The MasterCard Foundation
Research and Evaluation in Philanthropy

Social Economy Centre, OISE
January 28, 2015

Our Guiding Principles

VISION:

Opportunity for all to learn and prosper.

MISSION:

The MasterCard Foundation advances youth learning and promotes financial inclusion to catalyze prosperity in developing countries.

VALUES:

Collaborate. Innovate. Achieve.

Program Milestones

- Committed $1.4B.

- Disbursed $603M.

- 109 projects.

- 57 countries.

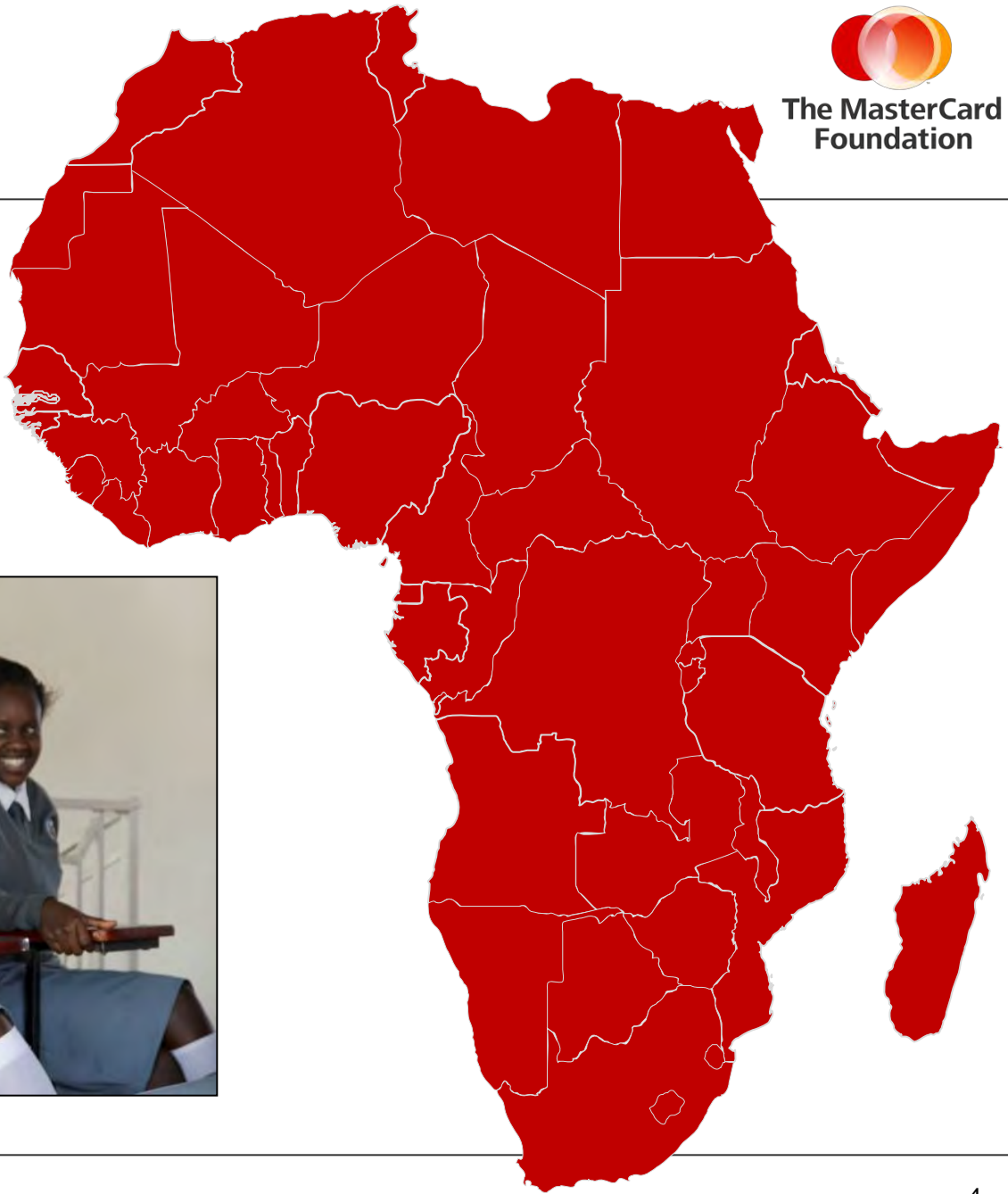- Over 85% of our program commitments are in Africa.

5.6 million beneficiaries

Prioritizing Africa

Africa's Changing Landscape

6%

6% growth rate per year over the next two decades

21%

21% increase in literacy rate by 2030

921%

921% increase in mobile subscriptions by 2030

The MasterCard Foundation

Opportunity for Impact in Sub-Saharan Africa

76%

62%

40%
Secondary education

<7%

higher education

76% of population has no access to formal financial services.

62% of the population is under the age of 25.

Sub-Saharan Africa has the lowest educational attainment rates globally.

Foundation Programs

Financial Inclusion

GOAL: Scale access to a financial inclusion to improve the quality of life for people of all ages in Sub-Saharan Africa.

Individuals and households	Smallholder farmers and related businesses	Vulnerable and hard-to-reach poor

Youth Learning

GOAL: Prepare young people to engage in the economy and lead change in their communities.

Scale access to education in Sub-Saharan Africa	Develop economic opportunities for youth

The MasterCard Foundation Scholars Program

- $500 million, global education and leadership development initiative.

- Spans over 10 years, reaching more than 15,000 young people.

- Secondary and university education.

Scholars are...

A group of bright, talented, young leaders with a deep personal commitment to changing the world around them.

Their ideas for change are rooted in their own personal experiences.

They have overcome enormous obstacles to obtain their education.

They will make a difference in the lives of their families and communities and even their countries.

Developing Young Leaders

- Providing quality education, relevant to economic growth sectors in Africa.

- Offering holistic financial, social, and academic support.

- Training and mentorship that reinforces the core values of ethical leadership and a commitment to improving the lives of others.

- Creating pathways to internships, employment, entrepreneurial activities, or further education in Africa.

- Creating a Community of young leaders committed to a 'give back' ethos.

Scholar Enrollment by Year

4,330 Scholars currently in Program (3,301 Secondary; 972 Undergraduate; 57 Graduate).

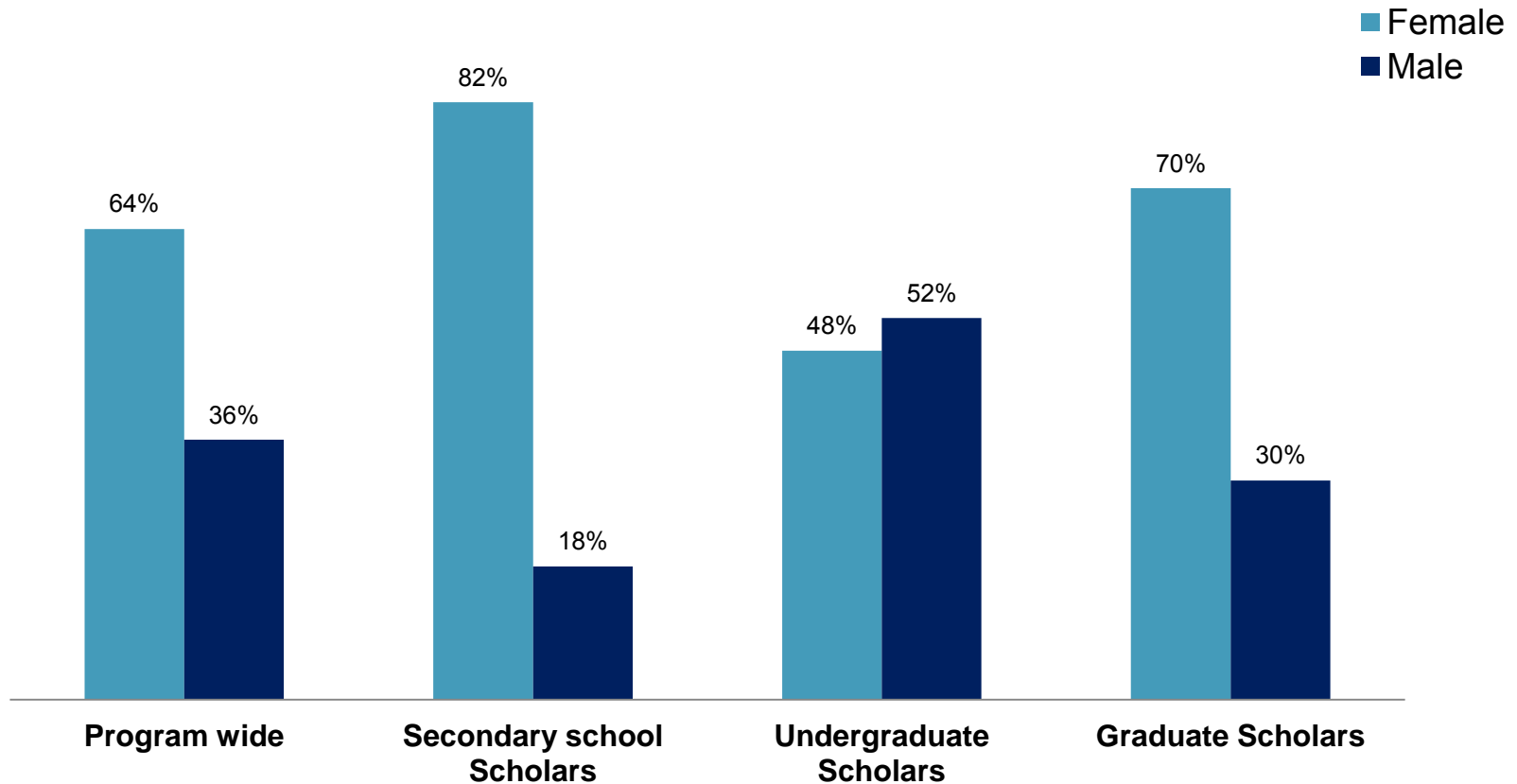Total number of enrolled Scholars is expected to rise to 5,950 by February 2015
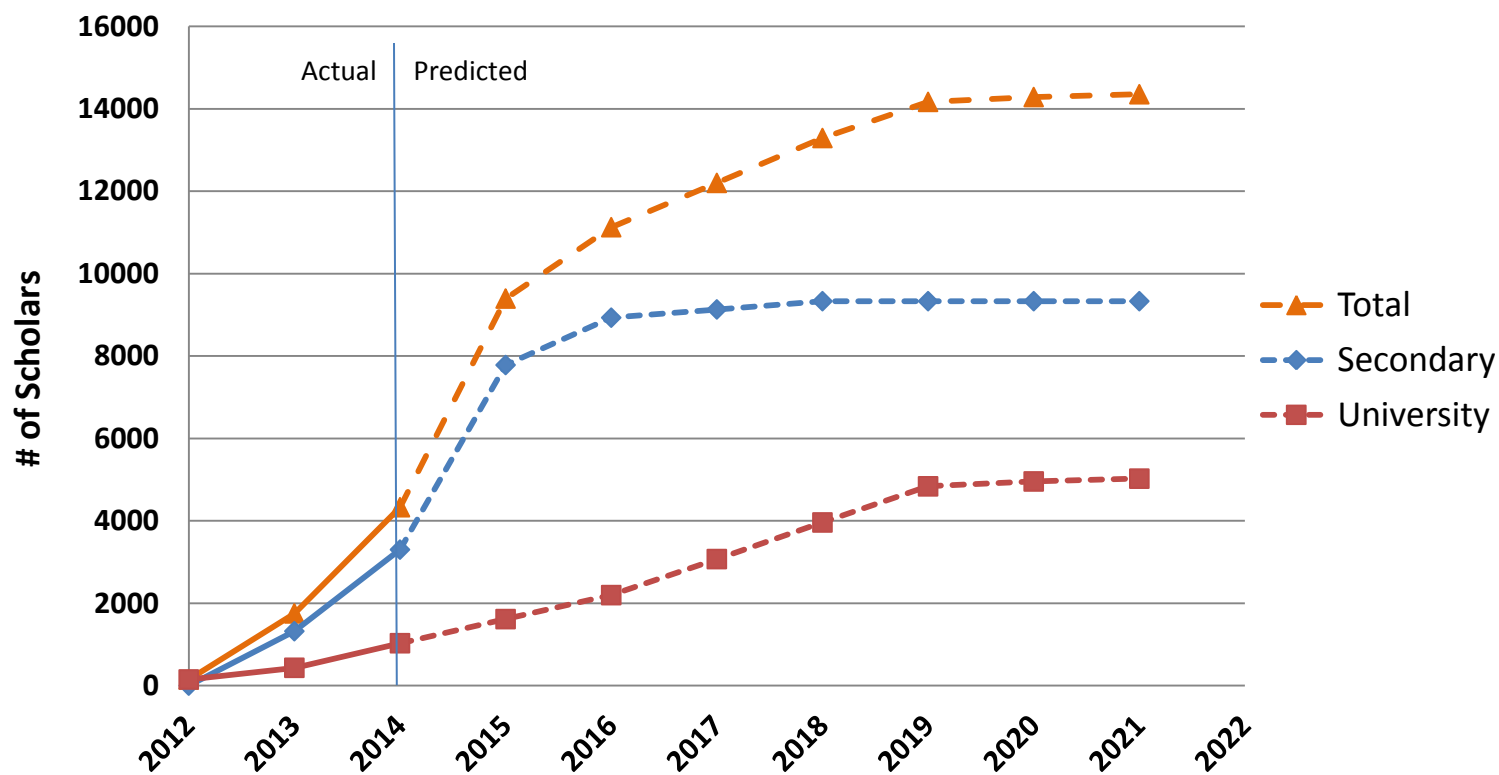
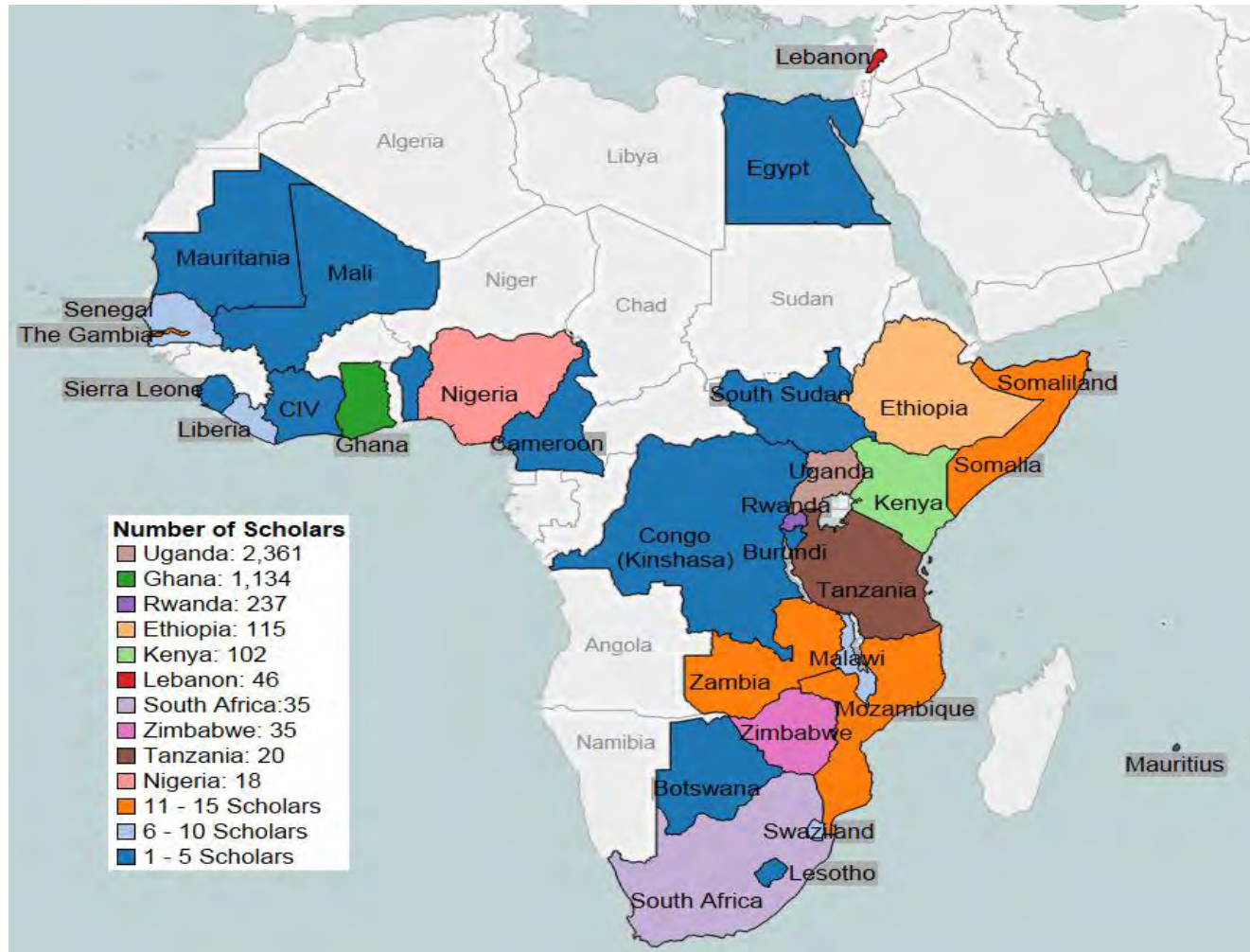# Gender Distribution Across Program and Academic Levels

Gender distribution at the end of the Program will be: 75% Female, 25% Male.

Scholars by Country of Origin

Research, Evaluation and Learning

Research, Evaluation and Learning

The **goal** of the REL function is to amplify the Foundation's impact.

Its **purpose** is to improve the lives of people living in poverty by enhancing the programs and policies that affect them.

REL activities are oriented towards the following two primary **objectives**:

- To generate high quality, trustworthy knowledge for **program learning and decision-making.**

- To **strengthen the evidence base** to promote more effective programs and policies.

Our Learning Approach

- We seek to create an integrated and collaborative approach and practice that allows us to:
    - Make data-informed decisions.
    - Improve continuously.
    - Have the impact we seek.

Refine → Plan → Do → Assess → Reflect
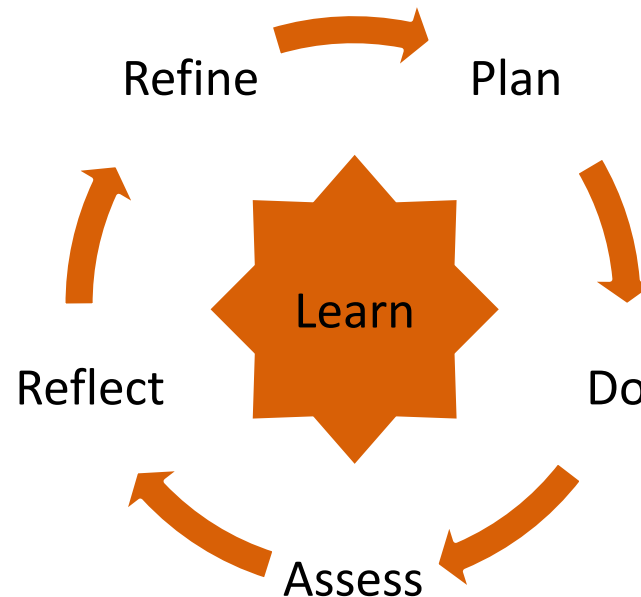
Learn

Our Core Principles - Research, Evaluation and Learning

1. Research and evaluation is **strategic and applied** to ensure relevance, use, and impact.

2. A high standard of **ethics** is pursued.

3. Utilization of **methods** which are appropriate, rigorous, and innovative.

4. Partners and stakeholders are actively engaged to **listen deeply, elevate voices, and stimulate action.**

Our Guiding Criteria - Research, Evaluation and Learning

1. **Strategic**: Research and evaluation respond to specific knowledge needs and are clearly linked to programming goals and learning agendas.

2. **Applied**: The intended users and uses of any research or evaluation are clearly articulated, including any specific actions or decisions.

3. **Clear value-addition**: Resources are maximized and knowledge produced fills unique evidence gaps.

4. **Communicates for impact**: A clear and effective knowledge transition and dissemination strategy exists to ensure maximum use and impact.

5. **Ethical**: The highest, most relevant ethical standards reflecting the values of respect for people, do no harm and informed consent are built into any activity funded by the Foundation.

6. **Appropriate:** Researchers and evaluators use the most appropriate methods for the given learning questions and context.

Our Guiding Criteria - Research, Evaluation and Learning

7. **Rigorous:** Trustworthy knowledge requires high standards of methodological rigour.

8. **Innovative:** The Foundation is committed to exploring new and innovative methods for gathering, interpreting, and reporting data and elevating the voices of participants, including harnessing the power of technology.

9. **Collaborative and participatory:** Active engagement of program partners, participants and stakeholders in dynamic ways builds ownership, shared learning and collective action.

10. **Elevate client and youth voice:** Methods and approaches highlight lived experiences and prospectives to influence programs and policies.

11. **Leverages local knowledge:** African-based researchers, evaluators and decision-makers are engaged and reinforced, with information emerging from, and returning to, local communities.

Research, Evaluation and Learning Team

- Structure: Team roles and competencies in evaluation, research, policy and strategy. Supporting an integrated learning approach.

- Priorities:

  - Enable dynamic evaluation, research and learning across all partnerships

  - Lead catalytic, strategic research and evaluation on priority themes

  - Build a culture of distributed thought leadership and supportive systems

Program Learning Frameworks

	Financial Inclusion	Youth Employment	Education
Impact	To what extent does financial access substantially improve the well being of customers?	How does the holistic EOY model effectively change the long-run economic trajectory of participants?	In what ways is the Scholars Program leading to the development of a new cohort of transformative leaders?
People	Which financial services and channels are most valued by the financially disadvantaged?	What do different segments of youth need most to be successful and fulfilled economically?	What are the changes in Scholars' educational, employment, go-back/give-back and leadership outcomes? How best can we reach sub-groups such as women and STEM students?
Models, institutions and organizations	What drives the Business Case for providers to serve the financially disadvantaged?	Which components and in which combinations are required for a sustainable and scalable holistic EOY intervention model?	Is the Scholars Program a catalyst for broader change within and beyond the implementing institutions?
Ecosystems	What does an enabling environment look like and what is the appropriate role for funders to play in supporting it?	What specific policies, infrastructure, technology and private sector environments are most successful in supporting youth economic opportunities?	How can we best influence the broader education ecosystem with innovation, evidence, and best practices in scaling?

Strategic Learning Partnerships

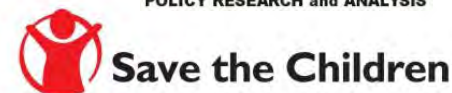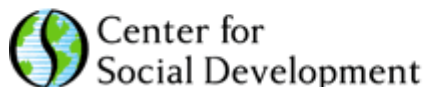# Strategic Learning Partnerships - Examples

- University of Minnesota with the Learn, Earn and Save initiative.

- Mathematica in partnership with The MasterCard Foundation's Scholars Program.

- ISSER, KIPPRA, Center for Social Development and New America Foundation with Save the Children's YouthSave Program.

Strategic Learning Partnerships - Examples

- Global Development Incubator and Dalberg in partnership with the Fund for Rural Prosperity agricultural finance initiative.

- The Overseas Development Institute in partnership with the Economic Opportunities for Youth program.

- Research embedded in our partnership with IFC on scaling microfinance.
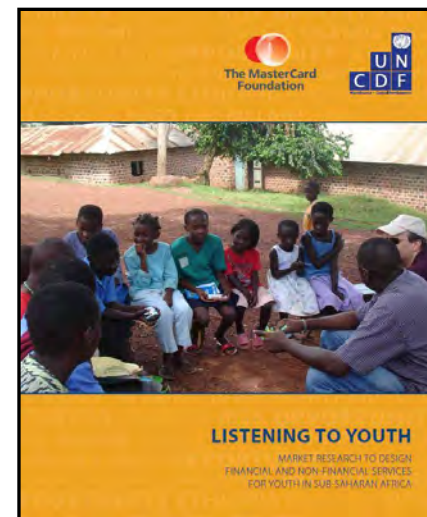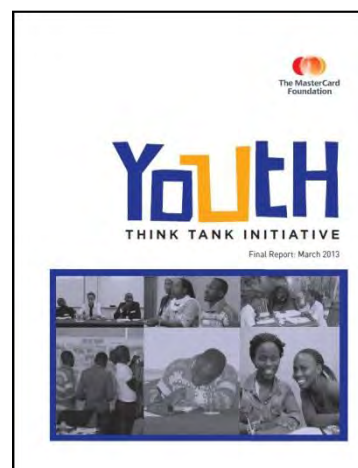
Research Partnerships - Examples

- School to work transition surveys in 28 countries in partnership with ILO.

Sharing Knowledge
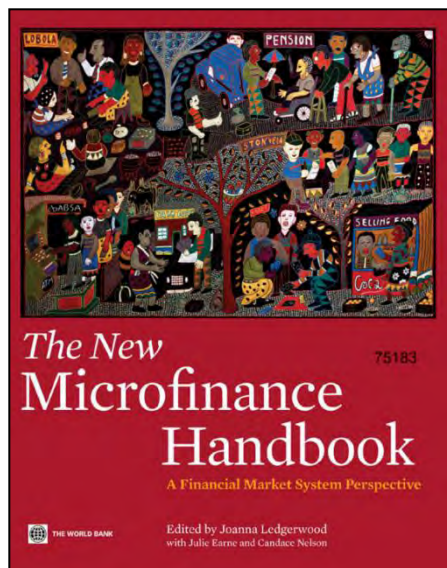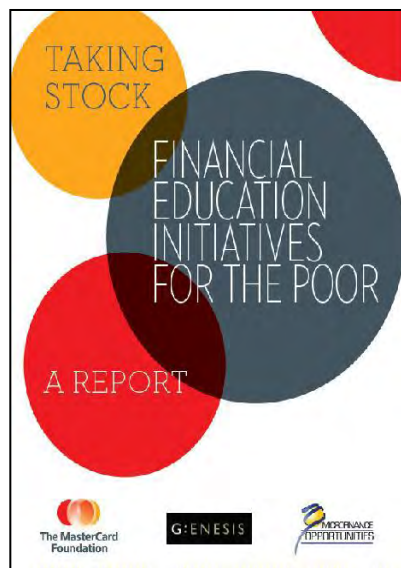
Evaluation activities during the project cycle

Cases Studies

Mid-term assessment

Baseline Survey

End-line Survey

Cases Studies

Cases Studies

End-term assessment

Monitoring system & Periodic reports

Time
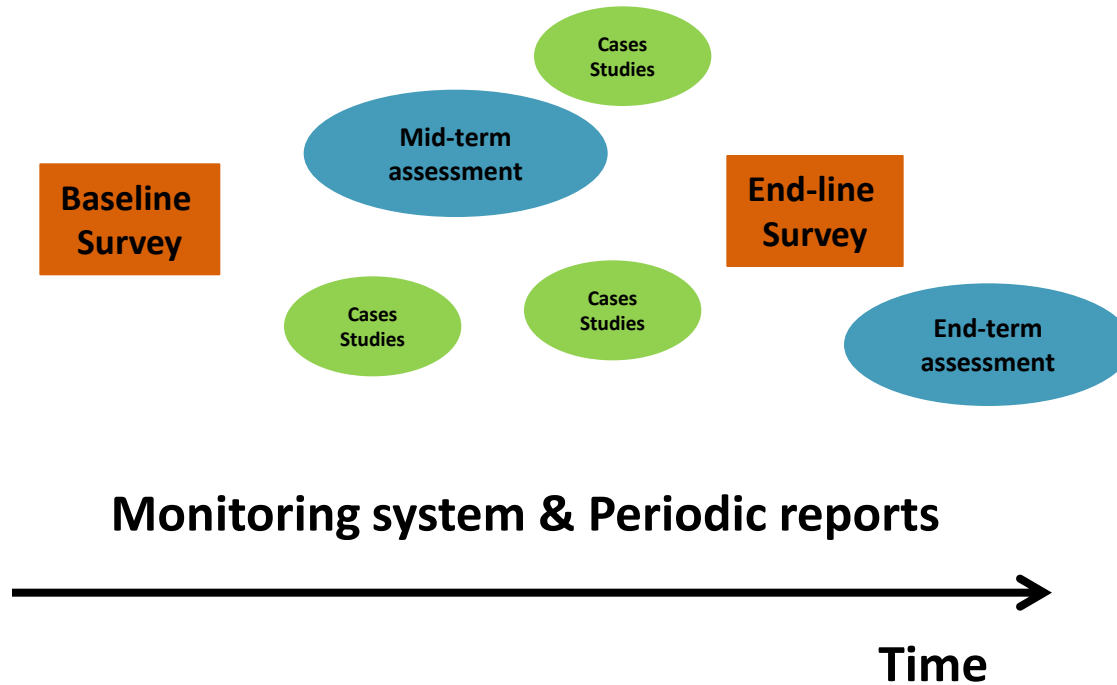
Evaluation Process

A participatory process involving the partners, the evaluator and

MCF throughout the process

- Development of the terms of reference (ToR)

- Selection of the evaluator

- Feedback on inception report

- Frequent communication throughout

- Review of methodology

- Review of draft reports and

- Initial debriefings

- Management of response

Evaluation expectations

- Focus on learning: what works and what is not working

- Opportunity to reshape the project

- Build on what is working

- Identify and learn from the challenges

- Ensure independence

- Ensure rigour

- Ensure partner ownership

- Theory of Change at the center of our learning

A Learning Partnership in Practice:
The Scholars Program and Mathematica Policy Research

Learning Questions

- How is the Scholars Program being implemented across the partnership?

- How is the Program influencing Scholars' outcomes, such as education, returning home, and giving back?

- How is the Scholars Program a catalyst for change?

Implementation

- Design
    - Developed a MEL framework, MEL design, and data collection instruments
    - Received IRB approval
- Data Collection
    - Baseline surveys with Scholars and comparison group members
    - Interviews with partners
    - Interviews with tertiary Scholar graduates
    - Annual Scholar surveys
    - Program visits
- Sharing Learning
    - Issues briefs
    - Convenings

Early Learning: Scholar Recruitment

Adaptations and Collaborations Help Partners Select Scholars

- **Secondary education partners** recruit target numbers of Scholars by adapting selection criteria.

- **Tertiary partners** adapt practices and form collaborations to select students.

Interpreting the ambiguous financial situation of the student…accurately and making sure we get the right kind of individual—that was a challenge.

Scholars Program Partner

Early Learning: Transformative Leadership

Our focus on transformative leadership is a unique and distinguishing feature of the Scholars Program and the identity of each Scholar.

- Core competencies of transformative leaders **go beyond academic qualifications**, technical skills and experience.

- Important **elements of transformative leadership development** include training, mentorship and support, cultivating self-awareness, expanding worldview, leadership practice and networking.

- Each of our Program partners has a **wealth of experience and expertise**, offering Scholars a variety of leadership training and development opportunities.

- Content is varied, pointing to the **need for a common and unifying** leadership development experience.

Early Learning: Transitions

Career Services are Key to Helping Graduating Tertiary Scholars Prepare to Transition

- Graduating Scholars appreciate receiving support from:
  - Program staff
  - Career services
  - Specialized third party providers

- Partner institutions offer career services, but not always focused on Africa.

- Graduating Scholars need support early on in their studies to apply for internships and jobs in Africa.

We need to give them training on interviewing.

A lot of prepping needs to be done for the students [Scholars] to be competitive.

Partners placing Scholars in internships in 2014

Early Learning: Institutional Change

The process of institutional transformation entails initiating changes in programming, policies and practices.

- Shifts in recruitment and selection processes in favour of **broader outreach** and **increased cross departmental collaboration**.

- Increased **internationalization / Africanization** of student bodies, leading to positive changes in perceptions about Africa and learning for students and faculty.

- Adaptation of **mentorship approaches and leadership programming**, offered to students beyond the Scholars Program.

- Deepened **global networks** that may have the potential to influence change in the broader global landscape.

Trends in Development & Philanthropy

- Increased collaboration between multi-lateral, bi-lateral, local governments, foundations, civil society, and the private sector.

- Rethinking sustainability and scale.

- Increased call for community engagement and empowerment of clients and beneficiaries.