



Title: Lift Above Poverty Organization (LAPO)

Country of Operation: Nigeria

Website: <http://www.lapo-nigeria.org/web/>

Organizational Mission: LAPO's mission is to achieve the goal of economic empowerment of the target group through access to affordable financial services delivered in a cost effective and innovative manner.

MFI PROFILE*

Current Legal Status: NGO
Number of Active Borrowers: 258,114
% Women Borrowers: 98%
Total Number of Depositors: 245,144
Size of Gross Loan Portfolio (in USD\$): 26.2 million
Types of Products Offered: Loans, Voluntary Savings, Training/Consulting, BDS, & Health
Number of Branches: 226
Geographical Dispersion: Active in 18 of 36 states



*2009

Decent Work Output Addressed: Child Labour

Innovation: School Support Initiative

LAPO will address child labour through a combination of tools: a locally-developed awareness campaign (AC) on child labour/child schooling; a new loan product with softer, longer terms for school-associated costs; and where applicable, a blend of the two. Treatment groups will fall under three classifications: T₁, soft loan only; T₂, AC only; and T₃, soft loan and AC. LAPO will track changes at the client/household level—particularly client portfolio, exposure to awareness campaign, and child schooling/working—in order to follow the impact of the innovation over time. LAPO hopes to see an increase in the number of children enrolled in school among clients and a heightened awareness of the adverse effects of child labour in comparison to the control group.

General Information on the Innovation/Action Research

Size of Sample: 2289 Clients (1517 Target / 772 Control)
Gender Ratio of Sample: 88% Female / 12% Male
Number of Participating Branches: 10 Branches
Location: Ibadan, Alimosho, Edo/Delta Regions
Number of surveys to be completed: Baseline survey + 3 follow-up data collections
Survey Interval: From baseline, every 5-6 months (From Oct. 2009 to Dec. 2011)

Implementation Plan: LAPO has completed a baseline survey and two follow-up surveys for all 2289 clients in control and treatment groups. LAPO began implementing both innovations in February 2010, therefore, clients of Treatment groups have had exposure to the innovations for 20 months. Innovation implementation regions and offices include: Benin 1(T₂) and Uromi (T₁) in Edo/Delta region; Egbeda (T₁), Isolo (T₂), and Alaba (T₃) in Alimosho region; and Dugbe (T₃) and Mokola (T₁) in Ibadan region. One final follow-up survey is scheduled for October/November 2011.

ILO DW Country Outcome: LAPO's child labour innovation contributes to Nigeria DWCP outcome NGA104: *Micro-Finance and Decent Work Deficit*

Supporting ILO Units: IPEC & Regional Office for Africa (ROAF), Addis

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