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CHEMONICS

# KEEPING VULNERABLE CHILDREN IN SCHOOL

Evidence of A Successful Community Savings Model

To capture the project’s accomplishments throughout implementation, ACCELERE! I (A! I) created a four-part series of technical briefs addressing fundamental issues of access, equity, and quality in education in the DRC, in support of USAID’s Self Reliance, Inclusion, Systems Strengthening, and Equity strategies.

- Tech Brief #1: Keeping vulnerable children in school: Evidence of A Successful Community Savings Model.
- Tech Brief #2: Low-Cost Private Schools in the DRC: Needs, challenges and recommendations to improve access and quality for all.
- Tech Brief #3: Book Supply Chain – Real costs of getting Teaching and Learning Materials into children’s hands.
- Tech Brief #4: From Robust Formative Assessments to Positive EGRA Results: An Overview of Challenges and Recommendations to improve early grade reading in the DRC.

This Technical Brief, a first in a series of four, describes the pressing challenges of access to education faced by Congolese students and their parents. It covers the issues around school fees, in particular for vulnerable families, the impact on their children, and the solution A! I, a USAID-UKAID-funded project, implemented to address the challenge.

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## CHALLENGES TO KEEP VULNERABLE CHILDREN IN SCHOOL

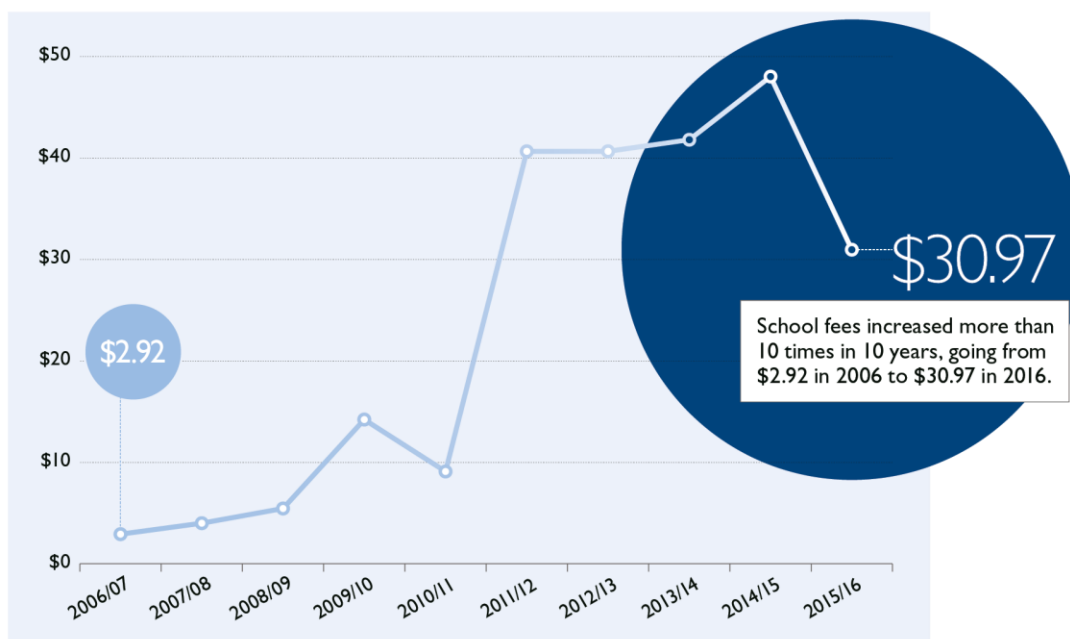
In the Democratic Republic of Congo (DRC), where the poverty rate is 73 percent,<sup>1</sup> parents and households face myriad challenges to send and keep their children in school. The most extensive barrier is the issue of school fees; parents in the DRC cover three-quarters of education costs. In 2013, parents financed US\$1.59 billion out of a total of \$2.18 billion (73 percent) of education sector costs.<sup>2</sup> Between 2010-2016, school fee levels doubled in primary and almost tripled in secondary schools (see Figure 1).<sup>3</sup>

### ACCELERE!

The goal of A!! is to improve educational outcomes for girls and boys through improved teaching and learning in national languages and French, reduced barriers to education, and increased transparency of school governance structures.

The government uses school fees to cover teacher salaries, sometimes up to 25 percent. Moreover, teacher salaries are lower than in other public sector positions and so school fees are levied to “top them up.” School fees also support recurring operational costs such as office expenses or cleaning services at the school level that the government does not finance. In addition to these budgetary shortfalls, local, provincial, and national authorities levy arbitrary school fees, referred to as “ventilation,” that have little or nothing to do with the actual operational or managements costs of education. For example, Tanganyika Province levied additional school fees to cover “digital protection,

**FIGURE I.** Multiplication of the number and type of fees – School year 2006/2007 through 2015/2016



<sup>1</sup> World Bank. (2019). “Country Overview: DRC.” Accessed December 6, 2019. <https://www.worldbank.org/en/country/drc/overview>.

<sup>2</sup> Banque Mondiale. (2015). “Revue des dépenses publiques du secteur de l’éducation en République démocratique du Congo - Analyse de l’efficacité, de l’efficacité et de l’équité.” (Report No. ASC14542), p 18.

<sup>3</sup> Cambridge Education. (2017). “The School Fees Landscape in the DRC ACCELERE!2,” p 38; Chemonics International, Inc. (2018). “Report on Operations Research for ACCELERE!1: Rethinking the Partnership Model – A way to alleviate the school fee burden in DRC.” p 8.

printing of data collection forms, and school tourism.”<sup>4</sup> There are as many as 139 different types of school fees, many of which are not related to education needs at all.

In 2016, households paid an average \$39 (urban) and \$20 (rural) per primary-age child, per year. With an average of six or seven children per family and a GDP/capita of \$440/year, households face very difficult choices.<sup>5</sup> A recent A!I study on the impact of school fees at the household level found a close correlation between school fees and child labor. One in four students in four sampled provinces worked to pay for their school fees.<sup>6</sup> Children are routinely and frequently suspended from school because they are unable to meet payment deadlines, on average for four school days. This leads to high repetition rates. At the primary level, almost one in six children had to repeat a school year due to the inability to pay school fees.<sup>8</sup>

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USAID’s Education Policy aims to build resilient systems that are able to mitigate the impacts of crisis and conflict and build upon working solutions. A!I’s income-generating activities and community savings groups approach helps parents secure a more sustainable future for their children, through education. <sup>7</sup>

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In January 2018, DRC’s new government recognized the importance of tackling the issue of school fees and set an initial deadline of September 2019 for their actual elimination.<sup>9</sup> But the process will be long and fraught with political and financial obstacles that will prevent full implementation in the short term. Moreover, these renewed government efforts focus primarily on the budgetary shortfalls that lead to school fees covering teacher salaries, not the additional arbitrary school fees, which are not the subject of the 2019 government initiative to support the basic education sector.

Congolese households would benefit significantly from interim approaches alleviating the heavy burden of school fees while the government of the DRC works toward long-term solutions to effectively address historic budget shortfalls and eliminate arbitrary additional school fees at the local and provincial levels. Without such interim solutions, vulnerable populations will continue to be locked out of and left behind by the basic education system.

## **SOLUTION BASED ON PROVEN APPROACH**

USAID, as part of its education policy and through its A!I project jointly funded with UKAID, has developed and implemented a successful approach to reaching and keeping vulnerable children in school within crisis and conflict areas (Eastern Kasai, Central Kasai, and North and South Kivu) through income-generating activities and community savings groups. This innovative approach applies

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<sup>4</sup> Chemonics International, Inc. (2018). “Report on Operations Research for ACCELERE! I: Rethinking the Partnership Model – A way to alleviate the school fee burden in DRC.” p 15.

<sup>5</sup> Ibid. p 9.

<sup>6</sup> Ibid. pp 12-14.

<sup>7</sup> ECCN. (2019). “ECCN: Resources – Transforming Systems in Times of Adversity: Education and Resilience White paper.” <https://www.eccnetwork.net/resources/transforming-systems-times-adversity-education-and-resilience-white-paper>

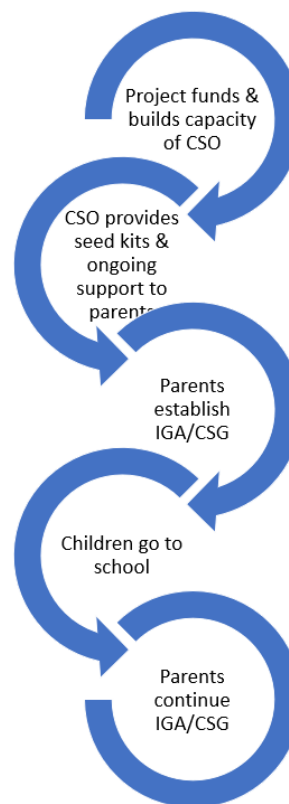
<sup>8</sup> Chemonics International, Inc. (2018). “Report on Operations Research for ACCELERE! I: Rethinking the Partnership Model – A way to alleviate the school fee burden in DRC.” p 15.

<sup>9</sup> Policy of “gratuité” has actually been in place since 2010, but it has not been applied or enforced. On the contrary, fees have continued to increase.

microfinance strategies, usually used for poverty alleviation, to tackle the particularly egregious and endemic issue of school fees in the DRC.

This approach builds on proven microfinance strategies and prior successes in the DRC.<sup>10</sup> A!I awards grants to civil society organizations (CSOs), who in turn provide vulnerable households with in-kind “seed kits” to establish income generating activities (IGA) and a community savings group (CSG) (ref. Figure 2). The kits can consist of oil, flour, sugar, legumes, smoked fish, or other local staples with a steady supply and demand cycle. In exchange for the kits, parents commit to setting aside part of their income to pay for school fees for one whole school year via the community savings group. These savings groups also receive basic training and supplies that allow members to effectively manage incoming and outgoing funds, such as boxes for deposits and fines, a stamp and ink, a ledger, savings and credit account books, a ruler, pens, an education account book, a calculator, a metal cashbox, a green safe (for savings deposits), a blue safe (for school fees), and a red safe (for a “solidarity fund”, for health, or other unexpected costs).

**FIGURE 2.** Key steps of the IGA/Savings Group process



A!I targeted households with children in Accelerated Learning Programs (ALPs) to ensure that vulnerable and at-risk children

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“I am a widow with four children. Two of my children are second graders at CRS Victoire. I used to sell potatoes, which didn’t allow me to keep my children in school. Anna Micheli CSO helped to strengthen my business so that I can provide for my family. I can now keep my children in school because nowadays, in addition to potatoes, I also sell plantains, oil, and soap.”

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Ms. Christine (on cover)  
Goma, North Kivu, DRC.

are able to pay school fees, but the process to identify households must be mindful of local sensitivities. Project staff, together with CSOs and local authorities, established parent eligibility for IGA/CSG support through a transparent community-based approach. The selection criteria included whether household has only one parent, whether a parent is sick or not able to make a living, if a child is an orphan and is in the care of extended family, or if the household is part of a local internally displaced population. The selection process also targets households that have the “absorptive capacity” to

deal with this type of support.

deal with this type of support.

<sup>10</sup> Center for International Education. (2016). “Vas-y-fille,” a UKAID -funded project, and the current UKAID-funded follow-on to Vas-y-fille, the REALISE project, supporting activities that address the high cost of schooling and low family income through the implementation of bursaries, provision of school supplies, and facilitated savings groups.



**FIGURE 3.** A!l's impact in DRC through the IGA process



The inclusion of a community savings group as part of the microfinance package is critical to making this approach sustainable. If successful, the savings groups remain within the community after the one-year project intervention ends.<sup>11</sup> Parents with successful IGAs who have made good use of their seed in-kind grant continue to contribute to the savings group and pay for school fees for additional years or for additional children after the one-year project-funded grant intervention is over. Using a community savings group approach is also sustainable because it builds upon existing traditional community practices of self-help and mutual aid, which are grounded in moral and social compacts that are not easily violated within the community. This social dynamic, in turn, makes savings groups more likely to thrive.<sup>12</sup>

The role of CSOs is essential to this approach. In addition to serving as implementers and intermediaries between the project and the community for the one-year period of implementation of the IGA/CSG, CSOs receive trainings on sustainable saving good practices and support to ensure savings groups are effectively established. At the same time, CSOs increase their capacity and expertise in microfinance in order to continue supporting vulnerable communities after the project intervention ends, seeking funding from mining companies and other members of the private sector. This is particularly important as CSOs will continue to need external partners to go into schools to confirm student attendance, for example.

<sup>11</sup> A!l is currently funding a new round of grants whereby savings groups will be established prior to income generating activities to demonstrate that savings groups, through spirit of community, can take root prior to seed funding.

<sup>12</sup> Chemonics International, Inc. (2018). "Rapid Education and Risk Analysis (RERA)." p 19. "Many respondents cite 'giving circles' (ristourines) and community savings groups (épargnes communes/caisses d'épargne/AVECs) intended for a specific person or cause as a community strength. Respondents also made additional suggestions on how the community could better support itself, thereby indicating areas of resilience."

## IMPACT

Thanks to A!l's innovative approach of using microfinance income-generating activities and community savings groups, households were able to overcome barriers to education. Through FY19, the project directly supported 2,457 children (96.4 percent of target) and indirectly supported at least another 7,558. Without this help, none of these children would have finished the year.

In addition, 6,554 parents participated in 4,159 individual and collective IGAs (valued at \$100 per parent/IGA), 146 functioning community savings groups for 2,920 households have been established, and A!l increased the capacity of 22 CSOs to support microfinance and self-reliance strategies within the community.



*"I am a single mother of three. My family and I used to live off the charcoal retail business I had. Thanks to FEKM, a CSO funded by USAID / UKAID / ACELERE!!, I learned how to start and run a business. There are so many children whose parents cannot afford to send to school because of financial hardships."*

Ms. Thérèse Maswaku  
Commune of Kapalowe, Haut Katanga, DRC

Through the CSO grants, A!l not only supported the start-up of the IGA/CSGs, but also the hiring and training of staff to implement on-going follow-up with parents of IGA/CSGs. This is a more sustainable solution than working with schools and parents directly, as past projects have done. CSOs now have the capacity to establish community savings groups after project support ends.

## ELEMENTS OF SUCCESSFUL DESIGN AND IMPLEMENTATION

During the first year of implementation, several elements emerged as being critical for effective, sustainable implementation of income generating activities and community-based savings groups for the retention of vulnerable children.

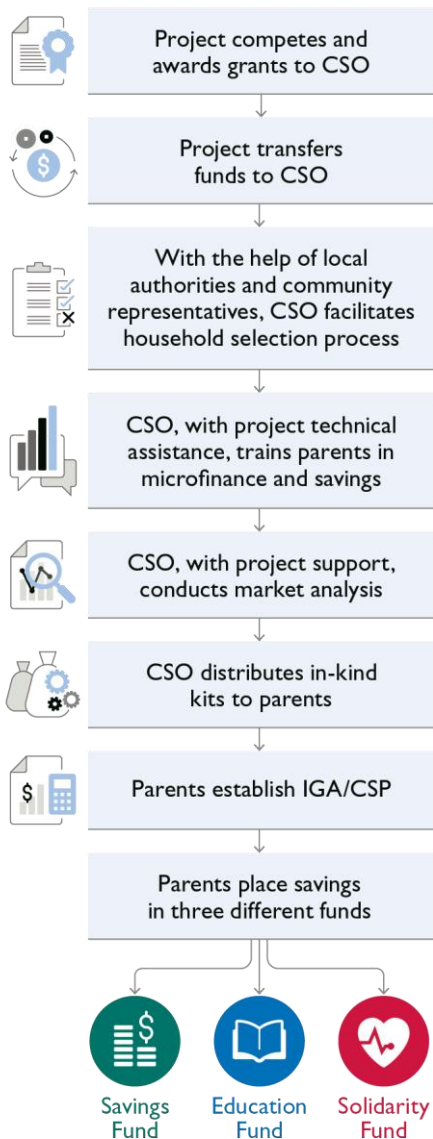
***Establish community ownership.*** A!l tested multiple implementation models during the 2018-2019 school year. In some cases, CSOs or schools administered the IGA/CSG, and in others, parents and communities administered them. Internal review of these different approaches firmly concluded that, for increased transparency and sustainability, **parents or groups of parents or community members should administer and manage funds themselves.**

***Build on Community Spirit.*** As stated above, the community savings group approach is sustainable because it builds upon existing traditional community practices of self-help and mutual aid, which are grounded in moral and social compacts that are not easily violated within the community. Moreover, IGAs and the accompanying seed funding will never suffice on their own. It is the community spirit and self-help dynamic that already exists within communities that will sustain the savings groups and by extension the IGAs –not the reverse.

***Conduct a transparent, community-based selection process of vulnerable children and households.*** In rural areas in the DRC, where poverty is deep-rooted, most households are eligible to receive help from outside sources, but given resource limitations, not all members of a targeted community can be selected. A!l best practice underscores the need for a facilitated process through

which members of the community, representatives of parent teacher associations, school directors, and local government authorities agree upon the selection criteria of vulnerable households. A!I and the implementing CSOs put all measures in place for a transparent selection process to avoid conflict within the community and select beneficiaries most in need. Once the selection was complete, it was also essential to check the selection lists to avoid fraud and inappropriate selection of beneficiaries.

**FIGURE 4.** A!I’s IGA process brings an innovative sustainable solution to local communities in DRC



**Use a “do-no-harm” approach.** After student selection, conduct a review to verify that no harm through unintended consequences such as social marginalization or school violence is caused during the selection process, considering factors such as tribal relationships or other potential literal conflict. It is imperative to distribute IGA/CSG inputs in a way that does not create conflict between the beneficiaries and members of the broader community who do not receive support.

**Work through CSOs for scale.** A!I was able to retain a larger number of vulnerable children by working through CSOs instead of through schools or parents directly. Partnerships with CSOs also are more feasible to expand and deploy rapidly as they are already within the communities and know them well. Through their experienced Finance Field Agents (“promoteurs économiques”), CSOs provide critical follow up to track the cohort and to support the effective establishment of the community savings groups. By helping CSOs hire and train these agents, the project is creating a network that has a much broader and deeper reach than the project would be able to have on its own. At the same time, communities now have viable CSOs to work with in the future.

**Perform rapid market study.** Beneficiaries must help select the in-kind “package” that forms the basis of the seed IGA to create a local demand and local purchasing power. Including beneficiaries in this process supports increased ownership and taps into local knowledge of market supply and demand. In addition, an in-kind package should be basic enough as to not require electricity and/or refrigeration.

**Establish community savings groups oriented for long-term success.** As stated above, the essential element for

making this approach to keeping vulnerable children in school is the community savings group. Key factors to ensure community savings plans are viable in the long term include: geographic proximity, professional affinity of members, established and agreed-upon rules of operation, an elected council with



a secretary who can read and write, non-interference by non-members (such as local government or religious authorities), close follow-up and support by the Finance Field Agent, and the development of a minimum three-year plan to firmly establish the savings group.

## GOING FORWARD

As the USAID Education Policy states, “Education systems must benefit all children, and creative, non-traditional partnerships and financing mechanisms have the potential to improve results, especially for marginalized populations.” With just one year of implementation, A! I has built upon prior successes, demonstrated its process, and shown promising results for applying microfinance mechanisms to sustainably help marginalized and vulnerable children stay in schools, even in crisis and conflict settings. As other implementing partners consider applying IGA/CSG mechanisms to reduce barriers to education going forward, more evidence is needed regarding costs in relation to impact of this approach and to document the long-term viability of CSGs. Considerations for future and similar initiatives include:

- Track savings group success rates after project intervention.
- Document how capital from each seed kit has grown and continued to be reinvested and used for school fees.
- Monitor the retention rate of targeted vulnerable children after project intervention.
- Track and monitor IGA/CSG support for vulnerable children through at least three years of schooling.
- Determine the expected return of an IGA and the extent to which CSGs cover all school fees given the significant number of schools fees at the community level.
- Work with the government to implement a policy that prohibits student expulsion for lack of payment of school fees.

Through its A! I project, USAID has demonstrated that a community savings approach to keeping vulnerable children in school can work to address the challenge of school fees in the short to medium term while the Government of the DRC establishes longer-term solutions to education funding. By supporting existing community resilience to mitigate the impacts of crisis and conflict, this community-based savings approach to tackling the issue of school fees can help parents and guardians achieve a future where they can afford to send their children to school.