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
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
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- 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

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A Program of Carolina for Kibera
In Partnership with the Financial Education for the Poor Project

August 2006
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:
- No Chewing
- Respect
- No Chewing
- Love & friendly
- Keeping time

What are SAVING EMERGENCIES? 
- Money in case of death or unforeseen circumstances.

Driving:
- It is our business
- Employment - Jamaican
- Kind - Any country

Business:
- Continue Education - Specialized Employment
  - House Rent
  - Clothing
  - House Rent
  - Medical
  - Food
  - Water
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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