

The Socio-economic Value of Girls' Education: A New Approach in Crisis Setting

A LANDMARK REPORT
SEPTEMBER 2025

Transforming Lives, Values, and Communities through the iamtheCODE Foundation.



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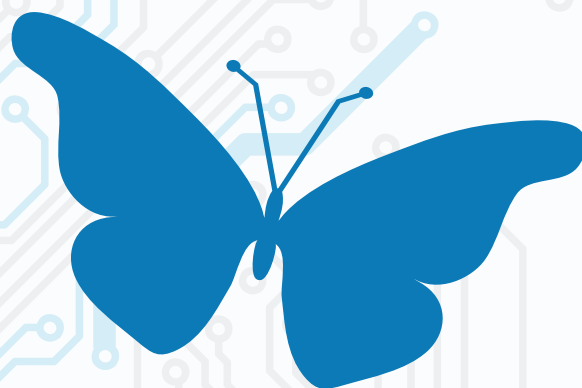




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Preface



By Lady Marième Jamme
Founder & CEO

Celebrating 10 Years of iamtheCODE: A Decade of Impact, A Future of Possibility, From the Founder & CEO

What is the socio-economic value of girls' education around the world? For me, this question is not academic—it is deeply personal.

For decades, I have witnessed how young women and girls have been systematically denied opportunities, displaced by conflict, and overlooked by policy and investment. This report reflects what I have learned over the last 10 years of iamtheCODE's journey: that when we refuse to accept these inequities, transformation becomes possible.

The mission of iamtheCODE has always been clear: to focus on the complete journey of the girl—from survival to livelihood, from learning to employability, from dependency to leadership. When we invest strategically in girls, they don't just survive—they thrive. Their success creates ripple effects that strengthen families, transform communities, drive economic growth, and benefit the entire world.

Over the past decade, with limited resources but unwavering dedication, iamtheCODE has reached over **550,000 girls and young women across 88 countries**. Many began their journey with us at age 11 in refugee camps in Kakuma, Jordan, Lebanon, or Syria. Today, they are young women in their twenties—studying at universities, building careers, launching innovations, and mentoring the next generation.

The girls who join iamtheCODE in refugee camps don't just learn to code—they acquire portable skills they can carry anywhere in the world. Skills that transcend borders and open doors to employment, entrepreneurship, and

economic independence. But for these skills to truly transform their lives, we have learned that three essentials must be in place: **scholarships, nutrition, and mentorship**. These form the foundation for resilience and long-term success.

Our Global Coalition

This transformation has been possible because of an extraordinary coalition of partners who believed in our vision:

- **Corporate Partners:** Salesforce, Unilever, Zurich Insurance, Google, Skillsoft—companies that understand girls' education as strategic investment, not charity.
- **Foundations & Philanthropy:** Mastercard Foundation, UBS, We Are Human Foundation—organizations committed to systemic change through educational empowerment.
- **International Organizations:** UN, UNHCR, UNWomen, ITU—institutions that have opened doors and created pathways for our work.
- **Academic Partners:** Business & Technology University (BTU) and other institutions that have embedded our curricula into formal education systems.
- **Governments:** Kenya, Rwanda, the Philippines, Brazil, Pakistan—nations that have welcomed iamtheCODE into their national development strategies.
- **Global Champions:** Baroness Martha Lane Fox, Christopher Schaffler, Basetsana Kumalo, Beatrice Bondi, Karl Johan, Lily Lapena, Jaime de Bourbon, Kate Garvey, Richard Curtis, and the World Economic Forum Young Global Leaders community—visionary leaders who have stood with us through every challenge.
- **Private Donors:** The individual philanthropists whose generosity has funded scholarships, mentorship programs, and direct support to thousands of girls in crisis settings.

Looking Forward: The AI Imperative

With the rise of Artificial Intelligence, our mission has become more urgent than ever. We are not just teaching girls to code—we are preparing them to be architects of the AI-driven future. iamtheCODE is committed to empowering **1 million women and girls as coders by 2030**. This represents the largest educational transformation initiative of our time. The next five years will be decisive. The countries and communities that invest in girls' digital education today will lead tomorrow's economy. Those that don't will be left behind.

A Personal Commitment

To our incredible team, from those working directly with girls in refugee camps to those building partnerships and managing programs globally, you embody the spirit of resilience and innovation that defines iamtheCODE. Your dedication transforms vision into reality every single day.

As we celebrate this 10-year milestone, I extend profound gratitude to every donor, mentor, partner, government, and team member who has believed in our mission. The evidence is undeniable: **girls' education is not charity—it is smart economics and the foundation of a sustainable, inclusive future.**

This report presents compelling evidence from Kenya, Georgia, Pakistan, the Philippines, Brazil, and beyond, demonstrating a fundamental truth: **when girls are educated, the world prospers**. The girl who learns to code in Kakuma refugee camp today may become the AI innovator who solves climate change tomorrow. The young woman who gains digital literacy in rural Pakistan today may build the platform that connects her entire community to global markets tomorrow.

This is why we continue. This is why we must scale. The future belongs to the girls we educate today.

Lady Marième Jammé

Founder & CEO, iamtheCODE

Special acknowledgement to Baroness Martha Lane Fox, Ambassador Philip Thigo, Valeri Chekheria, Christopher Schlaeffer, Nathan Akira Kirton, Tee Ganbold and all Patrons, and all long-standing friends of iamtheCODE whose vision, courage, and solidarity have shaped this extraordinary journey.



Foreword



Martha Lane Fox

The Baroness Lane-Fox of Soho
CBE, Patron,
iamtheCODE

Education is the cornerstone of sustainable development and the most powerful lever to deliver on the 2030 Agenda. If we are to realize the promise of the Sustainable Development Goals (SDGs), we must place the empowerment of the most marginalized—especially young women and girls—at the centre of our efforts.

Throughout my career, I have seen how access to education transforms lives. But I have also seen how, when girls are denied this basic right, entire communities and nations are held back. Today, education must be reimagined. It is no longer enough for a girl to learn only to read, write, and count. She must also be equipped with digital literacy and the skills to navigate artificial intelligence. Just as importantly, she must be able to think critically, to question assumptions, and to tell her own story with confidence and dignity. These are the capabilities that will allow girls not only to participate in tomorrow's economy, but to lead with voice, vision, and agency.

When we invest in this full spectrum of learning, the returns are profound—lifting families out of poverty, strengthening communities, and accelerating inclusive growth for entire nations. The report you now hold is a testament to this truth. Through real case studies from across the world, it demonstrates the transformative power of investing in girls' education—when vision, innovation, and inclusion come together. These stories are not only inspiring; they provide hope and proof of what is possible when education, technology, and human dignity are aligned.

As Patron of iamtheCODE, I have had the privilege of witnessing this impact up close. My time at Kakuma Refugee Camp remains etched in my memory. I met girls who had survived extraordinary hardship, yet were fearlessly learning to code, building their first websites, and experimenting with artificial

intelligence. In the middle of one of the world's largest refugee camps, I saw hope made tangible—girls daring to imagine futures as engineers, leaders, entrepreneurs. The pride in their eyes was unforgettable.

This is the power of iamtheCODE. It is not only teaching digital skills; it is restoring dignity, nurturing leadership, and proving that opportunity can thrive even in the most unlikely of places. With over 550,000 girls reached in 88 countries, the movement is building the next generation of changemakers—girls who will shape our economies, our societies, and our shared future. But the work is far from finished. With the rise of artificial intelligence and the rapid transformation of the digital economy, the next five years will be decisive. We must urgently fund and scale programmes like iamtheCODE so that girls everywhere—especially those in refugee camps and underserved communities—are not left behind in this new era. This is not charity; it is investment in resilience, innovation, and shared prosperity.

It is why I will always stand with iamtheCODE. Realizing this vision requires collaboration on an unprecedented scale. Governments and policymakers must create enabling environments. Businesses, especially in technology, must ensure that innovation benefits the many, not the few. Educators and civil society must advocate for curricula that are inclusive, relevant, and future-focused. Each of us, in our own way, carries both a responsibility and an opportunity to drive this change.

As you read this report, I hope you will feel both the urgency and the possibility of this moment. Let us move forward with courage and determination. Because investing in girls' education is not simply a moral imperative—it is the foundation of a sustainable, inclusive, and hopeful future for all

Martha Lane Fox

The Baroness Lane-Fox of Soho CBE,
Patron, iamtheCODE



iamtheCODE

1 million young women
girls coders by 2020
www.iamthecode.org



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Executive Summary

Education for girls and women is universally recognized as a cornerstone of social progress and economic development. Beyond improving individual opportunities, it strengthens families, communities, and entire economies. Yet across the world, significant gaps remain — especially for girls in marginalized, rural, or conflict-affected settings. Digital education holds the promise of narrowing these gaps, empowering girls and women everywhere to learn, grow, and contribute to their societies.

This report brings together global perspectives with country-specific insights to show how educating girls creates value across societies. It examines the **global evidence** on the economic and social returns of education, before turning to case studies in four countries. In **Georgia**, the focus is on digital skills and empowerment initiatives for displaced and conflict-affected women. In **Pakistan**, the analysis explores barriers to education and the potential of digital literacy and coding programs to transform opportunities. In **Brazil**, the report highlights how persistent racial and gender divides in education shape inequality and how private-sector engagement can help address them. In the **Philippines**, the report demonstrates how digital literacy serves as an economic equalizer, enabling girls to access global technology markets while government initiatives like the Alternative Learning System

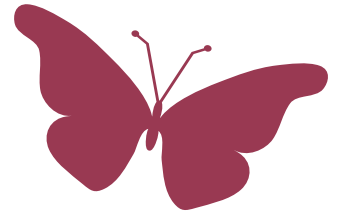
show that educational equity drives both individual empowerment and national development.

In **Kenya**, the report examines how refugee communities can become catalysts for innovation and economic development, showing how strategic investment in girls' digital education within humanitarian contexts generates transformative returns that extend from individual empowerment to community-wide economic activity and cross-cultural collaboration. In **Japan**, the discussion centers on how girls' education can respond to demographic challenges and strengthen innovation capacity.

Across these contexts, the report emphasizes the catalytic role of iamtheCODE, a global movement committed to teaching one million girls to code by 2030. By linking global platforms with local initiatives, iamtheCODE helps scale digital empowerment and ensure that girls everywhere can participate in the future of work.

The report concludes with testimonies and endorsements from global leaders and practitioners, underlining a common message: investing in girls' education is both a moral imperative and a strategic necessity. It accelerates sustainable development, reduces inequality, and prepares societies for an inclusive digital and AI-driven future.

The First A.I. Generation: Powered by Possibility



John W. McArthur
Young Global Leader (WEF)

“Advances in technology will be fundamental to the world’s sustainable development outcomes – through the problems the technologies solve, the inputs they require, and the price and ease of use that enables their breadth of adoption. Nowhere is this clearer today than in the domain of artificial intelligence. Only time will tell exactly how the global A.I. story plays out, but at a minimum it is on track to dramatically lower barriers to accessing existing knowledge, creating new tools, and imagining new possibilities for both communities and individuals alike. If appropriate guardrails are implemented to manage embedded risks, A.I. could help fuel unprecedented rates of progress for many dimensions of global sustainable development.

Who will develop the new tools and who will use them to best effect? Again, the story is yet to be written, but odds are that today’s children and youth will drive many of the most important innovations for many years to come. They will be the first “A.I. generation,” for whom the technology is pervasive – which is why it’s so important that every child everywhere has the chance to be a proactive author of humanity’s full story. Every corner of the globe will have its own insights on both how to identify challenges and which new tools could best address them. In many instances, this will require differentiated approaches to ensure girls and boys have equitable opportunities, especially when complex forms of gender bias place roadblocks on the path to success.

To this end, iamtheCODE offers extraordinary inspiration. Its goal of teaching a million girls to code by 2030 is not simply about access to technology. It’s about fostering an innate spirit of self-belief that any challenge is insurmountable.

No one embodies this vision more than the organization’s founder Marième Jamme. From the outset, especially through her focus on supporting young women and girl refugees, she took seriously the U.N. pledge underpinning the Sustainable Development Goals “to reach the furthest behind first.”

The digital and practical skills needed to leverage technology for sustainable development will keep evolving for many years to come. As that evolution takes shape, iamtheCODE will remain a unique force helping countless young people pursue their own ambitions toward a more equitable, prosperous, and sustainable future for all.”

John W. McArthur, Young Global Leader (WEF)

John W. McArthur is Senior Fellow and Director of the Center for Sustainable Development at the Brookings Institution, Senior Advisor to the UN Foundation and a Board Governor of the International Development Research Centre.

Reskilling Refugees: Insights from Professor Alexander Betts



Professor Alexander Betts
Pro-Vice-Chancellor External Engagement, Sport, and Community – Young Global Leader (WEF)

Shifting the Narrative

Refugees are too often portrayed by politicians and the media as an inevitable “burden.” But with the right policies, refugees can be a benefit to receiving communities. They have skills, talents, and aspirations. While the experience of displacement can create vulnerabilities, refugees, as human beings, also have capabilities. There needs to be a shift from seeing forced displacement as a purely humanitarian issue towards also recognising it as a development issue, and an opportunity for receiving states and societies.

Education Pays

In order to thrive in their communities, and within the global economy, refugees need access to education. Statistically, refugees are under-represented at all stages of education, and they face even greater levels of exclusion as they progress from primary to secondary to tertiary education. Our research on the economic lives of refugees shows massive returns to education, increasing with each additional year.

Education correlates with higher income levels. Vocational education correlates with higher levels of employment. Reskilling refugees is about ensuring access to all stages of education and about ensuring that they have the right and opportunity to work. In many countries, refugees are still denied the right to work, leaving them vulnerable to exploitation in the informal economy, unable to use the skills and qualifications they have acquired, and depriving receiving countries of their potentially significant economic contributions.

Gender matters: women and girls are systematically more likely to be excluded from education. It is important that the skills refugees acquire are

person-centred, aligned with what they want to develop, and relevant to their economic context — whether local or global.

Kakuma’s Lessons

Kakuma’s economy is shaped by its geography and Kenya’s restrictions on refugees’ right to work in the formal economy. Around half of households have no source of earned income and rely largely upon humanitarian aid. Those that do tend to rely upon “incentive” to work with NGOs or running small retail businesses. Despite the constrained environment, Kakuma is a highly entrepreneurial community, in which a handful of entrepreneurs thrive, sometimes with the support of family members abroad sending remittances. Kakuma is increasingly connected to the global economy, with opportunities for digital work. But access to devices remains limited, broadband is patchy, and there is a need to ensure that digital work is high-skilled rather than low-waged and potentially exploitative. Education offers one of the most viable routes to social mobility in the camps, and is highly valued. Kakuma also benefits from a small number of excellent schools although there is considerable competition for places. There is strong competition for a handful of scholarship places at Kenyan and international universities. Girls are more disadvantaged in their long-term economic prospects. They tend to earn less, and in some communities, parents prioritize boys’ education over that of girls.

When Girls Learn, Communities Rise

Educating girls and young women is valuable both for them and everyone else. International development research shows that societies with better outcomes tend to have one thing in common: more educated women. Access to universal primary education for girls has been a game-changer, shaping a variety of outcomes, including how they raise their own children, reducing early child marriage, and lowering mortality rates. Yet gender massively shapes socio-economic outcomes in refugee settings. Girls face more restrictions, including informal cultural barriers, to accessing education at all levels. In Kakuma, there are a

disproportionately high number of female-headed households, making it vitally important that women are educated in order to develop livelihood opportunities and make better decisions on behalf of their families.

From Aid to Investment

Investment in education, and especially girls' education, is crucial for shaping outcomes for refugees. Durable solutions for refugees are often thought of in terms of return or political integration. But solutions are also about economic integration. Becoming a refugee creates poverty traps that make refugees systematically worse off than members of the host community. The key is to recognise that durable solutions are about reintegrating people into national and global economies, as much as about restoring citizenship. Businesses and investors have a role to play — and they can also benefit financially. Refugee communities hold untapped skills and talent as employees, entrepreneurs, and innovators. One of the biggest barriers to development is access to risk capital. Opening access to finance for higher education and business development can drive regional economic growth.

Preparing for the Future of Work

We need to think about refugee education in the broader context of the future of work. With AI, the digital economy, demographic change, and the green economy, jobs and economic opportunities are changing. Many will become transnational, with geography less determining of opportunity. No

matter where people are, the transferable skills that shape the future — creativity, critical thinking, AI and digital literacy, maths and writing, communication — need to be available to all.

Partnerships That Scale

Creating sustainable opportunities for refugees relies upon states, markets, and societies working together. At the University of Oxford, we have tried to play our part. The Refugee-Led Research Hub, with bases in Nairobi and Kakuma, supports aspiring researchers from refugee backgrounds. It promotes refugee-led research on issues like the role of refugee-led organisations in East Africa, barriers to citizenship, and access to higher education, in partnership with the Mastercard Foundation. Oxford's SDG Impact Lab also works with UN agencies and NGOs to enable graduate students to contribute to research that supports delivery of the SDGs.

Closing Reflection

Reskilling and educating refugees — especially girls and young women — is not just about humanitarian relief. It is about unlocking human potential, enabling refugees to contribute, and creating opportunities for shared prosperity.

Professor, Alexander Betts

Pro-Vice-Chancellor External Engagement, Sport, and Community – Young Global Leader (WEF)



“Reskilling and educating refugees — especially girls and young women — is not just about humanitarian relief. It is about unlocking human potential, enabling refugees to contribute, and creating opportunities for shared prosperity.”

Investing In Girls: The Foundation for Global Prosperity



Priscilla Idele, PhD
United Nations Population
Fund (UNFPA)

“At UNFPA, we witness daily that investing in the education of women and girls is not merely a social good—it is one of the most powerful economic multipliers any society can make. The evidence is undeniable: educating women and girls transforms entire communities, creating ripple effects that span generations. The World Bank’s data tells a compelling story: a 9% global private return per additional year of schooling, with girls seeing wage increases of 10–20%—about 5% more than boys. Countries that neglect this investment pay dearly, losing trillions in potential productivity and stunting their own development.

The socio-economic impact extends far beyond individual earnings. Educated women are healthier, exercise greater agency, and participate more actively in the workforce. This translates into higher household incomes, lower poverty rates, and dramatically improved outcomes for their children—creating a virtuous cycle that compounds across generations. When we invest in girls’ education, returns multiply: wages rise, economies expand, and societies thrive.

High-quality, disaggregated data serves as the backbone of progress, moving us beyond advocacy to irrefutable evidence. Data on education, health, fertility, labor force participation, and earnings allows us to pinpoint barriers, design smarter interventions, and measure returns not only in GDP but in maternal survival, child well-being, and civic participation. Data is not just numbers; it is the narrative of progress, proof that when we invest in girls, everyone rises.

Looking toward the future, artificial intelligence holds enormous promise for advancing gender equality—if we design it to be inclusive, rights-based,

and equitable. Yet today’s reality shows persistent digital inequality: 70% of men are online compared to 65% of women globally, leaving 189 million fewer women connected. In low- and middle-income countries, this gap widens dramatically. If unchecked, AI risks reinforcing these divides; used wisely, it can close them forever.

This is where iamtheCODE’s vision becomes transformational. With 122 million girls still out of school and upper-secondary dropout rates remaining stubbornly high, achieving one million women and girls coding by 2030 requires the kind of systemic change that iamtheCODE champions. This is more than teaching coding—it is about coding justice into the future.

Serving on the iamtheCODE Board has reaffirmed my belief that when girls gain digital skills, they gain power—not only to participate, but to lead. This movement has shown me that coding is more than a technical skill; it is a pathway to dignity, opportunity, and justice. Over the next five years, I envision iamtheCODE expanding deeper into underserved regions, anchoring its work in equity-first AI, and nurturing a generation of girls who are creators of change, not just beneficiaries.

With disaggregated data and responsible AI as our tools, we can target impact, measure progress, and accelerate equality for generations to come. Together, we can ensure that no girl is left behind in the digital revolution—because when we invest in girls, we invest in humanity’s brightest future.”

**Priscilla Idele, PhD, Chief, Data and Analytics
Branch, Programme Division,**

United Nations Population Fund (UNFPA)



Global Perspectives on the Socio-economic Value of Girls' Education



Investing in the Education and Skills of Women and Girls

Girls and women's education is widely acknowledged as important, but its full socioeconomic impact is often not discussed deeply or systematically researched.

While global enrolment rates have improved in recent decades, those from marginalized communities living in poverty, rural areas, minority groups, or conflict settings, still face the greatest barriers to completing school.

This chapter collects key estimates and reflections from major organizations such as the World Bank, UNESCO, etc. These perspectives can be seen as attempts to measure, quantify, or frame the social and economic value of girls' education, offering different ways to understand its transformative role and the costs of inaction.

Education as a Driver of Growth and Inclusion

Education for women and girls is one of the most powerful levers for inclusive growth, resilience, and stability. Yet millions of marginalized women and girls—particularly refugees and displaced populations—are still excluded from this fundamental right. The economic costs are severe: the World Bank estimates that the global economy forfeits \$15–\$30 trillion in lifetime productivity and earnings because so many girls are denied 12 years of education. At an individual level, each additional year of schooling raises women's earnings by 10–20%, while at a macro level, the OECD has shown that halving the gender participation gap in the workforce could boost GDP growth across advanced economies by 2.5 percentage points over a decade.

Transformative Multiplier Effects

The benefits of educating girls ripple across generations. UNESCO research finds that if all women completed secondary education, under-5 mortality would fall by half, saving around 3 million lives annually. Similarly, children of mothers with 12 years of education are 31% less likely to die before

age five compared with those whose mothers have no education. Education also protects girls directly: each year of secondary schooling reduces the risk of child marriage by 5–7 percentage points. These outcomes—lower mortality, healthier families, reduced harmful practices—demonstrate that educating girls is both a social and economic investment with unmatched multiplier effects.

Marginalized Communities: The Missed Potential

For marginalized groups such as refugees, the gaps are even starker. UNHCR data show that while 65% of refugee children enroll in primary school, only 42% make it to secondary and a mere 7% to tertiary education. At secondary level, gender disparities persist, with only about 7 refugee girls enrolled for every 10 refugee boys. Education in these contexts is not just a pathway to opportunity but also a form of protection, reducing the risks of early marriage, exploitation, and gender-based violence. For refugee girls, the dividends of education are therefore twofold: safeguarding their present while opening pathways to future prosperity.

Empowering Futures with Digital Skills

Investing in digital skills for girls and young women is not only a matter of equity but also a proven driver of economic growth and poverty reduction. Evidence shows that women with ICT and digital competencies enjoy higher labor market returns, with projections indicating that by 2030 around 230 million jobs in Sub-Saharan Africa alone will require digital skills, while already 65% of roles demand at least basic literacy. Studies from Egypt, India, Mexico, and Nigeria reveal that nearly 40% of women completing online courses reported better employment opportunities or higher income, yet the global economy continues to lose an estimated \$1 trillion annually due to women's exclusion from the digital economy. At the same time, digital education offers cost-effective solutions in crisis and fragile contexts: in Kenya's Kakuma and Dadaab refugee camps, SMS-based learning tools cost as little as \$1.40 per student per month while improving exam scores by 21% in a year, supported by portable solar chargers and offline-enabled apps

that overcome barriers of internet and electricity access. Such innovations are not a substitute for quality classrooms but can serve as a vital bridge where schools are inaccessible or unsafe. Beyond immediate returns, education paired with digital literacy creates reliable pathways out of poverty — for example, in rural China, a 1% increase in digital infrastructure reduced the likelihood of households sliding back into poverty by 12.2%. Viewed globally, universal access to girls' education and digital training could unlock an additional \$2.4 trillion in income by 2040, making the case for prioritizing digital opportunities both urgent and undeniable.

Preparing for the Future of Work

To realize these benefits fully, education must go beyond traditional literacy. Women and girls must be equipped with a broad set of 21st-century skills: critical thinking, communication, advocacy, financial literacy, and digital fluency. The World Economic Forum notes that while women's representation in AI skills has risen (from 23.5% in 2018 to 29.4% in 2025), they remain substantially underrepresented in one of the fastest-growing fields. Meanwhile, the

World Bank warns that without gender-responsive policies for digital and STEM education, Africa's digital transformation could widen rather than close gaps. With women still 25% less likely than men to have basic digital skills and significantly less likely to use AI tools such as ChatGPT in the workplace, targeted investment is urgent.

A Shared Responsibility

Delivering on this promise requires a whole-of-society effort. Business leaders, policymakers, educators, and civil society must work together to make quality education and skills training accessible across the world. That means expanding access to learning platforms—both digital and in-person—while ensuring the physical and psychological safety of women and girls so they can thrive as learners. Safety, dignity, and inclusive environments are non-negotiable foundations of education, especially for those in fragile or crisis-affected contexts. When all sectors align in purpose, the dividends are enormous: healthier families, safer communities, more resilient economies, and a fairer future for all.

SPOTLIGHT ON GEORGIA



Georgia Researchers:

Professor Dr. Tsothe Zhghenti (Left) & Professor Nino Gachechiladze (Right)

Transforming Lives, One Girl at a time: Real Stories of Boundless Possibility



iamtheCODE mission is clear: to collectively build many more such transformative narratives in the years ahead, creating a global tapestry of empowered girls and women who are not merely participants in the digital economy, but its architects and innovators. Each case study that follows is both a celebration of achievement and a call to action—an invitation to imagine, invest in, and implement the boundless possibilities that await when we refuse to leave any girl behind.

The case studies represent more than data points and statistics—they are living proof of what

becomes possible when we invest in girls' education and digital empowerment. From the conflict-affected regions of Georgia to the favelas of Brazil, from the remote barangays of the Philippines to the innovation hubs of Japan, these stories illuminate the extraordinary transformation that occurs when barriers are dismantled and opportunities are democratized.

Each narrative showcases the art of the possible: how coding schools in Georgia are creating pathways to economic independence for women in displacement; how digital literacy programs in the

Philippines are breaking cycles of poverty across entire communities; how partnerships in Brazil are turning corporate social responsibility into powerful engines of social mobility; and how collaborative initiatives in Japan are addressing demographic challenges while unleashing untapped innovation potential.

These are not isolated success stories—they are blueprints for replication and scaling. They demonstrate that when we combine strategic vision with grassroots implementation, when we merge technology with human potential, and when we align educational opportunity with economic necessity, we create ripple effects that extend far beyond individual beneficiaries. These representative stories serve as beacons of inspiration, proving that what we accomplish in one community can be achieved in countless others.

In Kenya's Kakuma Refugee Camp and Kalobeyei Settlement, we witness perhaps the most powerful testament to education's transformative potential—how girls who have experienced displacement and loss become the architects of their communities' futures. Here, the iamtheCODE Academy has created an educational ecosystem where refugee girls from diverse backgrounds collaborate across cultures, acquire cutting-edge digital skills, and establish businesses that reduce dependency on humanitarian aid while contributing to host community prosperity. This story challenges traditional narratives about refugee communities, positioning displaced girls not as beneficiaries requiring assistance but as innovators whose education creates exponential value through leadership development, economic activity generation, and sustainable community transformation.

From Displacement to Digital Leadership: Bridging Georgia's STEM Gender Divide

Background

Women working in Georgia make up only:

- 28% of ICT Specialists
- 20% of Engineering Professionals
- 6% of Architects
- 3% of Engineering Technician

Even among young women, digital and computer literacy remains limited. Among women aged 16–35 in Georgia:

- Only about one in four (23%) can install hardware on a computer
- Only about one in four (23%) can create presentation slides
- Only about one in five (20%) can use spreadsheets (like Excel or Google Sheets)
- Only about one in five (18%) can install new software on their computer
- Less than 1% can write code

The gender gap in STEM remains a persistent challenge in Georgia. Although women have made notable progress in education and public life, their representation in many technical and engineering-related fields continues to be limited.

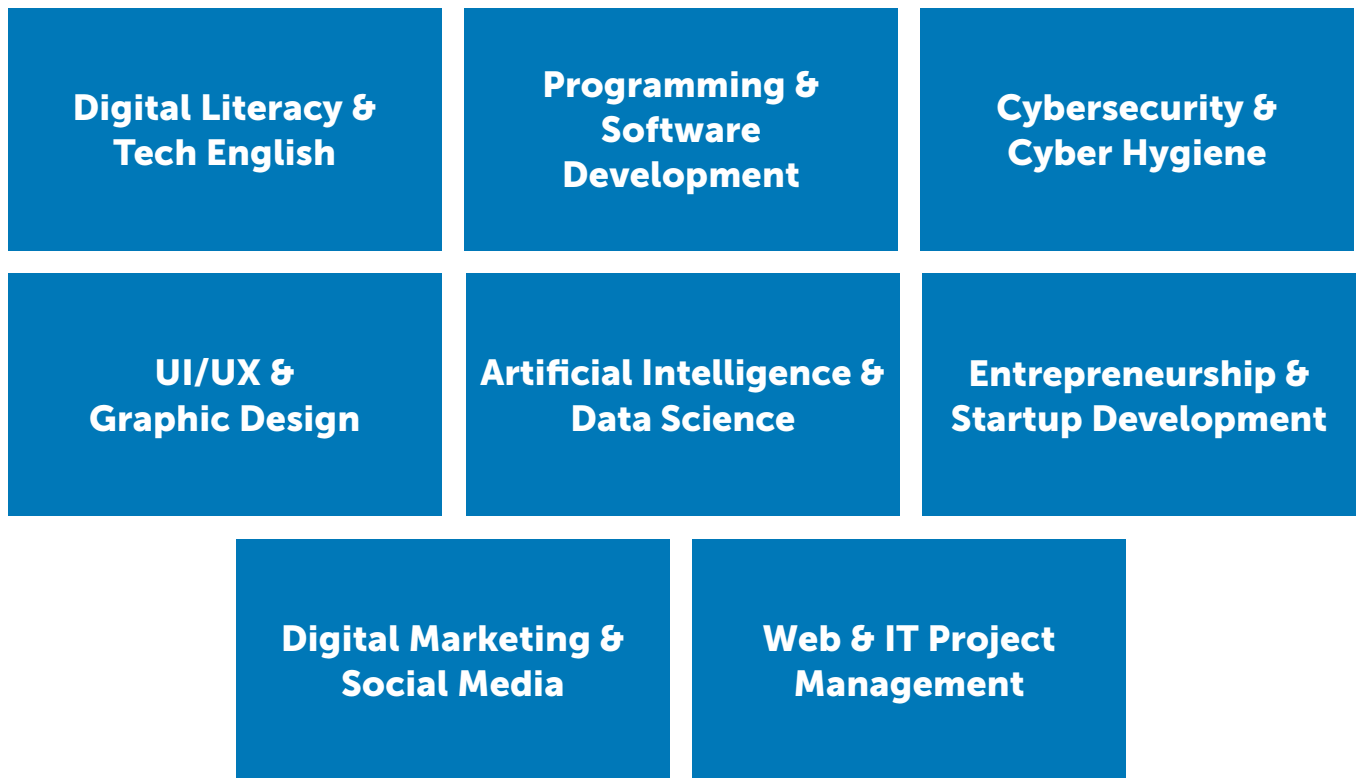
This gap is especially visible in the digital economy. While women are more present in life sciences, natural sciences and medicine, they are still largely absent from fields such as software development, data science, engineering and architecture. These are also the sectors that drive innovation, offer higher wages, and shape the future workforce.

The problem is further deepened by regional inequality. In areas bordering the conflict regions, access to digital infrastructure and learning opportunities is limited. For women living in these regions, barriers include not only the lack of local educational resources but also the broader impacts of displacement, insecurity, and restricted mobility.

Approach and Activities

BTU's Initiatives for Women Empowerment

Business and Technology University (BTU) is one of Georgia's leading higher education institutions focused on innovation, digital transformation, and entrepreneurship. Established in 2016 to bridge the gap between academic knowledge and practical industry needs, BTU offers modern degree programs and professional training in fields such as IT, business management, AI, finance, digital marketing, etc. The university actively collaborates with local and international partners to promote inclusive education, empower underrepresented



groups, especially women & youth and foster skills essential for the digital economy. More than 3,000 women have been empowered through BTU's initiatives since 2020. Thousands more are now applying in 2025. Topics covered during those programs mainly focused on tech upskilling and ranged from artificial intelligence to entrepreneurship skills, from specific programming skills aimed at employment to general knowledge in cyber hygiene.

BTU's Initiatives - Coding School for 1500 Women

Between 2022 and 2024, the Coding School for 1500 Women program provided digital skills training to 1,500 women across Georgia. The training covered a wide range of in-demand tech skills, including Tech English, Backend and Frontend Development, Software Testing, Digital Marketing, UI/UX Design, and Graphic Design

The initiative placed a strong focus on inclusion, with participants coming from cities and settlements directly affected by conflict or displacement, such as Gali, Akhgori, and Ochamchire (located in the occupied territories), as well as from IDP settlements like Tserovani and areas impacted by proximity to conflict zones, including Gori, Zugdidi, Tsalenjikha, and Oni. Survey results from the first two batches indicate

strong outcomes including a significant number employment of women from conflict-affected and conflict-adjacent areas. From 212 Surveyed Participants, 69% said they were Employed, and 37% said the course helped them find a job or improve their skills. Additionally, From 497 Conflict-Affected Participants (First Two Batches). 122 were employed, which is 25% employment rate.

BTU's Initiatives - "500 Women in Tech"

Between 2021 and 2023, the 500 Women in Tech initiative, supported by UN Women and the Norwegian Ministry of Foreign Affairs, set out to empower women in Georgia's digital economy. Over this period, the program offered a wide range of practical training courses, including Backend and Frontend Development, JavaScript with both React and Angular frameworks, Digital Product Testing, Digital Marketing, UI/UX Design, and Graphic Design. There were 994 beneficiaries in "500 Women in Tech" (2021-2023), including 45 women from conflict-impacted regions. Additionally, over 200 beneficiaries reported employment, career growth, and skills enhancement.



Lady Marième Jamme met with inspiring women in tech here in Georgia. Together, they exchanged ideas on how AI, coding, and digital skills can transform opportunities for girls and young women across the Caucasus and beyond.

BTU’s Personal Success Stories

“The professional course played a crucial role in my career development. Shortly after completing the program, I started working as a front-end developer with an individual entrepreneur, where I had the opportunity to apply my theoretical knowledge in practice. I was responsible for implementing the design and functionality of web projects using React – something that would have been impossible without the skills I gained at BTU.”

Tamar Natchkebia - Graduate of Frontend Development course, “Coding School for 1500 Women” Initiative

iamtheCODE Support

iamtheCODE Foundation Chapter in Georgia - 2025-2030

In 2025, Business and Technology University (BTU), in partnership with the global initiative iamtheCODE, launched the Georgian chapter of the program to support digital empowerment for women, girls, and children. The initiative provides access to over 60,000 online courses in 18 languages, which will be made freely available to up to 250,000 beneficiaries across Georgia. Among them, 50,000 participants will have the opportunity to pursue training specifically in artificial intelligence. By joining this global movement, Georgia strengthens its position as a regional leader in inclusive tech education and expands opportunities for underrepresented groups in the digital economy.

Women’s Employment Share in ICT Professions



Outcomes

Women Gaining Ground in ICT in Georgia
 Women’s participation in the ICT sector in Georgia remains limited, but it is steadily growing. As of 2024, women still represent less than one-third of the workforce in ICT-related occupations, including professional and associate-level roles. These positions, classified under ISCO codes 25 and 35, cover a wide range of digital professions—from software developers and data analysts to IT support specialists and network administrators (source: Author’s own calculations based on the Geostat database “Labor Force Survey”, 2022-2024 years).

Although the overall numbers remain modest, the pace of growth is notable. In just two years after the covid period, the number of women employed in ICT professions increased significantly, reflecting both rising demand for digital talent and the growing impact of targeted training programs.







Kenya—Transforming Refugee Communities Through Girls' Digital Education



The Social and Economic Value of Educating Girls in Kakuma

Background Educational and Economic Imperatives in Refugee Contexts

Kenya hosts one of the world's largest refugee populations, with Kakuma Refugee Camp and Kalobeyi Settlement accommodating over 300,000 refugees and asylum seekers. Within these communities, girls face compounded barriers to education: displacement trauma, cultural restrictions, early marriage pressures, and limited economic opportunities. Female educational participation drops significantly at secondary level, with many girls never accessing digital literacy or STEM education that could transform their economic prospects.

The digital divide in refugee contexts represents both a critical challenge and an unprecedented opportunity. While global initiatives have expanded internet connectivity, refugee girls remain largely excluded from the digital economy that increasingly drives global growth. This exclusion perpetuates cycles of dependency and limits the economic potential of entire communities that could contribute significantly to both local and global development.

A Decade of Impact: The History of iamtheCODE in Kakuma

When iamtheCODE first arrived in Kakuma Refugee Camp in **2017**, the challenge was clear: girls and young women were being left behind in the digital revolution. Education was scarce, technology was almost non-existent, and opportunities for girls were even fewer. Yet from the very beginning, the mission was bold — to ensure that even in one of the world's most marginalized and fragile settings, girls could learn how to code, gain digital literacy, and see themselves as creators of technology rather than just users.

That same year, the **World Economic Forum (WEF)** recognized and supported iamtheCODE's pioneering work, giving the initiative a global platform and credibility within the international development and innovation ecosystem. This early support enabled iamtheCODE to establish its first coding clubs in Kakuma and mobilize key partnerships for scale.

Over the years, through resilience and collaboration, iamtheCODE has grown from a small pilot project to a **flagship program for refugee girls' digital empowerment**. Working hand-in-hand with UNHCR, Jesuit Refugee Service, Finnish Church Aid, Lutheran World Federation, and many other committed partners, the program established safe learning spaces, trained teachers, and equipped classrooms with laptops, internet connectivity, and a curriculum designed to nurture both technical and life skills.

From the first coding clubs in 2017 to the establishment of the **iamtheCODE Academy in Kalobeyi Settlement** in 2023, each milestone has marked a step forward in transforming the educational landscape for refugee girls. Today, the academy serves as a model of innovation in humanitarian contexts, combining coding, mentorship, and entrepreneurship with holistic support such as nutrition through the iamtheFOOD initiative.

To date, iamtheCODE has reached over 150,000 girls across Kakuma and Kalobeyi, offering them pathways into digital literacy, coding, and economic empowerment. Many of these girls, once at risk of early marriage or exclusion from education altogether, are now in secondary schools, universities, or working as

mentors, teachers, and entrepreneurs within their communities.

Approach and Activities: Comprehensive Programming in Kakuma

1. The iamtheCODE Academy

Launched in 2023 in Kalobeyei Settlement, the Academy provides a safe, climate-controlled, all-girls digital learning hub. Equipped with **124 laptops, internet access, and skilled teachers**, it allows girls to access resources on par with global education centers.

2. Digital Coding Clubs & iDEA Badges

Across 13 schools, **Digital Coding Clubs** introduce girls to iDEA courses and coding fundamentals. In 2025 alone, 300 girls earned **1,049 badges** across areas including Cybersecurity (240), Safe Online (226), and Digital Ethics (78). These courses build essential online safety and digital citizenship skills, critical in communities vulnerable to exploitation.

3. Coding Curriculum & Technical Skills

Through the KANO blended curriculum, girls progress from **HTML and CSS to Python and JavaScript**, integrated with design thinking, entrepreneurship, and project management. **Over 700** girls have completed the intensive 12-week program, many applying their knowledge to community-based projects.

4. Mentorship & Leadership Development

- **NASDAQ virtual mentorship:** 100 girls paired with international mentors.
- **Salesforce mentorship (2025):** 75 girls mentored across three schools, producing SDG-linked innovation projects.
- **Local mentorship:** 195 girls reached through in-person sessions, strengthening communication, leadership, and career pathways.

5. iamtheFOOD Initiative

Education cannot succeed without nutrition. The **iamtheFOOD program** has delivered **500,000 meals** at Our Lady's Girls' Secondary School, reducing absenteeism and improving learning outcomes, while also stimulating local food procurement and community jobs.



6. Entrepreneurship & Livelihoods

- **Poultry project:** 84% survival rates, creating income for students.
- **Women's Business Centre:** Supported 184 women in Kalobeyei with entrepreneurship skills.
- **Alumni leadership:** Former students now teach coding and lead community businesses, proving sustainability of the model.

Alignment with National Development Plans

Supporting Kenya's National Plans: Shirika & KISED P

- **Shirika Plan (2023–2027):** Kenya's refugee inclusion and self-reliance strategy.
- **KISED P (2018–2033):** A long-term plan integrating refugees and host communities in Kalobeyei.

iamtheCODE's Contribution:

- ✓ Delivers **digital skills, coding, and entrepreneurship training** in line with inclusion and self-reliance goals.
- ✓ Builds **self-reliance pathways** by reducing aid dependency through economic empowerment.
- ✓ Fosters **social cohesion** by engaging both refugees and host community youth in shared learning spaces.
- ✓ Strengthens Kenya's **digital economy** by ensuring refugee girls join the national skills pipeline.

"By aligning with Shirika and KISED P, iamtheCODE ensures that refugee girls are not left behind but positioned as active contributors to Kenya's inclusive growth and digital transformation."

Outcomes and Impact

- **1,334 learners** engaged (Nov 2023–Mar 2024); **700** completed 12-week curriculum.
- **1,628 girls** accessed the Academy in 2025, including holiday programs on SDGs and community projects.

- **20 SDG projects** launched (tree planting, kitchen gardens, reusable sanitary pads, gender awareness campaigns).
- **126 girls** gained digital accounts, creating the foundation of a globally connected generation.
- **Over 150,000 girls reached cumulatively** in Kakuma and Kalobeyei since 2017.

Timeline of Milestones

- **2017** – iamtheCODE launches first coding clubs in Kakuma with support from the **World Economic Forum**.
- **2018–2020** – Expansion into multiple schools; ICT teachers trained.
- **2021–2022** – Deeper partnerships with UNHCR, LWF, JRS, FCA; 80,000 girls reached.
- **2023** – Launch of the **iamtheCODE Academy in Kalobeyei**.
- **2024** – Mentorship scale-up with NASDAQ & Salesforce; iamtheFOOD delivers 61,880 meals; 120,000 girls reached.
- **2025** – Over 150,000 girls reached: iamtheCODE recognized in Shirika & KISED P frameworks.

Strategic Recommendations

- **Government integration:** Include refugee digital education in national frameworks.
- **Infrastructure investment:** Expand internet, solar power, and ed-tech infrastructure.

- **Teacher training:** Scale digital literacy instruction to all refugee-serving teachers.
- **Private sector pathways:** Corporates to build employment pipelines from coding programs.
- **Sustained donor investment:** Shift from short-term projects to multi-year funding.
- **Replication:** Extend Kakuma model to Dadaab, Uganda, Chad, and beyond.

Conclusion

The iamtheCODE program in Kakuma demonstrates that **strategic investment in refugee girls' education generates exponential returns** — from individual empowerment to community transformation and national policy alignment.

By combining coding, digital literacy, mentorship, nutrition, and entrepreneurship, iamtheCODE has built a **comprehensive ecosystem** that prepares girls not only to survive, but to thrive as leaders, innovators, and contributors to Kenya's digital future.

This approach recognizes refugee girls not as beneficiaries requiring assistance, but as **catalysts for development**, whose skills and creativity can drive both humanitarian transformation and global progress.

This single document now **captures history, all programs, policy integration, outcomes, and timeline** — ready for the Kenya chapter of your Landmark Report.





The Social and Economic Value of Educating Girls in Pakistan

Background

Education and Economic Gaps in Pakistan

Over 26 million children are out of school in Pakistan, with girls disproportionately represented. Female literacy stands at approximately 53%, compared to 68% for males (source: Pakistan Economic Survey 2023). Many girls drop out after primary school due to early marriage, domestic responsibilities, or lack of safe secondary schools. Female labor force participation remains about 23%, among the lowest in South Asia (source: Asian Development Bank, 2019)

Pakistan’s mobile internet gender gap narrowed from 38% in 2023 to 25% in 2024, with 8 million women coming online (source: Mobile Gender Gap Report 2025). National initiatives such as DigiSkills.pk and Punjab e-Rozgaar have trained millions, with over 800,000 women completing digital skills programs. Educated girls can leverage these platforms more effectively, opening pathways to freelancing, entrepreneurship, and ICT-based jobs

Socioeconomic Value of Girls’ Education in Pakistan

Economic Value: Closing gender gaps in education/economic participation could boost Pakistan’s GDP by up to 30%.

Social Value: Each additional year of maternal education reduces child mortality and improves health outcomes and education. Women with no education have an average of 4.2 births, compared to 2.6 women with higher education.

Approach and Activities, including iamtheCODE Support

Strategic Impact of the iamtheCODE–IFSD Partnership

The Memorandum of Understanding (MoU) between iamtheCODE and the Initiatives for Sustainable Development (IFSD) marks a transformative step in advancing girls’ education and digital skills development in Pakistan. This

partnership strategically leverages iamtheCODE’s global digital learning platform and its STEAMED (Science, Technology, Engineering, Arts, Mathematics, Entrepreneurship, and Design) curriculum, while enabling IFSD to localize and scale implementation across Pakistan.

The program is directly contributing to selected SDGs by empowering girls with skills for the future of work:



As part of this collaboration, IFSD has signed implementation MoUs with leading public-sector universities including Punjab University, Queen Mary Post Graduate College for Girls, and Lahore College for Women University. Through these institutions, more than 200 young girls have already been enrolled on the iamtheCODE platform, gaining access to cutting-edge coding, digital literacy, and entrepreneurship skills.

Girls with little prior exposure are now gaining digital literacy, viewing tech as a viable career path, while universities adopt structured curricula and communities grow more supportive, together creating momentum for nationwide scaling.

Girls with little prior exposure are now gaining digital literacy and viewing technology as a viable career path.

Universities are adopting structured curricula and communities are becoming more supportive, together creating momentum for nationwide scaling.

Future Expansion and Sustainability iamtheCODE–IFSD Partnership

IFSD and iamtheCODE are strategically positioned to expand this impact by partnering with more

academic institutions and engaging provincial departments and ministries to embed digital literacy into mainstream education.

**Advancing localized content
(Urdu/English)**

1,000+ learners

**Strengthening
teacher training**

**Creating employment
pathways**

**Investing in research to sustain
and scale impact nationwide**

Driving global advocacy

Outcomes / Recommendations

Recommendations for Action in Pakistan

Government

- Integrate digital skills (literacy + coding) into all education levels
- Ensure dedicated budgets for girls' digital learning
- Promote public-private partnerships for STEAMED expansion.
- Invest in connectivity, devices, and safe spaces, especially rural areas.

Private Sector Leaders

- Provide scholarships, devices, mentorship for girls.
- Align CSR with SDGs on education and gender equality.

- Partner with IFSD, iamtheCODE to scale models and link to jobs.
- Build internship and apprenticeship pipelines for girls' transition to work

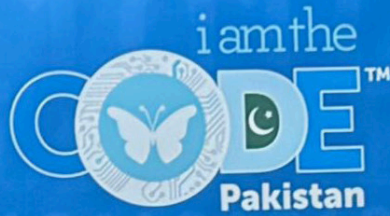
Development Agencies and Donors

- Prioritize multi-year funding for long-term impact
- Support capacity-building of local organizations and schools
- Invest in monitoring, evaluation, and evidence for scaling
- Foster global coalitions connecting grassroots groups with UN and NGOs



GUL HASSAN ABBAS

Director Program at Initiatives for Sustainable Development (ISD).



DARE TO
CODE

An iamtheCODE campaign

1 Million women and
girls coders by 2030

EMPOWERMENT

iamtheCODE
1 Million
girls coders

iamtheCODE
1 Million women
coders by

goals

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SPOTLIGHT ON BRAZIL



Advancing the Socio-Economic Value of Girls' and Women's Education



Background

Persistent Inequalities in Education in Brazil

Educational outcomes in Brazil continue to reflect deep racial, gender, and regional divides. According to IBGE, on average white women complete 11 years of schooling, while Black and brown women reach only 9.4 years. Regional inequality reinforces this gap. Women in the North and Northeast experience lower school completion and weaker access to higher education compared to those in the South and Southeast. Historical exclusion, limited infrastructure, and persistent poverty cycles continue to disadvantage these groups. Only 63% of white women completed basic education, and only 50% of Black & brown women completed basic education.

Women in the Labor Market in Brazil

Educational inequality directly translates into segregated labor market participation. Women are concentrated in service and care sectors, often with low pay and limited career progression.

- **Domestic Service** - In 2024, 91.9% of domestic workers were women, the majority Black and

brown, with wages close to the minimum and high informality

- **Care Sectors (education, health, social services)**
 - Strong female representation but average salaries remain below those in finance, IT, and STEM
- **Commerce** – Employs a large share of women, especially in low-to-middle income jobs dependent on commissions
- **Finance and IT** – Offer higher salaries but remain male-dominated, especially excluding Black and Brown men

Source: IBGE/PNAD Continua (simulated averages, 2022–2024)

Women in the Labor Market in Brazil

In terms of wages, the gap remains stark. In the 4th quarter of 2023, women's average real income was about 20% lower than men's, with Black women in the lowest position. Even after the 2024 Salary Transparency Law, occupational segregation and

unpaid care burdens continue to limit women’s mobility.



Source: IBGE/PNAD Contínua (simulated averages, 2022–2024)

Social Costs of Inequality in Brazil

The persistence of education and employment inequalities has intergenerational effects. Families led by women with limited education face higher risks of poverty, worse health outcomes, and constrained access to opportunities. Closing racial and gender education gaps is not only a matter of equity — it is essential for Brazil’s economic growth and social stability.

Research consistently shows that each additional year of maternal education reduces child mortality and improves health outcomes (UNESCO, 2023; World Bank, 2024 global education data). In Brazil’s context, bridging the racial and regional education divide would lead to higher female participation in the formal workforce, reduced reliance on informal jobs, and stronger outcomes for future generations.

Approach and Activities, including iamtheCODE Support

iamtheCODE–CNS Program Highlights

To respond to these challenges, iamtheCODE partnered with the National Confederation of Services (CNS) of Brazil. Together, they are donating digital training course licenses to women, focusing on skills for technology applied to business. The project begins in the Southeast, Brazil’s most populous region, and will expand nationwide. It represents one of the largest private-sector-backed digital education initiatives for women in Brazil. 150,000 digital course licenses donated with the first implementation in Southeast Brazil with a focus on technology,

services, business applications and the goal to bridge education-to-employment gaps for women, especially Black and brown women.

“From a private sector perspective, improving the socio-economic value of girls’ and women’s education in Brazil, especially for marginalized and Black communities, requires moving beyond philanthropy toward “direct pipelines from education to employment.” Companies can partner with schools and universities to offer scholarships and vocational training for Black girls from favelas and rural areas, focusing on high-growth fields such as technology, engineering, finance, and renewable energy. With guaranteed internships and entry-level jobs, the private sector can “demonstrate the tangible economic return on this education”.

Corporations must also invest in the educational ecosystem. CSR initiatives should fund community organizations and provide “digital access, mentorship, transportation and meals, and childcare solutions.” These services help students persist and succeed, maximizing returns for both individuals and companies.

Internally, businesses need robust DEI policies to “actively recruit, retain, and promote Black women into leadership.” Pay equity audits, career pathways, and inclusive cultures are essential. When young girls see women like them in positions of influence, it “powerfully validates their educational pursuits and expands their perception of what is possible”.

The private sector should also leverage core operations. Firms can advocate for stronger public education, prioritize women-owned suppliers—“especially Black women”—and ensure quality standards. In this way, women become not only employees but also entrepreneurs, amplifying the economic value of education”.



Dácio Pretoni
International Director, CNS
– National Confederation of
Services – Brazil

Outcomes / Future Recommendations

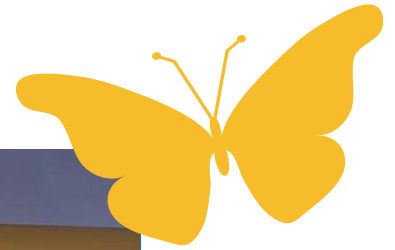
Towards Inclusive Growth in Brazil Education for women in Brazil is not a symbolic investment. It is a measurable driver of economic mobility. By

acting as employers, investors, and advocates, the private sector can transform educational access into long-term economic value.

Recommendations include:

- **Create education-to-employment pipelines:** scholarships, vocational training, and guaranteed internships for Black girls and women from favelas and rural areas
- **Ensure government incentives:** reward companies that reduce social and educational gaps

- **Provide wraparound support:** internet access, devices, mentorship, transport meals, childcare
- **Ensure fair compensation and support systems:** actively recruit, retain, and elevate Black women into leadership roles
- **Use business influence:** advocate for better public education, support women-owned suppliers, and integrate inclusion into value chains





Breaking Barriers: Digital Literacy as an Economic Equalizer for Filipino Girls



Background

Constitutional Rights and Economic Imperatives

Educating women and girls represents both a fundamental constitutional right and a critical economic necessity for the Philippines. The Department of Education's commitment to programs such as the Alternative Learning System (ALS) demonstrates the government's recognition that educational access for underserved populations directly correlates with improved employment prospects, higher wages, and enhanced workplace safety. This approach acknowledges that educational equity extends beyond moral obligation to encompass strategic national development, ensuring equal protection and opportunity as enshrined in the Philippine Constitution.

Economic Multiplier Effects and Global Market Access

The correlation between educational attainment and lifetime earnings creates substantial ripple effects throughout Philippine society, with educated women generating powerful multiplier effects that transform entire families and communities economically. When Filipino women gain digital and coding skills, they unlock access to the global technology economy, enabling them to earn competitive wages and contribute to household incomes that were previously constrained by geographic and traditional employment limitations. Each additional year of schooling for girls generates measurable increases in household income, establishing education as a powerful tool for economic transformation that transcends traditional barriers.

Breaking Cycles of Poverty Through Strategic Investment

Educational investment in women and girls fundamentally transforms communities by

converting cycles of poverty into cycles of productivity. Strategic interventions through initiatives like the Last Mile Schools program and School-Based Feeding Program address the multifaceted barriers—nutritional, geographic, and financial—that prevent girls in remote barangays from accessing quality education. This transformation occurs when educated women assume roles as teachers, healthcare workers, entrepreneurs, and community leaders, creating sustainable positive impacts that extend far beyond individual achievement and contribute directly to GDP expansion and democratic strengthening.

Digital Literacy as Essential Future Currency

Digital literacy has emerged as an essential skill comparable to traditional literacy, requiring systematic integration into educational frameworks as a pathway to unlimited possibilities. The Department of Education's digitalization investments provide learners with critical technological competencies while simultaneously preparing educators to navigate emerging technologies. This dual approach ensures that digital skills become accessible pathways to global employment opportunities, local innovation, and the creation of solutions that transcend geographic, background, or circumstantial limitations that may have constrained previous generations.

Empowerment Through AI and Technological Proficiency

Artificial intelligence and digital technologies serve as empowerment tools rather than replacement mechanisms for human capability, offering Filipino women the power to create solutions, build businesses, and access previously unavailable opportunities. Digital literacy enables remote work with international companies, local application development, and data analysis for community

businesses. Educational partnerships incorporating coding instruction transform technical education from mere computer lessons into comprehensive opportunity creation, providing learners with enhanced mobility and poverty-breaking potential while positioning them as changemakers who can lift up their communities.

Cultural Resilience and Innovation Capacity

The historical resourcefulness and resilience of Filipino women provides a strong foundation for technological advancement and innovation in the digital age. Digital and AI literacy amplifies these existing cultural strengths, positioning women not merely as participants in future economic systems but as primary architects of technological progress. This approach recognizes and builds upon inherent Filipino capabilities while expanding possibilities through modern skill development, enabling women to contribute to building a stronger, more innovative Philippines.

Approach and Activities, including iamtheCODE Support

Program Implementation and Regional Response

The iamtheCODE 12-week Program demonstrates unique appeal among Junior and Senior High School participants, with both its modality and content proving novel and engaging for students. Educational professionals immediately recognized the program's potential to empower students to take active roles in shaping their futures, evidenced by significantly higher application rates than initially anticipated. Notably, provincial schools showed greater enthusiasm and engagement compared to Metro Manila institutions, indicating that such opportunities remain scarce in rural areas where demand for technological education exceeds current supply.

Outcomes and Recommendations

Scaling Success and Institutional Integration

The program's success has generated organic expansion interest, with non-pilot schools from participating Schools Division Offices outside the National Capital Region expressing implementation desires. Provincial pilot schools are actively working to integrate the iamtheCODE 12-week program into their formal curriculum for Grade 9 students during specific grading

periods. The faster module completion rates observed in provincial schools compared to Metro Manila demonstrates both the hunger for such opportunities and the dedication of students in underserved areas.

Strategic Partnership Impact and Collaborative Value

Collaborative initiatives between government institutions and organizations like iamtheCODE create essential bridges in educational access and quality while leveraging expertise and resources that government alone cannot supply. These partnerships address persistent gaps in device availability and digital literacy while serving as equalizing forces across socioeconomic, geographic, and gender divides. The Department of Education benefits significantly from external collaboration that supplements governmental capacity while contributing to broader educational transformation objectives.

Vision Alignment for Sustainable Growth

The convergence of organizational visions creates powerful momentum for educational transformation, with iamtheCODE's goal of training one million girls by 2030 perfectly aligning with the Department of Education's commitment to producing competitive, innovative, and future-ready Filipino citizens. Given adequate visibility and institutional support, programs like iamtheCODE possess the potential to become integral components of high school co-curricular activities, systematically opening doors to improved futures for students and their communities while ensuring sustainable impact across generations.





Japan—Girls' Education as a Driver of Innovation and Growth

Background

Constitutional Rights and Economic Imperatives

Japan confronts two critical challenges that position girls' education as an economic imperative: a declining population and an acute shortage of digital talent. These demographic realities make expanding girls' participation in STEM fields one of the most effective strategies for maintaining economic vitality and global competitiveness. The current underrepresentation of women, who comprise only approximately 20% of Japan's ICT workforce according to OECD data, represents a significant untapped resource that could generate substantial GDP growth through enhanced productivity and innovation.

Maximizing National Talent Capacity

Japan's economic sustainability depends on utilizing its full talent potential, making the exclusion of half the population economically unsustainable. The principle that "Japan cannot afford to leave half its talent behind" reflects both demographic necessity and strategic opportunity. Expanding girls' education in technology creates a larger, more inclusive workforce that directly addresses labor shortages while introducing diverse perspectives essential for innovation and problem-solving in an increasingly complex global economy.

Diversity as Innovation Catalyst

Research demonstrates that diverse teams consistently outperform homogeneous groups in problem-solving capabilities and business performance outcomes. Japan's investment in girls' education extends beyond gender equity considerations to encompass strategic innovation enhancement through cognitive diversity. This approach recognizes that technological advancement and economic resilience require varied perspectives and approaches that emerge naturally from inclusive educational and professional environments.

Approach and Activities, including iamtheCODE Support

The collaboration between Waffle and iamtheCODE exemplifies how strategic partnerships can accelerate girls' participation in technology fields through targeted programming and mentorship. The 2019 iamtheCODE hackathon in Japan, which engaged over 100 junior and senior high school girls in exploring solutions to Sustainable Development Goals, demonstrates the effectiveness of experiential learning approaches. This partnership model creates sustainable pathways for continued collaboration in digital education delivery and next-generation empowerment initiatives.

Sustainable Development Goals Integration

The partnership's impact spans multiple interconnected Sustainable Development Goals, creating comprehensive value through targeted intervention. SDG 4 (Quality Education) benefits through accessible, high-quality coding and AI education delivery. SDG 5 (Gender Equality) advances through empowerment initiatives that enable girls to challenge gender stereotypes and excel in technology fields. SDG 8 (Decent Work and Economic Growth) strengthens through future-ready skill development that expands pathways to meaningful career opportunities. SDG 9 (Industry, Innovation, and Infrastructure) flourishes through innovation fostering that leverages diverse perspectives and inclusive approaches.

Technology Democratization and Inclusive Innovation

The fundamental belief that technology should be created by and for everyone drives efforts to address persistent underrepresentation of girls and women in Japan's technology ecosystem. This philosophy recognizes that technological solutions benefit from diverse creators who bring varied experiences and perspectives to problem-solving

processes. Democratizing technology creation ensures that innovations serve broader societal needs while maximizing creative potential across all demographic segments.

Confidence Building and Leadership Development

Effective girls' technology education encompasses both technical skill development and confidence building that enables future leadership. Programs that provide girls with coding capabilities must simultaneously cultivate the self-assurance necessary for technological leadership and innovation. This dual approach ensures that technical competency translates into meaningful participation in technology careers and entrepreneurial ventures that drive economic growth.

Validation of Aspirations and Creative Potential

Educational initiatives must communicate clearly that girls' technological dreams represent valid, achievable aspirations worthy of support and investment. Recognition of girls' creative power in technological contexts helps dismantle limiting beliefs while fostering environments where innovation can flourish. This validation process creates psychological foundations necessary for sustained engagement in technology fields and entrepreneurial pursuits.

Future Opportunity Creation and Limitless Potential

Strategic investment in girls' technology education creates exponential opportunity expansion that extends far beyond individual beneficiaries to encompass community and national transformation. The message that girls' futures are limitless when supported by appropriate education and skill development challenges traditional constraints while opening pathways to technological leadership and innovation. This approach ensures that educational investment yields maximum returns through comprehensive empowerment that enables girls to become architects of Japan's technological future.

Systemic Change Through Collaborative Commitment

Meaningful transformation in girls' technology participation requires sustained commitment from multiple stakeholders working toward shared objectives. The partnership between established organizations and international initiatives demonstrates how collaborative approaches can accelerate progress while ensuring that individual girls receive both practical skills and inspirational support necessary for long-term success in technology fields and beyond.



Testimonies and Endorsements

“Education has always been a pathway to women’s empowerment and a nation’s progress. When a mother is educated, her children are more likely to stay in school, grow healthier, and live with greater opportunities. In this age of AI, the nations that will lead in the future will not only have strong economies, they will have strong women shaping them—women who can code, create, and command the digital world. By investing in the education of girls, we are ensuring that the Philippines takes its rightful place among them. In the Philippines, communities prosper more quickly when women are educated, and families are more resilient when mothers are empowered to make decisions. Each girl who succeeds in the classroom becomes a force of change in the marketplace, in public life, and in the home. This is the deeper meaning of your work. You are not only preparing young women for future careers. You are reshaping the foundations of society. To educate a girl is to plant the seed of progress in every field of life.”



SONNY ANGARA

Secretary Department of Education

Republic of the Philippines, Department of Education, OFFICE OF THE SECRETARY

“Gabon welcomes the instrumental role that lamtheCODE has played over the past ten years in promoting digital skills and empowering young people, especially young girls. This initiative reflects a shared ambition: to make Africa a central player in innovation and sustainable development, while contributing to international progress. We welcome this visionary commitment which is in line with the priorities of Gabon and Africa for a future based on inclusion, dignity and global cooperation.”



His Excellency Mr. Mark Alexandre DOUMBA

Minister of Digital Economy, Digitalization, and Innovation of the Gabonese Republic

Socio economic value of educating women and girls in Gabon

“Gabon’s government has flagged education and youth employment as priorities amid efforts to diversify beyond oil. Educating girls is one of the fastest, most cost-effective ways to do it . It isn’t just a moral imperative—it’s a smart economic strategy. It promises higher productivity, better health and demographic outcomes, stronger civic empowerment, and a more resilient economy for generations to come.”

“My dear sisters, the world is moving fast with technology, and we must not be left behind. Learning digital skills and AI will help you study better, find new opportunities, and solve problems in your community. Remember, technology is not only for others — it is for you too. Be bold, be curious, and don’t be afraid to learn. With it, you can make your voice heard and build a brighter future for yourself, for Gabon and Africa.”



Ms. Roselyne Chambrier

CEO of Onze Capital & President of the Sename Foundation, Gabon

“Educating women and girls is not only a constitutional right but also an economic imperative. The Department of Education has long recognized this through programs like the Alternative Learning System (ALS), which opens doors for out-of-school girls, young mothers, and women in rural areas to complete their schooling. When a woman gains her diploma, she gains access to better employment, higher wages, and safer working conditions.

From an economic lens, every year a girl spends in school raises her lifetime earnings, which in turn increases household income. That is why DepEd prioritizes interventions like the Last Mile Schools program and School-Based Feeding Program because the barriers to education for girls in far-flung barangays are not just academic but also nutritional, geographic, and financial. Once these barriers are reduced, girls are able to enter and stay in school, and eventually reinvest their knowledge back into their families and communities.

Ignoring half the population undermines the equal protection and equal opportunity provisions enshrined in our Constitution. But more than compliance, we must understand the socio-economic value of educated women becoming teachers, health workers, entrepreneurs, and leaders who spark the kind of multiplier effect in their communities.

Educating women turns cycles of poverty into cycles of productivity. When we invest in girl’s education, we expand our GDP, strengthen our democracy, and secure a future where every Filipino has a stake in progress.

To every young girl in the classroom today, treat digital literacy as a door. DepEd is investing heavily in digitalization, which equips learners with digital skills and teachers with training on emerging technologies. These are stepping stones into a future where digital literacy is as essential as reading and writing.

AI is not here to replace you—it is here to empower you. If you are digitally literate, you can work remotely for global companies, build apps for your community, or analyze data for local businesses. The coding lessons in DepEd’s partnerships with Khan Academy and iamtheCODE are not simply about computers lessons, they are about creating options, giving you mobility, and breaking the cycle of poverty.

So do not be afraid of complexity. Remember that being a girl in the Philippines has never meant being weak. It has meant being resourceful and resilient. With digital and AI literacy, you are not just participants in the future economy, you are its architects.

iamtheCODE’s work complements DepEd’s thrust to expand STEM education and digital inclusion. In the Philippines, where access to devices and digital literacy is still uneven, coding programs are equalizers. They bridge gaps between public and private, urban and rural, male and female.

I’ve seen firsthand how initiatives like iamtheCODE ignite excitement among learners. In our schools, we have seen girls who thought computers were too difficult for them. Now, they dream of building apps or becoming programmers because of the mentorship they received. That is the essence of what we in DepEd call transformative education—learning that reshapes a learner’s sense of what is possible.

Economically, partnerships like this are vital. DepEd benefits by leveraging expertise and resources that the government alone cannot supply. Economically, every girl who learns coding through iamtheCODE is a future worker in the knowledge economy, capable of contributing to national growth and even global markets.

This is why we welcome iamtheCODE’s vision of training one million girls by 2030. It is perfectly aligned with DepEd’s own vision: to ensure that the next generation of Filipinos are not just literate but also competitive, innovative, and future-ready.”



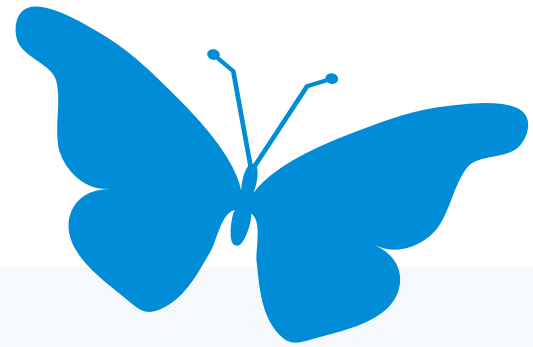
Karen Davila, Founder
Her Legacy Project Foundation

“We are pleased to support the iamtheCODE Foundation, under the leadership of Lady Marième Jamme. Investing in girls’ education—particularly digital and AI literacy—creates measurable socio-economic value by boosting productivity, entrepreneurship, and inclusive growth. We will continue to champion iamtheCODE’s mission and invite partners to join us in expanding opportunities for girls and young women in marginalised communities.”



Karl-Johan Persson

Chair of the board of directors of H&M Group



Why investing in catalytic programmes and fellows matters

Strategic investment in mission-driven programmes and fellows builds local capacity, accelerates re-skilling, and unlocks women’s participation in growth sectors. The returns compound through job creation, enterprise formation, and positive spillovers in health and education. Fellows translate global networks into local execution; programmes like iamtheCODE turn learning into earning by equipping girls with market-relevant digital and AI skills. This is not charity—it is sound economic policy that enhances productivity, broadens the tax base, and fosters inclusive growth.

The skills our girls receive through the iamtheCODE programme are vital for creating conditions of employment. With the rapid development of AI, any young person with the necessary skills in coding and AI will have a substantial advantage.



Beatrice Engström-Bondy,

Economist/ Strategic Adviser



Being an iamtheCODE Patron has shown me how practical, scalable tech education changes lives. I’ve watched girls go from writing their first lines of code to building AI-enabled tools for health, livelihoods, and climate resilience. What sets iamtheCODE apart is its focus on learning-to-earning—skills that convert into income, dignity, and leadership. Over the next five years, I believe iamtheCODE can help a generation of young women not only enter the digital economy but shape it—locally and globally. My advice to every young woman: start where you are, use the tools you have, build boldly, and keep learning. Your code can create jobs, solve problems, and transform communities.”

“When girls gain coding and AI literacy, they shift from consumers to creators. That transition lifts incomes, sparks local entrepreneurship, and strengthens communities—delivering real socio-economic progress for families and entire regions.



Christopher Schlaeffer

Executive Chairman and Founder
NYOUM



“Educating girls in refugee settings is one of the smartest climate solutions we have. When girls learn, they lead: building stronger families, resilient communities, and greener economies. The private sector makes a difference: Every scholarship, every skill, every mentorship, every computer creates opportunities that transform lives and drive sustainable growth. Investing in girls isn’t charity, it’s building the future.”



H.R.H Prince Jaime de Bourbon de Parme
Climate Envoy of the Netherlands

“As a Patron of iamtheCODE, I had the privilege of visiting Kakuma and witnessing the resilience, creativity, and determination of refugee girls learning to code. Their courage reminded me that when we invest in girls’ education—especially in digital skills—we unlock not only individual potential but the socio-economic future of entire communities.

As a businesswoman and creative leader in the media industry, I recognise that education empowers girls to tell their own stories, create opportunities, and drive innovation in Africa and beyond. The private sector must play its part by investing in these young women, because their success is our shared success. My advice to the world is simple: believe in girls, invest in their education, and you will transform society for generations to come.”



Basetsana Kumalo
Patron of iamtheCODE



“Besides the fact that access to and usage of modern technologies is relatively high among women in Georgia, their participation in STEM jobs, including ICT roles, is still limited. However, our recent efforts show that it is possible to increase their presence in ICT, with evidence reflected in employment, wage growth and entrepreneurship indicators.

BTU’s partnership with iamtheCODE and the launch of the iamtheCODE AI Institute in Georgia offer a practical blueprint for unlocking the social and economic value of girls’ digital skills. When women and girls gain coding and AI literacy, we not only grow talent and productivity but also foster inclusive entrepreneurship and innovation across the region. By grounding these programmes in evidence, strong governance and long-term investment, we can responsibly and sustainably scale their impact toward 2030”



Nino Eukidze

Rector of Business and Technology University, Founder of Coding School for Women, Business and Technology University

“I had the pleasure of sitting on the iamtheCODE board for nearly 7 years, having stood down late last year. It’s incredible to see how the vision/drive of Lady Marieme – and many, many partners – have really transformed an idea on a sheet of paper to the iamtheCODE we see today.

The impact on the communities iamtheCODE serves is beyond ‘AI & coding’, helping to instil confidence in support of teams iamtheCODE serves – especially in refugee and marginalised communities. I have personally been incredibly touched by the positive impact iamtheCODE has had on many girls in communities such as Kakuma and Dadaab – and the positivity of those girls in the face of incredibly tough challenges – and in the face of adversity.”

Brief view on the next 5 years

“With the partnerships with UN HCR – and broader partnerships with technology partners, such as Skillsoft – partnering with local organisations - the potential for the iamtheCODE platform to be scaled is high. The teams have worked to develop coding modules – with access to broader leadership development – enabled through a technology platform – to really scale. Working hand in hand with these partners, should, I hope, enable iamtheCODE to reach 1 million women and coders by 2030 (and help them to unlock employment pathways).”

Multiplier effect

“As with a number of programmes, our hope and vision is that by instilling confidence & training early-on, and unlocking employment pathways, the impact of iamtheCODE & partners will have a broader multiplier effect in the communities it serves.”



Nathan Akira Kirton
CEO of BP Pulse



Teachers from the Ground

“In 2018, I came to know iamtheCODE through a school visitation by Lady Marieme Jamme. It was during a time where Education Technology (EdTech) had started taking shape in a number of schools in Kakuma. With the focus on integration of technology in teaching and learning activities, iamtheCODE was strategically poised to expand partnership to schools outside the jurisdiction of UNHCR and other implementing partners.

During the COVID-19 pandemic, schools literary came to a total shut down and for a period lasting almost 2 years, learners were at home, livelihoods disrupted and as a result, a number of girls never made it back to schools due to teenage pregnancies. iamtheCODE stepped in by distribution of hygiene kits which includes sanitary pads and hand washing soaps. During that period, more than 50 boxes pieces of soaps and bottles of hand wash were distributed to girls by Unilever. This not only supported their hygiene but also portrayed iamtheCODE’s determination of ensuring that the pandemic was fought in better ways of promotion of hygiene.

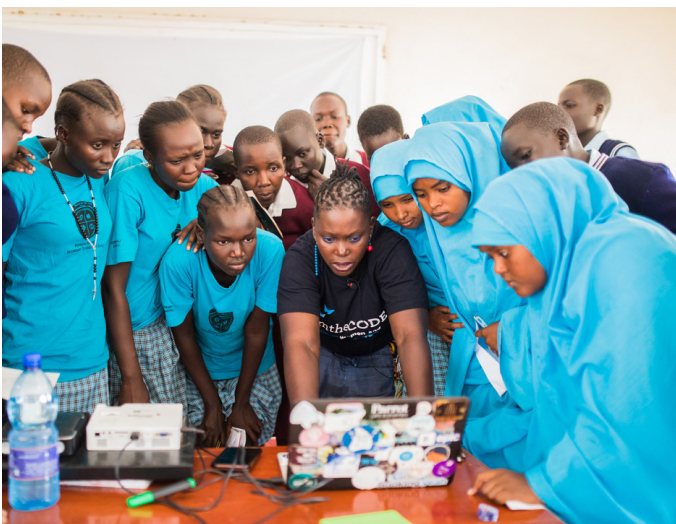
The establishment of the academy at Kalobeyei and the introduction of digital coding clubs in the camp and host community schools within Kakuma and Kalobeyei has seen a tremendous growth amongst the girls. It is through the digital coding clubs that girls undertake a number of online courses which bring out the best in them. A number of girls have indicated that they are better communicators, better readers and writers, better social media users and growth passion in understanding the 17 UN-SDG Goals and doing something about the goals. To date, iamtheCODE digital coding clubs remain active in schools and the influence continues to grow as time goes by.

My engagement with iamtheCODE has also played a key role in my transformation from a mere teacher to an individual who holds a number of different potentials. My observation and experiences with the growth of girls is a continued personal motivation to see the girls taking each deliberate step towards the right direction. Indeed, there is a greater future with the girls taking the lead. I will continue the journey, never tiring until the mission of iamtheCODE is accomplished. We are not there yet, but there is great hope that in 2030, this will be achieved.”



Francis Kagutha

Learning Officer and Instructor at iamtheCODE



"A decade ago, a vision was born not just to teach girls to code, but to ignite futures, unlock potential, and rewrite the narrative for marginalized communities across the world. iamtheCODE didn't begin with just computers, it began with courage and compassion, and a code: to leave no one behind."

"I came to know iamtheCODE in 2018. At the time, I didn't fully grasp the global magnitude of this movement. But from the very first encounter, I knew this was no ordinary initiative. This was a revolution one powered not by machines, but by the unstoppable spirit of young girls determined to learn and change the world."

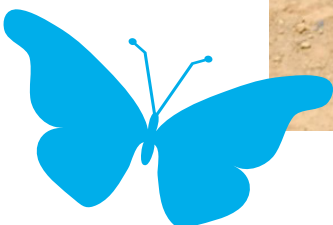
"In 2022, I joined the team as a Program Coordinator. I remember walking into the role with excitement, and a strong desire to contribute to something meaningful. I quickly learned that in this organization, we don't just coordinate programs we coordinate hope, and transformation. From digital literacy sessions to creative STEAM workshops, I saw how each touchpoint empowered the girls we served."

"A year into my journey, I was honoured to be promoted to Program Manager. This role has allowed me to take a wider view of the impact we create. I've witnessed how a laptop and a mentor can plant seeds of confidence in places where confidence once struggled to grow. I've seen girls write their first line of code and, in that moment, realize they are the authors of their own future."

"As I reflect on my personal journey, I'm filled with gratitude. To our founder and the CEO, Lady Marieme Jamme, whose vision and voice have inspired a generation."



Chelia Rose
Teacher from the ground in Kakuma



Lessons Learnt: Cross Country Insights



The experiences across Georgia, Pakistan, Brazil, Philippines, Japan and Kenya reveal critical patterns that inform effective approaches to girls' digital education and empowerment.

The Urgency of Foundational Digital Literacy

Data from Georgia starkly illustrated the digital skills gap, with less than 1% of young women able to write code and only 23% capable of basic computer tasks like creating presentations or installing hardware. This foundational gap exists across all case study countries, reinforcing that digital literacy must be treated as essential as traditional literacy in modern educational frameworks.

The Power of Experiential and Hands-On Learning

Georgia's hackathon demonstrated that immersive, collaborative environments can rapidly transform perceptions and capabilities. Participants engaging with AI for the first time developed confidence as digital creators within just three days. Similarly, the Philippines' 12-week iamtheCODE program showed higher engagement rates than anticipated, particularly in provincial schools where such opportunities remain scarce. This validates that experiential learning approaches are especially effective for girls who may lack confidence in technical subjects.

Rural and Marginalized Communities Show Greatest Impact

A consistent pattern emerged across countries: rural and conflict-affected areas demonstrated higher enthusiasm and completion rates than urban centers. In Georgia, provincial schools in conflict-adjacent areas showed strong outcomes, while in the Philippines, provincial schools displayed greater engagement than Metro Manila institutions. Pakistan's focus on reaching girls with limited prior tech exposure similarly yielded transformative results. This suggests that targeted interventions in underserved areas generate disproportionately positive returns. Kenya's refugee settlements exemplified this pattern most dramatically, with the iamtheCODE Academy achieving 700 girls enrolled in comprehensive programming and 500 completing certification programs—demonstrating that even the most marginalized populations can achieve exceptional outcomes when provided with quality educational infrastructure.

The Critical Role of Local Partnerships and Institutional Integration

Successful scaling required strong local partnerships. Pakistan's collaboration between iamtheCODE and IFSD, working through established universities, enabled rapid enrollment of over 200 girls. Brazil's partnership with the National Confederation of Services (CNS) facilitated the largest private-sector-backed digital education initiative for women in the country. The Philippines demonstrated how government partnerships through the Department of Education created sustainable pathways for curriculum integration. These partnerships prove essential for legitimacy, reach, and sustainability. Kenya's multi-stakeholder collaboration with UNHCR, Jesuit Refugee Service, Finnish Church Aid, and Lutheran World Federation across 13 schools reaching 4,220 girls proved that complex humanitarian contexts require particularly robust partnership networks to overcome traditional barriers to educational access.

Social Currency Through Community and Belonging

Beyond technical training, successful programs created supportive environments where participants could connect, collaborate, and build confidence. This "social currency" the shared resource of community and belonging proved as valuable as technical skills in empowering participants to pursue technology careers. Japan's emphasis on confidence building alongside technical skills reinforced this principle.

Addressing Systemic Barriers Requires Holistic Solutions

Brazil's analysis of persistent racial and educational divides highlighted that technical training alone cannot overcome systemic inequalities. Successful interventions must address wraparound needs including childcare, transportation, mentorship, and safe learning environments. The approach must extend beyond education to include employment

pipelines, fair compensation, and leadership development opportunities.

Private Sector Engagement as a Catalyst for Scale

Brazil's emphasis on moving "beyond philanthropy toward direct pipelines from education to employment" proved crucial across all contexts. Private sector involvement through scholarships, guaranteed internships, and career pathways transformed educational access into tangible economic outcomes. This validated the importance of employer engagement in educational design and delivery.

Technology as an Equalizer and Empowerment Tool

Across all countries, digital skills emerged as powerful equalizers that could transcend geographic, economic, and social barriers. The Philippines' framing of digital literacy as "essential future currency" and Japan's view of technology democratization reflected this consistent theme. When girls gained coding and AI skills, they accessed global employment opportunities previously constrained by local limitations. Kenya's refugee context provided the most striking example, where girls who had experienced displacement trauma transformed into technology creators and community leaders, with alumni establishing businesses like poultry projects achieving 84% survival rates and generating sustainable income streams.

The Imperative for Sustained, Long-Term Commitment

Single events or short-term programs, while valuable for awareness and initial skill-building, required sustained follow-up to generate lasting transformation. Georgia's establishment of the iamtheCODE Chapter (2025–2030) represented the kind of long-term commitment necessary for meaningful change. The Philippines' integration of programs into formal curriculum and Pakistan's university partnerships similarly demonstrated the importance of institutional sustainability beyond pilot phases.

Cultural Strengths as Innovation Foundations

Japan's recognition of how digital literacy could amplify existing cultural strengths—and the Philippines' emphasis on building upon historical resourcefulness—highlighted an important principle: effective programs build upon rather than replace existing capabilities. This culturally responsive

approach proved more effective than imposing external models without local adaptation.

Measurable Economic Returns Justify Investment

All case studies demonstrated quantifiable returns on educational investment, from employment rates among conflict-affected women in Georgia to income improvements reported by women completing digital courses globally. These economic arguments proved essential for securing sustained stakeholder support and scaling interventions beyond pilot phases.

Humanitarian Contexts as Innovation Laboratories

Kenya's refugee settlements demonstrated that displacement contexts can become powerful sites for educational innovation when provided with adequate infrastructure. The multicultural environment of Kakuma and Kalobeyei, hosting 69.3% South Sudanese, 6.4% Rwandese, and other nationalities, created unique opportunities for cross-cultural collaboration and learning that generated stronger outcomes than traditional single-community approaches.

Alumni Leadership Models Drive Sustainability

The transition of program graduates into teaching and mentorship roles—exemplified by the iamtheCODE alumna now teaching at Kakuma Refugee Secondary School while leading entrepreneurship initiatives—proved essential for program sustainability. This peer-to-peer leadership model reduced dependency on external staffing while ensuring cultural responsiveness and community ownership.

Comprehensive Support Systems Enable Learning

Kenya's integration of meal provision (61,880 meals delivered) with educational programming demonstrated that addressing basic needs simultaneously with skills development creates more effective learning environments. This holistic approach proved particularly crucial in humanitarian contexts where multiple barriers to education must be addressed concurrently.

Call to Action: Unlocking the Potential of Women and Girls

Delivering the full benefits of education and skills development requires a shared responsibility across society. Each stakeholder group has a unique role to play:

Business Community

- Invest in upskilling and digital training for women and girls, especially in emerging technologies like AI.
- Create inclusive workplaces that value diverse talent pipelines from marginalized communities.

Policy-makers

- Design and fund gender-responsive education policies that ensure equal access from primary through tertiary levels.
- Expand digital and financial infrastructure, enabling women to access online learning and digital finance tools.

Educators and Institutions

- Embed 21st-century skills—critical thinking, communication, financial literacy, and digital fluency—into curricula.

- Ensure schools and learning platforms are safe, inclusive, and supportive, prioritizing both physical and psychological wellbeing.

Civil Society and Community Leaders

- Advocate for girls' right to education and work to eliminate harmful practices such as child marriage.
- Partner with families and local networks to build trust, raise awareness, and reduce cultural or social barriers.

The goal is clear: when all sectors act together to expand access, safeguard dignity, and invest in the skills of women and girls, societies unlock healthier families, stronger economies, and a more equitable future.



Acknowledgements

We honour the girls and young women whose courage and leadership make this work possible. We thank our founder and leader, Lady Marième Jamme, and our Patron, Baroness Martha Lane Fox, with special gratitude to Ambassador Philip Thigo and Valeri Chekheria for their vision and solidarity.

We are deeply appreciative of our global champions and patrons, including Nathan Akira Kirton, Christopher Schaffler, Basetsana Kumalo, Beatrice Bondi, Karl-Johan Persson, Lily Lapena, Karen Davila (Founder, Her Legacy Project Foundation), Prince Jaime de Bourbon de Parme, Kate Garvey, Richard Curtis, and the World Economic Forum Young Global Leaders community.

Our heartfelt thanks extend to our corporate partners — Salesforce, Unilever, Zurich Insurance, Google, and Skillsoft — as well as our philanthropic supporters, including the Mastercard Foundation, UBS, and the We Are Human Foundation. We are equally grateful to our international partners, among them the United Nations, UNHCR, UN Women, and the International Telecommunication Union.

We recognise the invaluable contributions of our academic partners, particularly Professor Nino Erukidze (Rector of Business and Technology University, Founder of Coding School for Women, Business and Technology University), the Business &

Technology University in Georgia, and collaborators at the University of Oxford, along with implementing partners such as Jesuit Refugee Service, Finnish Church Aid, Lutheran World Federation, NASDAQ, IFSD, and the National Confederation of Services of Brazil.

We also thank the distinguished contributors and endorsers of this report: John W. McArthur, Professor Alexander Betts, Dr. Priscilla Idele, Beatrice Engström-Bondy, Karl-Johan Persson. Bhushan Sethi, Gul Hassan Abbas, Saad Hayat Tamman, Efren Silva, Senator Sonny Angara, Dr. Tsothe Zhghenti, Nino Gachechiladze, His Excellency Minister Mark Alexandre Doumba, Roselyne Chambrier, Sayaka Tanaka, Pierre-Adrian Jamme, Kanika Dewan, Paul Craven, Mark Hewson (Iconic Creative Media Ltd), Marc Ellis, Laura Wills. Antonio Human, Ursula Wynhoven, Dácio Pretoni, Biola Alabi, Clive Nyawo, Diana Ig-agao, Jenny Engström Baron, Elizabeth Baron, Dr. Roopa Dhatt, Dar Ty-Nilo. Rina Kupferschmid, Lily Lapena, Shadrack Dickson and Emilia Stojanva.

Finally, we acknowledge the unwavering support of governments in Kenya, Rwanda, the Philippines, Brazil, Pakistan, Japan, and Gabon, as well as our private donors, mentors, teachers, volunteers, alumni, and local leaders. Their collective efforts sustain the iamtheCODE movement and ensure its impact for generations to come.

Final Perspective

Investing in the education of women and girls from marginalized communities is not only a moral imperative but also a catalyst for economic growth, thriving future generations, and the emergence of female leaders who can tackle the world's most pressing issues. In an increasingly polarized world with rising wealth and income inequality, these remarkable women and girls are essential drivers of change—in their workplaces, investments, families, and communities.

I am honored to serve as the Chairman for this groundbreaking report. This endeavor is deeply personal to me, as it intersects with my roles as a father, business leader, educator, policy advisor, and global citizen. We have focused on real-world stories, giving a voice to the women and girls directly benefiting from these investments, and emphasizing the importance of collaboration among local and global stakeholders to create future solutions.

As a first-generation immigrant from humble beginnings, I have witnessed the transformative power of education in creating economic

opportunities. In my role as a global consulting leader, I help organizations address complex talent challenges. Business leaders recognize that investing in education and increasing female labor force participation are crucial for addressing current and future skills and labor shortages. With declining birth rates, technological advancements, and the need to rethink business models across sectors, having a skilled and healthy workforce is vital for our economies and livelihoods.

Whether you are a policymaker, investor, business leader, educator, or part of civil society, I urge you to share these stories, champion female education, and be a catalyst for change in your personal and professional life. Let us challenge assumptions, dismantle systemic barriers, and advocate for current and future generations. Our collective success and the future of our planet depend on it.



**Bhushan Sethi Partner
PWC US & Adjunct Professor
NYU Stern**

Voices and Photos of Girls

Messages from the Girls



Aboul



Asuna



Damaris



Tiba

The most powerful advocates for girls' education are the girls themselves. Here, four young women from the iamtheCODE program in Kakuma share their journeys, transformations, and vision for the future—in their own words.

Why Girls' Education Matters

Aboul: "Education helps young women and girls understand their rights through subjects like history.

It builds confidence, allowing them to stand for themselves in society and fight for their rights against harmful cultural beliefs."

Asuna: "Educated girls contribute to economic stability and prosperity and can reduce poverty rates. Education reduces vulnerability to gender-based violence because girls learn their rights and how to fight or how to overcome such challenges. It also

improves health outcomes by teaching girls about hygiene and disease prevention.”

Personal Transformations

Tiba: “I joined the program in 2017 when I was a young girl in primary school and had no confidence to speak in front of people. Through the mentorship programs, I gained the confidence that has helped me become an outstanding lady today. I am proud of my journey.”

Damaris: “I was in a dark side of a girl’s life before iamtheCODE brought me to the bright side by introducing me to technology and coding. I learned everything from HTML to JavaScript and now use AI to help me with my art. I credit Lady Marième for being a voice of voiceless for the girls in Kakuma.”

Aboul: “I first learned about iamtheCODE when I was 12 years old in 2017 and was asked to recite the UN Charter on children’s rights by Lady Marième. This experience motivated me and made me realize I had rights and a future. The program has opened my eyes to see the world in a more digital perspective.”

Life-Changing Impact

Emotional and Personal Growth

Tiba: “I was traumatized by my family’s stories, but the mentorship and yoga programs broke the shield and helped me become whole again. I gained confidence and started making friends.”

Aboul: “The iamtheCODE well-being program taught me how to focus much on my body, eat healthy, meditate, and manage my mental health. I learned to handle anger and make good decisions for my future.”

Damaris: “Before iamtheCODE, I would get emotional and isolate myself over friendship issues, but the program taught me to be confident and focus on my dreams despite what others think. I am an artist and like using arts to heal and communicate”

Economic Empowerment

Asuna: “iamtheCODE is preparing us economically by offering online coding courses so we can become web developers and create an income for ourselves. Lady Marième is working to secure scholarships for us to join universities so we can escape poverty and become independent.”

Dreams for the Future

Aboul: “I want to become a pilot and serve as an

inspiration to other girls who face discrimination in their communities. I want to show them they are not only meant to become a housewife but are meant to go places and become an inspiration.”

Tiba: “I see iamtheCODE shaping my future by equipping me with the digital coding and leadership skills needed to design solutions for challenges in refugee camps, with a focus on education, gender equality, and climate change.”

Asuna: “I want to pursue international relations and become an advocate for people who can’t speak for themselves. I aim to resolve conflict peacefully, reducing the risk of war and violence so that no more people are forced to become refugees.”

Damaris: “I see myself as a voice of voiceless who will help raise many girls to become great women in the future.”

A Message to Global Leaders

Damaris: “When you educate a girl, we say you educate the whole nation. I urge donors to come to Kakuma to learn from our stories and support us to raise the best nation in the world.”

Asuna: “Investing in girls’ education is important because women are the builders of the home, and without a woman, that house will not be built well. Women can contribute to the building of a strong world, whether socially or politically.”

Aboul: “Women are leaders, teachers, doctors, lawyers, and pilots, just like men, and we can lead a country. We need scholarships for girls in marginalized communities to prevent them from getting married early and to help them achieve their goals.”

Tiba: “I urge governments and donors to invest in girls’ education, especially in refugee camps where we face challenges like early marriage, gender inequality, and very different challenges. Please support iamtheCODE—it is a good initiative that is really helping different girls.”

These voices represent the 550,000 girls and young women who have been part of the iamtheCODE journey. Their stories are not just testimonials—they are blueprints for transformation, proving that when we invest in girls’ education, we invest in humanity’s brightest future.

Message from the Girls



Before and After images of the girls with Lady Marième

About



Damaris



Asuna



Tiba



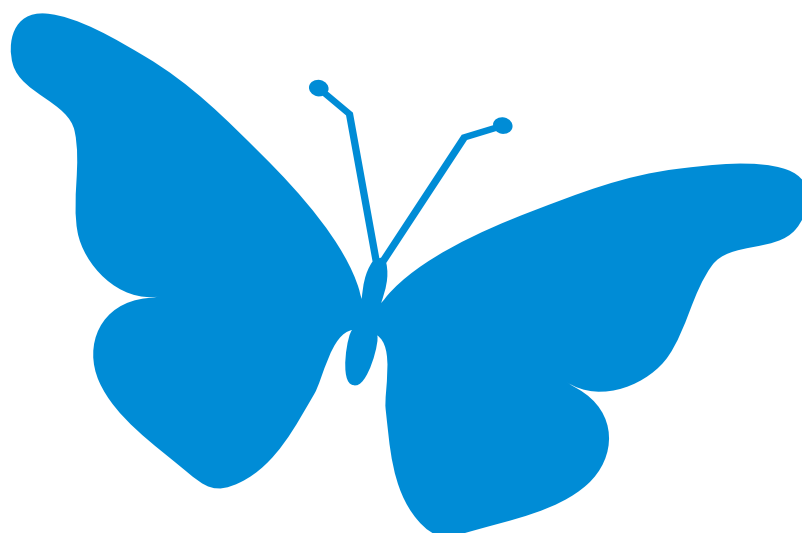
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iamtheCODE



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and girls coders by 2030**

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