

UPDATE

KNOWLEDGE MANAGEMENT UPDATE

April 2018

STUDY COMPLETED ON CAREER AND EDUCATION PATHWAYS FOR GIRLS

In support of Opportunity's new Women and Girls program, the KM team conducted research to better understand the diverse factors that keep girls and women from completing school and securing economically-viable jobs. This research drew from interviews with girls, women, and teachers from five countries across the Opportunity network (Colombia, Ghana, India, Malawi, and the Philippines). Some of the key insights drawn from this study include—

1. In every country, women shared how they were unexpectedly required to become their family's main source of income. Women who had received training in a specific skill—such as sewing or baking—were better prepared to provide for their families. Vocational and/or professional training has made a significant difference in women's income earning potential.

2. In most countries, a number of women shared stories of how their education was interrupted due to instability at home or in their community. As such, many women's goals were linked to stability—especially home ownership and improvement. By owning a home, women believed they could more easily weather other financial shocks and no longer had the regular stress and added expense of rent.

3. Most girls and women default to the goal of finishing college without a clear connection between this objective and that of their ideal career. Knowledge about the kinds of jobs available and how to acquire a position in a specific field is very limited.

This research has resulted in three key recommendations for Opportunity partners and programs:

a. Expand access and improve marketing around housing and school fee loans. Market housing finance as a product that helps achieve stability



Researcher Sangeeta (ESAF) interviews a group of women clients

and security for one's family. Market school fee loans as a means of alleviating the financial pressures of sending children to school.

b. Invest in career development services. Actively target more vocational and professional schools for the School Improvement Loan product. Closely study workforce pilot projects in Malawi (Opportunity Ltd.), Tanzania, and Uganda (EduQuality).

c. Address economically-constraining societal norms. Provide parent sensitization on topics such as the importance of sufficient study time and the value of job skills development. Seek ways to address early pregnancy and marriage, and/or at-risk behavior in families. [Learn more](#)

PREPARING TO LAUNCH MICROFINANCE PLUS IMPACT RESEARCH

In February 2018, the KM team hosted a meeting for key stakeholders of the Microfinance Plus impact study (microfinance “plus” support services like training) with the goal of preparing for the study launch. Activities included—

- Articulating expectations for how client lives change

with microfinance plus

- Learning about one another's programs and assessment tools
- Building relationships across institutions

Additionally, Dr. Nathan Fiala, one of the project's external researchers, presented his recent review of the six studies claiming rather mediocre impact results for microfinance. Having reviewed the data of these studies, he has noted that the studies have insufficient statistical power to draw any significant conclusions and should never have been published in an academic journal.

In attendance (in person and virtually) were staff from participating institutions (VisionFund International, Sinapi Aba Savings and Loans, Fundación Paraguaya), the external researchers, and one of the data capture firms.

BENEFITS REPORTED BY AGFINANCE CLIENTS

The KM team is actively collaborating with various Opportunity programs to assess and improve the quality and availability of data demonstrating how clients benefit from Opportunity services. As part of this process, KM has synthesized multiple AgFinance project evaluations in Ghana and Mozambique, generating evidence of benefits for Opportunity AgFinance clients. The evaluation data was gathered through client surveys asking questions such as, *"Have the yields on your farm increased as a result of using improved inputs and farming practices?"* Clients were surveyed as part of donor-funded, regionally specific initiatives.

These evaluations evidenced benefits experienced by Opportunity clients, their



Participants at the Microfinance Plus meeting in February

farm businesses, and their communities—most notably in increasing harvests, employment, and food security: Two-thirds of farmers surveyed in Mozambique (Zambezia and Manica regions) increased their harvest using an AgFinance loan and accompanying agricultural support. Additionally, a large majority (82%) of farmers in Ghana (Northern and Barong-Ahafo regions) employed more workers on their farms after receiving a loan. Finally, food security improved for 71% of AgFinance clients in Zambezia, Mozambique.

[Learn more](#)

KNOWLEDGE MANAGEMENT'S KEY RESEARCH INSIGHTS FROM 2017

You asked, and KM has delivered! The KM team has created a quick two-page summary of some of the most exciting research findings from 2017. Last year KM worked in 10 countries, strengthening programs and partners, identifying effective client pathways out of poverty, and testing innovations.

[Learn more](#)



UPCOMING EVENTS

- **April 18** Presenting at Vista Hermosa Foundation Retreat
- **May 22-24** Attending the SEEP Global Savings Group Conference
- **June 11** Presenting at fundraising event celebrating entrepreneurial women

OTHER ONGOING PROJECTS

- Evaluation of SME clients in Ghana (Sinapi Aba)
- Research to optimize the EduQuality program
- Researching and documenting voice-recorded messaging pilot with Digital and AgFinance
- Developing guidance: digital education for women clients (Ghana and India)
- Business journey mapping and self-assessment research with SME owners in China

KM FUNDRAISING NEEDS

- Values Change Research – developing materials to train on the story capture tool
- Microfinance Plus Impact Study – plus program development
- Client-side research on gender and digital inclusion
- Tool analyzing the business case for AgFinance