Understanding Girls' Education and Career Pathways in Context

A KM Client Understanding Research Project

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OPPORTUNITY
International

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A big thanks to all the researchers for their thoughtfulness and dedication throughout the research project!

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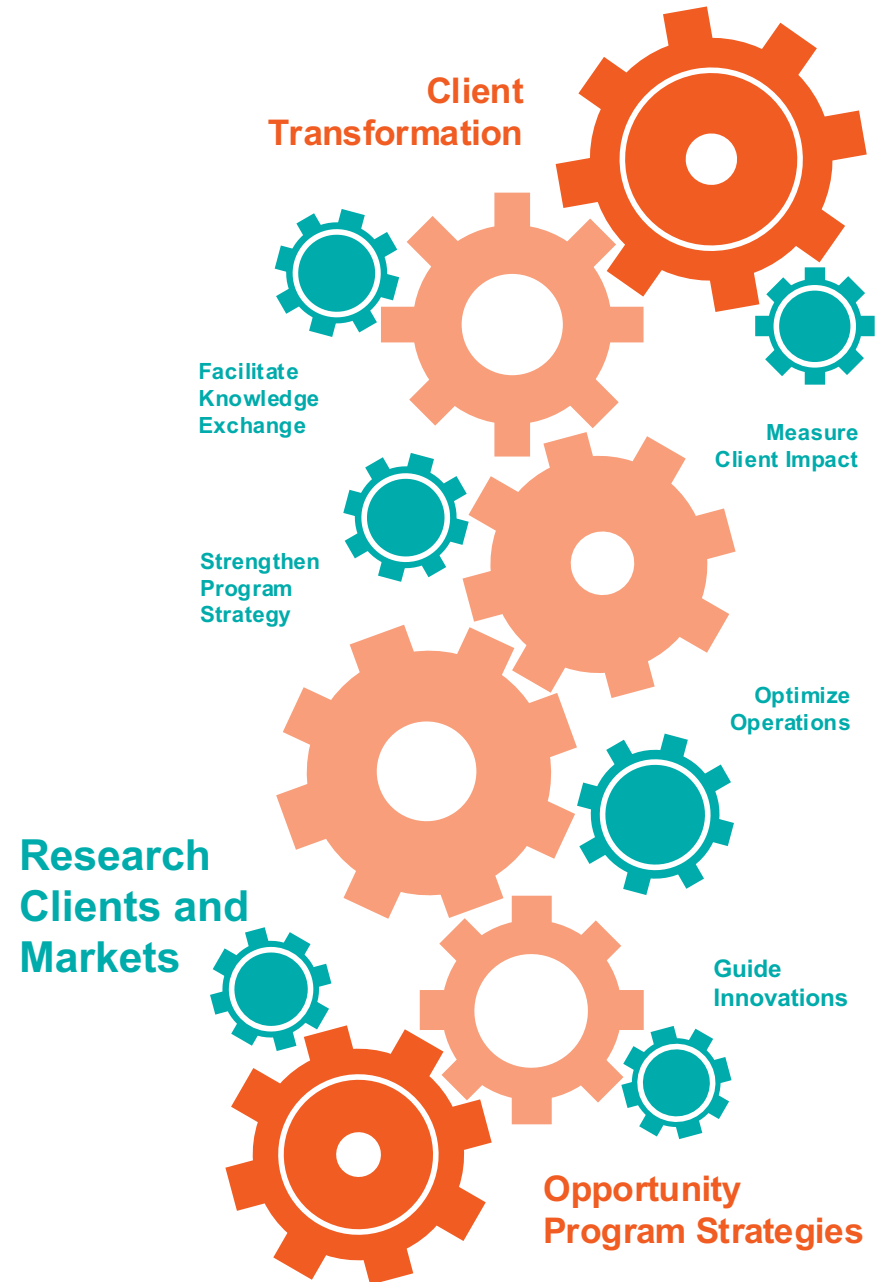Sangeeta Khadse, Research Executive, SPM
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What is Client Understanding Research?

- Client Understanding research uses human-centered approaches to gain insight into the lives of the people Opportunity serves.

- Making sure Opportunity understands clients' desires, strengths, and challenges serves as the foundation of any successful intervention.

- This research on women and girls' pathways is especially relevant for the EduFinance and Women & Girls programs, along with microfinance operations.

Client Transformation

Facilitate Knowledge Exchange

Measure Client Impact

Strengthen Program Strategy

Optimize Operations

Research Clients and Markets

Guide Innovations

Opportunity Program Strategies

Table of Contents

A more in-depth review of the research findings available here.

What is keeping women and girls from completing their education and realizing their career goals?

Research background

- Education has extensive, long-term benefits for girls – including access to jobs, and ultimately, poverty alleviation.

- While significant progress in alleviating poverty has been made, girls are still out of school and women are still unemployed.

Enrolment is gender-equal, but not employment

Over one billion people have moved out of extreme poverty since 1990.*

Education

- The number of children and adolescents out-of-school has decreased by 30% since 2000, but 263 million children and adolescents are still out of school. [†]

- Global out-of-school rates are considered gender-equal at the global level, but gender disparities remain at national and regional levels – particularly in Africa and Asia. [†]

Employment

- Unemployment is 4.7% for men and 6.5% for women in developing countries – a gender gap of 1.8 percentage points that is not projected to change any time in the next three years.[‡]

- Young women (independent of education level and other household circumstances) are less likely to ever enter the job market after leaving education and, if they do, they face longer transition times than young men. [‡]

*World Bank, 2016
†UNESCO Institute for Statistics (2016; 2017)
‡ILO; 2015, 2017

Education is tied to poverty alleviation

Girls who have received an education are…

- Earning wages that increase by 10% for every additional year of schooling;

UNESCO, 2014

- Estimated to increase their children's likelihood of living past 5 by 50%.

World Bank, 2015

And…

- Multiple studies single out education as a key driving force in smoothing the transition from school to work, and work to global poverty alleviation.

European Commission, 2014; World Bank, 2015

The Research Question

> Why are girls less able to complete school and leverage education into economically-viable job opportunities?

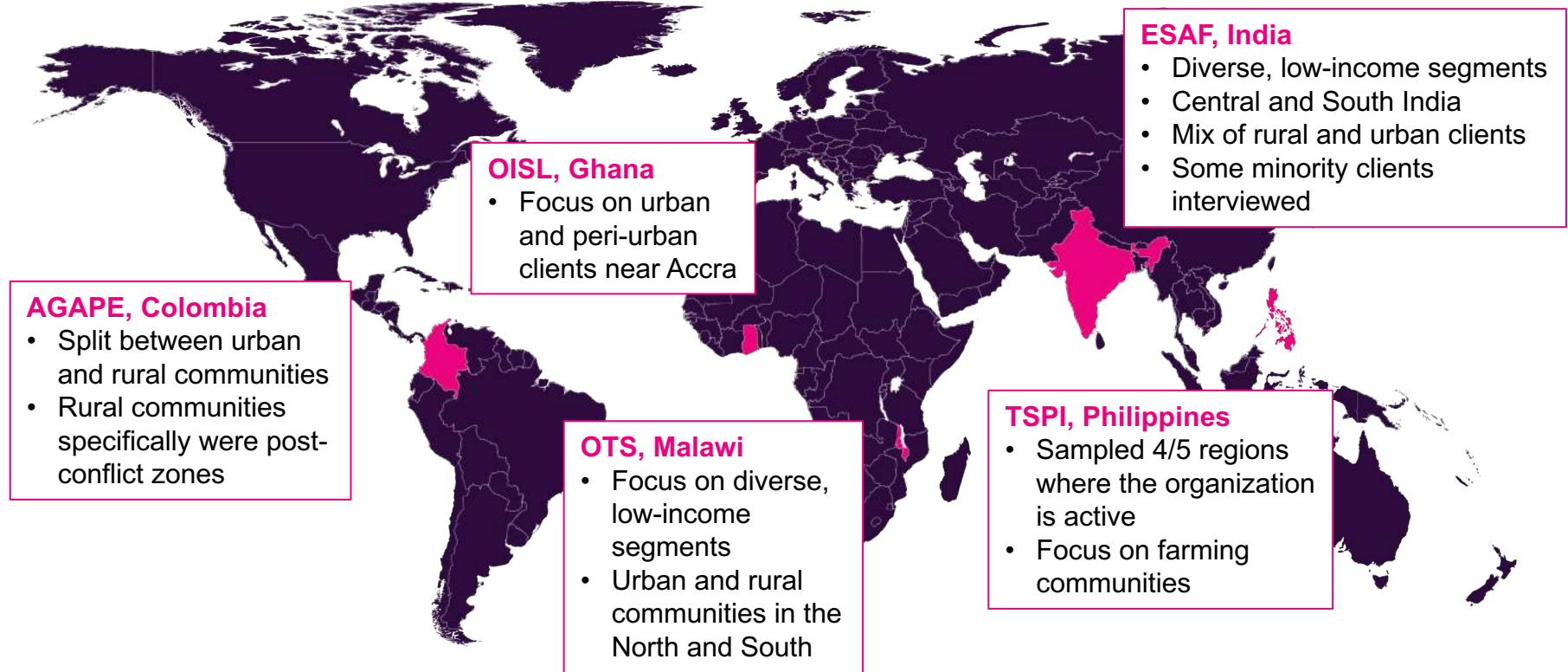**Delving into the research question…**

- Global statistics are helpful, but what do these facts and figures mean in real life; across multiple countries?

- What barriers do girls and women face in accessing education and obtaining economically-viable careers?

- What strategies do families, schools, and other organizations already use to help girls succeed? Can these strategies be strengthened or scaled?

Reaching out to women and girls across three continents

Learning from women and girls in Opportunity's network

OISL, Ghana
- Focus on urban and peri-urban clients near Accra

ESAF, India
- Diverse, low-income segments
- Central and South India
- Mix of rural and urban clients
- Some minority clients interviewed

AGAPE, Colombia
- Split between urban and rural communities
- Rural communities specifically were post-conflict zones

OTS, Malawi
- Focus on diverse, low-income segments
- Urban and rural communities in the North and South

TSPI, Philippines
- Sampled 4/5 regions where the organization is active
- Focus on farming communities

In total, **338** people were interviewed across **5** countries.

88 adolescent girls

71 women (age 20-70)

98 parents (majority mothers)

81 teachers (majority women)

Training Opportunity's global network of partners

Opportunity KM conducted two workshops to train five partner organizations across 3 continents in a practical, participatory research method that equipped them to better understand the lives of the women and girls they serve.

Staff from partner organizations in India, Colombia, and the Philippines practice mapping life journeys with a group of ESAF clients.

Research Workshop | Thrissur, India

Staff from partner organizations in Ghana and Malawi practice mapping life journeys with a group of OISL clients.

Research Workshop | Accra, Ghana

Designing an innovative methodology to capture women and girls' perspectives

Mapping Life Journeys

Leveraging a participatory research methodology to capture women and girls' perspectives

1. Interviewed groups and individuals using a participatory approach to ask open-ended, exploratory questions.

2. Created a life journey map using drawings and text – guiding respondents to reflect on their lives (and the lives of girls in their community) – including challenges and aspirations.

3. Distinguished between the perceived ideal and actual scenarios faced by girls and women in each community.

A group of women clients are interviewed in India by Sandhya (far right) from ESAF

1. A participatory interview approach

- Mapping Life Journeys allows a research team to explore lives from the distinct perspectives of young women and girls – as well as their parents and teachers (in separate interviews).

- Researchers (Opportunity partner staff) ask open-ended questions of the participants to understand their lives, such as—
"What is your biggest goal in life?" or "Tell me about your childhood."

- Resulted in a collection of rich stories focusing on the topics and issues that interested each woman most.

Client Margarita in Colombia with researchers Mitzi (left) and Laura (right)

Girls from an urban community in Central India

Girls Focus Group Discussion | Koradi, India

Teachers from an Opportunity-financed school in Colombia's capital—a city with a high population of individuals displaced by recent conflict

Teachers Focus Group Discussion
Bogotá, Colombia

Peri-urban community in the South Region on the outskirts of Manila

Individual Interview Quezon, Philippines

Interviewing a mother from a peri-urban community outside of Accra

Individual Interview Abiriw, Ghana

Interviewing a woman in a rural community in southern Malawi

Individual Interview in Mangochi, Malawi

2. Creating a journey map to capture and reflect on girls' lives

- The researcher illustrated and diagrammed each respondent's life story as she shared, or as the group discussed a typical life journey in their community – using a fictitious persona to represent their collective experiences and observations.

- Color-coded sticky notes were used to differentiate between steps in the journey, challenges, coping strategies, and their dreams/goals.

Journey map example – girls focus group discussion in a peri-urban community outside of Accra, Ghana

2. Creating a journey map to capture and reflect on girls' lives

- By participating in the process of mapping these stories visually, respondents and researchers were able to –
  - o Identify narrative gaps during the interview process.
  - o Cover a greater amount of detailed information more quickly.
  - o Allow the respondent to participate in the process of creating a visual representation of their life – reflecting on their own lives and experiences in the process.

Client Jennifer with researcher Gloria (right) in Ghana

3. Understanding differences between ideal and actual lives

- **Group discussions focused on an ideal life for a girl in their community.**
  - o Groups articulated common goals for girls they know, then walked through a girls' life towards accomplishing these goals.
  - o Next, groups articulated common challenges a girl faces during her life, and how she might cope to address these challenges.

- **Individual interviews focused on mapping women's own lives.**
  - o Women shared their personal goals, challenges, and coping strategies.
  - o Women also mapped out a daughter's life.
  - o If their daughter was still young, this was an ideal pathway for her, similar to the focus group discussions.

A girls focus group in India with researcher Sangeeta (center)

3. Understanding the difference between ideal and actual lives

In their focus group discussions, participants were asked to imagine a typical girl from their community.

COLOMBIA
María
- Lives with parents and 2 siblings
- Helps around the house
- Enjoys dance class and going out with friends

GHANA
Abena
- Lives with parents and 3 siblings
- Mom trader, dad laborer
- Average academically

INDIA
Aishwarya
- Mom housewife, dad laborer; 2 siblings
- In sports, dance, drama
- Not allowed to talk to boys

MALAWI
Mercy
- Lives with grandmother
- Helps around the house
- Sings in choir

PHILIPPINES
Sarah
- Lives w/ parents and 4 siblings
- Parents are farmers, also have a food vending business

Understanding women and girls: recommended solutions to support education and employment

In alignment with Opportunity's Education Finance and Women and Girls Programs

Solutions for supporting women and girls

1. Expand and improve loans for housing and school fees.

2. Invest in career development services.

3. Address economically-constraining societal norms.

OISL client Rose (right) with researcher Christie in Ghana

1. Expand and improve loans for housing and school fees

Researcher Laura (standing) with a group of teachers at an Opportunity-financed school in Colombia.
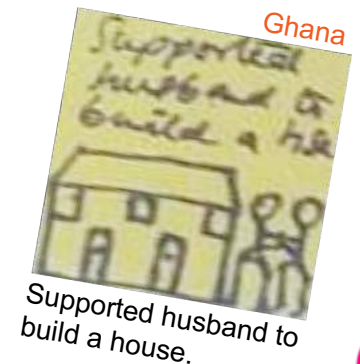
1. Expand and improve loans for housing and school fees

Recommendation: Expand access to housing finance and market the product explicitly as a means of achieving a major life goal – "stability and security for your family."

- ESAF (India) plans to improve existing housing repair or construction loan in order to provide safe housing.

Key Finding: In every country, home ownership and improvement was a consistent goal and contributed to a stable home. A stable home life contributed to a girls' ability to complete school.

- In Ghana, Comfort was able to help her husband build a house – but not without great sacrifice. They lived in separate cities for seven years to earn enough money to build their home, where they now live together.

Ghana

Supported husband to build a house.

1. Expand and improve loans for housing and school fees

Recommendations: Improve marketing around school fee loans – and other financial products – as a way to help keep children in school longer.
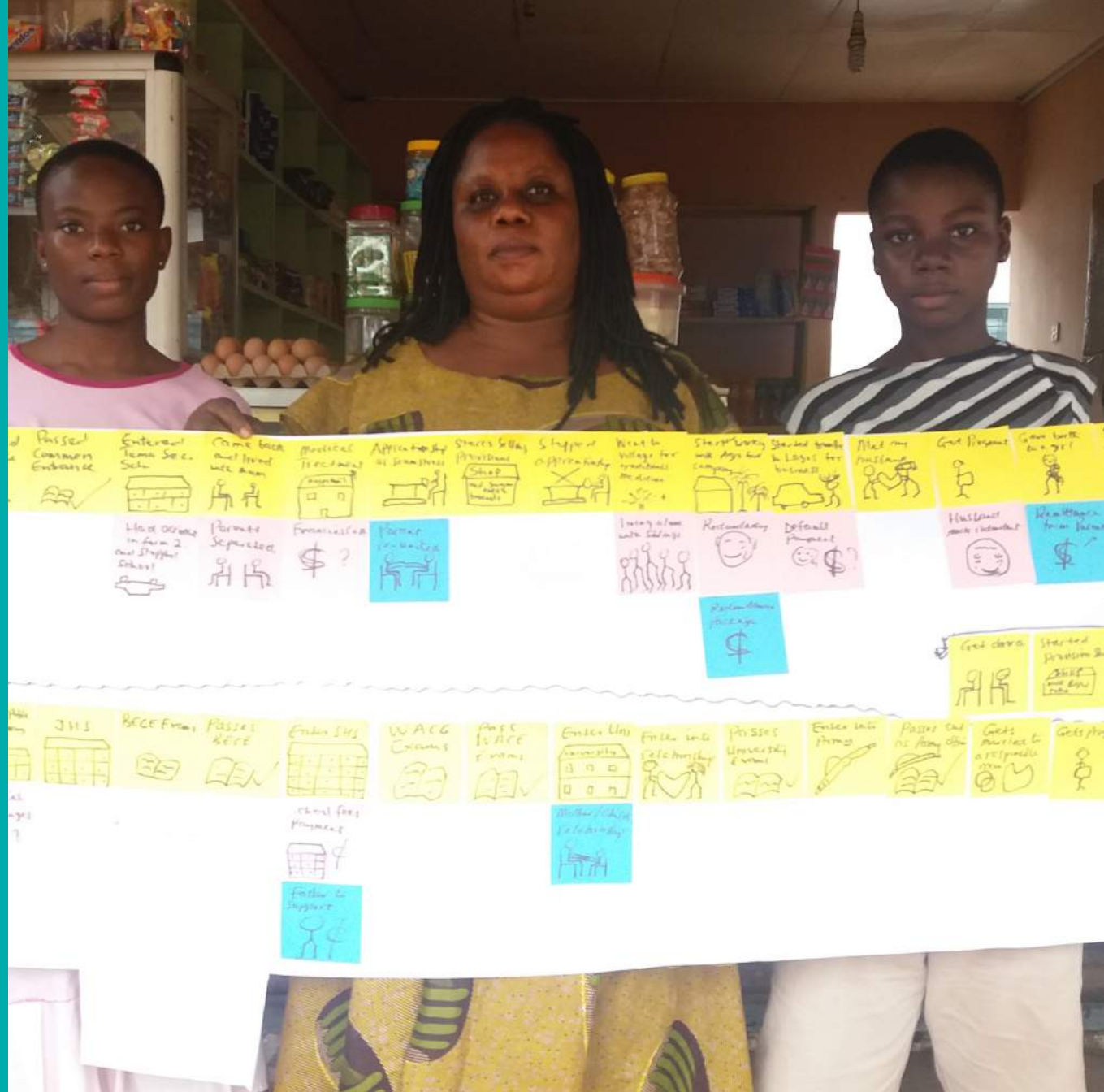
- TSPI (Philippines) will use this research to improve client marketing and outreach for a number of their major programs.

- Most partners plan to improve marketing of their existing school fee loan product.

Key Finding: Lack of funds and competing economic interests was a common reason for school drop out in all countries.

- School expenses include more than admission fees.

- In Ghana, families fret over the cost of "vacation classes" to help pass key exams.

- In the Philippines, the oldest child is expected to help cover educational expenses for their younger siblings. The oldest child must often cut her own education short or faces pressure to find a well-paying job quickly out of school.

Financial support for the education of siblings.

Philippines

2. Invest in career development services

OISL client Comfort (center) with her daughter (and her daughter's friend) in Ghana.

2. Invest in career development services

Recommendation: Offer career guidance services.

- ESAF (India) hopes to organize career guidance and life values sessions for girls in schools and through their existing Community Transformation Hubs.
- Integrate career development into Education Quality services. *Currently being tested by EduFinance with projects in Tanzania and Uganda.*

Key Finding: Knowledge about the kinds of jobs available and how to acquire a position in a certain field was very limited.

Ghana

End goal of this map was for daughter to become a doctor. No mention of schooling, training, or even obtaining a career past "complete university."

- Most maps defaulted to the ideal of "finishing college" without a clear connection between this objective and that of their ideal career.
- In Ghana and Malawi, there was slightly more clarity around professions with specialized schools, like teacher's colleges.
- No mention of formal career counselling, prepping in business soft skills. Minimal mention of internships.

2. Invest in career development services

Recommendation: Create and/or support workforce development centers.

- Opportunity Malawi hopes to launch a skills development program for school drop-out girls and young women to increase opportunities for both waged and self-employment.

Key Finding: Some stories demonstrated that education does not automatically equal career success, but this was not a general understanding across countries.

- Limited professional job markets in many of these countries and/or regions is a challenge. Many women's husbands were educated but still unable to find employment.

- In India, Hemlata's husband had a degree in civil engineering. He was unable to find suitable employment to provide for their family. Hemlata started a business selling bangles which now employs both her and her husband and provides for their family.
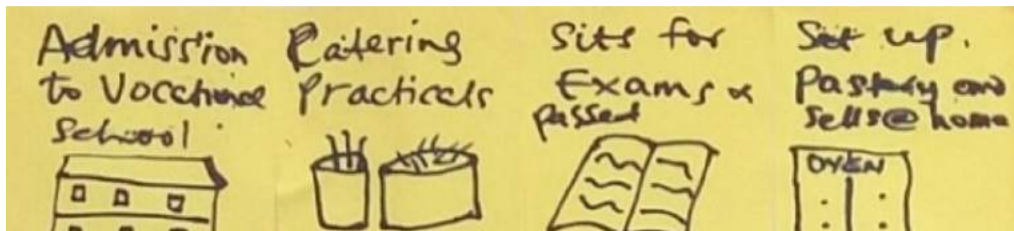
2. Invest in career development services

Recommendation: Improve School Improvement Loan (SIL) marketing efforts targeting vocational and professional training schools. *Current SIL portfolios almost exclusively target nursery, primary, and some secondary schools.*

Key Finding: Vocational and/or professional training has made a significant difference in women's ability to provide for themselves and their family.

- In India, women who had taken some technical training were much better equipped to support their family when their husband was unable to provide for them due to health issues or, in some cases, substance abuse.

- In Ghana, obtaining an apprenticeship helped them establish a more steady career. These apprenticeships were typically in tailoring or food preparation.

Ghana

3. Address economically-constraining societal norms

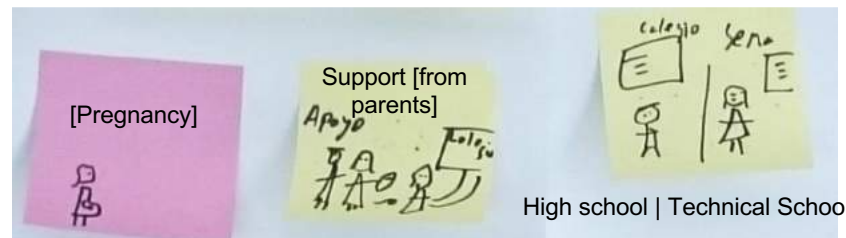A women's focus group in India with Sangeeta (right) from the ESAF research team

3. Address economically-constraining societal norms

Recommendation: Partner with qualified early pregnancy and marriage prevention interventions working with adolescents and families.

- Provide health education programs for adolescent girls and women. ESAF, India hopes to provide this service.

Key Finding: In all countries, the ideal pathway was girls completing their education and establish their career *before* getting married. This goal was not accomplished by most clients.

- In India, many women had dropped out of high school to spend a few years learning how to keep house before getting married.

High school | Technical School

Colombia

- In Colombia, Ghana, and Malawi, women's schooling was interrupted by a pregnancy. If their education continued, it was usually vocational training or an apprenticeship rather than completing high school and/or attending college.

3. Address economically-constraining societal norms

Recommendations: Partner with qualified social service organizations.
- AGAPE, Colombia hopes to expand financial services tailored to victims and ex-combatants of the internal conflict.
- Train loan officers to identify potentially risky home environments and identify the appropriate agency and/or organization for referrals.
- A Child Protection component has been built into the EduQuality program to help school staff identify and report risks to qualified organizations. Still in the process of being rolled out to all partner-finance schools, tested, and refined.

Malawi

Mother dies

Step father stops supporting [her and her siblings.]

Key Finding: In most countries, 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 and security.

- Disruptions in family life undermine girls' education. Story examples included –
  - The severe, multidimensional crisis of being orphaned (Ghana, Malawi)
  - Having to flee home due to conflict (Colombia)
  - Divorce or domestic disputes (all countries)
  - Financial limitations that remove girls from school (all countries)
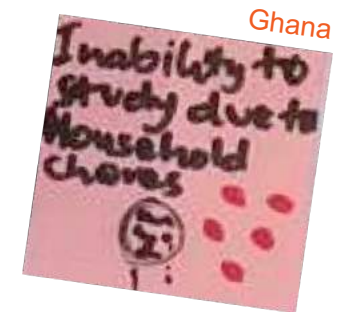
3. Address economically-constraining societal norms

Recommendations: Parent sensitization around the value of educating girls (at EduQuality events and in School Fee Loan marketing) should include discussions of sufficient time for girls to study (i.e. highest return on education investment). *Parent sensitization is included as a key deliverable in EduFinance projects, and partner-financed schools are taught the importance of engaging their students' parents, too.*

Key Finding: In all countries, women were quite aware that education was valuable, but challenges to education completion remained.

- In each country, there was strong evidence of women (usually mothers) supporting girls' education and taking pride in their success. Other important figures included other female relatives and teachers.

Ghana

- In Ghana, the majority of women and girls reported that household chores limit girls' time for studying.

3. Address economically-constraining societal norms

Recommendations: The importance of workforce development has been discussed, but parent sensitization around the value of job skills development should be discussed – potentially as a form of risk mitigation.

Key Finding: Even when girls completed school, becoming or staying employed was not consistently prioritized in Malawi or India. Yet having some technical job skills helped women who were unexpectedly called upon to provide for their families.

- In India, being a good student (i.e. intelligent and disciplined) often stemmed from the goal of marrying well rather than obtaining career goals.

India

- In India and Malawi, women faced restrictive gender norms such as – the belief that they should not work or restrictions on how far they could travel for work or school.

- Roughly one third of the women interviewed in India had become self-employed because their husband had become seriously injured at work, or because their husband was under/un-employed.

Leveraging journey mapping to give girls and women a say in their journeys towards success

Reflecting on the mapping life journeys methodology

1. Life journey mapping is an informative and helpful research tool.

2. Women appreciated this opportunity to reflect on their lives.

3. Opportunity and its partners are envisioning a diverse set of uses for this tool moving forward.

A girls focus group in Philippines with members of the TSPI research team

1. Journey mapping is informative and useful

- Research teams from all partner organizations plan to share their findings with leadership and in staff orientation and training sessions.

- The research teams saw this methodology as vital to remaining a client-centered institution, both because of the research findings gained, but also because of the valuable experience of sitting with clients and asking them about their lives.

2. Women appreciated the chance to reflect

- Many women recognized their own strength when reflecting on their journeys. They were amazed by all that they had accomplished given the difficult situations they had endured.
  - "If things were easy one would not value them so much." – Flor, Colombia
  - "Some have it easy, but I don't like it that way; I am independent."
    – Judys, Colombia
- The exercise helped some women strategize potential next steps towards reaching their goals.
  - "That's right, I need a vehicle to grow my business, I will save money for that."
    – respondent from the Philippines

ESAF client Sudha (right) with researcher Sandhya (left)

3. Diversifying uses for the journey mapping tool

This "mapping lives" research has allowed us to continue to build out the adaptations of this participatory methodology for use in a variety of research contexts.

Journey Mapping Use	Tested	Testing	Yet to Test
Mapping journeys for clients with an institution	☑		
Mapping organizational processes from staff and client perspectives	☑		
Understand lives of individuals (such as women, farmers) – both ideal and actual.	☑		
Gauge staff job satisfaction and institutional culture			☑
Create capacity building plans for staff based on their career and personal goals.			☑
Individualize clients' financial education plans based on their personal goals.			☑
Combine journey mapping with strategy mapping to develop more concrete pathways towards goals.		☑	

Life journey stories from Opportunity clients

Diana, Philippines

Diane, a mother of two, owns a hog business and works selling real estate. She fears her daughter will not attend college and marry early, like she did. Diane loves studying and was academically inclined from a young age. As the oldest, she was expected to take care of her siblings rather than focus on her schoolwork.

Diane recalls bringing home a medal she won at school and her father claiming she was lying and had bought it. After graduating from high school, she left home. **Without higher education, she worked to prove to her parents she could stand on her own.**

She met a man who she started a family with and noticed her in-laws treated individuals with college degrees differently. Diane felt singled out and worked to prove her worth to them. She does not want her own children to feel unsupported or discriminated against like she has.

Looking back, she shared **"had my parents supported my enthusiasm for studying, I would have led a different life." Diane puts great effort into having a strong relationship with her daughter** and communicates openly to help prevent early marriage or pregnancy. Diane **wants to go back to school and finish college**. She dreams of expanding her business to support her children's schooling. **She dreams they will finish college at a top university in Manila.**

Diane wants to enroll her kids in one of Tarlac's top private high schools, which will require her to work harder to afford the extra expenses. If she cannot afford it, she hopes her kids will be admitted to the special class of a public high school so they can gain the needed educational foundation for college. Expanding her hog-raising venture will help her to send her children to the private school.

Hemlata, India

Hemlata is a married mother of three living in Madhya Pradesh, India. When she was younger, she wanted to study, but financial constraints meant she had to drop out after her second year of high school. She was married shortly after at age 17. **Although her husband had a diploma in civil engineering, he wasn't able to find a good job, so they moved to a nearby city.**

After moving, Hemlata started a business selling bangles. She joined ESAF and took her first loan, which she used to buy a hand drawn cart so she and her husband could travel selling bangles. Their income increased and soon they received another loan to buy a cart for her husband. **These two loans allowed Hemlata and her husband to more than triple their monthly income.** Her husband, who had remained frustrated from his own lack of a job, was finally happy.

Hemlata and her husband have used their increased income to support their children's education. Her oldest daughter went to nursing school and Hemlata's younger two children are still studying—her second daughter just completed high school and her son is studying engineering.

Hemlata is happy that she and her husband prioritized educating their children and is proud that her oldest daughter is now herself married. "We have proved to our children that there is no short cut to achieve things in life. Work hard and one can get the results at some point of time. **Our beautiful, educated daughters add to the strength of our family**," she says proudly.

Hemlata, right, with ESAF staff member Sangeeta (left)