

# STRENGTHENING EDUCATION AND CAREER PATHWAYS FOR WOMEN AND GIRLS

Research across five countries informs Opportunity's refreshed gender strategy

## RESEARCH CONTEXT

Why are girls less accomplished in completing school and leveraging education into economically-viable careers? Over the past decade, both national governments and the broader international community have made strides in getting more children in school and improving the gender parity of school enrollment. The number of children and adolescents out of school has decreased by 30% since 2000 and primary school enrollment is now nearly gender-equal.<sup>1</sup> However, an estimated 263 million children and youth are still out of school—74% of whom live in Africa and South Asia—and girls continue to face gender-based challenges masked by global education statistics.<sup>2</sup>

Additionally, even if they complete school, women—independent of education and household circumstances—face longer transition times between completing their education and securing employment.<sup>3</sup> On average, these educational and professional limitations experienced by women result in a global loss of between \$15 and \$30 trillion dollars in lifetime productivity and earnings.<sup>4</sup>

## RESEARCH OVERVIEW

Opportunity International tailors holistic financial empowerment to directly benefit women as clients and shape women's and girls' surrounding environment through services such as women-inclusive trainings, school loans, and professional development programs. In 2017, the Knowledge Management (KM) team conducted research to better understand the barriers and successes women and girls encounter along their pathway towards financial empowerment.

## RESEARCH FINDINGS

- ▶ **For Financial Institutions:** Women clients desire stability, primarily through home ownership. Financial institutions can leverage this desire when they market housing finance and other products designed to help families improve financial stability, such as School Fee loans.
- ▶ **For Global Learning:** Social and career services should be developed alongside financial services to strengthen and support women and girls as they overcome challenges achieving financial empowerment.



Researcher Sangeeta (ESAF) meets with girls in India

## THE RESEARCH PROJECT

In 2017, the KM team conducted Life Journey Mapping research<sup>5</sup> in five countries<sup>6</sup> with Opportunity's women clients and their daughters. The objective was to understand the challenges they face, along with the aspirations these women and girls have for their own lives. This methodology uses open-ended questions to create spaces in which individuals share their personal story and experiences, detailing important milestones, challenges, coping strategies, and aspirations.

This allows Opportunity to deepen its understanding around the country-specific factors that have either allowed (or prevented) these clients and their families to complete school and leverage education into economically-viable job opportunities—and ultimately financial empowerment. Insights from this research have allowed Opportunity to refresh its strategy for serving women and girls within their distinct experiences.

**Questions?** For more information, contact Knowledge Management, [knowledgemanagement@opportunity](mailto:knowledgemanagement@opportunity).

## KEY INSIGHTS

**#1: Mothers are champions of their daughters' education, yet they lack information on how to connect a good education to a solid career.** In every country, mothers and teachers were supportive and deeply proud when their children and students were able to surpass their own education level and gain professional employment, but often lacked knowledge about the kinds of jobs available or the process/requirements for applying to jobs.

### Recommendation

Integrate career guidance services teaching job-preparedness into existing programs and services provided by Opportunity. Opportunity Malawi, ESAF in India, and Opportunity's EduFinance projects in Tanzania and Uganda are already testing these integrations.

**#2 Social norms, especially early marriages and/or pregnancies, interrupted girls' education and restricted their economic potential.** In India, women were often forced to drop out of high school to learn how to keep house for their future husband. In Malawi and India, women shared restrictive gender norms they had faced, such as limitations on how far they could travel for work and school, or the belief that they should not work.

### Recommendation

Partner with qualified family planning services to promote delayed marriage and pregnancy among all clients, not just women and girls.

**#3: Women and girls were empowered to recover from interrupted education through vocational training.** In Ghana, apprenticeships helped women establish more stable careers, although most of these apprenticeships were in traditional female roles (e.g. tailoring, food preparation). In India, roughly one-third of women interviewed became self-employed when their husband could no longer provide for their family. Women who had received some technical training appeared to adapt to the setback more quickly.

### Recommendation

Market School Improvement Loans to more vocational and professional schools to expand access to work-related education. Expand successful pilot apprenticeship programs, but emphasize a broader range of potential career paths beyond traditionally gendered options.

**#4: School drop outs were often caused by competing economic interests and lack of funds.** Many women shared that they had been forced to leave school as a girl due to insufficient familial income for school fees and other related expenses. In Ghana, mothers, teachers, and girls all talked about the financial pressures to pay extra for tutorial classes, which many see as essential for passing key school exams.

### Recommendation

Market School Fee Loans as a means of helping families cover educational expenses beyond admission fees. Most partners currently plan to improve their marketing of existing School Fee Loan products.

**#5: Risky home and community environments interrupted education.** In all five countries, instability at home or in the community were commonly-reported factors that kept girls from completing their education. In Ghana and Malawi, orphaned girls faced severe, multidimensional challenges. In Colombia, many women had been forced to flee their community due to prior major conflicts, interrupting their education.

### Recommendation

Partner with qualified social service organizations to identify at-risk families and create solutions to support women and children in unstable environments. Child Protection principles shared through the Education Quality program help school staff identify and report risks to qualified organizations.

**#6: Women interviewed consistently listed home ownership as a goal to reduce instability and better weather financial shocks that take girls out of school.** Women in each country are willing to work hard to overcome barriers to home ownership. A client from Ghana, shared how she spent seven years working in a different city from her husband to eventually afford a home.

### Recommendation

Market housing finance as a product that helps achieve the goal of stability and security for one's family through home ownership and/or improvement.

<sup>1</sup>UNESCO Institute for Statistics (2016; 2017)

<sup>2</sup>UNESCO Institute for Statistics (2016; 2017)

<sup>3</sup>ILO; 2015, 2017

<sup>4</sup>World Bank; 2018

<sup>5</sup>More information on methodology and sampling can be found in the full report, [Understanding Girls' Education and Career Pathways in Context](#).

<sup>6</sup>Colombia, Ghana, India, Malawi, and Philippines