproductive health"* (LNGB Educator, Malawi).

These project efforts likely contributed to girls overall perceiving a reduction in the extent of violence, abuse or harassment towards them. As shown in *Table 10*, this study's quantitative surveys found that most of the girls who participated in the Malawi project (55%) and Nepal project (65%) thought the extent of this problem had decreased in the years since the project started (27% and 14% in Malawi and Nepal respectively thought the problem had increased). For the girls participating in the Ethiopia project, while the most common answer was that the extent of this problem had stayed the same (51%), 41% did think it had decreased. These improvements correspond strongly with the projects' efforts on addressing issues of GBV in their communities, including in Nepal, for example, strengthening the capacity of judicial committees of local government in this respect (UKAID, 2024a).

Table 10: Girls' perceptions about extent to which violence, abuse or harassment towards them had changed

Country	Problem reduced	Stayed the same	Problem increased
Nepal	65%	21%	14%
Malawi	55%	18%	27%
Ethiopia	41%	51%	8%

Source: This study's quantitative surveys of 2,672 case study project girls and young women.

Note: Period of change was set to be from before the project started to the present (given different start dates of the cohorts in the different countries, this differed slightly for each).

3.2.9. Overall wellbeing and feelings of positive change

Girls that participated in the project reported markedly higher levels of satisfaction with their lives than national averages. This study's quantitative surveys found that girls participating in the Malawi project reported higher levels of satisfaction with life than national average scores for young people under 30 (4.9 compared to 3.7 as measured by the Cantril ladder life-evaluation question[34]) (World Happiness Report, 2024). This difference is even larger for the girls participating in the Nepal project, who gave an average score of 7.7, compared to 5.5 for the average young person under 30 (ibid). This study's quantitative surveys also provide evidence that these greater satisfaction levels are linked to the projects' support, with 46% and 84% of girls aged 15 and above in Malawi and Nepal stating that their lives had improved compared to the period before the project started.

3.2.10. Spill-over benefits to other girls, boys and the wider community

Skills acquired by girls at the LNGB learning centre appear to have had positive spill-over effects in the wider community. One poor community in Nepal indicated benefiting from the skills that girls attending the LNGB learning centre acquired by using locally produced materials to make sanitary towels (Community FGD, Nepal). The materials used were not only more beneficial from a health perspective but also gave girls and women greater access to sanitary towels given that those sold at the market were outside of their price range: *"In the community there aren't people who are able to buy sanitary pads regularly and use them... in terms of health, pads that are made at home by clean cotton cloth are healthier than those found in the market"* (Downstream partner, Nepal). Another example was in Ethiopia, where community members fed back in an FGD for this study that participating in the LNGB project had motivated girls to "give back" to their community by building a house meant to act as a school structure: *"With their own initiation and voluntarily they collected money from the society and built a house"* (Female community member,

[34] The Cantril ladder is a question where respondents are asked to evaluate their current life as a whole using the image of a ladder, with the best possible life for them as a 10 and worst possible as a 0.

Ethiopia). In Malawi, an FGD with community members found they thought the project had helped address ignorance around hygiene and cleanliness, meaning less litter was thrown around (Community FGD, Malawi).

Girls were able to disseminate knowledge and skills learnt at the LNGB learning centre to their peers and siblings who did not attend the learning centre. Girls and caregivers across all three country contexts gave examples of the different types of knowledge that girls had acquired which they were able to disseminate to either siblings or peers. This included literacy and numeracy skills, knowledge around sexual health, or values which benefit the community taught as part of the life skills content: *"They benefitted from me because they had some things which they did not know. They learnt from me [like] sexual reproductive health issues, like if you get married while young you will have problems in giving birth"* (Girl, Malawi).

Boys were directly supported as well as girls in the Malawi project. The Malawi project enrolled boys as well as girls in its learning centres. Overall, the project supported 6,300 learners, of which 17% (1,050) were boys. The present study only considers benefits achieved by the girls which were supported. However, similar benefits could be expected to have been achieved by the boys.

There is also some evidence that projects' investments will continue to benefit future cohorts of girls. In Ethiopia the project constructed 129 new learning centres, which it is hoped will continue to be used by government. Around half the project's educators were also on the government payroll by the close of the project, so should continue to be able to apply the extra skills they developed during the project through government sponsored education. Nonetheless the FM's 2023 scorecard expresses concern about the likelihood of sustainability with limited handover of interventions to government. In Nepal, collaboration with government has led to the formation and government financing of Girls and Inclusive Education Networks[35] in 80 local government areas and 50 schools across nine districts in four provinces (UKAID, 2024a). More broadly many of the project benefits set out in other parts of this section, such as improvements in community and parental attitudes, should also benefit the next generation of adolescent girls. The sustainability of project interventions will be further explored in a forthcoming IE study.

3.3. To what extent do the value of the benefits justify the cost of the GEC's support for the most marginalised girls?

Overview of section structure and approach

Section 3.1 estimated a monetary value for the costs that were incurred in supporting the LNGB case study project girls. Putting monetary values on the benefits identified in *Section 3.2* is more challenging. *Sections 3.3.1* to *3.3.3* below explore how quantified values can be attached to some of the most important benefits such that an understanding of the overall potential magnitude of benefits is possible. *Sections 3.3.1* to 3.3.2 focus on the benefits which the girls themselves have identified as the most important – i.e. learning and transition. Health benefits are valued in *Section 3.3.3* to the extent reasonable estimates can be made. Given greater challenges in attribution to the project, these are principally intended to help understand the potential magnitude of these types of benefits. Full explanations of the methodology and assumptions used for the estimations are included in *Annex D*. Given the nature of the benefits, valuations are necessarily incomplete and imprecise. The intention is to facilitate subjective judgements about how compelling the case is that the potential magnitude of the benefits justifies the costs of support. This is discussed in *Section 3.3.5*. Understanding the key assumptions that drive the overall value of the support also informs the recommendations in *Section 5* for how future programmes can ensure the maximisation of this value.

3.3.1. Valuing the literacy and numeracy benefits

Literacy, numeracy and transition to formal schools

The benefit which the girls identified as the most important – improved learning (see *Section 3.2.1*) – can be quantified in terms of the equivalent number of years of schooling it would have required to be achieved in formal schools. There is considerable international literature on the private and social returns from completing an extra year of schooling. An analysis of learning gains achieved by girls in GEC-T formal schools (based on control group data for GEC-T schools prepared for IE Study 3 (Poli et al., 2022), i.e. girls in formal schools not supported by GEC-T) found on average they achieved a 4% score improvement on Early Grade Reading Assessment (EGRA) and

[35] The Girls and Inclusive Education Networks (GIEN) are platforms comprising of a group or a system of interconnected people collectively advocating for the special needs of women, girls, children with disabilities and marginalised groups, to ensure they have access to equitable learning opportunities. GIEN consist of girls, youth, and adult members as representatives from various stakeholders at the school, municipality, provincial, and federal levels (UKAID, 2024b)

Early Grade Mathematics Assessment (EGMA) tests each additional 1.5 years they were in school.[36] *Table 11* below sets out how many years of formal education the learning gains achieved by the case study projects are equivalent to. The 21-22 percentage point learning score improvements for both EGRA and EGMA in the Malawi and Nepal case study projects are equivalent to girls in these formal schools having completed five additional years. In Ethiopia the learning gains were lower with girls on the ABE course averaging a 12-percentage point improvement and those on the IFAL course averaging an 8-percentage point improvement.[37] These gains are equivalent to girls in formal schools having completed an extra three and two formal school years respectively.[38]

Table 11: Learning gains equivalence to formal years of schooling

	% point increase in EGRA, EGMA scores	Equivalent years of formal schooling achieved
Nepal	**21**	**5**
Malawi	**22**	**5**
Ethiopia ABE	**12**	**3**
Ethiopia IFAL	**8**	**2**

Source: EE data for case study learning gains (see also *Section 3.2.2*). Control group data for GEC-T schools prepared for IE Study 3 (Poli et al., 2022) to estimate equivalence in terms of years of formal schooling.

Note: Percentage point increase presented is the average improvement across EGRA and EGMA (i.e. increase in scores for both tests, divided by two). One equivalent year of formal schooling is based on learning gains achieved by control group girls in formal schools over an 18-month period (the average gap from baseline to endline in the control group was 18 months; this is rounded down to be equivalent to one academic year to ensure that estimates here are conservative).

The private income return from each additional year of schooling can be valued in terms of the increase to girls' future earnings. *Table 20* in *Annex D*, summarised in *Table 12* below, sets out estimates of the value of the learning gains based on the additional years of schooling they are equivalent to. Each additional year of schooling is assumed to have a 12% private income rate of return based on global estimates for females (Montenegro & Patrinos, 2014).[39] This 12% return can be applied to this study's quantitative surveys of baseline average earnings for project girls who were already working implying average annual private income benefits of £227 for Ethiopia-ABE, £143 for Ethiopia-IFAL, £399 in Malawi and £302 in Nepal. These additional earnings are assumed in the present analysis to last for ten years for simplicity and to keep estimates conservative, although in principle they would continue throughout girls' working lives.

The non-income private benefits and the broader economic and non-economic benefits to society at large can also be valued in relation to the extra years of schooling effectively achieved through learning gains. International studies have attempted to estimate the harder to measure non-income private benefits (including improved health, greater involvement in public and social life and greater happiness) and the broader economic and non-economic benefits to society at large (including contributions to democracy, human rights, civic institutions and political stability; reduced crime and poverty; environmental benefits; lower public health and prison costs) from each extra year of schooling. The literature is less extensive on this and not as specific to the LNGB case study countries,

[36] This combined 4 percentage point score improvement is made up of an average 6 percentage point score improvement for EGRA and 2 percentage point score improvement for EGMA. These gains were on average achieved over an 18-month period but are treated as equivalent to one academic year to keep the following estimates conservative.

[37] See *Section 3.2.2*. ABE girls achieved a 17-percentage point increase on EGRA score and 7 percentage point increase in EGMA score. The average combined EGRA and EGMA increase was therefore 12 percentage points. IFAL girls achieved a 21% increase on EGRA score but a 4-percentage point decline on their EGMA score. The average combined EGRA and EGMA increase was therefore 8 percentage points.

[38] There is some potential for these equivalency calculations to have been either under or over-estimated. The case for under-estimation is that the equivalent year of formal schooling is based on learning gains that were achieved on average by the control group after 18 rather than 12 months. If adjusting these gains to be 4 percentage points from 18 months of schooling and so 2.67 percentage points from 12 months, then the equivalent years of schooling achieved across the four projects would have been 8 (Malawi), 7 (Nepal), 4 (Ethiopia ABE) and 3 (Ethiopia IFAL). The case for over-estimation is that international evidence (Bau et al., 2021) finds that learning gains become progressively harder to achieve at higher levels of proficiency, while the control group on average has slightly higher baseline scores. The learning gains for the control group can be broken down into deciles based on the baseline learning level, although the robustness of the data becomes affected by smaller sample sizes. If considering the learning gains achieved for the control group decile closest to the case study projects (the 4th decile for literacy and the 2nd decile for numeracy), then these achieved improvements of 10 percentage points for EGRA and 4 percentage points for EGMA after 18 months, or a combined average increase of 7 percentage points. If applying this comparison, then the equivalent years of schooling achieved across the four projects would have been 3 (Malawi), 3 (Nepal), 2 (Ethiopia ABE) and 1 (Ethiopia IFAL).

[39] This global rate of return is used to simplify the analysis. Individual country estimates of private income rates of return are 13%, 20% and 10% for Ethiopia, Malawi and Nepal respectively (Montenegro & Patrinos, 2021) – applying these rates instead would marginally reduce the value of the Nepal project benefits, marginally increase them for Ethiopia and considerably increase them for Malawi. This corresponds with broader cross-country literature showing that both private and social returns to education are generally higher in poorer countries (Psacharopoulos & Patrinos, 2018).

although these benefits have been estimated collectively to be as much as four times greater than the private income returns alone (McMahon, 2021). The estimates we use (see *Annex D's Table 20*, summarised in *Table 12* below) assume more cautiously that these broader benefits are simply worth the same as the income gain from an extra year of schooling.

High drop-out rates reduce the overall number of girls who can be assumed to have increased learning. The private and social returns estimated for improved learning can only be applied to the girls which achieved the learning gains. Estimates of learning improvements are based on data for girls who were still enrolled at the point of assessment. It is likely that at least some learning gains will have been achieved by those who dropped out part-way through the course, but these cannot be estimated from available data so are assumed to be zero for simplicity. Drop-out rates in all three case study projects were high. For Ethiopia and Malawi our quantitative surveys found drop-out rates to have been notably higher than reported by the projects themselves.[40] Overall completion rates are estimated as 50%, 64%, 53% and 46% for Malawi, Nepal, Ethiopia-ABE and Ethiopia-IFAL respectively.

The potential magnitude of the benefits from increased learning is greater than that for all other benefits. The returns from learning are assumed to apply for ten years, with future benefits discounted by 10% annually.[41] This discounting process enables the calculation of a single Net Present Value which aggregates the discounted value of all benefits and costs from future years. Even when only applied to girls who completed their enrolment, the estimated value from the learning gains is the greatest quantifiable benefit for the case study projects and alone is greater than their costs (with the marginal exception of Malawi) – see *Table 12*.

3.3.2. Valuing the benefits from transition to formal schools

The benefit which girls identified as the next most important – helping them to re-join formal schooling (see *Section 3.2.1*) – can also be quantified by projecting the extra number of years in school that girls will go on to complete. The girls who have transitioned into formal schooling as a result of the project will also now potentially complete several further years of schooling. Our quantitative survey found 47%, 68% and 83% of all reported project completers in Malawi, Ethiopia and Nepal respectively had transitioned back into formal education.[42] The benefit from each extra year of schooling can be calculated equivalently to the methodology in *Section 3.3.1* above. The costs of each extra year of formal schooling are estimated based on international data for government costs (World Bank, 2024b), donor contributions (OECD-DAC, 2024) and direct private household costs (UNESCO-UIS, 2016) alongside assuming an equivalent level of opportunity costs as estimated in *Section 3.1.3* for the case study project girls. Further details on this estimation are provided in *Table 21* in *Annex D*. The number of years that each girl is assumed to remain in school is assumed as 2 years in Ethiopia and 4 years in Nepal and Malawi.[43] The net present value of the relative costs and benefits from girls transitioning into formal education is shown in *Table 12.*

The extent of the value from these gains is strongly determined by the projects' relative effectiveness in terms of both the quality and quantity of transition rates. The greater the proportion of girls transitioning into formal schools the greater the value of benefits. This is why Nepal and Ethiopia's benefits are calculated to be much greater than for Malawi. In addition, the quality of transition matters. The estimated benefits require an assumption about how many years girls remain in education following transition. Each additional year of educational attainment following transition brings large additional benefits. Evidently the actual retention rate of these girls in schools cannot be known yet, however, international evidence suggests an increased risk of drop-out for girls who are over-age for the grades they transition into (Sunny et al., 2017), which was the case for the majority of girls participating in the case study projects. The reason for this higher drop-out partly relates to factors such as early marriage (Tafere et al., 2022), which the project has had some impact in mitigating. The fact that the projects have closed before transitions have been sustained might, nonetheless, risk at least part of the value of its impact.

[40] The three projects reported their own completion rates as 77%, 89%, 67% and 65% in Ethiopia-ABE, Ethiopia-IFAL, Malawi and Nepal respectively. Our quantitative surveys only sampled girls reported by the projects as having completed their enrolment. Survey responses, however, found only 69%, 52% and 75% of 'completers' in Ethiopia-ABE, Ethiopia-IFAL and Malawi respectively had actually completed their enrolment (while 99% in Nepal had).

[41] The discount rate is to account for the fact that in general societies prefer to receive benefits sooner rather than later and pay costs later rather than sooner. Assuming a lower discount rate would substantially increase the Net Present Value of benefits from the case study projects, since costs are incurred in the near-term, but many of the benefits are experienced in the future. FCDO guidance recommends assuming a discount rate in the range of 8-12% for lower income countries (Winpenny, 2005). The GEC2 Business Case economic appraisal used a lower discount rate of 7% (UKAID, 2020d).

[42] Note these are the proportions of the girls each project reported had completed enrolment on the project. They therefore include girls that were reported as completers, but our surveys found had dropped out during the project.

[43] This is based on drop-out rates in formal schools which are considerably higher in Ethiopia than Nepal or Malawi. The number of years girls remain in school has also been arbitrarily adjusted downwards to account for the greater risk of drop-out given the marginalised nature of the case study girls. See Annex D for further details.

3.3.3. Valuing the health benefits

Health benefits are incorporated into the previous estimates of gains from greater literacy and numeracy but may have been more substantial than general international experience. The earlier estimates of non-income private and broader social benefits of girls' improved literacy and numeracy are based on the international literature's findings for the impact of academic education. The LNGB case study projects included life-skills training that explicitly targeted additional non-academic benefits so at least part of those benefits could be assumed additional to the previous estimates. There is no robust way to separate out what is additional, so the intention of the following estimates is principally to illustrate the scale of value of specific gains achieved. In the summary valuation analysis later in this section, while the emphasis is not on precise estimation, care will be taken to explain where benefits risk duplication in the calculations.

Higher vaccination rates have a substantial potential value. The value of greater rates of vaccination of girls' children can be directly estimated from the reduction in lost Quality Adjusted Life Years (QALYs)[44] – i.e., over their lifetime a proportion of the vaccinated children would otherwise have developed these illnesses, with negative impacts on both the quality and lengths of their lives. *Table 22* in *Annex D* shows the estimates of Net Present Values if assuming the higher measles and BCG vaccination rates relative to national averages discussed in *Section 3.2.4* are attributed in full to the case study projects.[45] Using international estimates for the cost in QALYs for each disease and the value of a QALY for each country, the value of these gains is relatively modest (See *Table 12* and *Annex D's Table 22* for further elaboration). These calculated gains are only for the QALY cost to the children themselves, so the overall value is larger when considering the impact on society as a whole given these are communicable diseases. Also were the increase in polio vaccination rates to have been attributed to the case study projects the Net Present Value in Ethiopia would increase to a substantial £0.8m (or 8% of total project costs).

The health benefits for girls from greater use of contraception and so reduced unplanned pregnancies are also significant. Greater use of contraception reduces unplanned pregnancies, which is particularly important for younger adolescent girls where the risk of maternal and neonatal health complications is higher. Unplanned pregnancies also have negative impacts on educational attainment and future earnings, again particularly so for adolescents. If only considering the direct loss of QALYs from the unplanned pregnancies themselves, the value of the increased contraception use is worth over 5% of the total costs of Ethiopia's IFAL project (3% in Nepal, but only 0.4% in Malawi given the smaller increases in contraception use found in our quantitative surveys) (see *Table 12* and *Annex D's Table 23* for further elaboration).

Major value can also be estimated from the project's apparent impact on reducing violence against girls within their communities. The costs of violence against women have been valued internationally through estimates of QALYs lost as well. Our survey data estimates the proportion of girls perceiving a reduction in physical harm, abuse or harassment (see *Section 3.2.8*). If approximating the value from this just in terms of girls having a reduced fear of violence[46], the benefits from the project are already large, particularly in Nepal where almost two thirds of girls perceived a reduced threat (the Net Present Value equates to 8% of the overall project costs - see *Table 12*). The benefits are even more substantial for each incidence of violence actually avoided, although the change in the incidence of violence cannot be reasonably estimated. The value of this benefit would also be multiplied if the change is sustained into the future (the calculation in *Table 12* assumes a one-off benefit only; see *Table 24* in *Annex D* for further elaboration).

3.3.4. Community spillover effects

Spillover benefits to other girls in communities will act as a multiplier to projects' direct impacts. Spillover benefits are again incorporated into the international estimates on social returns to education. However, the LNGB projects' specific emphasis on community engagement and the evidence from this study's primary data of spillover effects (see *Section 3.2.10*) gives confidence that these benefits may have been above average. There are potentially around 6-10 times as many girls of similar age ranges living in the same communities as the girls who completed the project.[47] Even if the benefit for these additional girls was only marginal relative to the benefit of the projects' direct beneficiaries, the substantial volume of additional beneficiaries provides a notable multiplier effect. In Nepal there is

[44] QALYs are used to estimate the impact of health effects on the length and quality of people's lives. A disease which causes a loss of a QALY means that an individual has lost the equivalent of one healthy year from their life.
[45] Increases in polio vaccination rates are excluded given the parallel national campaigns promoting these reducing the attribution to the project.
[46] The QALY cost from fear is an estimate based on the emotional suffering experienced by girls and young women (see Heeks et al., 2018).
[47] This is calculated based on project drop-out data and regional data on out-of-school rates. For Malawi, 2,673 girls are estimated to have completed their enrolment in the project. There are estimated to be a further 25,000 girls in-school of a s similar age range in the same communities (based on 21% of 14-15-year-olds being out-of-school (GoM, 2021) and an assumption that the project reached all out-of-school girls in their communities). A further 2,577 girls dropped out from the project but could still gain from spillover benefits. Similar calculations are made for Ethiopia and Nepal (see Annex D).

also evidence of spillover benefits reaching girls beyond the projects' own communities, specifically through the Girls Inclusive Education Networks (see *Section 3.2.10*). These were established in 60 additional local areas beyond the project's own 22 local areas.

Benefits for boys, as well as girls who dropped out, are excluded from the modelled calculations. The Malawi project supported 1,050 boys, increasing its overall total beneficiary number by 20% (to 6,300). Similar benefits in terms of learning and transition could be assumed to have been achieved for these boys, arguably increasing the Malawi project's benefits by 20%. These are not included in the model as this study has not collected or analysed evidence on the outcomes for these boys. Similarly, the value of learning gains and transitions back into formal schooling have only been estimated for girls who completed their enrolment at the learning centres.[48] In practice it is likely that girls who dropped out also achieved some learning gains. However, these are excluded from the modelled estimates given that no data are available to estimate this.

3.3.5. Justifying the costs relative to the benefits

The overall quantified benefits for the case study projects are substantially greater than their costs. *Table 12* summarises the Net Present Values of the benefits estimated in *Sections 3.3.1* to *3.3.3* above.[49] For all three projects from a simple break-even perspective, the projects more than justify their costs even without valuations included for key benefits. Indeed, the break-even point is achieved from the quantified literacy and numeracy gains alone. The core benefits of improved literacy and numeracy and helping girls to continue in formal education are critical to a quantified justification of the case study projects' benefits outweighing their costs. Large benefits are identifiable for specific additional benefits, including girls' reduced perceptions of gender-based violence. Greater challenges in valuation and more limited data on the specific extent of other benefits, including how much they could be attributable to the case study projects, means it is harder to make the case that they would provide sufficient evidence to justify these projects' overall costs were the gains in literacy, numeracy and transition to have been absent.

Table 12: Estimated Net Present Values of benefits

Benefit Category	Ethiopia		Malawi	Nepal
	ABE	IFAL		
Learning	£16.6m	£12.2m	£13.0m	£21.8m
Transition to further study	£7.8m	£7.1m	£3.5m	£8.0m
Health – child vaccinations, contraception use and reduced GBV fear	£0.3m	£0.8m	£0.1m	£0.7m
Sum of NPV of benefits	**£24.7m**	**£20.1m**	**£16.7m**	**£30.6m**
Cost	**£6.1m**	**£3.9m**	**£8.2m**	**£5.6m**
Benefit / Cost	**4.0**	**5.1**	**2.0**	**5.4**

Source: Author's own estimates based on benefits quantified in *Section 3.2* and valuation assumptions set out in full in *Annex D.* Cost figures are taken from *Section 3.1*.

The drivers of these benefits are both internal and external to the projects' achievements. The most important endogenous assumptions (i.e. those that could be influenced by project performance) determining the magnitude of these benefits are[50]: (i) The extent of learning gains achieved; (ii) The proportion of girls completing their enrolment at learning centres; (iii) The proportion of girls transitioning into formal education; (iv) The unit cost of supporting each girl. The most important exogenous assumptions (i.e. those beyond the influence of project activities) were: (i) The private income rate of return from additional schooling; (ii) The additional non-income private and social returns from additional schooling; (iii) The learning gains achieved by comparison group girls during one year of formal school; (iv) The number of years girls remain in school after transitioning to formal education (v) The discount rate. In *Annex D, Section 2.3*, we conduct a sensitivity analysis of these exogenous assumptions and find that the overall findings are not fundamentally altered by varying their levels within plausible ranges. Benefits remain greater than costs in almost all cases[51] and there is no change in how the projects compare to each other in a relative sense.

[48] For learning gains, these are only applied to the implied completion rate from our quantitative surveys (which is lower than the case study projects' reported completion rates – see *Section 3.3.1.* For transition rates, these are applied for all girls reported by the projects as having completed, since this study's data on transition rates are estimated from this broader population (including some girls who in practice actually dropped out).
[49] Estimates for the spillover benefits are not included to keep estimates conservative and because their magnitude would rely more arbitrary assumptions than the calculations for the direct benefits.
[50] These are the most important because a change in the value of these assumptions causes the greatest change in the overall NPV estimates.
[51] The exception is when non-income private and social benefits are assumed to be zero. In this case the benefit-cost ratio for Malawi falls below 1. See Table 26 in Annex D.

Differences in performance between the three case study projects determine substantially different estimates of benefit-cost ratios. The greatest benefits relative to costs are achieved in Nepal and for Ethiopia's IFAL project. For Nepal this is driven by strong learning gains, lower drop-out rates and higher proportions of girls transitioning into formal education. For Ethiopia's IFAL project this is principally driven by lower unit costs, with learning gains still worth two years of additional formal schooling despite much lower contact times at learning centres. The Malawi project achieved lower benefits principally because of much higher unit costs and drop-out rates alongside lower proportions of girls transitioning into formal education. Learning gains for girls completing their enrolment on the Malawi project were similarly high as those achieved in Nepal, but girls were enrolled for twice as long to achieve that gain with the corresponding increase in costs.[52] *Section 3.5* explores what factors might explain this different performance between the case studies.

There is suggestive evidence that the overall VfM of supporting the most marginalised could be at least as good as that for GEC-T projects, despite substantially higher costs. As set out in *Section 3.1.5* the unit costs for each case study girl supported is 2-3.5 times greater than the equivalent cost for supporting less marginalised girls in formal schools through the GEC-T portfolio. It is beyond the scope of this study to assess the VfM achieved by GEC-T. Nonetheless, there is suggestive evidence that the benefits from LNGB's support could be at least as many times greater as the increase in costs. Learning gains are the greatest part of the benefits estimated in *Table 12* and also the benefits that girls themselves value by far the highest (see *Section 3.2.1*). Given their centrality to the overall GEC theory of change (see *Annex B*), it is likely that these gains would also be the core driver of value if assessing the VfM of the GEC-T project. An analysis of GEC-T learning gains suggests that girls improved their EGRA-EGMA scores by 6-7 percentage points over an 18-month period.[53] This is around three times less than the average increases achieved in the LNGB case study projects over similar time periods (see *Section 3.3.1*), so similar to the scale of difference in unit costs. However, learning gains for both projects are only estimated for girls who remained enrolled at the time of assessment and comparable drop-out rate data is not available. This highlights the incompleteness of any such comparative analysis based on this study's data, although there is at least some potential that the additional benefits achieved by the LNGB case study projects could be sufficient to justify the additional costs.

The marginalised characteristics of the projects' beneficiaries mean the value of their benefits would be weighted more highly if compared to the benefits from a project supporting less marginalised girls. Benefits for more marginalised girls are weighted more strongly than those for less marginalised girls. The LNGB case study girls are marginalised across a range of indicators (see *Section 1.4*). Income is only a partial proxy for their marginalisation, although it does allow for an estimation of how to weight the value of benefits between different groups. The marginal utility of income increases inversely to the level of income. This means that the same benefit achieved for someone poorer has a greater impact on their well-being than someone better off. Data on household income differences between GEC-T and LNGB project beneficiaries is limited. However, exploiting how income levels vary based on education levels, data for Nepal allows an estimation that household heads for LNGB projects are on average 6% poorer than the average for GEC-T projects.[54] Layard et al. (2008) estimate the marginal utility of income to be 1.24 based on evidence from 50 countries and time periods. Applying this rate to the income difference between LNGB and GEC-T projects would imply that the benefits from LNGB projects would be valued 9% higher.[55]

3.4. To what extent and why do the relative benefits and costs vary by different types of marginalised girls?

Overview of section structure and approach

The case study projects defined different markers of marginalisation for their beneficiaries. This section first explores the extent to which sufficient data exists for each type of marginalisation. On the costs side this is only possible for disability, for which specific activities can be identified in the case study budgets. Nonetheless a qualitative consideration is possible of the additional activities involved for supporting girls with other marginalisation

[52] Counteracting this, the returns for the Malawi project could be estimated to have been higher were country-specific private income rates of return to education to have been used (see Footnote 39).
[53] IE Study 3 (Poli et al., 2022) found GEC-T supported girls to have improved their EGRA-EGMA scores by an additional 2-3 percentage points over an average 18-month period compared to a control group. The analysis set out in *Section 3.3.1* shows that a control group of girls in formal schools without GEC-T support improved their EGRA-EGMA scores by around 4 percentage points over the same average 18-month period. This implies an overall average EGRA-EGMA score increase of 6-7 percentage points for a girl in formal school supported by GEC-T.
[54] If applying average earnings for each education level using Nepal's Labour Force Survey (GoN, 2019) to the average levels of education for household heads across GEC-T and LNGB projects (Rose et al., 2023 (IE Study 5) and Outhred et al., 2020) then this shows GEC-T household heads to have 6% higher incomes.
[55] This is calculated as the GEC-T average household income divided by GEC-LNGB average household income (i.e. 1.06) to the power of 1.24.

characteristics based on this study's interviews. On the benefits side additional analysis is possible using this study's quantitative surveys in particular for disability, early marriage, ethnicity (in Nepal) and parental illiteracy.

The case study projects largely provided similar interventions for all of their beneficiary girls, with only limited adaptations for different types of girls. Where activities did differ, these were usually in terms of supporting a group to access the intervention, and reduce drop-out, rather than tailoring the intervention to the specific characteristics of different groups of girls once they were attending. The largest distinction was for girls with disabilities, who in some cases received additional tailored activities or assistive devices from the case study projects. Beyond that, there were very few explicitly tailored activities, reflecting that the cost per girl supported seems to have been similar regardless of type or extent of marginalisation. Discussions with IPs and secondary documents reflect that there may be some activities that were not disaggregated in budgets – for example, trainings with learning centre educators or community campaigns also included content on how to support particular types of marginalisation, but typically within a range of other topics that the activity would have covered anyway, and not explicitly on such types of marginalisation or at an extent that could be disaggregated.

The information collected on markers of marginalisation varied and in some cases was limited. *Table 13* sets out the available data on marginalisation characteristics for each of the case study projects and the proportion of girls from our quantitative surveys in each category. The Nepal project collected data on a broad range of marginalisation markers, as well as more accurate tracking of girls that had dropped out. Malawi also had data on a broad range of marginalisation markers, although there were cases of missing data. The Ethiopia project by contrast had very limited data on markers of marginalisation, with only disability reported. In some cases, data on specific marginalisation characteristics exist (e.g., albino girls in Malawi) but the numbers of girls with these characteristics are too low for meaningful analysis.

Table 13: Project data on marginalisation markers

Country	Disability (severe / moderate)	Younger girls (10-14) and married	Older girls (15-19) and married	Ethnicity: Dalit	Household head illiteracy
Ethiopia	4% / 9%	NA	NA	NA	NA
Malawi	3% / 14%	4%	46%	NA	NA
Nepal	3%	3%	99.5%	43%	78%

Source: Project monitoring data and this study's quantitative surveys.

Notes: The data are only for the cohorts surveyed in this report, not all cohorts combined. In grey the data are either not available (NA) or have insufficient variation within the groups to be used. The data on disability are collected using the Washington Group questions format. For each domain of disability (using the short list of six domains), girls are listed as either 'No, no difficulty', 'Yes, some difficulty', 'Yes, a lot of difficulty', or 'Cannot do at all'. In line with typical use, we present both the percentage that were listed in the latter two categories for any of the domains as severe disability, and the percentage that were listed in the 'Yes, some difficulty' category as moderate disability.

3.4.1. Disability

Analysis of case study project budgets shows the cost per girl with disabilities can be up to between 58%-105% higher than the cost per girl without disabilities. For Ethiopia, costs for additional activities included: providing assistive devices and medical coverage for girls with disabilities, paying fuel, accommodation and per diem costs for parents and children to access medical check-ups, and undertaking an awareness campaign in SNNPR. For Malawi, additional direct activities included: a disability assessment for learners (intended to tailor support), classroom adaptations, providing assistive devices, and inclusion training for the Malawi project staff with associated overheads. The share of these costs within the total budget was relatively minor (around 1% of total spending). Interviews for Nepal also found similar activities[56], but these could not be identified in the budget data. Core project activities across all three case studies also included a focus on disability, including teacher training, community activities and an additional focus of educators' time when teaching. The relevant share of costs is not easy to estimate but for present purposes is assumed equivalent to the overall share of the budget spent on direct costs for disability (i.e., 1%). Although the overall spend on disability is relatively low, the number of girls with disabilities was also low, so the specific unit costs for girls with disability increase from £311 to £639 in Ethiopia and from £1,461 to £2,309 in Malawi (see *Table 27* in *Annex D* for full calculation and further explanation).

[56] E.g., "We took a few girls to Kathmandu for a health check-up. We supported them with hearing aid and glasses" (downstream partner, Nepal).

Girls with disabilities seemed to achieve a similar magnitude of benefits as those without. This is in line with similar findings from IE Study 4 which found that in the LNGB window, girls with disabilities improved in learning at a similar or greater pace compared to non-disabled girls (Singal et al., 2023). In our study's quantitative survey, there are also not many significant ($p<0.05$) differences in the responses to other sections of the survey between girls with disabilities and those without. Particularly when focusing on questions that relate to changes since the start of the case study projects, girls with disabilities tend to answer comparably to girls without disabilities. This partly reflects the small sample size of girls with disabilities in each case study (i.e., to be statistically significant a difference would have to be quite large) and may reflect challenges with characterising disability correctly in the data[57]; but could also reflect some level of success in the Nepal and Ethiopia projects if these girls with even greater levels of disadvantage could experience similar benefits to other girls. An exception is Malawi, where girls with disabilities in our quantitative surveys mentioned achieving fewer types of benefits than girls without, with this reduction being spread broadly across the range of different types of benefits.

3.4.2. Early marriage

The case study projects delivered activities specifically aimed at married girls, particularly trying to ensure participation and avoid drop-out. Costs for these activities cannot be identified within the case study project budgets. One non-budget cost that overlaps with married girls was that of volunteer time supporting girls that had children. In Malawi, volunteers from the community were engaged to look after the children of beneficiary girls during the learning centre activities to enable the girls to participate (see *Section 3.1*).

Data collected from the interviews in Nepal and Ethiopia indicated a belief that the benefits accrued to girls' participation at the learning centre did differ depending on their marriage status. Educators indicated that younger girls were better able to attend the LNGB centre more regularly than their counterpart who was older whose attendance was less regular due to marriage or child-rearing responsibilities (Educator, Nepal). In Ethiopia, some educators discussed how the marriage status of girls corresponded negatively to their active participation in the learning centre: *"the one with a child is married and she also has a child, so since the husband leads the family, the husband has the most say"* (Educator, Ethiopia). Girls with children, according to the same educator, were more preoccupied and could not concentrate as well as their counterparts. The educator does indicate, however, that the project has contributed to change in the mindset of married girls as they can now see themselves being able to participate in education which they previously could not.

There was not much difference in the perception of benefits received between married and unmarried girls of similar ages. Sample sizes were too small for younger (10-14-year-old) married girls, but for older (15-19-year-old) married girls in Malawi there were very few notable differences in benefits between married and unmarried, particularly when focussing on indicators showing change since the project started (which partly controls for the inherent differences between the two groups). Again, this may reflect project success in ensuring married girls benefited as much as unmarried girls.

3.4.3. Ethnicity – Dalit caste in Nepal

The Aarambha project was able to reach a relatively high proportion of the most marginalised ethnic group, the Dalits (including both Pahad Dalit and Terai/ Madheshi Dalit) – 43% of the Aarambha girls in the cohort surveyed by this study were identified as Dalits, compared to 14% in the population of Nepal in general (of any age) (Pariyar, 2022). This group are recognised as facing systemic caste-based discrimination, severely limiting their access to social, economic, and political opportunities.

Project staff did identify activities that related to supporting girls from the marginalised Dalit-caste, but not at the level which were entered within the project's Activity Based Budget. This involved typically greater efforts to encourage their involvement in the project, as well as further transition. Project staff explained that girls from Dalit communities often receive limited financial support from their parents – who are often landless and engaged in migratory work – and have limited access to social services due to their lack of legal certification such as birth certificates. The project worked with their change champions and met with religious leaders and local government to support households to access legal certification – this included obtaining 323 birth certificates, 23 citizenship certificates, one marriage certificate and 9 disability cards.

[57] Singal et al., (2023) points out that there are many challenges to accurately measuring disability in these contexts, and so it is possible that the monitoring data that we use may also not be correctly categorising girls with disability. In this study we use the typical definition of 'cannot do at all' and 'a lot of difficulty' to define disability, which was collected by the projects in line with the established Washington Group methodology. This may help to mitigate incorrect categorisation to some extent, but the experience from the previous IE study referenced above suggest this cannot mitigate it entirely.

Dalit girls faced challenges in integrating socially within the projects, despite project efforts. Project staff acknowledged the challenge that some family members and girls were initially reluctant to share classes with other ethnic groups and tried to engage community stakeholders as well as local government officers to try and reduce discrimination within the communities and learning centres. Project staff felt that after a few months of each cohort, issues around the integration of girls from different castes had been reduced. However, it is notable that Dalit girls in our survey reported significantly lower levels of improvements in terms of increases in the number of friends (58% of Dalit-girls said this had increased, compared to 67% of non-Dalit girls; p=0.02), increases in the frequency of talking to friends (53% compared to 64%; p=0.01) and increases in the frequency of going out of their house (49% compared to 57%; p=0.02) in the years since the intervention started.

Dalit-girls within the project were transitioning to education at a similar rate as non-Dalit girls, despite usually facing large barriers in Nepal. The 2022 Demographic and Health Surveys (DHS) in Nepal find that the median years of education for Dalit women of all ages was 3.6, compared to an overall national average of 7.0 for women (GoN, 2022). In contrast, we find that 78% of Dalit girls in the Aarambha cohort are currently in education following the project and the mean highest grade attained so far is 6.2. Within the Aarambha project, these results are not statistically different to those of non-Dalit girls, but the extent of the disadvantage faced by Dalit girls in education nationwide suggests that the project may have been having a comparatively outsized improvement to Dalit girls' educational attainment.

3.4.4. Parental education level

There were no identifiable additional activities or costs for girls from more illiterate households, however, a similar magnitude of benefits seems to have been achieved – 78% of girls in the cohort surveyed in Nepal came from households with an illiterate head, far higher than national averages.[58] Survey responses showed these girls achieving equivalent levels of benefits as those from literate households, even when controlling for other factors such as age. Usually gains for this group would be harder to achieve, suggesting a particularly strong impact for the project on these girls (e.g., see Drajea & O'Sullivan (2014) for evidence from Uganda of children with more illiterate parents having greater disadvantages in developing their own literacy skills in school).

Girls with illiterate heads of their household placed a greater value on their perceived improvement in their literacy. This holds particularly for younger girls, where this was selected as their most important benefit by 50% of 10-14 girls with illiterate household heads, compared to 35% for 10-14 girls with literate household heads. This suggests that improved literacy might be more valued in the most marginalised contexts where illiteracy is common, and that even modest improvements in this aspect could have particularly notable impact.

3.5. What might explain differences in the relative benefits and costs between different projects (and, if data allows, for different interventions within the same project)?

Overview of section structure and approach

This section first summarises what the most notable differences were in the relative benefits and costs between the case study projects (*Section 3.5.1*) based on the previous analysis set out in *Sections 3.1* and *3.2*. This summary necessarily focuses only on data that is available for all three projects. The key factors that might explain these differences are then discussed, separated in two parts – first the factors outside the control of the case studies (*Section 3.5.2*); then the factors directly related to the implementation approach adopted by the case studies (*Section 3.5.3*).

3.5.1. What were the main differences in relative benefits and costs between projects?

Nepal achieves the strongest learning and transition gains for its girls. Nepal and Malawi achieve similar overall learning gains, but the Nepal project achieved this for its girls in half the time (and half the cost) of the Malawi project. It is these learning gains that drive the majority of the projects' quantifiable value (see *Section 3.3*), and which are the benefit valued most highly by the girls themselves (see *Section 3.2.1*). The Ethiopia project achieved markedly lower learning gains, although this is partly compensated for by its lower costs (particularly for girls on the IFAL course). The Nepal project also achieved the highest transition rates of the three projects. These transition rates are the second

[58] DHS 2022 shows 36% of household heads nationally having no education, while a further 20% have attended primary school no further than grade 5 (GoN, 2022).

most important driver of overall benefits (see *Section 3.3*). Malawi's transition rates were notably lower than the other two countries.

Nepal also achieved the greatest depth of other benefits, including in relation to delayed marriage, social norms and gender attitudes, social networks and safer work. The differences in achievements between the projects found in our survey data, is shown in *Table 14*. In general, girls in both Ethiopia and Nepal experienced the most substantial changes with Nepal's achievements slightly stronger. There were notably fewer gains seen on these indicators for the girls participating in the Malawi project.

Drop-out rates were also lowest for the Nepal project. This study's survey was based on girls that the projects reported to have completed the support. However, we found that in practice this was only the case for Nepal, with the two other projects substantially over-reporting completion rates, with more than a quarter of these completers reporting to us that they actually dropped out. The overall completion rates for the cohorts surveyed was highest in Nepal (64%) and lowest in Malawi (50%) and Ethiopia's IFAL course (46%). These drop-out rates lower the overall benefits relative to costs for the case studies because learning gains are only assumed to be achieved by those girls who completed their support (in line with the fact that learning gains were estimated only for girls still at the learning centre at the end of the enrolment period).

Table 14: Key differences in benefits and costs between projects

	Ethiopia – CHANGE	Ethiopia – CHANGE	Malawi – Team Girl	Nepal - Aarambha
	ABE	IFAL		
Total cost per girl	£574	£271	£1,558	£592
FCDO cost per girl	£490	£179	£1,461	£615
Learning Gain (average percentage point increase in EGRA & EGMA scores)	12%	8%	21%	22%
Completion Rate	53%	46%	50%	64%
Transition to formal schooling (10-14-year-olds)	72%		47%	83%
Transition to study/work (legal working age, not working before)	71%		44%	75%
Transition to study/work (legal working age, working before)	67%		71%	89%
Employment Sector	Big shift to trading from farming		No major change	No major change
Employer Characteristics	↓ 4% girls working for households		↓ 12% girls working for households	↓ 17% girls working for households
Hazardous work	Still 100%		Still 100%	↓ from 94% to 85%
Delayed marriage	↑ from 23% to 100%[59]		↓ from 56% to 49%	↑ from 15% to 30%
Social networks	↑ for 32-60%		↑ for 20-39%	↑ for 37-63%
Social norms and gender attitudes (of girls themselves)	No overall change		No overall change	↑ for 42-55%

Sources: All data are taken from *Sections 3.1* and *3.2*.

Notes: Green highlights indicate notably superior performance relative to at least one other case study.

3.5.2. External context

Geopolitical and environmental challenges

Drought, flooding, Covid-19 and conflict affected the costs and benefits of each project, with Ethiopia facing particularly pronounced challenges. Many of these factors required project adaptations, putting upwards pressure on costs. A large proportion of this study's data, particularly for benefits, is specific to particular cohorts, while some contextual challenges differed considerably for different cohorts. In particular the study deliberately focused on

[59] As explained in *Section 3.2.5* note this 100% corresponds only to two girls from Ethiopia who got married after the project. Sample sizes for all other indicators were much larger. See further details on sample sizes for each benefit reported in *Section 3.2.*

cohorts that were enrolled after Covid-19 lockdowns to avoid its findings being overly linked to these particular challenges. In Ethiopia heavy floods and a consequent cholera outbreak led to all of the first cohort of students in Afar dropping out of the project. This is not reflected in the relative benefits analysis between the projects as the data focuses on a later cohort, however, it did have knock-on effects for overall costs as the project had to a adapt a new curriculum for the next cohort and retarget girls.

The Ethiopia project had to constantly adapt to the dynamic and rapidly changing conflict in each of its four regions. Two years of armed conflict in Tigray in the North affected projects in Amhara and Afar, most notably preventing the whole cohort to be enrolled. Whilst the initial methodology and curriculum was the same in all districts, the project had to adapt its methodology for each region. For example, in Kochere learning centres had to be reconstructed and psychosocial support was provided to girls before restarting learning at the centres. In areas such as the SNNPR region the project had to accommodate internally displaced persons as beneficiaries due to conflict in the region. Different restrictions in terms of travel permissions were also put in place further driving up operational project costs.

Drought was a particular challenge in certain project regions within Ethiopia and Malawi, causing drop-out and absenteeism. The pressures of collecting water and searching for food, as well as forced displacement caused significant issues of absenteeism, girls unable to complete homework and girls dropping out.[60] The projects adapted to these challenges by adjusting class schedules and supporting families with food. In Nepal in the Bara district in 2018 the project supported girls with dal, rice and mats following a large storm to facilitate their learning and ongoing attendance. More generally the project provides blankets to girls in winter to keep them warm whilst learning. It is notable that the increased costs from providing this kind of support would have been relatively minor as a share of overall costs but might have had a larger impact on the benefits achieved.

Labour market opportunities

More limited economic opportunities contribute to lower transition rates into further study and employment. The more challenging macroeconomic context in Malawi may partially explain why it achieved notably lower transition rates to both employment and further study. Out of the three countries Malawi has the highest poverty headcount ratio at 70% followed by Ethiopia (27%) and Nepal (8.2%).[61] The recent economic picture has been substantially worse in Malawi as well, with Gross Domestic Product per capita annual growth rates being negative in 2020, 2022 and 2023 during the project's implementation period (World Bank, 2024). In SNNPR in Ethiopia, community members spoke of the shortage of job opportunities in the region as a factor for girls not attending school. In the face of limited job opportunities parents reportedly doubt the purpose and benefits of learning and are more likely to send their daughters to work. Another community member added that even if parents did want to send their daughters to school, the prevailing economic conditions would hold them back as the current conditions make it hard for parents to feed their families and buy clothes.

3.5.3. Implementation approach

Management efficiency and effectiveness

Delayed and insufficient provision of materials alongside demotivated trainers may have been factors explaining lower success rates for learners in Malawi, particularly for vocational training. Vocational trainers in Malawi spoke of insufficient teaching materials for barbering (such as hair dryers) and tailoring (such as needles and threads) and were therefore unable to lead their training as they had planned to. Educators in Malawi also reported that learning materials and classroom equipment were often lacking and often received late. Educators and trainers were not always happy with the payment received nor the timeliness of their payment considering the amount of work that was expected of them. Some reported being told that they were volunteers and therefore the *'salary was just an honorarium'*. One reported that given they were working with girls who had cognitive disabilities, the salary they received was not in line with government policy. The logistical inefficiencies and teacher payment concerns could be a factor contributing to the lower success of Malawi in terms of transition rates compared to those in Nepal and Ethiopia. These issues were not so apparent from the qualitative interviews in Ethiopia and Nepal.

[60] Ethiopia endline evaluation (UKAID, 2022d).
[61] For context, among the 15 countries from the GEC project with World Bank data, Malawi has the third highest poverty headcount rate, surpassed only by the Democratic Republic of the Congo and Mozambique (World Bank, 2024).

Adaptation and learning

Countries with multiple GEC projects may have benefited from greater cross-project learning and consequent adaptations, to the extent that coordination mechanisms were established. The cohorts surveyed in this study were later on during project implementation so will have benefited from adaptations in project approaches based on learning, which seems to have taken place to some extent in all three countries. In interviews for this study the Fund Manager emphasised this as an important potential factor explaining differential performance, particularly in Nepal. Nepal had five GEC projects overall, with three LNGB projects providing good opportunities for cross-project learning. Malawi, by contrast, had no other GEC projects operating in the country. While Ethiopia had two LNGB projects and four overall, the IP reported that there were no coordination mechanisms established with the other GEC projects, so they did not consider themselves to have benefited from any cross-project learning.

Better monitoring and reporting on key indicators may have improved benefits without driving up costs. The Nepal project had the strongest and most accurate overall data, including on types and degrees of marginalisation and student completion rates. This corresponded with its stronger overall performance and likely reflects a better ability to track and respond to ongoing issues. This seems to have been achieved without requiring higher costs, as the proportional spend on M&E for Nepal (including both internal and external evaluation) was 50% less than that incurred on the Malawi project.

Gaps in data availability on project benefits during implementation may also have led to missed opportunities to address issues. The Fund Manager VfM reports consistently scored the Malawi project higher than the Ethiopia project, contrary to this study's findings (see *Table 14*). Our analysis suggests this may have been because of issues in how unit costs were estimated[62] as well as a lack of data on the extent of benefits being delivered (which our primary surveys suggest were better than expected in Ethiopia[63], but perhaps more concerning than expected in Malawi). Earlier data on actual transition rates in Malawi, for example, may have encouraged greater urgency on interventions to improve performance.

Proportional emphasis on post-completion support and life skills

Greater focus on support to girls after they completed their studies at project learning centres may have underpinned increased benefits in Nepal. Each project included an element of post-completion support to girls to support their transitions to either further study or work. There was limited reporting on whether girls sustained their transition (which is what this study's primary data captures). Nonetheless, the greater the proportion of spending on these activities the higher the transition rate they achieved (Nepal: 28% of spending and highest transition rates; Ethiopia: 19% of spending and next highest transition rates; Malawi: 17% of spending and lowest transition rates) (see *Table 14* in *Annex D* for breakdown of projects' spending by key activities). The biggest part of Nepal's spending in relation to this was for cash transfers to girls, which supported almost every girl on the project post-completion.

Greater spending on life skills may partly explain a greater depth and breadth of benefits. Nepal's proportional spending on life skills content was by far the highest of the three case studies (26% of total spending compared to 15% in Malawi and 8% in Ethiopia). This may explain why it achieved greater overall results in terms of delayed marriage, improved social networks for girls and changing their perspectives on social norms and gender attitudes. Given the links from issues covered in life-skills content to factors that determine attendance and drop-out it may also have underpinned its strong performance on learning and transition. Nonetheless, the relationship is not straightforward as Ethiopia also performed well on some of these indicators and markedly better than Malawi despite spending the least on life skills content.

Mitigation of costs to girls

Costs for girls and their households was lowest in Nepal, corresponding with greater apparent achievements. As shown in *Section 3.1*, the direct and indirect costs for girls was by the far the lowest in Nepal. This was helped by higher population density which enabled learning centres to be closer to girls, as well as implementation decisions that deliberately targeted learning centres with lower numbers of students to minimise the burden of travel costs for

[62] The Fund Manager's VfM reports systematically under-estimate unit costs by using a calculation that divided total project costs by total project beneficiaries by total years of project implementation. This calculation made sense for the GEC-T window where the same girls were supported for multiple years by the project. For the LNGB projects, however, where girls were organised into sequential cohorts only supported for part of the project period, it leads to a major under-estimation of actual unit costs.

[63] Although note that this study's data on benefits is predominantly for the SNNPR in Ethiopia only, whereas the FM VfM reports consider all four regions supported. It is possible that the results achieved in the SNNPR are systematically stronger than for the other regions given it was the region with fewer contextual challenges during implementation.

girls. This lower cost burden coincides with Nepal achieving the highest completion rates of the three projects[64], as well as stronger performance on learning, transition and other benefits. In addition, the Nepal project provided much higher value cash transfers (£73 compared to £15 in Ethiopia and just £8 in Malawi)[65] to a higher proportion of its girls (98% compared to 7% and 16% of girls in Ethiopia and Malawi respectively). The amounts in Nepal would have been sufficient to have outweighed most of the direct and indirect costs of continuing formal schooling so may have been an important factor in explaining the much higher rates of transition achieved. The Nepal project girls were informed about the cash transfers after 6 months' enrolment on the project, so it is likely that they provided an additional motivation for the girls to maintain their enrolment at the learning centre.

Table 15: Cash transfers and costs for girls compared to achieved completion and transition rates

	CT amount	% girls receiving CTs	Av. annualised cost for girls from project participation (direct & indirect)	Completion rates	Transition rates (to study and/or work)
Nepal	£73	98%	£2	64%	10-14 – 90% 15-19 – 71%
Ethiopia	£15	7%	ABE - £18 IFAL - £36	ABE – 53% IFAL – 46%	ABE (10-14) – 82% IFAL (15-19) – 70%
Malawi	£8	16%	£27	50%	10-14 – 65% 15-19 – 63%

Sources: CT amounts and % girls receiving CTs from this study's quantitative surveys. Direct and indirect costs for girls are estimated from *Table 5* applying same methodology as *Table 16* in *Annex D* (i.e. considering the duration of each expense and excluding food costs). Completion rates are taken from *Table 14.* Transition rates are taken from *Figure 2.*

Relevance of skills training to labour market opportunities

In each project there are challenges with the relevance of vocational training to actual labour market opportunities. The previous IE study (5) on *Education for Marginalised Girls Beyond Formal Schooling* highlighted that the choices of technical skills that girls' study may not reflect available opportunities within the job market. The previous study highlighted the extent to which this was an issue in the Nepal project. However, relative to the other case studies the cohort considered in the present study pursued substantially less relevant vocational training in Malawi than Nepal. In the previous study only 19% of girls in Nepal engaged in tailoring after the project, in contrast to 83% having picked it as their specialisation area during transition (Rose et al., 2023, IE Study 5). For the present study's cohort close to one-third of Nepal project girls had selected specialisations in agriculture and farming which more closely corresponds with the 62% of girls working in agriculture after the project. In Malawi the same proportion of girls were found to be working in agriculture after the project, but just 7% had selected it as their TVET specialisation. Rather tailoring, embroidering and beauty were the most common TVET specialisations, although labour market opportunities in these areas may have proven limited. This could help explain why Malawi achieved the lowest transition rates into work.

[64] Note that our survey was based on data from the projects for girls reported to have completed. However, we found significant proportions of these completers in Malawi and Ethiopia reporting that they had actually dropped out at an earlier stage. This was not the case in Nepal. Applying our survey experience to the project's own completion data we estimate that 50% of girls in the surveyed cohorts completed in Malawi; 53% in Ethiopia's ABE course; 46% in Ethiopia's IFAL course and 64% in Nepal.

[65] Relative to the estimates of monthly income of those project girls who were working at the time of our quantitative surveys - £34, £48 and £45 in Nepal, Ethiopia and Malawi respectively, the cash transfer value amounts were 2.15, 0.31 and 0.18 times this income respectively.

3.6. To what extent are the findings for the three selected case study projects likely to be representative of the overall GEC LNGB portfolio?

The LNGB portfolio had 14 projects operating in 10 countries from both sub-Saharan Africa and South Asia. These projects are summarised in *Table 16* below. Every project was highly tailored to its context and significant care should be taken in making any generalisation across the portfolio. Nonetheless, there were also important commonalities. All projects targeted the most marginalised out-of-school girls in their societies. The overall age range of 10-19-year-olds was equivalent for all projects, although there were differences in the balance between younger and older beneficiaries (as there was for our case studies). All projects also included a mix of academic and broader life skills content.[66]

Table 16: LNGB portfolio summary details[67]

Project (case study projects in bold)	Country	Beneficiaries' ages targetted	Project Aggregated Budget	Number of beneficiaries	% younger beneficiaries	% older beneficiaries	Intervention
Closing the Gap	Pakistan	10-19	3,657,735	5,928	50%	50%	10-13: Accelerated education programme 14-19: Alternative education programme
Efl	Kenya	10-19	7,647,040	5,701	20%	80%	Catch-up and Alternative education programme for all girls aged 10-19
STAGES +	Afghanistan	10-19	9,502,789	5,607	60%	40%	Accelerated education programme for all girls aged 10-19
AGES	Somalia	10-19	23,101,511	76,406	49%	51%	10-16: Accelerated education programme 17-19: Alternative education programme
TEACH	Pakistan	10-19	7,783,339	30,257	69%	31%	10-14: Accelerated education programme 15-19: Alternative education programme
EAGER	Sierra Leone	13-17	17,010,171	27,313	16%	84%	Alternative education programme for all girls aged 13-17
TEAM Girl	Malawi	10-19	7,669,367	5,250	38%	62%	Alternative education programme and Community based education for all girls aged 10-19
CHANGE	Ethiopia	10-19	7,781,100	24,968	54%	46%	10-14: Accelerated education programme 15-19: Alternative education programme
Aarambha	Nepal	10-19	5,838,322	9,497	57%	43%	Accelerated and Alternative education programme for all girls aged 10-19
SAGE	Zimbabwe	10-19	11,918,928	13,460	26%	74%	Accelerated and Alternative education programme for all girls aged 10-19
BTA	Ethiopia	10-19	4,129,976	3,566	51%	49%	Accelerated and Alternative education programme for all girls aged 10-19
MnM	Nepal	10-18	1,598,572	7,856	58%	42%	Catch-up and Alternative education programme for all girls aged 10-19
ENGAGE	Nepal	10-19	4,568,803	2,525	51%	49%	10-14: Catch-up programme 15-19: Catch-up and Alternative education programme
STAGE	Ghana	10-19	9,345,841	18,617	38%	62%	10-14: Accelerated and Alternative education programme 15-19: Accelerated and Alternative education programme (different content from girls aged 10-14)

Source: *Table 16* created by the authors based on analysis of project documentation, using classifications from Study 5[68]. Project aggregated budget and number of beneficiaries are taken from FM VfM Scorecard 2023.[69] Proportion of younger and older girls are taken from baseline EE data.

Note: Younger girls are aged 10-14 and older girls 15-19 unless otherwise stated by the project.

[66] The Afghanistan project started with a purely academic focus, but life skills were incorporated after the initial project design.
[67] There is no reported budget size for MnM and BTA for 2023. The figures of 2022 were taken instead for these two projects.
[68] **Accelerated education programmes (AEPs)** - AEPs cater to girls who have either never been in the formal school system or have dropped out. Typically, the curriculum is aligned with the formal school curriculum or a government AEP, and they are usually intended to transition girls back into formal schooling. **Catch-up programmes** - Catch-up programmes are shorter than an accelerated education programme (e.g., less than 12 months) and intended to transition girls back into the formal school system. **Alternative education programmes** - Alternative education programmes usually target older girls (e.g., 15-19) who may not be able to or may not want to re-enrol in secondary school. These programmes provide basic literacy and numeracy skills along with life skills (e.g., financial literacy or sexual and reproductive health knowledge). The transition pathways from these programmes include technical and vocational education and training (TVET), self-employment/ other employment, or continued daily life with improved skills. **Community-based education** - Community-based programmes target learners who do not have/ cannot practically access government schools. The curriculum typically follows the government curriculum (though is autonomous from the formal school system) (Rose et al., 2023 (IE Study 5)).
[69] There is no reported budget size for MnM and BTA for 2023. The figures of 2022 were taken instead for these two projects.

Overall, the case study projects are reasonably representative of the broader LNGB portfolio with some exceptions. Where there was variation in key characteristics of the LNGB portfolio, the case studies reflect this reasonably well. This is set out in *Table 17 b*elow. For almost all the characteristics, however, there are some LNGB projects that are notably different from the rest of the portfolio and so for which the comparability with the case studies is weakened. The Somalia project targeted more than twice as many beneficiaries as any other LNGB project. The Afghanistan project supported beneficiaries for one more year than any other LNGB project. Costs per beneficiary were around three times higher for the Empowering a New Generation of Adolescent Girls with Education (ENGAGE) project in Nepal and the Education for Life (EfL) project in Kenya than any other LNGB project.[70] Finally, there are only two LNGB projects that received VfM scores from the Fund Manager that were outside the range of 3-4 out of 5[71] - specifically Biruh Tesfa (Bright Future) for All (BTA) Ethiopia which was considered very poor VfM because it had lost 57% of beneficiaries since inception and was not able to evidence progress on key outcomes; by contrast Marginalised no More (MnM) was considered excellent VfM by having achieved excellent transition and learning outcomes despite being low cost.

There was considerable variation in the portfolio in terms of types of marginalisation, which the case study projects also represent reasonably well. Although data was not standardised across the portfolio making comparisons difficult, most projects reported on disability and marriage.[72] EE data on smaller samples of girls from within specific cohorts is the most widely available source of data here, although this does not always align entirely with monitoring data from the case study projects presented elsewhere in this report. This EE data shows there was considerable variation across the portfolio in terms of the proportion of girls with these characteristics actually supported, although the case studies represent this quite well with Malawi the highest proportion of disabled girls supported and Nepal one of the lowest.[73] Likewise, our Nepal project has one of the highest proportions of married girls supported (similar to two other LNGB projects with similarly high proportions), while the other two case studies are more similar to the majority of LNGB projects with lower proportions.

The case study projects may not be fully representative of LNGB projects that started with higher learning baselines. One area where there was slightly more systematic difference in the portfolio to this study's case studies was for learning baselines, particularly for maths where there were four LNGB projects with substantially higher baseline scores than the case studies. There is international evidence in low income settings that it can be more challenging to achieve the same absolute gains in learning when starting from higher baselines (Bau et al., 2021).

Table 17: Representativeness of case studies for overall LNGB portfolio

	Case Studies	LNGB Portfolio (excl exceptions)	Exceptions
Geography	2xSub Saharan Africa; 1xSouth Asia	8xSub Saharan Africa & 6xSouth Asia	-
Number of beneficiaries	5,250-24,968	2,525-30,257	Somalia – 76,406
Support duration for average cohort	10 – 24 months	8 – 26 months	Afghanistan – 36 months
Cost per beneficiary (annualised)	£234 - £730	£141 - £740	ENGAGE – Nepal - £2,413 EfL Kenya - £2,146
FM VfM scores	3-4	3-4	BTA Ethiopia – 1 MnM Nepal - 5
Proportion of students with disabilities74	2 - 20%	2 - 20%	MnM Nepal – 0%
Proportion of married students75	9 – 42%	2 – 48%	-

[70] For ENGAGE this is understood to be because it supported a particularly high proportion of severely disabled students. For EfL the reasoning is unclear from available documents.
[71] 2023 scores used (scores in previous years were overall very similar). The score is on a scale of 1-5 (1 = poor and 5 = excellent). For 2023, VfM score is an average of the six scores in the dimensions of Relevance, Effectiveness, Efficiency, Sustainability, Economy and cost-effectiveness, and Equity. There is no reported VfM score for MnM and BTA for 2023. VfM scores of 2022 were taken instead for these two projects.
[72] 11/14 reported on disability; 12/14 reported on marriage.
[73] Although the three case study projects did all provide assistive devices to girls with disabilities. IE Study 4 on disability found that this was not the case for all projects in the portfolio, where 27% of (GEC-T and LNGB projects combined) did not report implementing interventions that exclusively targeted GWDs (such as provision of assistive devices). Although these data are not disaggregated further it implies that at least some of the non-case study LNGB projects did not report such interventions.
[74] For the three case studies projects, this analysis includes cohorts 1 and 3 of the Malawi and Ethiopia projects, and cohorts 1 and 2 of the Nepal project. Note that cohorts 3 and 4 of the Nepal project were excluded as they do not collect this information at baseline. Definition of disability based on girl-reported disability using the Washington Group Short Set (WG-SS) questionnaires. The six domains include seeing, hearing, walking, remembering, self-care, and communicating. This definition was used in IE Study 4 (Singal et al., 2023).
[75] Estimates based on EE samples with data on marriage available. For the three case studies projects, this analysis includes cohorts 1 and 3 of the Malawi and Ethiopia projects, and cohorts 1-4 of the Nepal project.

	Case Studies	LNGB Portfolio (excl exceptions)	Exceptions
EGRA baseline	18 – 33%	14 – 39%	Supporting Adolescent Girls' Education (SAGE) Zimbabwe – 45% BTA Ethiopia – 44%
EGMA baseline	25 – 38%	24 – 45%	SAGE Zimbabwe – 66% Adolescent Girls' Education in Somalia (AGES) Somalia – 54% BTA Ethiopia – 52% Every Adolescent Girl Empowered and Resilient (EAGER) SL – 50%

4. Conclusions

The following are considered the most important conclusions based on the findings from the analysis principally set out in *Section 3*.

Supporting particularly marginalised out-of-school girls can be good Value for Money

The value of the benefits achieved by the case study benefits are shown to substantially outweigh the costs. This was primarily the consequence of strong learning gains and high rates of transition into formal schools. The learning gains achieved in Malawi and Nepal were equivalent to girls having completed five additional years of formal schooling (and about half this in Ethiopia). Transition rates into formal education were also high, particularly for younger girls with 72% of all 10-14-year-olds across the case studies now in school. The benefits from these two outcomes alone are sufficient to demonstrate strong benefit-cost ratios for the case study projects. Transition for older girls was apparently more difficult to achieve and there was more limited evidence of higher earnings for those transitioning directly into work.

Girls themselves (and all other local stakeholders) value gains from literacy, numeracy and transition to formal schooling as, by far, the most important project benefits

While girls confirmed having experienced a wide range of different benefits from participating in the project, they overwhelmingly considered improving their literacy, numeracy and re-joining formal schooling as the benefits they themselves valued most highly. Other local stakeholders – family, community and teaching staff – also identified these same benefits as the most important. While high proportions of girls mentioned experiencing other benefits, such as improving self-confidence and better health knowledge, very few ranked these other benefits as more important than the core benefits of literacy, numeracy and transition.

There is compelling evidence of other substantial benefits including community spillover effects, improved health and sexual health outcomes and reduced perceptions of GBV

More girls reported having postponed their marriages since the project began and more were better informed about decisions related to pregnancy. There were also significant gains in the reported levels of girls' self-confidence, self-efficacy and social networks, alongside large increases in the proportions of parents supporting sending their children to school. Girls were also found to have much higher rates of vaccination of their children and higher rates of contraception use, with a strong case for attribution to the projects. Project efforts also contributed to girls perceiving a reduction in the extent of violence, abuse or harassment towards them. Finally, there were clear examples of girls sharing their skills and knowledge for the benefit of the wider community.

Opportunities to define, target, monitor and as a result maximise benefits relative to costs might have been missed

The projects had limited data on many of their key benefits. This study was reliant on primary data to analyse achieved transition rates as well as many of the case study projects' non-education benefits. There were also important inaccuracies in data for core indicators such as the number of beneficiaries and completers, while the Fund Manager systematically under-estimated unit costs in its VfM reporting. The project with the strongest data (Nepal) also achieved the greatest results. The failure to focus on defining and then tracking the most important benefits in the other projects may have led to lower VfM performance than could otherwise have been achieved. For example, the lack of tracking of transition rates may have contributed to under-investment in post-completion support to girls.

Qualitative and quantitative reporting by projects on markers of marginalisation was limited, obscuring an understanding of the relative benefits and costs for girls with different characteristics

While each project was given the flexibility to define its own markers of marginalisation, the monitoring of these markers was much more mixed between the projects. For the project in Ethiopia in particular there was very limited data on the characteristics of beneficiaries. This obscures an understanding of what happens to girls facing different challenges and whether there are systematic trends in the characteristics of the girls who drop out, learn less and fail to transition which might inform tailored responses. A lack of definition and disaggregation between different marginalisation characteristics also made it more difficult to identify the relative cost-effectiveness of interventions

which targeted specific aspects of marginalisation. This could otherwise have helped inform how best to allocate limited resources between different options of interventions. Generally, only cost activities for students with disabilities were clearly identifiable in project budgets.

Drop-out rates were high (and higher than reported by the projects) with girls' direct and indirect costs from participation potentially an important contributor

Overall, only 50%, 64% and 51% of total reported beneficiaries are estimated to have completed their enrolment in Malawi, Nepal and Ethiopia respectively. This is based on this study's primary data collection, which found drop-out rates in Malawi and Ethiopia significantly higher than reported by the projects themselves. Our survey found that direct and indirect costs for girls from participating in the projects may have been an important contribution to higher drop-out rates, with these costs much higher in Malawi and Ethiopia than in Nepal. The Nepal project also provided much more substantial cash transfers to girls, sufficient to have outweighed most of the direct and indirect costs of continuing in formal schooling. Such cash grants may have been a cost-effective intervention for achieving the higher completion and transition rates achieved in Nepal.

Post-completion support to girls was apparently effective in improving the quantity and quality of transition – both of which determine the extent of the overall benefits

This study's modelling of benefits showed that the magnitude of gains achieved from girls transitioning to formal school depends both on the proportion actually transitioning as well as the number of years they then remain in school. The transition rates estimated in this study are based on girls having already stayed in school for at least a year after the end of the project's support. There was a direct correlation between the proportion of each project's resources dedicated to post-completion support activities and the rate of transition achieved (Nepal: 28% of spending and highest transition rates; Ethiopia: 19% of spending and next highest transition rates; Malawi: 17% of spending and lowest transition rates). The biggest part of Nepal's spending in relation to this was for cash transfers to girls, which supported almost every girl on the project post-completion and contributed to 83% of the project's 10-14-year-olds still being enrolled in school one year after their enrolment at project learning centres.

Both internal and external factors drive the relative benefits and costs each project achieves

External factors beyond the control of the projects were a major driver of relative differences in benefits and costs. These factors included conflict, drought and flooding in Ethiopia and extreme economic challenges in Malawi. However, internal factors within the control of each project seem to have been at least as important. For example, while Malawi's economic context was more challenging than Nepal's, it also supported vocational training that was far less relevant to the economic opportunities available (in both projects the majority of girls worked in agriculture afterwards, but in Malawi only 7% of girls selected it as their TVET specialisation while in Nepal closer to one-third of girls did).

5. Recommendations

The following recommendations are made based on the study's conclusions (all recommendations are directed to the FCDO):

1. **Further investment into interventions that support the education of particularly marginalised, out-of-school girls should be prioritised**

There is a strong VfM case for continued investment on projects that specifically target marginalised, out-of-school girls to develop their literacy and numeracy skills and transition back into formal schools. There could be a rationale for focusing more on younger adolescent girls (e.g. 10-14-year-olds) as the evidence from this study was most compelling for this age range in terms of benefits from transition.

2. **Future projects should have a core focus on gains in literacy, numeracy and rates of transition (particularly to formal school)**

Girls themselves value these gains far more highly than anything else and they alone underpin the overall VfM justification of further investment. Other benefits have the potential to be valuable as well, but it would be more difficult to make a compelling case for the overall VfM of future investment without confidence that gains in literacy, numeracy and high rates of transition will be achieved.

3. **Design phase should assess opportunities for targeting other benefits relative to the marginal costs of doing so (e.g. specific health outcomes)**

The value of achieving specific non-education benefits such as better health knowledge and practices, can be large. The marginal cost of achieving these gains might be low, for example, if they are incorporated into already planned content at learning centres. It is recommended that future projects assess opportunities for improving health outcomes which are directly determined by girls' knowledge and practices (e.g. analysing where baseline levels of knowledge for girls in targeted communities differ most from secondary data such as DHS). Once identified, such indicators should then be part of the core monitoring framework.

4. **Benefits should be systematically defined, targeted, monitored and maximised throughout implementation**

Projects need to define who is being supported, what benefits are being targeted and what has been achieved in order to know how to maximise their VfM. Focus should be on the benefits which are most important – i.e. most probably learning, completion and transition rates. A monitoring system that focuses only on a small number of priority indicators would be easier to manage, particularly in the very challenging contexts which these kinds of projects will usually be operating in. There should also be an emphasis on collecting robust data quickly enough to inform ongoing implementation, rather than only for the purposes of ex-post accountability and learning. For example, where transition rates are low, urgent adaptations to interventions would be required.

5. **Markers of marginalisation should be robustly defined and tracked throughout implementation**

Projects should have flexibility to define the nature of marginalisation within their specific contexts, but they then need to monitor those characteristics once defined. These data should be used to understand the characteristics of girls who drop out, learn less and fail to transition, to inform tailored responses. To understand the cost-effectiveness of more substantial interventions to support specific sub-groups of marginalised girls, the costs of such activities should be disaggregated within budgets where possible.

6. **Girls' direct and indirect costs from participating in the project (as well as from transitioning into continued education) should be mitigated as far as possible – cash transfers could be a particularly cost-effective intervention to achieve this**

While small relative to the overall costs of the project, direct and indirect costs to girls for participating in project activities can have major negative impacts on their continued attendance and ultimate achievements. These costs can be minimised or avoided through project design choices (e.g. smaller learning centres closer to where the learners are located) and direct interventions such as cash transfers. Interventions to mitigate the direct and indirect costs of girls sustaining their transition in further study should also be prioritised.

7. **Girls should be supported beyond their completion of learning centre activities to improve VfM by both increasing and sustaining their transitions**

High and sustained transition to further study and work are key drivers of the overall benefits. Projects need sufficient time and resources to support this transition, including potentially continuing interventions to ensure transitions are sustained. Representative samples of girls should be tracked both up to the point of transition and also at regular intervals after this to understand where further interventions might be necessary and effective. Again, there is evidence from this study that cash transfers could be a simple and cost-effective intervention option for post-completion support.

8. **Project design should be responsive to external context, including flexibility in implementation and assuring labour market relevance of vocational training**

Projects should be given the flexibility to adapt to changes in their context (something which all three case study projects did well). Beyond this, vocational training provision, as well as the specialisations within formal sector TVET that girls might transition into, need to be directly linked to opportunities within the labour market. Where the local economy is dominated by agriculture, it may be appropriate for most girls to be supported with skills that can improve their productivity within the agriculture sector specifically.

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