

HOW TO CLOSE GENDER GAPS WITH RESULTS-BASED FINANCING IN EDUCATION PROJECTS

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WHY?

- Girls face obstacles to education caused by poverty, cultural norms and practices, poor infrastructure, violence, and fragility.
- Around 132 million girls worldwide (ages 6 to 17) are still not in school, and most of them are adolescents (75 percent). Countries need to improve both access, and education quality.
- Education is important in its own right, but barriers to completing 12 years of schooling and limited educational opportunities for girls also cost countries between \$15 trillion and \$30 trillion in lost lifetime productivity and earnings.
- Having an education contributes to women's ability to take advantage of economic opportunities and to their capacity to exercise voice and agency.
- Across a broad set of countries, mothers' (and fathers') schooling has been positively linked to children's educational attainment.
- Positive effects of secondary school education for girls include a wide range of social and economic benefits for the girls themselves, their children and their communities: decrease in child marriage, lowering fertility rates by a third in countries with high population growth, and reducing child mortality and malnutrition.
- Gender gaps in primary education have closed in almost all countries. In some developing countries, girls now outnumber boys in secondary schools, and there are more young women than men in universities in 60 countries. *While boys' disadvantage is slowly emerging in some places, girls' disadvantage where it exists tends to emerge earlier in life and is deeper.*

The majority of costs in education—unlike those in the water or energy sectors—are recurrent (e.g., teacher salaries) rather than upfront costs for infrastructure. The availability of long-term funding is critical if an educational program is to be scaled up or sustainable. Another significant concern is teacher quality and attendance, and it raises the question of whether RBF approaches that do not incorporate some capacity building or teacher training can truly improve learning outcomes. For the poorest families, school attendance may represent an opportunity cost, as hours normally given to income generation are spent in the classroom. *Output-Based Aid in Education: What Have We Learned So Far?*

Figure 1: Results-Based Financing in Education Used at World Bank

RBF schemes incentivizing country governments	<ul style="list-style-type: none"> • Cash on Delivery (CoD) • Debt swaps and loan buy-downs for education
RBF schemes targeting service providers	<ul style="list-style-type: none"> • Output-Based Aid (OBA) • Social Impact Bonds (SIBs) and Development Impact Bonds (DIBs) for education
RBF schemes targeting teachers	<ul style="list-style-type: none"> • Teacher Performance Pay
RBF schemes targeting students/families	<ul style="list-style-type: none"> • Conditional Cash Transfers (CCTs) • Performance-Based Scholarships

- A clear gender gap develops for STEM education at the post-secondary level. Globally, there are more women than men enrolled in universities—112 women enrolled for every 100 men—and graduation rates for women are higher. Despite higher rates of enrollment and graduation, women are less likely to major in a number of STEM fields. Only 7 percent of women choose to study engineering, manufacturing and construction, compared to 22 percent of men. Of the students pursuing careers in information, communication and technology fields, 72 percent are men.
- Traditionally, education goals and priorities have focused on access, and results have been defined through enrollment and attendance rates. Nowadays, the attention has shifted to issues of quality, with an increased emphasis on learning outcomes, most often measured by test scores. Access to safe, clean sanitation has a huge impact on adolescent girls' school attendance and learning.
- Access to privacy and safe, clean sanitation has a huge impact on adolescent girls' school attendance and learning. In Africa alone, it is estimated that 10 percent of girls miss school during menstruation.
- Interest in RBF in the education sector is increasing.
- According to *Output-Based Aid in Education: What Have We Learned So Far?*, emerging data indicates that results-based funding can successfully support the delivery of basic services in developing countries, although few OBA education projects to date have been scaled up.
- In 2015, the Bank launched Results in Education for All Children (REACH), a trust fund that finances RBF programs in education, and announced that it will be doubling investment in RBF for education

A study based on the analysis of 24 projects found that because of its emphasis on targeting and subsidizing the inclusion of specific groups—such as girls, the poor, or ethnic minorities—RBF has proved to be an effective tool for encouraging service providers to include those left behind by education systems. The study also concluded that RBF has the potential for particular impact in contexts characterized by high levels of inequity in education. The *DRC School Performance* and *Malawi Contracting Schools* have, for example, paid higher subsidies to schools for enrolling girls.

Output-Based Aid in Education: What Have We Learned So Far?

to US\$5 billion. The Bank's Global Partnership for Education adopted a new RBF model, with increased emphasis on providing incentives to achieve results.

RBF and Education: Project Entry Points

- RBF interventions have been used to incentivize many different actors and institutions within the education sector. Many countries have used RBF to provide incentives to children and their parents through conditional cash transfers and similar programs, with the aim of motivating students to attend and do well at school.
- RBF projects in education bridge the gap between the cost of providing quality education and the funds available. They can tie the disbursement of funding to the achievement of clearly specified and verified results or outcomes. Any type of disbursement can be linked to indicators related to gender gaps.
- RBF has a comparative advantage in the ability to specifically target population and service providers through its physical verification, especially of those otherwise underserved in projects.
- The RBF approach adds value by targeting populations for inclusion—for example, by ensuring that private or high-performing schools enroll poorer students.
- RBF can motivate school administrators and teachers to produce better educational services for which they receive additional income. This extra income can be used, for instance, to improve working conditions and staff salaries.
- Results-based funding projects typically have a high-quality M&E and the resources to obtain gender disaggregated data and closely track progress. The M&E framework can, for example, include the target number of pre-school enrollment for girls.
- Curricula and textbooks are a key influence in reducing gender bias, and RBF can effectively verify that such curricula were not just produced but also delivered.
- Targets can be tied to outreach initiatives (prevention of gender-based violence, support of girls' study groups).
- Parents are a key target demographic for behavior change, especially with regards to schooling decisions. By tying financing to outcomes, RBF can encourage parents to modify their behavior.
- Specific measures to improve safety in transport to schools and universities can be included in projects.

An emerging area for RBF is education during menstruation, and acceptable menstrual hygiene facilities and products for students and teachers.

- Inadequate school environments can hinder girls' abilities to manage menstruation in school, which in turn can lead to reduced participation and difficulty concentrating during periods, and can contribute to absenteeism, drop out, and worse learning outcomes. Women's and girls' participation in the educational system can be seriously impacted by inadequate school wash facilities, for female students and teachers alike. Curricular content and teaching methods can also raise awareness and destigmatize menstruation for girls, boys and teachers.
- A supportive education environment includes female and male teachers who are trained in gender issues and have confidence and adequate information to equip students with the knowledge and skills to manage their puberty effectively, challenge gender norms, and teach comprehensive sexuality education or menstrual health and hygiene and puberty education.
- Possible entry points for RBF include tying payments to development of school policies aimed at protecting girls from bullying and harassment (e.g., when they leak menstrual blood), including sexual harassment and violence; maintenance of bathrooms and bathroom privacy that permits females to manage menstruation in an acceptable manner; incentivizing services providers to supply menstrual products or pain killers.

A Project in the Education Sector that Closes Gender Gaps

Cameroon Education Reform Support Project

- **The gender gap analysis** shows disparities in school attendance at all levels between girls and boys: 65 percent net attendance among girls in rural areas, compared with 79 percent among boys; overall gross enrollment rate among boys exceeds that of girls (139 percent compared with 129 percent in 2014/15).
- **The actions that support closing the gender gap** include expanding access to community pre-schools in rural areas providing an integrated package of capacity-building, sensitization activities, and school grants to beneficiary community pre-school centers.
- **The PDO level indicators include** measuring an increase in the number of girls enrolled in pre-primary education in community pre-school centers in rural areas.

Figure 1: Following the Project Cycle:



- GBV prevention at school can be integrated, especially in fragile and conflict-affected areas. Impact evaluations also involve a detailed description of the beneficiary households and allow for further estimates of gender-related development impacts. This can help upcoming projects set much more concrete targets.

HOW?

Project Preparation

- *What to do at PCN stage?* Decide at this stage whether a project will be addressing a gender disparity in the education sector. The task team should also consider whether project M&E plans are commensurate with the intended impact. It is not realistic for GPRBA pilots to have a large project preparation and M&E budget that is out of proportion vis-à-vis recipient-executed grants and their overall impact.
- Start with identifying the gap. This is the moment to find out whether either women or men are performing better and in what, and what contributes to different outcomes for them in their schooling. Consider whether there are significant differences between students by gender, as well as a group within their gender (by ethnicity, by age, disability, etc.)
- Education providers usually do not have upfront cash on hand, and some of the most significant gaps in education (e.g., secondary schooling) require higher upfront costs. It should therefore be considered at concept stage how to incentivize service providers to bear risk, reducing the risk that schools will fail to close a gender gap due to factors outside of their control.
- A good place to start is the *Gender Data Portal*, which has data on girls in science and technology, and *Education Strategy 2020: Learning for All*.
- Some other useful resources to consult at the concept stage include: The World Bank Group Gender Strategy 2016–2023, Regional Gender Action Plans (RGAPs), Systematic Country Diagnostics (SCD), and Country Partnership Frameworks (CPF).
- Be as specific as possible in setting goals: results are more likely to be achieved through an indicator that conveys a concrete improvement, such as an increase in completion rate, attainment of skilled jobs after schooling, or better test scores. The project should clarify how the desired result is narrowing the gender gap in the educational sector.
- *Other good practice:* Plan to allocate funds to gaps analysis related to girls and women during project preparation.

- Include women on equal footing with men in all consultations and communication plans to reflect the social realities. Set targets for women's representation, set the conditions for them to assist in consultations (use of female facilitators, separate women's consultations, addressing obstacles to women's attendance by providing safe transportation, childcare, support for other home and work responsibilities). Set the means to measure women's participation in consultations and disburse based on their achievement.
- Together with the counterparts, require projects to think about sexual and gender-based violence in the project cycle, including the development of reporting mechanisms for when violence against women and girls does occur, to prevent and combat these types of violence. Use the Good Practice Guidance Note for Addressing GBV in Investment Project Financing to assess the GBV risk of the project and include actions to mitigate the risk. When possible, go beyond risk mitigation and include transformative actions to prevent and respond to GBV, for instance: training programs on healthy conflict resolution or healthy parenting,

Examples of Objectives

- Close a gender gap in STEM test scores through extra payments to teachers
- Increase girls' school participation through forming joint advisory committees (girls and teachers)
- Raise parents' awareness of their rights and responsibilities in education and of the importance of schooling for boys and girls
- Reduce the care-giving burdens (elder care, care for sick relatives) to free up women's time to study
- Increase parents' engagement in committees at schools
- Lower girls' absenteeism due to menstruation (through multisectoral intervention spanning teacher training, ensuring equity in sanitation, ensuring free menstrual hygiene products availability at schools)
- Lower high drop-out of at-risk boys in urban areas

or mechanisms for governments to enhance more systematic provision of quality services (health, legal, judicial, education) for survivors.

Questions to Consider during Project Preparation

- Do girls and boys fare differently in test results, enrollment, and retention rates?
- What local needs can be impacting attendance? Are schools accessible? Is there a GBV risk to girls when traveling to school?
- What chores are girls performing at home, and how do they impact their attendance and time available for homework, as compared to boys?
- Are girls staying out of school during their menstruation? What data has been collected on this issue, and how can the knowledge base be improved?
- Are there other stigmas or issues of shame that could be particularly challenging for women and girls?
- Is there evidence in the country that girls who drop out of school are at risk of child marriage?
- Towards what occupations do men and women gravitate when they graduate?
- Are there differences with respect to salaries for the same occupations depending on the gender of the teacher?
- What interventions could contribute to more gender-equitable outcomes in the educational system?
- Are afterschool programs offered for both boys and girls, and are their enrollments the same?
- Which local partner may have the best insights into dynamics that may not be visible at first glance?
- Is there an opportunity to integrate undocumented girls and provide access to citizen benefits?
- Can the project provide educational assistance to low-income women and girls that would demonstrably improve their chances of progressing at school?
- Is the intended intervention likely to increase employability of women in a way that can be measured?
- Is gender disaggregated data being collected on how people with overlapping disadvantages, such as SOGI, ethnic minorities, or people with disabilities, fare in the education system?

Always go beyond Safeguards. Design actions that aim higher than mitigating unanticipated consequences of the intervention.

- Consult the Global Practice Gender Expert at PCN stage and the GPRBA gender strategy.

Implementation

- As with any RBF project implementation, teams working to close gender gaps should think of the purpose of monitoring and information systems, invest upfront in verification, and be adaptive and flexible in order to address realities on the ground and correct course when needed.
- Designated officers can be trained to collect and analyze data at regular intervals (every six months), enabling Bank teams to review predicted impacts, as well as examination of the effectiveness of mitigation measures (such as how many women/girls are benefiting, are attendance targets being met, etc.).
- Restructuring is the opportunity to make sure that no group is being left behind.
- Undertake annual classroom studies to monitor teachers' interactions with boys and girls to ensure equitable student treatment.
- Examine if new gender disparities emerged during implementation and reflect them in midterm review. Revisit, for example, gender equity in allocation of project resources, issues of illiteracy, unpaid care work.
- Ensure women's participation in project implementation (when applicable), including migrant women and/or undocumented women.
- Set targets for women's participation in schooling governance structures (when applicable).
- Monitor the GBV risk and mitigation strategies. Ensure gender and gender-based violence technical expertise on the team.

M&E: Selecting targets and indicators that help close gender gaps

Try to think beyond sex-disaggregation. Include indicators that will show closing of concrete gaps between women and men.

Examples include:

- Progression rates, by gender (% compared to baseline)
- Number of students receiving loans for long-term training (% female, % STEM)
- Grade 10 (of those started in Grade 6) retention rate – Grade 10 and Grade 12 (of those started in Grade 6) retention rate – Girls (%)

- Percentage of female teachers demonstrating improved teaching practices (%)
- Schools where the average absolute gender gap of enrollment is less than 5 percent (number, compared to baseline)
- Pre-primary enrollment in community pre-school centers in rural areas – Girls
- Percentage of female students enrolled in natural sciences and math curricula
- Number of students enrolled in a school-to-work transition program – Female
- Percentage of skills development fund-supported trainees employed/self-employed six months after graduation (% of female graduates)
- Number of women holding leadership positions in school administration (compared to baseline)
- ICT systems set with the capability to collect gender disaggregated data

Menstrual hygiene in education:

- Number of school and social activities missed due to last menstruation (number)
- Drop-out rates, girls (%)
- Days of the school year on which menstrual hygiene products are provided and available (number)
- Male and female teachers' awareness of girls' needs during menstruation (% change, compared to baseline survey)
- Percentage of girls and boys who report feeling safe at school (% change)

Verification agents can be trained to ask additional questions, such as:

- What is the students' perception of safety at school (by gender)?
- What was the impact of awareness raising around the importance of schooling?
- Was there any change in reported cases of GBV?
- A verification process can then check whether the programming improved a household member's test scores, or grade progression, and whether the household member is still at school six months after enrolling.
- Independent verification agents document the lessons learned, and can therefore collect insights

A Project in the Education Sector that Closes Gender Gaps

Transforming Secondary Education for Results (Bangladesh)

- **The gender gap analysis** identifies disparities in retention, completion and learning, such as in mathematics. Boys perform better than girls (grade 8), and higher female dropouts are observed at grade 8.
- **The actions that support closing the gender gap** focus on learning and retention rates of female students in grades 6 to 8 as follows: cycle completion bonus to girls who complete grade 8, 10 and 12 from disadvantaged areas; and implementation of adolescent girls' program which would include incentives for girls. The project also supports private toilets for girls, and the introduction of a girls' empowerment scheme to promote general health and hygiene.
- **The results framework** includes "Improved equitable access and retention" as an indicator, to track if the actions are leading to increase in retention of girls, and in turn narrowing the attrition gender gap. The project also planned to collect sex disaggregated data throughout.

Project link in Gender Tag portal

such as on hours that girls spend on homework versus boys, and hours they each spend on household chores.

Project Completion

- All data collected need to be gender-disaggregated.
- Upon completion, an impact evaluation is recommended to collect useful data for lessons learned with regards to closing gender gaps. RBF projects can use a range of methods in addition to education management information systems, for example school-generated reports, national exams, and community surveys, or household surveys.
- Another example of a financial feature from the school finance domain is the use of verification protocols linked to quality assurance systems in service delivery.
- There is growing evidence from other sectors that combining different RBF interventions within the same program can generate better results than using any one intervention alone. It would be helpful for GPRBA to accumulate the lessons on whether this is also the case when attempting to close gender gaps in education.

ADDITIONAL RESOURCES

OBApproaches. *"Output-Based Aid in Education: What Have We Learned So Far?"* June 2016 Note Number 49.

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