

ED WEBINAR 2022 CHAT Q&A

8.17.22

1. What reading levels are assumed in the development of teacher mentor training materials? (that is, what reading level is the training material?)

The EduQuality program content for Teacher Mentor Professional development targets primary grade educators, with a focus on early grade reading. This includes teaching phonics which benefit both new readers (i.e., kindergarten, grade 1) as well as growing readers (i.e., grades 2-3). Our projects under USAID define this indicator as reading level in grade 2.

In addition, the EduQuality team has more recently developed and integrated literacy related content for the smaller number of our school partners exclusively offering secondary level education.

2. Is EduQuality training performed in all 30 countries?

EduQuality is in 8 countries presently. Opportunity is excited about EduQuality expansion planned for additional countries over the next 12 months, including Nigeria, the Dominican Republic, and Guatemala.

3. How can schools match cash received and cash outflows to increase confidence and stability?

Financial management and keeping business books is a key part of the training provided to schools. Through EduQuality, school leaders learn to diagnose school quality, implement school development plans, and learn skills necessary to run a sustainable, quality school. Our school leadership professional development training helps school owners improve their schools, both as businesses and places of learning.

4. I know that as the quality of schools improves, the fees of the schools also increase. How do you deal with such cases to ensure the schools keep serving children of low-income households, or at least ensure that such schools remain affordable for children from low-income households?

Andrew McCusker responded during webinar, noting that this is also important to Opportunity, and to date EduFinance has not seen significant material increase in school fees. For example, in Uganda, despite the significant financial challenges schools faced during the 28-month closures, survey data from our school partners that reopened in 2022 reported that median school fees had only increase by 1.6% after adjusting for inflation. This likely indicates that school owners understand their target market (low-income families with school-aged learners) and focus on increasing school income through adding additional seats to increase enrolment (and education access) rather than increasing fees and pricing out families.



5. Who are the competitors in your sector (educational finance) that you compete / benchmark with?

The low-cost school market is still new in the education sector. The nonprofit providers, like Opportunity, are few and far between. We would welcome more and are always happy to join with similarly mission-driven partners.

6. How do you work with charitable schools that do not make profits to pay back the loans?

The EduQuality program currently partners with school funding operations primarily through school fees, while some may have additional funding through different organization or faith-based group. Recently, EduQuality has partnered with a small number of schools operating in Nakivale Refugee Settlement in Isingiro, Uganda. This is our first pilot to test the alignment of our training curriculum with schools that are not self-funded through fees. We look forward to learning more through this pilot and exploring the ways our program model may benefit a larger range of schools, including the charitable schools that you mentioned.

7. What literacy level is necessary to use the chalkboard app?

Our content offered in the Chalkboard app is developed for school leaders and teachers with medium literacy levels. The content is offered in English, Spanish, Kinyarwanda, and Swahili, and will be adapted for additional languages as we expand.

8. I hope my arithmetic is not rusty, but your target 580,000 schools serving 155MM students means school size around 250 to 300. Is this a typical school size? what size loan would such a school need?

Yes! Great math. On a global scale, the schools we partner with have an average of 250 learners. On a regional level, we find the following, which is periodically updated as we have new partners and more data: Africa – 320 learners per school; Latin America – 200 learners per school; Asia – 200 learners per school.

9. We are Journey House Actions Rwanda; we have developed our program with a focus on inclusive Early Childhood Development (iECD). Our focus is that no child is left behind because of their disability or any other impairment. How inclusive is EduFinance? How has the program done in working with programs that have incorporated inclusion in their programs (disability isn't inability)?

Serving students with disabilities is a big challenge indeed. We are working on pilot projects on this topic in Tanzania.



10. Can you clarify your stated cost of \$4.00 per student—is it per week, month? And is there a food program attached?

Opportunity calculates on average that the cost per student is \$4, which includes financial support (school loan and school fee costs), staff, and training for teachers and school leaders. For every \$1 donated to Opportunity's education initiative, approximately \$18 is loaned/infused into the local community—remarkable leverage. Our investments might not specifically fund a school food program; however, schools very well might use school improvement loans to build out and strengthen their resources to provide nutrition for their learners.

11. How much would adding EduQuality program cost on a per student basis or per country (or whatever metric you use)?

Current net cost to execute an EduQuality program is approximately \$1,000 per school per year.

12. What education opportunities (if any) are available for parents of the children thru Opportunity International?

The EduQuality programme helps school leaders change their mindset around their relationship and engagement with parents, as we find many first reach us with a difficult perspective on parent relationships. Our *Pathways to Excellence* guide has a full module on *Parent and Community Engagement*, and this is also integrated into our School Leadership Professional Development workshops. We find that this is one of the first areas that school leaders improve on as they change their mindset and transition from seeing parent relationships as challenging, to seeing parents as partners in supporting children's learning, participating in the life of the school community, and helping the school to play an active role in the larger community.

Parents also have access to school fee loans through our financial institution partners. Many of our microfinancing partners offer financial literacy training sessions to their borrowers, benefiting parents in how they can manage their household finances while prioritizing their children's education.

13. Is there a way the program can keep benefiting and educating children should OI funding slow down, diminish, or stop?

The reason we work with financial institutions like Lucy shared is so that we create a sustainable system of financing.

This is also a key factor in the way we developed our three-year EduQuality model. By supporting school leaders to complete annual school self-assessments which then inform annual school development plans, we build the capacity of school leaders to continue



school development planning (a standard practice for any business) beyond the life of our intervention. Similarly, the grouping of schools into the cluster model and building that peer-to-peer school network is critical to setting up our school partners to be successful and have a network to rely on after the EduQuality program ends. Lastly, the teacher mentor program was designed to equip educators in each school with not only new teaching skills, but the ability to effectively deliver professional development to their peer educators. This helps schools build internal infrastructures that integrate and normalized regular professional development, understanding how they can continue delivering this training to new as well as existing staff beyond the EduQuality program. By focusing on capacity building rather than direct interventions (i.e., parent trainings, direct learning training) we believe our model is uniquely positioned to create sustained positive impact, ultimately benefit both current and future learners in our partner schools.

14. How do people in Uganda access Opportunity education finance?

Opportunity International has partnered with a number of financial institutions in Uganda, equipping them to offer education financing to schools and parents. We have continued to expand our partners, both in Uganda and other countries, with the aim of accelerating access to financing to as many schools and parents as possible. We would invite you to explore and compare the education finance services from any of our partners in Uganda, including Opportunity Bank Uganda, Stanbic Uganda and others available here.