

DW Area	Country	Microfinance Institution	Innovation	Impact/Results/Findings	Recommendations
Child Labour	Nigeria	Lift Above Poverty Organization (LAPO)	Awareness Campaign; School Fees Loan	*Marginal impact on school attendance for clients exposed to awareness campaign only; *No significant impact on child labour incidence, schooling outcomes, or attitudes towards work and school; and *Increased hours worked, missed school days and placing a higher value on work than school (negative impact of innovation).	
	Pakistan	National Rural Support Programme (NRSP)	Extension of Health Insurance Coverage	*Incidence of child labour decreased significantly; *Insurance coverage and usage increased significantly; *Additionally, insurance pay-outs and reimbursements were found to be related to lower child labour incidence and lower hospital expenses; and *No significant change occurred surrounding child schooling (hours and days/week) and household welfare indicators (PPI).	
	Mali	Nvèsigiso	Client Training on Entrepreneurship, Financial Management, and Child Labour	*Weak evidence that training increased the perceived age at which children should start full-time work *Weak evidence that awareness about the importance of secondary schooling improved *Incidence of child labour decreased for girl children *Results show that the number of fainting spells in adults on the job have decreased in connection with the innovation.	
	Uganda	PRIDE Microfinance Limited	New Leasing Product (Mortgage Asset Financing Loan)	Findings of BEFORE-AFTER analysis: clients who had accessed the leasing product... *Increased their assets, especially land, vehicles and motor cycles; *Could better cover their business and household expenses over time; *Had slightly more difficulties repaying their loans; *Had slight more unforeseen expenses but slightly increased ability to cover them; and *Had similar financial attitudes and behaviour compared to clients without access to the MAFL.	1) Continue to offer the MAFL; 2) Continue to track progress of risk management indicators on the client level and integrate into PML's social performance agenda; 3) Strengthen the risk management knowledge of staff selling the MAFL (and other PML products); 4) Monitor the quality of client consultations; 5) Share tools, methodologies, and findings from the action research through national and international MFI networks to encourage efforts in improving clients' risk management and to promote the concept of Decent Work.
	Philippines	Negros Women for Tomorrow Foundation (NWTF)	Entrepreneurship Training on Generating and Starting Businesses	*Strongest results for: -Business profit increased, ownership of motorized vehicles increased (positive impact on asset building), -Incidents of late repayment decreased, repayment difficulties decreased (positive impact on overindebtedness), -Increased used of microinsurance to cover unforeseen expenses (some positive impact on risk management), *Inconclusive results for: -Debt- and precaution-related financial attitudes, -Financial behaviour/risk management.	1) Continue to implement the GYB-SYB training and roll out to other branches; 2) Continue to track progress on the client level as part of NWTF's social performance agenda; 3) Monitor the quality of the training delivery and regularly strengthen the entrepreneurship knowledge and training skills of NWTF staff; 4) Consider applying a community-based approach for extending the GYB training; and 5) Share tools, methodologies, and findings from the action research through national and international MFI networks to encourage efforts in improving clients' risk management and to promote the concept of Decent Work.
	Philippines	Negros Women for Tomorrow Foundation (NWTF)	Emergency Savings Product (Individual Emergency Fund)	*Strongest results: -Cross-borrowing and repayment difficulties decreased (positive impact on overindebtedness/multiple borrowing), -Improvement of precaution-related financial attitudes *Inconclusive results: -Financial behaviour/risk management -Vulnerability *Negative result: -Clients took less insurance (negative impact on asset building)	1) Continue to implement the Individual Emergency Fund and the Wealth training and roll out to other branches; 2) Continue to track progress on the client level as part of NWTF's social performance agenda and incorporate into NWTF's tailored PPI tool; 3) Monitor the quality of the training delivery and regularly strengthen the risk management knowledge and training skills of NWTF staff; 4) Share tools, methodologies, and findings from the action research through national and international MFI networks to encourage efforts in improving clients' risk management and to promote the concept of Decent Work.

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Risk Management & Over-indebtedness	Cambodia	VisionFund Cambodia	Financial Education Program for Clients	<p>*Some impact on financial attitude;</p> <p>*Some impact on risk management;</p> <p>*Little evidence with respect to asset building (except for savings incidence);</p> <p>*Mixed and counter-intuitive results for multiple-borrowing/over-indebtedness and vulnerability.</p>	<ol style="list-style-type: none"> 1) Reflect on VFC internal capacities (human and financial) to deliver the 2-day-client training on financial education and make adjustments if needed to allow the roll out of the training to other branches; 2) If adjustments in the curriculum are made, it is recommended that: <ol style="list-style-type: none"> i) the participatory methods used in the ILO Trainer's manual are maintained as much as possible to ensure an easy and pleasant learning, ii) VFC staff at branch level is provided with regular opportunities to strengthen their knowledge on financial education and their training skills, iii) the quality of the training delivery is monitored closely; 3) Continue to track the impact of the training on financial education in addressing risk management and over-indebtedness issues on the client level as part of VFC's social performance agenda; 4) Share tools, methodologies, and findings from the action research through national and international MFI networks to encourage similar efforts in reducing the risks of clients' over-indebtedness and to promote the campaign for Decent Work around the world.
	Cambodia	Angkor Mikroheranhvatho (Kampuchea) Co. Ltd (AMK)	Financial Education Program for Loan Officers	<p>*Strongest impact on the repayment behaviour of clients; and</p> <p>*Significant and positive impact on: insurance take-up (asset building), clients' association of savings and security, handling of debt, attitude towards borrowing (financial attitude), and decision to set money aside for future emergencies (risk management).</p>	<ol style="list-style-type: none"> 1) Continue to implement the financial education programme by sharing the pre-determined financial education topics with clients at defined moments during the loan cycle; 2) Continue to track progress as part of AMK's social performance agenda; 3) Monitor the quality of programme delivery and regularly strengthen the client officers and area managers financial education knowledge and training skills; 4) Complement the financial education curriculum with one topic on insurance to strengthen client's awareness about the insurance concept and the use of such products (including the claim process); and 5) Share tools, methodologies, and findings from the action research through national and international MFI networks to encourage efforts in reducing the risks of clients' over-indebtedness and to promote the concept of Decent Work.
	Viet Nam	Tao You May (TYM)	Client Training: Risk Management and Microinsurance	<p>*Strong impact on financial attitude;</p> <p>*Little impact on asset building;</p> <p>*Little impact on multiple borrowing / over-indebtedness; and</p> <p>*Little impact on vulnerability.</p>	<ol style="list-style-type: none"> 1) Continue to implement the client training on risk management and microinsurance at defined moments during TYM client interactions and roll out the training to other branches; 2) Continue to track progress on the client level as part of TYM's social performance agenda; 3) Monitor the quality of the training delivery and regularly strengthen the risk management knowledge and training skills of TYM staff; 4) Strengthen the capacity of TYM staff to efficiently manage the Mutual Assistance Fund; and 5) Share tools, methodologies, and findings from the action research through national and international MFI networks to encourage efforts in improving clients' risk management and to promote the concept of Decent Work.
	Peru	Financiera Confianza	New Multi-Risk Micro-insurance and Client Training	<p>*Significant positive impact on outstanding loan balances and number of other financial service providers used (multiple borrowing/overindebtedness)</p> <p>*No impact of financial education on insurance uptake (not significant)</p> <p>*Counter-intuitive results:</p> <ul style="list-style-type: none"> -significant negative impact on risk management (fewer clients can meet unexpected expenses and cover monthly costs) -significant negative impact on late payments (overindebtedness) -significant negative impact on financial attitudes (need for insurance, savings for emergencies) 	
	Honduras	Banco Popular	New Health Insurance and Client Training	No impact analysis due to change in research methodology	
	Formalization	Burkina Faso	Fédération des caisses populaires du Burkina (FCPB)	Training: Formalization and Enterprise Management	<p>*An increase in the registration of professional activities of clients with an increase in the number of activities moving from the informal sector to formal registration as a business;</p> <p>*An increase in number of clients separating their business accounts from their personal accounts; and</p> <p>*Increased awareness on the importance of social protection.</p>
India		Evangelical Social Action Forum (ESAF)	Training on Formalization and Business Development Services	<p>*Strong increase in registration of businesses with relevant authorities;</p> <p>*Improved access to bank services for clients;</p> <p>*Increased awareness and access to government schemes and benefits;</p> <p>*Perception of increased importance of the household enterprise for income generation; and</p> <p>*Increased use of management tools in running the business although performances of the enterprises have not been impacted in the period of the innovation.</p>	
Personal Safety & Health	Jordan	Tamweselcom	Awareness Campaign and Staff Training	No impact analysis due to change in research methodology	

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Occupation	India	Bharatiya Samrudhhi Finance (BASIX)	Training: Participatory Safety Education	<p>*Adopted safe work place habits increased;</p> <p>*New technologies and practices adoption increased; and</p> <p>*More clients are able to save.</p>	
Job Creation	Tajikistan	International Microloan Fund (IMON)	Women's Entrepreneurship Training	<p>*Increased awareness on usage of products and services from the business women's association;</p> <p>*For the women that received both a training and a loan, there is a positive impact on self-employment and business expansion;</p> <p>*No significant effect on women's empowerment; and</p> <p>*The innovation positively affected client retention rates.</p>	
	Kyrgyzstan	Bai Tushum & Partners	Organizational Restructuring for SME Finance Window	<p>*A small effect of increases in loan size on job creation, but it's not always significant;</p> <p>*A negative effect of client exit on job creation; and</p> <p>*Other factors such as type of sector are influencing job creation.</p>	