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VALUE GIRLS PROGRAM

FINAL REPORT



December 10, 2013

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Submitted by:
Cardno Emerging Markets USA, Ltd.

Submitted to:
USAID

Cooperative Agreement Number:
AID-623-A-10-00010

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EXECUTIVE SUMMARY

The Value Girls Program, funded by USAID and Nike Foundation, aimed to improve the social-economic welfare of young women between the ages of 14-24 years by increasing and strengthening their participation in proven, high growth value chains. The program operated between May 2008 and November 2012. Implemented by Cardno Emerging Markets USA, Ltd. the program operated in the Nyanza and Western provinces of Kenya, along the shores of Lake Victoria. Many young women in these communities live under conditions of extreme socio-economic deprivation, in cultural environments that appear to sanction their exploitation and abuse. In order to respond to these challenges in an effective and sustainable way, the Value Girls Program piloted, assessed and took to-scale intervention approaches that generate viable alternative livelihood strategies for the young women. Specifically, the program strengthened their capacities to actively participate in the vegetable and poultry value chains.

The poultry and vegetable value chains were selected because they represent growing market opportunities locally, their suitability for the young women's situations, and their high potential to increase incomes. However, significant constraints needed to be addressed for the young women to be fully integrated into the value chains. They had minimal or no experience in vegetable or poultry production. They lacked exposure to and understanding of market systems. Their communities were traditionally dependent on the lake which is increasingly overfished and endangered by ecological pollution and resource degeneration.

As such, the Program placed emphasis on empowering the young women to start-up and manage micro enterprises with focus on shifting from early stage 'hands-on' facilitation to market-led value chain development. Multiple stakeholders including private sector suppliers, buyers and service providers as well as a cadre of local partners and financial service providers were carefully selected and engaged by the Program to provide market-driven solutions.

The program's key accomplishments are summarized in the box to the right and embodied in Value Girls such as Lilian Akoth, who states: *"I now have the experience. I can administer treatment to the chicks by myself. I know where to buy chicks. I know how to make chicken feed supplements. So even if the Value Girls Project ends now I am confident that I can manage on my own because there is nothing that I do not know."* Lilian continues, *"Now when I visit my friends . . . I tell them the Value Girls Program has elevated me."*

In addition to these accomplishments, the young women have expanded networks and are more respected in their households and communities. Furthermore, their families have increased food security and access to better nutrition thanks to the poultry and vegetables they are growing. Between project baseline and endline, participants reported 107% and 103% increases in spending on others and themselves, respectively. This indicates that young women had some degree of independence in spending their incomes and that they prioritized spending on themselves and dependents. Importantly, the final evaluation found a statistically significant relationship between program participation and spending on children's education. This was corroborated through focus groups conducted in 2012 where young women consistently mentioned that the increased income from poultry and vegetable farming enabled them to contribute to payment of their children's school fees, which they were unable to do prior to involvement with the program. In this way Value Girls is reducing the potential

Key Program Accomplishments

- 2400+ girls recruited by the program
- 1643 men and boys reached by the program
- 71% of girls increased their incomes
- The mean increase in income was 51% from baseline to end
- 75% of girls have savings accounts with weekly savings goals
- 91% of girls report an increase in their decision making authority
- 85% of girls report improved confidence levels
- 79% of girls with improved knowledge of enterprise management
- Of 383 girls in pilot, which ended in 2010, most of their enterprises were still thriving one year later, without assistance from the program

for intergenerational poverty. In addition to the young women, the program benefitted many local market actors by training and working through them as facilitators, mentors, financiers and trainers.

The activities that led to these accomplishments were grouped into foundational (or early stage) activities and enterprise start-up. Foundational activities - saving, mentoring, group formation and development - were necessary because as previously noted the majority of participants had limited knowledge, skills and networks – many had never been off their beaches when they joined the program. Enterprise start-up activities consisted of training in enterprise selection and marketing; technical training in vegetable and poultry farming; practical training via demonstration houses and vegetable plots; and individual enterprise start-up.

Operationally, the Program maintained only four professional staff, with strong communication skills, knowledge of the private sector, the ability to navigate uncertainty, a good understanding of business, negotiation skills and persistence. The program's broad reach was achieved by building the capacity of, and working through local organizations – InCHes, Rheal Solutions and Jiinue Holdings - which served as Facilitators. Facilitators mobilized young women, recruited them, trained them, and played a coordination role in enterprise development. The Program spent a substantial portion of its budget building the capacity of these organizations by training and engaging them in a real partnership. This was necessary to ensure flow down of knowledge and expertise from the international organization (Cardno) to the young women. Further, the program leveraged private sector partners - Kenchic, Kickstart and financial institutions – to provide relevant training to the young women in the partners' areas of expertise. In addition, the \$1.11M Market Intervention Fund (combined USAID and Nike Foundation funds) allowed the Program to be market-responsive, providing the flexibility to apply appropriate interventions as required.

The 10 main **lessons were learned** from the Value Girls Program are as follows.

1. Start by asking, “who does it, who pays?” The program staff asked these two questions prior to embarking on any intervention. If the answer was “the program” the intervention was not sustainable and redesigned. In this way, sustainability was built into every aspect of the program.
2. The “learning by doing” approach offered a genuine market connection and is very attractive to the young women, leading to greater retention and potential earnings.
3. The young women are resourceful and innovative, often having the best solutions to the problems they are facing. For instance, after an initial break-in to a demonstration house, the young women started taking turns sleeping in the house. No more break-ins have occurred.
4. Despite very low incomes and rising input costs, the young women have proven their ability to save regularly. It is not how much they save, but rather that they saving has become a habit.
5. The private sector must be fully integrated in a market-oriented program. Not only does this lead to sustainability, private sector organizations such Kenchic, financial institutions, and Kickstart, have invested in the program by directly providing technical support to the young women.
6. Be demand driven and not supply driven. This translates to viable enterprises for the target population. In the case of Value Girls, the initial value chain assessment showed high market demand for indigenous vegetables, onions, tomatoes, eggs and chicken.
7. Start with the most realistic market for the target group and build on it. Of the above, poultry and vegetable farming were culturally acceptable and allowed the young women to work on their own schedule.
8. Don't shield the young women from market risks. The program did not rescue the young women when, for instance, much of a batch of chicks were lost to disease. Instead young women learned to work with extension workers to manage their risks. This prepares them to work in the market system when the project ends.

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9. Hire business savvy staff to interact with the private sector.
 10. Incorporate men and boys sensitization activities from the beginning. This achieves their buy-in of the program which in turn creates support for the young women's participation.

A few of the main challenges faced by the Value Girls Program were as follows.

- Starting a business takes time. The young women had limited knowledge, skills and networks – many had never been off their beaches when they joined the program. Foundational activities (saving, mentoring, safe spaces, group formation and development) took a long time. Further, financial institutions were cautious while dealing with start-ups.
- Promoting self-sufficiency in a culture of handouts. Nyanza and western has many HIV related programs that mainly offer hand-outs. The Value Girls program did not offer sitting fees, for instance, because in business there are no handouts. This initially affected recruitment, though it also served as a method of self-selection of the participants.
- Combatting negative attitudes toward the program. Negative attitudes stemmed from a lack of understanding of the program's objectives. To overcome this all staff had to understand the methodology and repeatedly explain what they were trying to do and why.
- Responding to market risks and changes. The most notably change to which the young women had to respond was the increased price of feed - a poultry sector wide challenge. In partnership with Kenchic the program experimented a feeding regimen that would allow the young women to make profit by promoting fast weight gain of chicks, which in turn enabled sales at an early stage, reducing money spent on feeds.
- Overcoming bad experiences with financial institutions. Many young women had heard of bad experiences with banks and other financial institutions, for instance that banks would take away their possessions. Thus convincing them to take a loan took time and persuasion.

The project team has two key **recommendations** for future programming. The first is to link programs such as this with schools, in an effort to reduce the drop-out rate. Most Value Girls participants had dropped out of school by Standard 8; based on their livelihoods thereafter they were strong proponents of staying in school. If, for instance, demonstration houses are set up at schools where the out-of-school young women go to learn, the in-school girls would see the labor intensive work entailed in raising chicks for instance. This coupled with urging and mentoring of out-of-school girls to stay in school would lead to better in-school retention. Our second recommendation is to start teaching principles of entrepreneurialism to girls as early as Standard 2 or 3 so that they see entrepreneurship as a viable option when they grow up.

PROGRAM OVERVIEW

The Value Girls Program was a four year program with the goal of improving the socio-economic welfare of young women between the ages of 14 and 24 years by increasing and strengthening their participation in proven, high growth value chains. The Program operated in Nyanza and Western provinces of Kenya and reached more than 2400 young women over its lifetime.

The Program operated between May 2008 and November 2012. It represents a successful partnership between USAID/Kenya and the Nike Foundation. Originally funded by Nike Foundation, a partnership with USAID was established through a Global Development Alliance (GDA) in 2010. This partnership added significant resources which enabled the Program to address identified gaps. The program was implemented by Cardno Emerging Markets USA, Ltd.

Many young women in the communities where the Value Girls Program operated live under conditions of extreme socio-economic deprivation, in cultural environments that appear to sanction their exploitation and abuse. The young women have limited or no income and are reliant on the informal sale of fish, such as Omena and Tilapia, or they are wholly dependent on their husband, boyfriend or parent for income.

Early analysis conducted by the program determined that alternative businesses in the vegetable and poultry value chains offered the prospect of more lucrative and safer income generation for the young women. These were also suitable to the young women's situations (e.g., enabled them to care for their children and complete household chores). The program therefore strengthened the Value Girls' capacities to actively participate in the vegetable and poultry value chains.

Value Girls were home makers, nurturers or micro-entrepreneurs with minimal literacy and numeracy skills, and limited business and social networks. They typically lived with their spouses, children and extended family and had limited decision making authority in the household. They were often subjected to physical, verbal and sexual abuse and faced challenges in their transition to adulthood. The table below provides a snapshot of the typical Value Girl and her household.

The Value Girl
<ul style="list-style-type: none">■ Age group: 14- 24 years;■ Home maker, nurturer, micro entrepreneur;■ Low level of education, with minimal literacy and numeracy skills;■ Limited social and business networks;■ Lack of protection at home and in the business environment;■ Primary sources of income are selling fish, informal business, or from husband/boyfriend;■ Some participation in informal savings schemes.
Her Household
<ul style="list-style-type: none">■ Primarily made up of spouse, children, and extended family;■ At least one dependent;■ Limited decision-making authority, related to age and marital status;■ A correlation between income and decision-making authority;■ Patterns of physical, verbal, and sexual abuse;■ Often facing challenges in their transition to adulthood or are continuing to do so in their active young adult lives;■ In majority of cases, has support from their spouses and family members to pursue economic activities.

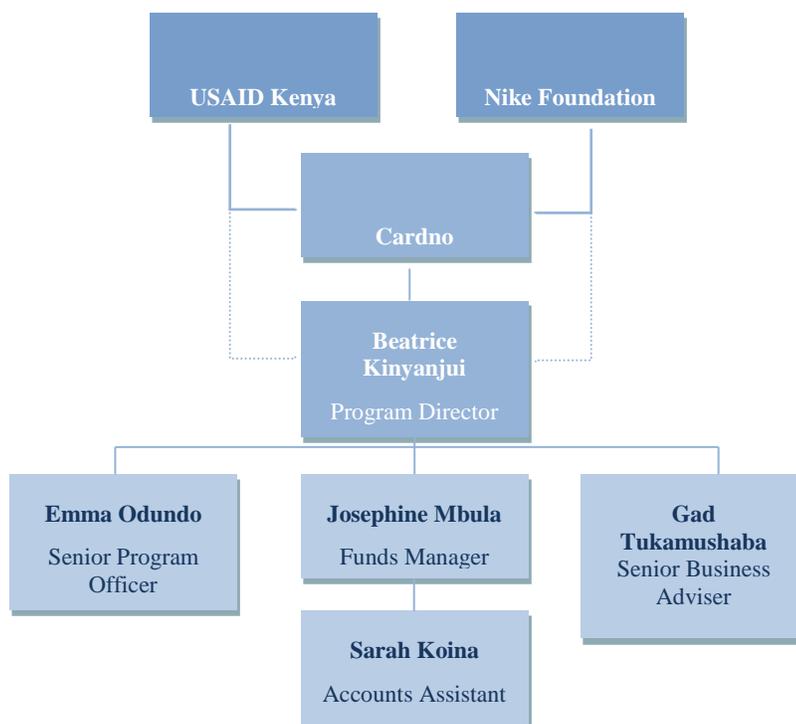
In order to help the young women undertake alternative business opportunities, the program applied a practical market-led value chain approach that comprised intensive planning and support for business start-ups. Interventions to support integration of the program participants into the poultry and vegetable

value chains included creating sustainable linkages with private sector players, establishing supply chain linkages that support access to production inputs, and support to identify and maximize output market opportunities. However, the potential for increasing sales, higher productivity and increased profits also meant exposure by the young women to unfamiliar market systems, in addition to additional costs, work tasks and changes to routine that came with the new business.

The value chain and business development elements described above were combined with social development and social protection program elements – referred to as foundational activities - in order to help prepare the young women for new experiences and provide support during program implementation. Elements such as group mobilization and group strengthening offered social network support. Business and social assets were nurtured and protected through a strong mentorship component. This combined with intensive technical assistance helped spawn in the young women new levels of business sense and self-confidence, as well as trust in the interventions tailored to support their needs.

The combination of economic and social development strategies, the diversity of support, the intervention delivery approaches and the fact that the program used a phased approach (starting small and scaling up) represented an effective, holistic model. This model allowed highly vulnerable individuals and their households to move out of saturated, low-return activities and into higher-return, growing markets. Community structures and cluster formation were leveraged and used as a foundation or entry point for technical training, access to physical inputs, and business start-up support on the business side, and for semi-structured mentorship, confidence building, and building self-reliance and problem solving capabilities on the social development side. None of these elements should be taken for granted. Their interdependence and the resulting mutual reinforcing benefits offered valuable experiential learning and experience for program staff, facilitating partners, local government, local leadership, heads of household, and most importantly the Value Girls themselves.

The Program operated through a lean core team, led by Beatrice Kinyanjui.



ACTIVITIES

Value Chain and Situational Analysis

A value chain analysis approach was initially used to identify opportunities for the young women in the local fishing subsector. However, the situation and context of the young women looked very different from more conventional value chain approach scenarios in which the target beneficiaries usually have some degree of experience as producers and support focuses on improving production and market linkages, with varying degrees of innovation and diversification to strengthen impact and sustainability. In the case of the Value Girls Program, the young women had limited exposure to market systems, and in some cases no exposure at all, outside of the local fishing trade. Moreover, their role in the sector was highly undervalued and in many cases open to exploitation. The situation and context of both young women and girls to be included in the program required additional attention to ensure opportunities were assessed with a girl's lens. In addition to best practice value chain analysis, the Program conducted a situational analysis to understand family and institutional issues, value systems, socio-cultural, economic and financial issues, and health issues, all of which impact the wellbeing of the young women.

The conclusion from value chain and situational analyses was that it would neither be easy nor socially and economically viable to effectively involve young women in the Tilapia and Omena value chains without causing additional harm and increasing risks to them, the Lake and fisheries resources in general. Following these findings, and in agreement with Nike Foundation (this was done in the first year of the program, prior to USAID's participation), the program set about identifying alternative socially and economically viable value chains, which would provide for effective engagement of young women in the target areas.

Final selection of the vegetable and poultry value chains was based on thorough and participatory examination of the two subsectors. Extensive consultations were undertaken with various stakeholders, including relevant Government ministries, donors, other USAID agricultural market development programs and community-based institutions. Even at this early stage it was critical to engage with those that were already identified as key stakeholders and potential gatekeepers in the program target areas. For this reason value chain selection workshops were held with a variety of participants including young women (who were the majority), older women, leaders of Beach Management Units, representatives from the Ministry of Agriculture, crop development officers, district social development officers, among others. To be clear, while the program led in conducting technical analyses the final selection of poultry and vegetable value chains was arrived at by the young women themselves and stakeholders through a formal value chain selection activity.

In addition to structured consultations with stakeholders, the program developed economic case studies for both the vegetable and poultry value chains. Analyses captured conventional value chain supply and demand factors (e.g. product sourcing, pricing, transportation, markets, key challenges and constraints) and value chain growth opportunities such as potential to increase income, potential for outreach, market diversity and potential market demand, among others.

The girl's lens was then applied to the value chain selection process. For example, the business cases included a risk analysis of the young women's participation and the feasibility of their undertaking what would effectively be business start-up projects. As a result final selection also took into account issues such as 'willingness of the target group' and 'cultural and social acceptability'.

Foundational Activities

Foundational activities served as a stepping stone to enterprise development. They provided a structured way for the young women to make a personal commitment and proactively gain community support. This in turn provided a natural process for self-selection. These foundational activities have been instrumental

in building and protecting the girls' social assets; strengthening their financial capabilities; preparing young women to manage poultry and vegetable production businesses; building girls' confidence and skills; and sharpening their business acumen. Explanation of each foundational activity follows.

Recruitment and cluster and cell group formation: Various strategies were used by program facilitators to recruit and mobilize young women within the target beaches. These included referrals from girls and older women, recruitment through the BMUs, and door-to-door campaigns. A combination of recruitment methods was used tailored to the particular dynamics at each beach and the facilitators were largely successful in the recruitment efforts. Over its four years the program recruited 2,458 young women, of which 2,202 undertook new enterprises. Recruitment was done in three phases.

Once recruited, the young women were organized into clusters of 25 to 30. The formation of clusters helped overcome common constraints such as accessing finance, bargaining power, and acquisition of lease offers for farming land. To make these clusters more autonomous, they are linked with the Ministry of Gender, Social Services and Children's Affairs where they are registered as self-help groups. This cluster registration also positions the clusters to gain support from other on-going government programs. Clusters were further divided into cell groups consisting of five to six girls. Clusters and cell groups were the program focal points for foundational activities.

Savings mobilization: Savings are of paramount importance to vulnerable populations since it helps build their resistance to shocks (such as illnesses, drought) which often make them spiral into vulnerability over and over again. The savings mobilization component of the Program reduced dependency from the onset and let young women know that part of their success is dependent on their own effort and contribution. It also fosters ownership: by investing her time and money, a girl values her enterprise even more. When linked with informal loaning programs among the young women, it becomes a low risk way of introducing them to micro-loans or a stepping stone towards formal financial institutions.

In most cases, the Value Girls had limited or no savings, no structured or secure means in which to save and weak conceptualization of the value of savings or how to save. The program introduced savings to the young women on several levels.

- *Table-Banking:* Training was provided to cluster groups in table-banking (also known locally as 'merry-go-rounds') as a first step in building group and individual capacities in savings and loan management. Groups were trained on the key principles and methodology of saving as a group and lending the 'pot' to group members. Groups also received on-going guidance on establishing capable and trustworthy leadership, and rules and procedures. The table-banking served to build trust and encourage mutual support between members. It also proved to be a good indicator of how well individual young women and groups would fair when it came to saving and borrowing with financial service providers.
- *Social Funds:* Savings groups were also encouraged to operate social funds, which were used to support a group member in case of an unexpected and urgent need for cash. Groups were trained in the concept and were helped to set up rules and procedures around contributions, payout levels and qualifying criteria.
- *Savings with the Bank or MFI:* The young women were introduced to banks or MFIs depending on their location and whether or not they held identification cards. The young women had set savings targets, which needed to be achieved if they wished to take a loan. Initial savings were used to cover the financial service providers' administrative costs and also to partly collateralize the loans. Both the banks and MFIs had on-going mandatory monthly savings requirements after taking a loan. Voluntary savings were also encouraged.

Mentorship: The Mentorship Program was kicked off in January 2010. The role of mentors was critical in strengthening the program's economic and social empowerment interventions. Each cell group selected

a mentor – typically an older, respected woman – from the community. The Program provided structured training and development of the mentors on their role in encouraging, guiding, and supporting the Value Girls to overcome their personal and business challenges.

Once selected, a mentor would bring cell group together to develop an understanding of the program goals and promote ownership by the young girls. Once activities were underway the mentors helped in sharing ideas, in encouraging and imparting learning, in sharing information and providing encouragement and support to re-engage young women that dropped-out of the program. They rallied the young women to attend meetings and training events, encouraged consistent savings and group cohesion, and often acted as supervisors of Value Girls businesses, providing follow up, guidance and direction for the group and individual young girls. Mentors also acted as business advisors and personal counselors, helping the young women with reasoning and decision-making so as to get to the root of problems and find solutions. In addition, mentors also helped in communications with spouses, boyfriends, or parental guardians, in conflict resolution, and acted as role models by leading by example. There are even cases of mentors stepping in with financial support such as helping with loan repayments.

Enterprise Development Activities

Training on poultry and vegetable farming as a business: As noted above, 2,202 young women have started enterprises through the Value Girls Program: 1,088 are undertaking poultry farming and 1,114 are undertaking vegetable farming. Kenchic and the Program set up poultry demonstration units and the program fenced vegetable farms. Eighty-three farms of 1-2 acres were fenced by the program. The program also assisted the women to have lease offers of 3 to 4 years. This helped boost the morale of the young women since the challenge of wild and domestic animals was put to a halt.

Sixty-eight poultry demonstration units were put up as learning centers during training; and later used by an independent member among the cluster to do brooding as an individual business and sell one month old chicks to the other members. These brooders take orders for one month old chicks from both the young women in the program and from other members of the community. Once the young women get the one month old chicks they rear them in their individual coops for another 1-2 months until the birds are mature for sale. The brooders are responsible for repairs and maintenance of the units.

Together with Kenchic the program trained and refreshed 12 veterinary officers and paravets on Kenbro and sasso breeds so that they gain more skill to offer the necessary support to young women. By project’s end 20 agrovets were serving the women in the different areas of operation, with 30 extension service providers supporting the women in their enterprises.

Extension services: Initial training and technical support in vegetable farming was provided by Kickstart, which trained the young women on nursery and seedbed preparation, crop spacing, disease management, and record keeping. Demonstration plots were established and looked after by the groups. The program also worked with the Ministry of Agriculture to help the young women obtain extension services and advice on how to improve productivity on their farms.

Support services for the enterprises: The table below provides a list of constraints faced by the young women and support services provided through Value Girls Program in response to those constraints.

Enterprise Constraints	Support Services
<ul style="list-style-type: none"> ■ Weak knowledge and skills base; ■ Inaccessibility to land; ■ Lack of agronomic skills; ■ Lack of capital; ■ Lack of business and financial management skills; 	<ul style="list-style-type: none"> ■ Technical training; ■ Land identification, leasing agreements; ■ Extension service provision; ■ Sensitization and linkages with financial service providers; ■ Informal and formal savings programs;

Enterprise Constraints	Support Services
<ul style="list-style-type: none"> ■ Fear of loans; ■ Low income levels pressure to split income over many areas; ■ Lack of patience in the processes; 	<ul style="list-style-type: none"> ■ Business enterprise start-up support; ■ Mentorship, practical training using demonstration sites; ■ Sensitization and awareness raising with Value Girls and community stakeholders;
Social Constraints	Support Activities
<ul style="list-style-type: none"> ■ Low education levels; ■ Low self-worth and low self-esteem; ■ Weak understanding of program objectives; ■ Older women emerging as gatekeepers; ■ Negative peer influence; ■ Conflict of commercial engagement with household and baby care responsibilities; ■ Spousal, boyfriend or family interference; ■ Differences in girls' personal objectives and the program's objectives; ■ Potential for sabotage by young men who may feel discriminated against by targeting young women only; ■ High prevalence of hand-out culture in the project target areas; ■ Lack of protection of personal wealth; ■ Migration of young women; 	<ul style="list-style-type: none"> ■ Financial literacy training, technical training; ■ Mentoring, practical hands-in training; ■ Strong and on-going community sensitization; ■ Sensitization and buy-in activities for men and boys specifically; ■ Exposure visits for young women within the district and in neighboring districts; ■ Using girl and men ambassadors to talk to their peers. ■ Engaging the private sector and creating sustainable market-driven linkages; ■ Adopting, creating understanding, and adhering to the principle of 'No handouts –period!' ■ Well-designed tools and approaches that are able to tackle most issues; ■ Developing transferable skills and knowledge;

Access to finance: Depending on her location and whether or not a Value Girl had an ID card, she was introduced to one of three financial service providers, described below, each of which had advantages and disadvantages in terms of their capacities to serve the young women's needs.

- *Cooperative Bank:* The main advantages of working with Coop Bank were that it was committed to reaching down to the Value Girls and to exploring strategic opportunities around such vulnerable target groups. The bank's strengths included it being a fully licensed deposit-taking institution, and an established and trusted community-based bank with a range of banking products and services, which Value Girls could access in the future. One branch of the bank was engaged in the program and focused on young women in clusters that had identification cards. Some key weaknesses, however, included the bank's centralized and slow approaches to decision-making and high levels of bureaucracy (for example, all loans were approved at Head Office in Nairobi regardless of the amounts). The bank also had little experience in microfinance lending or in lending to vulnerable groups. This presented challenges with respect to weak capacity of its loan officers, weak management information systems for tracking loan repayments and poor capacity for appropriate product and service development. The bank was willing to address these weaknesses in addition to receiving technical support from the program. The program also put in place a loan guarantee for Cooperative Bank to lend against. The guarantee fund covered 100% of the bank's losses.
- *Jiinue Holdings Ltd:* Jiinue is a relatively young MFI with a small client base compared to the other partners. One key advantage was that it took on the role of lending to young women that could not offer formal identification (a requirement of the two other financial service providers). Jiinue was also small enough to look at systems development needs (for savings and loans), and product and service development needs. Its weaknesses included that it was not a licensed deposit-taking institution and that it had limited experience and limited financial and operational resources. Jiinue received a grant

from the program as cost-share toward systems development, operational costs and capital for lending.

- *Kenya Women Finance Trust (KWFT)*: KWFT is one of Kenya’s largest micro banking entities and is recognized globally for its focus on women. Advantages in working with KWFT were its huge experience in financing women. It is also a full licensed deposit-taking institution and offers a range of products and services suitable for the lower end of the market. Key disadvantages for the program were that KWFT had no experience in working with start-up businesses. It also has very centralized and bureaucratic operational procedures.

All three financial institutions provided training and orientation to cluster groups on business financing: Both Jiinue and Cooperative Bank developed a training manual and operational guidelines for lending to the young women. KWFT used its traditional approaches for group orientation and training. The financial service providers provided small manageable start-up loans at a highly subsidized rate of interest.

Men and boys sensitization: The program implemented a men and boys component, geared at sensitizing them and helping them see the value in the young women’s enterprises. This stemmed from the finding by program staff that young women who had the support of men in their households did better in the program, and one of the most substantial obstacles to young women’s participation was the men in their households. Indeed, of the surveyed young women who dropped out of the program 19% indicated their husbands or boyfriends forced them to do so.

Sixteen hundred and forty-three (1,643) men and boys were reached by the program through “men and boys forums” with tailored messages on the importance of supporting the women in their enterprises. These forums include men and women who engage in a facilitated discussion on topics that relate to how the men can support the women and vice versa. These forums have given the men pertinent information about the program, which was important for them, and cast the goal of the enterprises in a positive light. The meetings have also helped dispel rumors and suspicion from the men and resulted in the men supporting and encouraging women’s participation. Some men even started proactively reaching out to other unsupportive spouses whose wives are participating in the program to further educate them the benefits of Value Girls Program.

The program also had planned that some men be linked into market based activities which will serve as an incentive for behavioral changes. To this effect, 547 men received training in Gender Roles in a household in relation to enterprises management; entrepreneurship; enterprise selection; business planning and management; and financial management at household level.

Market linkages and private sector engagement: To sustainably integrate the young women’s enterprises into the poultry and/or vegetable value chains the program linked them to other private-sector actors who have access to growing markets and who have a clear business interest in partnering with poorer producers as part of their supply system. This involved developing and strengthening backward and forward linkages as discussed herein. It also further contributed to training and other support activities to the young women, which further strengthened their enterprises.

- *Supply chain development and supply chain strengthening:* Kenchic, a lead supplier of day old chicks, was approached early on in the life cycle of the Value Girls Program. Though the program supported the logistics and timely supply of chicks for cluster-run demonstration poultry houses, in order to establish a sustainable supply chain between Kenchic and the Value Girls, the Value Girls were encouraged to place and collect, or arrange delivery, of bulk orders directly with Kenchic as soon as they had started up their own poultry businesses. However, re-stocking was expensive as the Value Girls incurred transportation and communication costs buying and receiving orders from Kenchic’s regional office in Kisumu town. There were also challenges with respect to communicating volumes required and quality control in the field. Guided by the program, Kenchic agreed to place sales agents in Bondo and Mbita, at the very heart of the communities where the Value Girls were in

business. The agents, which have become an established link in the value chain, take orders for day-old chicks from the young women (and other local businesses) and coordinate local transportation and delivery. Increasing sales volumes from the Value Girls and local community meant that it made good business sense for Kenchic to have its own agents in the community. Moreover, as the Kenchic agents sell on a commission basis, they have a vested interest to ensure the Value Girls receive live, stress-free chicks on a timely basis. Trained by Kenchic, the agents are now also retailers of vaccines and feed. They also offer technical advice, absorbing the costs for this in the knowledge that they will have repeat business. Also in the poultry value chain, local suppliers of poultry vaccines and drugs were recruited as technical service providers selling poultry vaccines and drugs. Private sector suppliers like ‘Ultravetis’ who were already present in Mbita were linked through the program field officers to clusters and poultry farmers offering the sale of vaccines and other drugs. The firm provides free follow-ups and free training to the young women, recovering its costs through the sale of vaccines and drugs.

Developing supply chain linkages for vegetable production was in some ways simpler than for poultry production. The program focused on creating direct linkages between local suppliers and the young women for seeds, fertilizers, chemicals, and other small scale farming inputs. One early challenge was that there were not many local stores that stocked horticultural farming inputs, as this type of farming is not typical of the program target areas; the main income generating activities being connected with the fishing sector. However, a select number of local suppliers, including those supplying inputs and drugs for poultry production, quickly began to stock reasonable supplies or would obtain specific inputs on request from the young women.

- ***Value chain development and value chain strengthening:*** The program’s approach as a facilitator rather than a doer was critical in establishing sustainable linkages between the young women and local buyers. Key challenges revolved around the young women’s lack of exposure to and lack of understanding of market systems and the dynamics of pricing. The program hired a small team of marketing officers that provided formal training in areas such as pricing and cost analysis, and sales and marketing, including the benefits of bulking and wholesaling. The marketing officers supported in identifying market opportunities (using the girl’s lens) and sharing information with the young women on buyers’ needs and interests. However, it was the responsibility of the young women themselves to engage with potential buyers and negotiate sales. The main markets were very local. Many of the young women sold to neighbors and friends or family members in their communities. Growing markets included hotels, bars and restaurants though the young women had to learn to appreciate these businesses and their end consumers’ preferences.

Market-driven opportunities also revealed themselves. Some of the young women took to selling in groups to satisfy bulk orders from local traders. These local traders were mainly men. They were introduced to the young women through marketing forums organized by the program. Some traders were new to the business. Others existed previously and came to hear about the availability of chickens in the communities where the Value Girls were in business. These value chain actors were new to the young women and for most part positive entrants. They introduced a new selling approach for the Value Girls and the program responded by training and advising clusters and groups so they better understood the market, their responsibilities as bulk suppliers and how to respond to bulking opportunities. Some clusters decided to appoint marketing representatives from across one or two clusters that were responsible for communicating and coordinating which groups or individuals had chickens, and for supporting in bulking orders for the local traders. Value Girls that took advantage of this opportunity learned that they could sell chickens earlier, saving money on feed, and at the same time using sales earnings to buy smaller quantities of feed for their remaining chicks, which they were then able to fatten up and sell at the optimum market price.

PROGRESS TOWARDS OBJECTIVE AND FINDINGS FROM PROGRAM EVALUATION

Progress Towards Objective

The table below presents a summary of Value Girls' performance targets and results achieved for the Life of the Program (LOP). As is evident the Value Girls Program met or exceeded all targets. Immediately following this table we discuss findings from the program's final evaluation.

#	Indicator	Life of Project Target	Life of Project Achieved	Cumulative % achieved LOP.
Program Area 1: Increase Income and Improve Livelihoods of Girls and Young Women in Lake Victoria				
1	Total number of girls recruited into the Program	2,000	2,458	122.9%
2	Total number of girls undertaking new enterprises	1,400	2,202	157.2%
3	Total number of girls with savings accounts (formal or informal)	1,300	1,839	141.4%
4	Total amount of money saved as a result of the savings mobilization (in KSH)	Based on group plans	Based on group plans	3,000,000 KES
5	Total number of business clusters formed and registered	60	80	133.3%
6	Total number of girls receiving assistance to improve their business management practices through group management, business management and financial literacy training	1,400	2,202	157.2%
7	Total number of girls receiving technical assistance to improve their business management practices through crop and poultry husbandry training	1,400	2,202	157.2%
8	Total number of girls linked to local, regional, or other markets	1,400	2,202	157.2%
9	Percent of girls with increased income	70%	70%	100%
Program Area 2: Engage men and boys while prioritizing girls				
1	Approved Intervention Strategy	2	2	100%
2	Intervention awarded and being undertaken	2	2	100%
3	Total men supported to promote positive behavior that supports girls in the market based activities.	1,000	1,643	164.3%
4	Total number of men linked into market based activities which will serve as an incentive for behavioral changes	500	547	109.4%
Program Area 3: Monitor a select number of constraints in the fish sector, the removal of which would benefit girls and others in the sector				
1	Market constraint concept paper	1	1	100%
Program Area 4: Test, document, and refine an effective model to economically empower girls				
1	% of model documented	100%	100%	100%
Cross Cutting Areas				
1	Total number of girls with safe spaces	1,400	2,038	145.5%
2	Total number of girls with Mentors	1,400	2,038	145.5%
3	# of capacity building activities conducted with Local partners	10	19	190%
4	# of external information sharing events conducted	9	9	100%

Findings from Program Evaluation

Upon program completion an impact evaluation of the Value Girls Program was undertaken by Kimetrica Ltd. as a follow up to the baseline study conducted in 2010. The impact evaluation was based on two research methods: Qualitative Focus Group Discussions (FGD); and Quantitative Structured Questionnaires with all beneficiaries and dropouts. The survey design model used for the impact

evaluation was the Diffusion Model where Value Girls beneficiaries were randomly selected from a sampling frame created from the 2009 baseline interviewees.

Findings from this evaluation shed light on the actual gains (or changes) in the young women's socio economic well-being and attribution of these changes to the Program. Below are the main findings.

Employment and income: The impact evaluation found that there was a 12.3% decrease in households that were primarily engaged in fish trading and fish related activities. There was also a 25% increase in the number of respondents who were self-employed in the six months preceding the survey. While a 12.3% decrease seems low, it is significant as the baseline survey had found that young women were only willing to move away from the fishing sector if the new value chains were profitable enough. The Value Girls Program enabled them to diversify and stabilize their source of income, and focus group discussions revealed that respondents felt that this was one of the greatest benefits of the Program. They were able to work in the fish sector when it was beneficial, as it is still a source of income albeit risky and unstable, but they no longer depended on it alone.

The impact evaluation also found a 51.4% increase in the reported incomes of the Program participants. Expenditure patterns were also assessed to see whether there were any changes in this indicator. *A regression analysis found that there was a direct relationship between participation in the Program and an increase in expenditure. Specifically, it was found that those young women who participated in Value Girls spent a larger proportion of their income on the education of their dependents.*

Farm production and sales: The impact evaluation found a twenty-fold increase in reported revenue between baseline and endline for the poultry value chain. It found a lesser but still significant 67.6% increase in reported revenues from the vegetables value chain.

A regression analysis was conducted to examine the relationship between the increase in revenue from the value chains and the participation of the young women in the Value Girls Program. The most significant model looked at the change in revenue from the value chains and the level of participation in the Program. *The analysis revealed that there was a statistically significant relationship between participation in the Value Girls Program and an increase in earning potential.*

Regarding constraints to the marketing and sales in the new value chains, there was low reporting of specific barriers. However, there were some important findings identified by the Value Girls regarding the benefits and drawbacks of the vegetable and poultry value chains. Generally, Program participants preferred poultry because it generated income faster than the vegetable value chain as the livestock and byproducts could be sold immediately, while they had to wait for the vegetables to grow. They did, though, feel that vegetable farming was not as labor-intensive as the poultry value chain. Generally, however, Program participants felt that both value chains were highly profitable and that they could now take care of their families better than before.

Savings: The impact evaluation shows an increase of 15.5 percentage points in the number of respondents who had control over their own money. There was also a 34% increase in the average amount saved. It is important to keep in mind that the Value Girls are living at or near the poverty line; their priority was to reinvest their increases in income into their dependents rather than saving it. This is why savings rates did not increase in tandem with increases in income.

Not only did Value Girls increase their savings, they increased use of the formal financial sector. There was a 13.9% increase in the number of respondents who saved their money in banks (including microfinance institutions) and a 13.3% increase in respondents who saved through MPESA. There was a 24% reduction in the number of respondents who saved money at home.

The impact evaluation used regression methods to examine the relationship between savings and Program participation and found that *an increase in savings is positively and significantly correlated to participation in the Value Girls Program.*

Access to credit: Access to credit is an important factor in many household's ability to increase and sustain income earning enterprises. Respondents were asked how much had they borrowed and also the sources of loans they had available to them. The endline survey found a three-fold increase in the mean amount of loans obtained by the respondents and an 87% decrease in monthly interest rates those loans incurred. Interestingly, focus group discussions suggest that respondents felt their loans were easier to repay because their sources of income were diversified.

Business contacts: To increase farm production and sales, the Value Girls Program aimed to improve the young women's access to new markets and sales opportunities. The impact evaluation found that the number of business contacts that respondents had increased by 7.9% from baseline to endline. Not only did the Value Girls have more business contacts, but they also met more frequently with these contacts, as there was a 7.8% increase in the number of times that respondents met with their contacts. In terms of kinds of business contacts, the most common were retailers and farmer's groups, which together accounted for more than 70% of contacts.

Social integration and support: It is important to understand girls' perceptions of self-confidence, as this can provide a measure of potential project impact in terms of increasing independence and income. The impact survey found a 10% increase in the number of respondents who felt that they had many friends in the neighborhood, and there was a 6% increase in those who felt that they were as capable as many other young women their age. There was also a significant decrease of 31% in the number of Value Girls respondents who felt that they were of no value.

Decision making: The study examined Program participant's perceptions of decision making by posing a series of questions related to how decisions are made. The impact evaluation shows an increase of 58% in the number of respondents who decided on the type of food to buy, an 11.8% increase in the number of respondents who made a sole decision in the type of inputs to use, and an 18.8% increase in the number of respondents who took a sole decision in the type of work to engage in.

There was also a 15.8% increase in the number of respondents who reported making joint decisions on how much cash should be saved and an 18% increase in the number of respondents who reported that they decided how their cash income should be used.

The impact evaluation further examined decision making autonomy of the female respondents, which is defined as their ability to make decisions within the household. The analysis made the use of a Female Decision Making Autonomy (FDMA) Index which is a weighted index that has been used in impact evaluations of microfinance interventions targeting women. The impact evaluation showed an 11.1% increase in the index.

Incidence of physical, verbal and sexual violence: Though it was anticipated that the girls' safety and security would have improved due to reduced reliance on the fish sector, the impact evaluation revealed a small increase in incidences of violence among young women working in both the poultry and vegetable value chains. Respondents were asked to indicate the number of instances of physical, verbal and sexual violence in the last six months. Between baseline and endline the number of incidences of verbal abuse had increased 87%. Incidents of physical and sexual abuse had increased by much smaller amounts, six and one percent, respectively. In focus group discussions respondents explained that threats to their security and safety has increased as the community is aware that they have earned money and often try to steal from them and harass them in public. This speaks to the nature of increased recognition by the community as a double-edged sword: respect accompanied by envy, particularly in contexts of widening differentials in well-being between a small group of people and their larger community.

Findings from dropout analysis: In addition to surveying program participants the impact evaluation surveyed Value Girls program drop outs to understand why they chose to drop out and what this says about viable models for the economic empowerment of this demographic. One hundred six drop outs were randomly sampled.

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- ***The profile of young women who dropped out is similar to the profile of those who chose to stay in the Program.*** The average age of the young women who dropped out is 24 years. A vast majority of dropout girls, an average of 67%, are married. This is similar to the profile of young women who did not drop out, as the endline survey of Program participants found that an average of 76.5 percent were married. A slightly higher percentage of dropouts compared to Program participants were cohabiting, 18% compared to 11%. The level of education attained was the same for both dropout and Program participants, with around 45% having completed primary. In both groups, approximately 20% of respondents completed secondary.
 - ***Most dropouts have informal businesses; many have resumed fish trading.*** A majority of dropouts surveyed, between 23 and 38% across three districts in the survey, still carry out informal businesses such as running kiosks. 25% in Mbita and 14.6% in Bondo are housewives, with a lower number of 5.9% in Suba. Many young women resumed fish trading, particularly in Suba, where 47.1% report being engaged in fish trading.
 - ***The most common reason for dropping out was inability to save.*** More than 50% of young women who dropped out did so in the first six months of the Program. Of these early dropouts, the largest proportion (23%), said they discontinued because participation was too difficult and/or they could not keep up with the Program. An additional 20% cited competing time priorities as the reason for dropping out. This is consistent with the findings of the whole sample of dropouts: almost 50% of young women who dropped out, regardless of when they dropped out, said that they did so because participation was too difficult. When asked to elaborate on why they felt participation was too difficult, the most common reason given was that they were not able to save enough due to too many competing demands. It is interesting to note that of the 43.3% of dropouts who halted participation between year two and year three, the vast majority also said that participation was too difficult due to an inability to save.
 - ***Most dropouts voluntarily chose to leave, yet the majority regret dropping out.*** In order to determine whether the reasons for dropping out of the program were voluntary or involuntary, the respondents were asked whether they had left the Program on their own volition. A majority of respondents in both Mbita and Bondo (62.5% and 61% respectively) left the Program voluntarily. A lower percentage of respondents in Suba, 35.3%, left voluntarily implying that the remainder was pressured to leave.

That such a high percentage chose voluntarily to leave the Program is interesting when juxtaposed to the finding that a relatively high percentage of respondents regret their decision. The percentage of respondents who regret dropping out ranged from almost 59% of the respondents in Suba to 64.6% in Mbita.

