

# Lessons From the Field:

Implementing a Financial Literacy Curriculum in a Safe and Supportive Space for Adolescent Girls in the Kibera Slum of Nairobi, Kenya



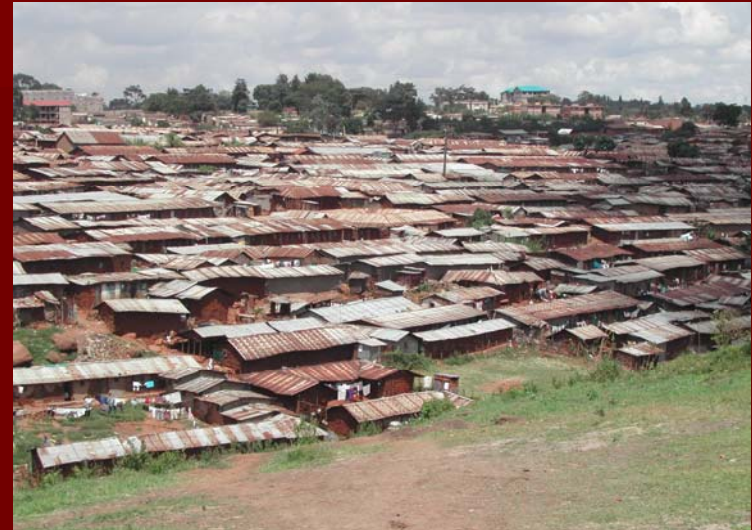
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Global Microcredit Summit 2006

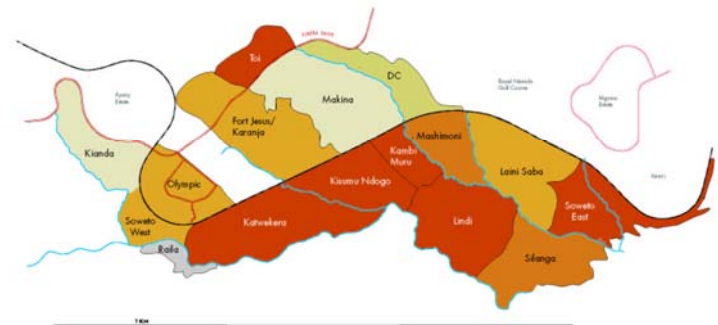
# KIBERA

- Largest slum in East Africa
- 800,000 people living in 4 square kilometers – size of Central Park in NYC
- Not officially recognized by government – lack of services
- High violence – political/ethnic as well as crime related – young women especially at risk
- Half of the population is under the age of 15 years - approximately 80% of all youth are unemployed
- Vast majority of population is living below poverty line
- No formal financial services/institutions – merry-go-rounds, money lenders very common



Number of girls in any group (girls-only and mixed)  
Kibera average: 95.4; range: 0-299

0	1-50	51-100	101-150	151-200	201+



The data for these regions was collected by the members of the East African Center, a program of Catholic Relief Services. These data represent the total number of girls in the different regions of Kibera. Support for the "Counting Girls" project was provided by the Population Council.

# Situation of Girls in Kibera

## Link between Economic Vulnerability and HIV/AIDS

### **Strong link between economic/social vulnerability and HIV/AIDS:**

- Girls are often forced by circumstances to transactional sex
  - 21% of sexually active girls aged 15-19 reported exchanging sex for money or gifts
- HIV prevalence in girls 15-24 years old is 6 times higher than boys
  - Twice as high in urban areas as compared to rural

# The Binti Pamoja Center



- Women's rights and reproductive health center for 12-18 year old girls
- Programming includes:
  - health discussion groups
  - life skills and peer education training
  - a drama and newsletter group
  - educational speakers and trips
  - family events
  - community outreach program for other youth in Kibera



# Introducing Financial Literacy

- Partnership with Financial Education for the Poor Project
- Total process took 6 months
- Market Research (2 months – including preparation & analysis)
  - Focus groups with adolescent girls in Kibera
    - Questions focused on current financial responsibilities, sources and regularity of income, attitudes toward savings, assessment of budgeting skills, topics for a financial literacy curriculum
  - Interviews with parents and financial institutions
    - Parents - Questions focused on financial responsibilities of adolescent girls, if and how adolescent girls, attitudes about savings, suggestions for curriculum
    - Institutions – What products and/or services exist for girls, attitudes toward financial literacy for girls

# Introducing Financial Literacy – cont'd

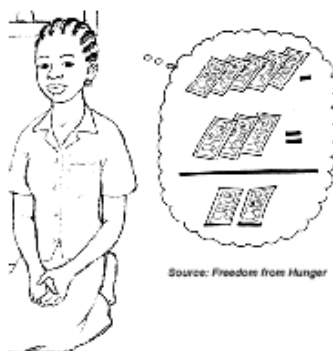
- Curriculum adaptation (2 months)
  - Draft of curriculum: budgeting, savings, banking services, and earning money sections
- Pilot Testing (2 weeks)
  - Participant evaluation, facilitator debriefing and evaluation
- Finalizing of curriculum (1 month)
- Training of Trainers (2 weeks)
  - 18 alumni members trained

# FINANCIAL LITERACY EDUCATION

## A Curriculum for Adolescent Girls in Kibera Trainer's Guide

Topics Included:

Budgeting — Savings — Banking Services — Earning Money



**The Binti Pamoja Center**  
**A Program of Carolina for Kibera**  
In Partnership with the Financial Education for the Poor Project

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## SAVING ACCOUNTS

PLACE WHERE YOU PUT YOUR MONEY

FORMAL: LESS RESTRICTIONS, EASILY ACCESSIBLE, NOT PROTECTED

IRFORMAL: REQUIRE MINIMUM DEPOSIT, MAY EARN INTEREST

SPECIAL TYPES OF ACCOUNTS

FOR LONG- & SHORT TERM GOALS

BEST RATE CHANGES WITH

TYPE OF ACCOUNT & AMOUNT

TIME MONEY KEPT IN ACCOUNT

MUST BE OVER 18 YEARS TO

OPEN → OR COME WITH

1 - Driving  
→ Start own business

→ Employment - Journalist  
Kind → Any cleaner.

Business

→ Continue Education

- Specialises -

→ Employment

→ Higher education

→ Pilot

→ Supermarket

→ by the school

→ by the school

→ by the school

→ by the school

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A **BANK** IS A BUSINESS THAT PROVIDES SERVICES TO CUSTOMERS (LIKE A POST OFFICE). THE MAIN SERVICES IT PROVIDES ARE SAVINGS ACCOUNTS & LOANS.

## Ground Rules

1. No Cheating answers
2. Respect
3. NO Cheating
4. Love or friendly
5. Keeping time.

→ What are saving emergency?

→ Case of a problem

→ Case of fine

→ Case of emergency

→ Case of emergency

Where does one save his/her money?

- Home Bank - under ground

- Bank - safe

- under the bed - Friends

- To less



# Partner Roles

- The Binti Pamoja Center
  - Base within the community - respected, trusted, understanding of the girls' lives
  - Brought voice of the girls into the project
  - Trainers and facilitators come from within the program

\*\* CANNOT do this work without a strong community partner
- Financial Education for the Poor
  - Provided assistance and brought the expertise of creating financial literacy curriculums
  - Did not have capacity to adapt their materials to a population of vulnerable adolescent girls
- Financial Institutions – A missing link

# Lessons Learned

- Strong desire to learn how to save and budget
- No emphasis on current use of credit
  - Seen as a potential future endeavor
- No formal savings options for girls under 18 in Kenya
- Market Segmentation
  - Older vs. Younger
  - In School vs. Vocational



# Lessons Learned - Safety



- Increased savings can increase and/or decrease vulnerability
- e.g. – Accessible savings can prevent transactional sex
- e.g. – Disclosed savings can lead to physical abuse by family or boyfriends
  - Need for confidential savings
  - Financial Negotiation/ Communication Skills
  - Difference in vulnerability between planned/protected savings and vs. unprotected savings

# Lessons Learned – Curriculum Adaptation

- In curriculum focus on skills building and use of representative stories
- Addition of Earning Money section
- Flexibility of Delivery
- Discuss equally formal and informal financial services
- Provide information that is immediately relevant, then address components that have future benefit
- Girls engage in financial activities, but do not have the vocabulary to talk about it
- Address sensitive issues up front
  - i.e. getting money from boyfriends, transactional sex



# Learning Strategy

- Expand safe and supportive spaces: allows for constancy, creates ownership, program venue
  - Within that space, provide adolescent girls with three-pronged programming
    - Financial Literacy/Savings Opportunities
    - Health Education
    - Life Skills Training
- Incorporation of mentors into programming
- Microfinance alone will not address the multitude of issues that adolescent girls face – but it is a **CRITICAL** piece of the solution



# Summary

- Adolescent girls have diverse needs
  - Even within Kibera – range of ages, ethnicities, educational level, experiences, responsibilities, living arrangements
- What works with one vulnerable population will not necessarily work with another
  - Must ADAPT
- Work must be done with a multi-disciplinary team and within a multi-faceted program
- Must be aware of the economic vulnerabilities that adolescent girls face and the dynamics that shift them
  - Address those vulnerabilities openly and adapt financial literacy program accordingly

# Where are we now?

- Rolling out of financial literacy into girls groups
- January – conduct a process evaluation
  - Focus on initial responses, changes in financial behavior and reaction to a ‘mentor’ facilitated curriculum
- Hire alumni members who will be field coordinators
  - Building capacity of girls from within the community
- Satellite Offices
  - Increasing safe spaces within the community





# ASANTENI – THANK YOU



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