



2017 KEY RESEARCH INSIGHTS

Knowledge Management



OPPORTUNITY
International

In 2017, Knowledge Management (KM) conducted and supported research across 10 countries, strengthening programs and partners, identifying effective client pathways out of poverty, and testing innovations. The KM team also reviewed and summarized complex research from previous years for better use by program strategists and fundraisers. Here are the highlights from the team's research in 2017.

Digital Inclusion & Women

INSIGHT 1: Marketing digital financial services to women requires a deliberate strategy that takes women clients' motivations and challenges into account.¹

- Many women perceive Opportunity's mobile money platform as too complicated and have misgivings about the platform itself based on bad experiences and privacy concerns
- These findings are being used to strengthen digital finance's client-focused adaptation, marketing, and training

Clients & Their Communities

INSIGHT 2: The majority of economically active clients interviewed shared stories of helping those with extreme needs in their communities.²

- In Malawi, most clients who were asked about how they had helped someone in their community this past year said they had shared food with a neighbor who was at risk of starvation
- In Colombia, clients asked the same question shared about how they have been helping to resettle refugees from Venezuela by providing food and clothing, along with housing and jobs

INSIGHT 3: Opportunity partners are eager to find new ways of engaging our clients more deeply.³

- In 2017, KM trained 20+ organizations on four client-centric, participatory methodologies with enthusiastic reception and uptake by the organizations in attendance

Agriculture & Women

INSIGHT 4: Most women AgFinance clients in Ghana and Mozambique said that they achieved improvements in their lives as a result of Opportunity,⁴ including—

- Increased decision-making power (81%) and income (58%)
- Improved life overall (55%)

INSIGHT 5: Nearly all women AgFinance clients are satisfied with Opportunity, yet gender barriers in AgFinance are still a challenge when Opportunity and our partners recruit clients through traditional, male-led structures and farmer groups.⁴

- Existing women AgFinance clients are satisfied with Opportunity (86%)⁴



- Opportunity's percentage of AgFinance clients who are women has historically been much lower than the percentage of women working in agriculture

INSIGHT 6: Opportunity can reach more women working in agriculture with training and finance through specific outreach strategies.⁵ Successful recruitment strategies tested in Mozambique this past year include—

- Targeting crops traditionally grown by women (ex: vegetables)
- Orienting staff to the value of women's empowerment, thus building their capacity to serve women
- Spreading the message through traditional, male-led structures that women are encouraged to participate in Opportunity's AgFinance services
- Recruiting through women's organizations (ex: savings groups and women's empowerment organizations)

Education & Communities

INSIGHT 7: School proprietors face consistent management challenges, and schools appreciate training.⁶

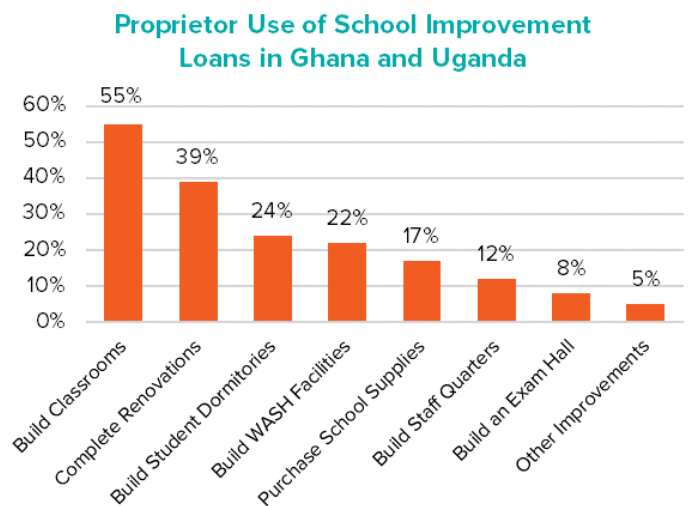
- School management challenges often stem from financial constraints. For example, 74% of teachers interviewed in Uganda reported receiving their salary late.
- Opportunity's trainings are growing school staffs' skills, but improvements can still be made in effective sharing of content during meetings and communication about upcoming events.

INSIGHT 8: Low-income, under-educated parents in developing countries are conscious consumers of education: jointly considering distance, cost, safety, and quality when evaluating a schooling option for their child.⁷

- 33% of parents of students at Opportunity partner-financed schools in Ghana and Uganda have graduated from high school
- 61% of these parents moved their child to a new school at least once in the past three years, indicating that parents continue to evaluate these key drivers of school choice

INSIGHT 9: Schools use Opportunity loans to address the key factors raised by families (distance, cost, safety, and quality) while creating and sustaining jobs in their communities.⁵

- Proprietors increase revenue by increasing student enrollment—expanding classrooms, investing in school infrastructure, and improving education quality to make their schools more attractive to parents instead of just raising school fees
- An estimated 185 new full- and part-time jobs were created by the 75 financed schools studied in Uganda over three years⁸
- Private schools also boost local businesses by buying school materials and hiring tradesmen to complete school renovations



For more information on Knowledge Management's work, visit opportunity.org/knowledge-exchange/

¹ Digital Inclusion Focus Group Discussions. Ghana. 2017

² Spiritual and Values Change Research. Colombia, Malawi, Philippines. 2017

³ *Three Client Understanding Workshops in 2017: Client and Life Journey Mapping and Immersive Conversations*: India and Ghana. 2017
Story Capture Methodology: United States. 2017

⁴ *AgFinance Survey*. Mozambique and Ghana. 2016 (Further data analysis by KM team in 2017.)

⁵ *Women's Empowerment in Agriculture Program*, Mozambique. 2017

⁶ Education Quality Developmental Evaluation Baseline. Uganda. 2017

⁷ *Understanding the Benefits of School Improvement Loans for Schools, Families, and Communities*. Ghana and Uganda. 2017

⁸ Does not include temporary contracted positions, such as for construction jobs or individuals who were already employed by these schools.