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Expanding safe spaces, financial education, and
savings for adolescent girls in Kenya

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Almost 1 billion people around the globe live in urban informal settlements, or “slums,” and the number of such residents is increasing (UN Millennium Project Taskforce 2005). In Kenya, 60 percent of Nairobi’s nearly 3 million inhabitants live in slum areas characterized by high levels of poverty and HIV. Kibera, the largest of these slums, is about 2.5 square kilometers and home to almost 800,000 people, commonly migrants from rural areas. The term “informal settlements” underscores their non-permanence and implicitly justifies the lack of infrastructure and services provided by the government, including water, electricity, health services, sanitation, and public schools (Erulkar and Matheka 2007). Most residents rely on an informal system of services provided by NGOs, faith-based groups, and local entrepreneurs, and live in one-room houses made of semi-permanent materials such as mud, wooden planks, or metal sheets. The majority of slum residents live in extreme poverty, with residents sustaining themselves in whatever manner they can, often through informal-sector activities such as petty trade or casual labor (Erulkar and Matheka 2007).

Life is particularly perilous for adolescent girls in slums, such as Kibera, as they make their transition to adulthood. Girls in the slums face a number of vulnerabilities, including living in social isolation, often with one or neither parent and without the support of school, family, or friends. Girls also lack safe and supportive places in which to socialize, learn life skills, obtain critical reproductive health information, and develop relationships with mentors and role models in their community. Several risk factors tend to converge around the time of puberty: girls are less likely to make the transition into secondary school than boys, they become more socially isolated, their risk of unwanted sexual attention and violence increases, and they start shouldering increased financial responsibilities within the household (Erulkar and Matheka 2007).



Karen Austrian

Princess Account holders show off their new homebanks. In addition to opening a savings account, girls join a saving group that meets once a week and receive a homebank, t-shirt, and savings ID card.

Girls are several times more likely than their male age-mates to become infected with HIV (National AIDS and STI Control Programme 2008), and sexual initiation for girls often occurs in the context of violence and coercion. Poverty is a driving force behind these and other vulnerabilities as adolescent girls are often forced by circumstances to exchange sex for food, shelter, or cash (Erulkar and Matheka 2007). Compounding the range of girls’ increased vulnerabilities as compared to boys, existing youth program participants are overwhelmingly older boys and do not reach the most vulnerable of adolescent girls (Weiner 2011).

Efforts to expand safe spaces and build social, health, and economic assets for adolescent girls

The Population Council, in partnership with several NGOs and financial institutions, is designing interventions to expand safe spaces and build social, health, and economic assets for adolescent girls in Kenya's urban slums. The Council developed a descriptive base of information from which to work with partners in designing both interventions and monitoring and evaluating plans. K-Rep Development Agency, an arm of K-Rep Bank, after working with the Council to adapt micro-credit services for adolescent girls, began mobilizing girls' savings groups and collaborating on the design of financial products for adolescent girls. The Binti Pamoja Center runs a program for adolescent girls that provides reproductive health and financial education, as well as leadership and personal skills training.

A Council study (Erulkar and Matheka 2007) on the circumstances of male and female adolescents in Kibera provided data that framed the program design that followed. The study representatively sampled adolescents from four ethnically distinct villages in Kibera. Although both girls and boys face challenges growing up in this environment, the difficulties girls confront are particularly pronounced. The baseline data highlight a picture of social isolation for many of the girls. Only half of girls report having many friends in their neighborhood, and 55 percent of girls live with neither or only one parent. Only a quarter of girls have a safe place in their community to meet their friends. Of girls aged 10–19 who have ever had sex, 34 percent did not want to have sex the first time they did; 60 percent of girls aged 10–19 consider themselves at risk for being raped.

The Binti Pamoja Center, with support from the Council, the Global Financial Education Program (GFEP), and Nike Foundation, set out to increase safe spaces and skills opportunities for adolescent girls in Kibera by expanding their program reach and content. Together with the Council, Binti conducted a mapping project of existing and potential safe spaces and programs for girls in Kibera. Binti graduates were trained by Council staff in research techniques and were supported throughout the data collection period. The results of the mapping project showed that 1) the majority of youth-serving organizations were reaching older boys/young men, 2) some villages in Kibera had several safe spaces while others had none, and 3) less than one percent of girls in Kibera had access to safe, gender-segregated programs. Based on the mapping information, Binti worked with the graduates of their core program, leaders they had already trained, to develop and implement a plan to start their own girls' groups. Provided with financial and supervisory support, the graduates-turned-mentors have started over 30 safe spaces groups that have reached over 1,000 girls in the last three years.

Additionally, there was an interest among the Binti members and graduates to address girls' economic vulnerabilities. Binti partnered with

GFEP to create a financial literacy program that develops skills for girls in budgeting, savings, and setting financial goals. The experience with the financial literacy curriculum confirmed that girls were eager for this kind of skills training, and it reinforced several lessons about appropriate program design for adolescent girls. First, it was important to organize groups by age: 10–14 and 15–19. Financial needs differ, and it was necessary to adapt the curriculum for the younger groups. Second, the curriculum was designed so that the girls themselves can teach skills to other girls. Investment in the capacity and skills of local adolescent girl leaders has demonstrated that girls can be teachers, leaders, and role models within their own community. Elevating girls into leadership positions builds their self-esteem, provides younger girls with positive role models, and begins to change their role and status in society. Adolescent girl leaders have been involved in developing and implementing programs and, as group mentors, play a critical role in recruiting and facilitating girls' groups throughout Kibera.

Moving Into formal savings accounts for girls

These programs demonstrated that there is a demand for savings programs tailored to adolescent girls living in precarious urban environments like Kibera. This new frontier of programming is based on a decade of lessons from the Tap and Reposition Youth (TRY) experiment (Erulkar et al. 2006; Erulkar and Chong 2005), K-Rep Development Agency's informal savings groups, and Binti Pamoja's experience with the financial literacy training leading to high levels of informal savings. These programs found that girls are interested in savings independent of both credit and group responsibility—i.e., girls need access to their own savings and cannot afford to wait for their turn in a group rotation model. In addition, girls showed that they are eager to save, but in these environments, saving informally (i.e., in a homebank or in their closets) does not provide critical security for the girls and their savings. To address girls' needs, the Council commissioned a market research study on savings programs for adolescent girls. The report by *MicroSave* showed that 99 percent of the 161 girls who participated wanted a savings program for adolescent girls (the sample consisted of various segments of adolescent girls in Kibera—in school and out of school, working and not working, younger and older, and currently in programs and not). The girls also expressed the need for a savings mechanism that is safe and trustworthy, as well as for accompanying financial literacy training. The benefit of saving in the context of a social group was highlighted—showing that a properly tailored savings program could address both girls' social isolation and their economic vulnerability.

This report was the basis for the current Council program "Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya and Uganda." Working with two financial institution partners in Kenya (K-Rep Bank and Faulu-Kenya) and two in Uganda (Finance Trust and



Older adolescent girls meeting in their safe spaces group for a financial education session on ways of earning money.

FINCA-Uganda), the Council has successfully developed a savings account that provides girls with a financial service specifically suited to their needs within a program model that expands access to safe spaces, strengthens girls' social networks, and provides them with financial education and basic health education. Once girls open their account, they join a savings group that meets weekly in the community under the guidance of a mentor who facilitates training and group discussion. These mentors are young women from the community who are trained by the program, serve as critical role models for the girls, and contribute to building young female leadership at the community level. The financial institutions also hold periodic meetings with parents to gain parents' support and to provide information on financial services to the adults. Initial results from the pilot program in Kenya indicate a positive impact on girls on a range of indicators. Program participants showed positive changes in social networks and mobility, gender norms, financial literacy, use of bank services, saving behavior, and communication with parents/guardians on financial issues. Following are some benefits of the Kenya program that were shown in the pilot evaluation results (which included girls with savings accounts as well as a comparison group):

- Girls in the program were more likely than the comparison group to report having a female mentor with whom they could discuss questions and problems, as well as have places to regularly meet their female friends.
- Girls in the program were significantly more likely to say that they can go alone to the market, a friend's house, school, and youth group.

- Girls in the program were significantly less likely to agree that "Girls are not as good as boys in school" or that "some girls deserve to be raped because of how they behave."
- Program girls were significantly more likely to have a long-term financial goal and to correctly answer financial knowledge questions.
- Program girls were more likely to have been to a bank and have used banking services.
- Girls in the savings groups were at least three times more likely to be saving on a weekly basis and to have saved money in the previous six months.
- Program girls were at least two times more likely to have discussed money management issues with their fathers or mothers.
- Program girls were significantly more likely to know at least one contraceptive method and to know that HIV can be transmitted through sexual intercourse.

"[Saving] enables us to depend on ourselves, you see when a girl saves... This money will help her plan her life... she will not be a person to depend on her boyfriend, you know the men in Kibera... so when you learn how to save you will be able to depend on yourself and to also plan your life."

—Binti Pamoja graduate

Savings, when delivered in an appropriate program platform that builds assets for girls, has the potential to have both economic benefits and a broader effect on girls' overall well-being. The combination of safe spaces, financial education, and savings accounts addresses a range of vulnerabilities that girls face—social isolation, financial responsibilities, and relationships with men that involve high levels of economic dependence. This program model shows the range of issues that must be addressed, and the capacity that must be developed, in order to change the lives of adolescent girls. Taking this holistic approach—expanding the number of physical safe spaces where girls can meet; investing in local leadership development of adolescent girls; providing skills training in a range of topics from financial literacy to reproductive health; making safe, smart savings products available—is a unique way of working with adolescent girls and addressing the multiple and intersecting vulnerabilities they face.

Next steps

The lessons learned from the pilot test have provided a wealth of information to guide this innovative area of programming. The three-part model of safe spaces, financial education, and savings has the potential, when properly implemented, to change the trajectory of vulnerable ado-

lescent girls' lives. One critical finding cited the need to engage community organizations to work in partnership with financial institutions to form and maintain the network of girls' groups; to hire, train, and compensate the mentors; and to be responsible for the quality of the health and financial education training for the girls. Financial institutions are eager to roll the product out to many branches, as long as support for "non-financial services" is possible. The Council plans to test the expansion of this pilot, working with financial institutions and community organizations to understand the full potential of working at scale. The expansion will include a cost analysis and evaluation of the impact of the different components of the model.

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