Vulnerable Girls to Entrepreneurial Women: Financial Literacy, Savings, and Life Skills

2014 Final Outcomes Report

Submitted to United Methodist Women

March 11, 2015
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PART 1: PROJECT GOAL AND OBJECTIVES

The goal of the 2014 Vulnerable Girls to Entrepreneurial Women project was to impart critical financial literacy, savings and life skills not taught in school, providing girls with the tools to raise themselves out of poverty through control of their finances and give them the knowledge and confidence to pursue healthy lifestyles. Asante Africa Foundation believes this project is a critical first step in preparing girls with financial knowledge and a history of saving to enable them to successfully pursue income-generating opportunities in the future. With funding from an additional donor, the project was scaled up to 15 rural schools. It engaged 763 girls who attended at least one workshop with an average of 649 girls who attended all 16 sessions. Indirectly, the program impacted an estimated 3,815 siblings, friends, and family members of program participants.

The objectives of Vulnerable Girls to Entrepreneurial Women were:

1. Establish basic financial literacy, budgeting skills and saving habits that will serve as foundational knowledge for future income generation activities and/or saving for higher education.
2. Build girls’ knowledge and confidence to better protect and manage their sexual maturation, health and menstrual hygiene to keep girls in school longer, ultimately promoting higher earning potential and improved long-term health outcomes for themselves and their future children.
3. Engage girls and their parents in examination of beliefs and cultural practices that both limit girls’ opportunities and increase health risks.
4. Help girls build a network of peer support to aid them in decision-making and promote further peer education.

PART 2: PROJECT ACTIVITIES

All activities were based on an integrated program design linking development of complementary assets to the empowerment of young women (see Program Theory diagram on page 3).

<table>
<thead>
<tr>
<th>Financial Assets</th>
<th>Health Assets</th>
<th>Social Assets</th>
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<tbody>
<tr>
<td>Provide basic financial literacy training in goal-setting, planning, budgeting and saving to build girls’ financial autonomy.</td>
<td>Educate girls about sexual maturation, health and menstrual hygiene management to keep them in school longer.</td>
<td>Build peer support networks and mentorship, self-esteem, rights awareness, understanding of gender violence and foster greater communication with elders.</td>
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Relationship building and partner school identification in new counties
January - March 2014

A critical element of the intervention was identification of *safe spaces* where extra-curricular workshops could be conducted. Asante Africa Foundation chose to partner with schools in providing safe spaces as girls naturally congregate here and classrooms provide the privacy needed for them to feel comfortable discussing sensitive topics. In 2014 with support from United Methodist Women and an additional donor, Asante Africa Foundation strategically scaled up our girls’ advancement work to four new rural Kenyan counties: Isiolo, Laikipia, Kajiado and Transmara, as well as expanding our work within Narok South. Due to growth beyond our traditional area of operation in and around Narok, it was critical to build relationships with government education officials and gain permission to operate the project in the new areas. As part of this process, the Office of the County Director of Education reviewed the training curriculum to assess its fitness for beneficiaries and recommended and facilitated introductions to rural schools in each county, respectively. Asante Africa Foundation visited and conducted assessments of those schools to identify which best met the criteria for partnership. Criteria included strong school leadership, accessibility, willingness to partner and support project implementation and a compelling prevalence of barriers to girls’ advancement including adolescent girl drop out, early marriage and early pregnancy.

In 2014, Asante Africa Foundation worked with a total of 15 schools (two secondary and 13 primary).
Mentor recruitment and selection
April 2014

In that schools provided our safe spaces, head teachers were directly involved in the recruitment and selection of young, community-based women as mentors who would facilitate the workshop sessions. The mentors were selected using a simple structured questionnaire as a guide. Mentor interview questions included:

1. Tell us about yourself.
2. How did you hear about this interview?
3. Have you ever worked with adolescent girls? What was the experience?
4. What challenges do adolescent girls face in your community?
5. Case scenario questions - Rape, teenage pregnancy and “Sugar Daddy” pressures.
6. What are your strengths and weaknesses?
7. Discuss availability and expectations.

2013 Financial Literacy Program mentor debrief meeting
April 2014

This activity was implemented to learn best practices from the 2013 project. A total of 8 mentors attended and shared their experiences working with different groups of girls from five different schools in the Narok area.

The mentors recommended specific issues that would help improve the 2014 program:
1. The girls’ workbook should be simplified as the 2013 financial literacy workbook was not very girl-friendly.

2. Parental engagement needs to be enhanced as it affected negatively impacted savings activities in 2013.

3. There is a need to refresh mentors’ participatory facilitation skills during the course of the project.

4. The girls’ recruitment process should be critically done to recruit the best peer educators.

Integration and refinement of training materials
March - April 2014

The exercise of integrating Asante Africa Foundation’s separate 2013 interventions: a) financial literacy and b) girls’ sexual maturation, health, menstrual hygiene management and rights, into a single cohesive, participatory approach involved mindful ordering and an intensive revision of workshop modules. Modules were sequenced in an effort to encourage girls to reflect on how financial skills relate to sexual maturation, health and menstrual hygiene management and enhance their ability to act on healthy behaviors. For example, the session on understanding relationships followed sessions on budgeting and saving so money’s role in relationship decisions could be robustly discussed. The facilitation guide structure for each workshop included session objectives, timed participatory activities supporting each objective and instructions for mentors. The girls’ workbook also included additional interactive group exercises for use outside of the workshop sessions to support peer education.

750 copies of the girls’ workbook and copies of the facilitation guide for each mentor were produced. The entire workshop series was comprised of 16 modules. (See email attachments)

1. Body changes during puberty
2. How to cope with body changes
3. Budgeting- Financial goals and planning
4. Budgeting- Examining cash flows
5. Budgeting- Making a personal budget
6. Understanding rights
7. Saving- What is saving and why is it important
8. Saving- Setting saving goals
9. Saving- Ways of saving
10. Understanding relationships
11. Earning money- Future job opportunities
12. Earning money- Owning your own business
13. Teenage pregnancy
14. HIV and AIDs and sexually transmitted infections
15. Banking services
16. My future/Decision making
Mentor Training-of-Trainees (ToT) workshop
April 2014

Community-based mentors attended a three-day workshop led by Asante Africa Foundation Girls’ Advancement Program staff members and three external facilitators from Carolina for Kibera, a non-governmental organization based in Nairobi that works to empower girls and has implemented Population Council’s evidence-based financial literacy program. Carolina for Kibera facilitators included two veteran mentors.

The ToT had the following objectives:

- To empower female role models with an understanding of financial literacy and life skills
- To practice the use of participatory techniques to engage participants
- To learn how to implement specific monitoring and evaluation tools

Workshop Outputs and Outcomes:

- 15 female young mentors were empowered with life skills and financial literacy knowledge, facilitation skills and participatory approaches to working with up to 750 adolescent girls in marginalized communities from 4 counties.
- A network of female mentors from rural marginalized groups was formed.
- Female mentors increased knowledge, facilitation skills and confidence.

Girls’ school-based workshops
June - November 2014

The girls’ training activities kicked off in 12 schools in the month of June. These were preceded by material distribution and pre-workshop survey implementation. A delay in starting workshops at the 3 schools in Laikipia County was caused by bureaucracy in obtaining a formal letter of permission from the Kenyan Ministry of Education to work in the area (see Appendix).
Approximately 50 girls in upper-primary classes were jointly selected by life skills teachers and the mentors at each of the 15 schools. Girls normally attended weekly sessions after classes in a designated safe space (classroom) within the school. Training materials included facilitation guides, the girls’ workbooks and other demonstration items provided by the organization. The mentors also used participatory techniques to engage girls in topics and model interactive facilitation to the girls who were expected to share their knowledge as peer educators in the future.

Progress through the series of workshop modules was monitored by head teachers and Asante Africa Foundation Girls’ Advancement Program staff members to make sure materials were covered in good time. The sessions ran through November 2014 with some additional follow-up at the late starting schools completed in January 2015. Workshops were concluded with a post-intervention survey.

**Community participatory workshop for staff and parent meetings**  
**September - October 2014**

Staff members were trained by an Asante Africa Foundation Board Member on various participatory rapid rural appraisal techniques to strengthen their engagement with communities. Parent meetings were then held with the parents of girls participating in the workshop sessions. Permission to work with girls on the savings group component of the project was sought and parents discussed the value of learning how to start saving to help meet school expenses that result in many children dropping out. The meetings also created an avenue to discuss with parents their concerns and how to support girls, especially in regard to sexual maturation. Parents and guardians got to understand different views on how their daughters would wish to be supported and parents were encouraged to "learn how to be friendly to their daughters" by being open to discussing sensitive issues considered to be taboos. Best practices from other parents and professional advice was shared to help parents from these poor, rural communities support their daughters’ education.
Examples of parental concerns:

- Money issues, mothers expose their girls to men by accepting gifts from men (mostly sugar, bread and rice).
- Parents do not talk with their daughters especially during adolescence stage.
- Girl’s issues are handled by mothers and boys by fathers but mothers do not have voice over the girls after the cut (female circumcision).
- Some parents send their daughters with sand lorries to fetch water and in return (drivers) want to exploit their daughters.

A total of 13 community meetings were conducted at 13 schools with 389 parents raising different challenges and learning different interventions to support their daughters. Additional community meetings at the remaining two schools will be held in February 2015.

**Savings group mentor training and activities**

**July - November 2014**

This was a practical component of the financial literacy training to help young adolescent girls learn the habit of saving for short- and long-term needs. In 2013 Asante Africa Foundation had partnered with Kenya Women’s Finance Trust (KWFT) to offer no-fee savings accounts to participants. The organization had two challenges associated with partnering with a formal financial institution. First was the challenge of obtaining documentation from parents for girls to open accounts, which resulted in low uptake. Second, KWFT wanted to convert the girls’ accounts to regular fee-based accounts at the end of the project. Asante Africa Foundation decided against continuing the partnership in 2014 given the low uptake and questionable sustainability of girls maintaining their accounts faced with fees on such small amounts of individual savings. After research and conversations with Freedom from Hunger, we opted to adopt an informal savings group methodology as a means of exposing the greatest number of girls possible.

The objectives of the savings group activities were:
• To help girls understand the dynamics of savings groups
• Practice saving for short- and long-term goals
• Teach their households the importance of saving

Each community mentor attended a half-day, regionally-based workshop on savings group methodology so as to be able to train and help girls initiate saving activities in their groups. After the mentors were trained, girls started practicing saving activities in their groups. Girls saved once per week guided by the rules established within their group. Their savings were kept in safe boxes with padlocks held in the head teachers’ offices until the next savings group meeting. Girls practiced leadership skills by managing the oral and written recordkeeping during the savings group meetings.

In late November the savings were withdrawn and returned to the girls. By the end of the school term a total of five schools had commenced savings group activities to the tune of 8820 KSHs ($110). Savings group activities will continue in the next term (January - April 2015).

PART 3: OUTCOMES

Please note that several outcomes are based on the statistical analysis of data from pre- and post-intervention surveys. Due to the workshop timeline which ended in late November and the time required to systematically and rigorously input, analyze and summarize the data collected from over 600 participants, we are unable to report complete outcome findings at this time. Our plan is as follows: data entry and cleaning completed in March 2015, data analysis conducted in April and findings report drafted in May by pro bono consultants from The Advisory Board Company. The impact report will be finalized and submitted in June 2015. Items expressed as expected outcomes below are in italics and will be addressed in the impact report.

OBJECTIVE 1: Establish basic financial literacy, budgeting skills and saving habits that will serve as foundational knowledge for future income generation activities and/or saving for higher education and
OBJECTIVE 2: Build girls' knowledge and confidence to better protect and manage their sexual maturation, health and menstrual hygiene to keep girls in school longer, ultimately promoting higher earning potential and improved long-term health outcomes for themselves and their future children.

Activities:
- a. Conduct a debrief meeting of 8-10 2013 mentors to review project successes and areas to improve.
  
  **Outcome:**
  2014 workshop curriculum was integrated and revised in view of mentor feedback and lessons learned, particularly around the approach to engaging girls in material, which yields deeper retention.

- b. Recruit and train community-based female mentors needed for geographic expansion of program within rural Kenya.
  
  **Outcome:**
  15 young community-based, female mentors (one per school) acquired knowledge of financial literacy, sexual maturation and health, and facilitation skills which enabled them to lead interactive sessions with adolescent girls.

- c. Mentors led 16 workshop sessions training a total of 763 girls who attended at least one workshop and an average of 649 girls attending all sessions. Sessions on money management included: financial goal setting, creating personal budgets and saving plans and the benefits and importance of saving.

  **Expected Outcomes:**
  - 75% of participating girls will report having a long-term financial goal.
  - 65% of participating girls will be able to correctly answer at least half of the financial literacy questions.

Additional OBJECTIVE 1 Activities:
- a. Savings groups were formed at five schools with the support of parents to help provide pocket money. The remaining 10 are starting in 2015.

  **Outcome:**
  Girls saved a total of 8820 KSHs ($110). Individual savings per school were: Lengina- 1,465 KSHs, Sajiloni- 2,410 KSHs, Kilusu- 1,740 KSHs, Ololunga- 2,040 KSHs and Sossio- 1,165 KSHs.

  **Expected Outcomes:**
  - 75% of participating adolescent girls will report increased confidence about saving.
  - 60% will report having saved within the previous 6 weeks.

Additional OBJECTIVE 2 Activities:
- a. As part of weekly workshop sessions girls learned about critical life skills relevant to sexual maturation and health, including the topics of HIV/AIDS, the risks of teen pregnancy and management of healthy personal relationships. Sessions were conducted as an extra-curricular activity at school in "safe spaces", providing a sense of security and privacy conducive to discussion of sensitive topics.

  **Expected Outcomes:**
- 60% of girls report confidence in refusing (or the intention to refuse) unwanted sexual advances.
- 80% of participating adolescent girls will report increased self-confidence and self-esteem.
- The majority of participants will know how HIV is contracted and will understand health risks associated with pregnancy during adolescence.

OBJECTIVE 3: Engage girls and their parents in examination of beliefs and cultural practices that both limit girls’ opportunities and increase health risks.

Activities:
- Parent meetings were conducted in 13 school communities to engage parents in support of saving and building communication with their daughters around issues related to sexual maturation and health.

Outcome:
- In one-third of communities this effectively generated understanding of and support for girls’ savings group activities.

Expected Outcome:
The majority of participating girls report increased comfort and openness in discussing sensitive topics with family members.

Unexpected Outcome:
- Anecdotal evidence shows increased community support for the project. In the community of Ilpolei the chief postponed a community activity to allow mothers to attend the parent meeting.

OBJECTIVE 4: Help girls build a network of peer support to aid them in decision-making and promote further peer education.

Activities:
- Extracurricular savings groups serve as a platform for girls to continue group activities and share their knowledge with others.

Expected Outcomes:
- 70% of participating adolescent girls will report feeling supported by and supportive of other girls.
- The majority of participating girls report increased comfort and openness in discussing sensitive topics with peers.

Successes

1. Girls understand the importance of saving for their short- and long-term goals and that they can involve their parents in planning for those goals. This encourages parents to plan for school expenses in advance and may reduce girls’ vulnerability by keeping them in school longer and decreasing incentives to engage in transactional sex.

2. 15 community mentors were engaged for a fixed term to facilitate girls’ workshops and saving activities. This helped them pay their daily bills, increased their financial literacy and
incited reflection on how to further their own income generation. As a result, one-third of 2014 mentors have engaged in income generating activities or training. One mentor bought a dairy goat, another started poultry farming, two mentors have started cosmetics shops and one joined an aviation college to become an air hostess. As role models leading by example within their communities, we believe they will continue to mentor more young girls, ultimately influencing an increase in young women’s financial autonomy and a reduction in cases of early marriage due to hopelessness.

3. Increased girls’ confidence discussing issues sensitive issues related to sexual maturation and health with both parents. At the parent meetings some girls challenged cultural norms by inviting their fathers. Culturally, it is inappropriate for girls to talk to their fathers about issues surrounding puberty. Head teachers were shocked that male parents would attend these meetings. Anecdotal evidence also shows increased community support for the project. In the community of Ilpolei the chief postponed a community activity to allow mothers to attend the parent meeting.

4. Partner school head teachers are reporting reduced number of pregnancies as a result of training in sexual maturation and health. The head teacher from Ilpolei Primary School commented during a parent meeting: “This is the only year we have 4 pregnancies. In the past five years, we have been reporting a minimum of 10.” This indicates that girls in Ilpolei have an increased awareness of the value of abstinence, their reproductive health and pregnancy. As a consequence more girls will continue to advance their education.

Challenges

1. In the quest to reach the most vulnerable girls, the broad geographical disbursement of the treatment schools posed a challenge to regular monitoring of activity progress, which sometimes resulted in implementation delays. In one instance a mentor dropped out and it took a while to identify a suitable replacement. In other cases schools occasionally did not meet their commitment of support for the project by providing open, empty classrooms at the agreed upon workshop times. When the mentor could not resolve the situation alone, Asante Africa Foundation staff had to meet with school administration to reach a solution. In each situation the process of learning about the problem and then addressing it often took some time due to travel distances and scheduling.

2. Bureaucracy with some government institutions in processing authority letters to work in their areas delayed commencing the program in certain areas causing late workshop roll-out in some schools. This experience reinforced the importance of early planning and relationship building.

3. Parent meetings recorded low attendance in some locations due to drought conditions during the time of year in which they were held. Most parents had responsibilities related to looking after the animals that resulted in delays scheduling the meetings and low turnout. These meetings are critical to facilitating parental project buy-in and support of savings
group activities. They must be initiated earlier and greater focus must be put on better understanding parent availability to attend such meetings.

4. This year individual subject identifier numbers were introduced in the pre- and post-implementation survey process. Due to the geographic disbursement of treatment schools, the decision was taken to train mentors to implement the surveys. In several cases surveys were returned incomplete or subject identifier numbers were not applied consistently, compromising the rigor of the evaluation process. In future Asante Africa Foundation staff will train CBO implementing partners to administer the surveys and/or staff members will implement the surveys themselves.

PART 4: LESSONS LEARNED

- As a result of the long distances to schools and the lag this caused in monitoring project implementation and responding to issues, Asante Africa Foundation has decided to shift its model in 2015 and will work with Community-Based Organizations (CBOs) in distant counties to implement the project at schools in their respective localities. This will provide a strong platform for regular monitoring and timely response to implementation challenges, while allowing Asante Africa Foundation to grow its expertise in training and supervising partner organizations.

- Cultural perspectives about money in the nomadic communities delayed the start of girls' savings group activities. Males are viewed as the sole family providers, hence most young girls do not think about the need for savings. Culturally, young girls with money are imagined to be of loose morals as this raises the question of where they could have acquired money. The rural nomadic communities are also a cashless society when the weather favors their animals. Money is acquired when need arises through the sale of livestock. More community education in the form of parent meetings about the value of saving and its future benefit to girls and their families is required if people, including the girls themselves, are to question and shift traditional cultural attitudes about money, girls and saving.

- Implementation of parent meetings has increased the organization’s awareness that although this is a school-based project, the issues it addresses and the success of the intervention is, in large part, deeply tied to the community’s level of engagement and support. To facilitate greater community support and increased participation in parent meetings we and/or our CBO implementing partners will work with the communities to plan with individual communities for the meetings by integrating rapid rural appraisal tools such as assessing a community’s annual activity calendar.

- In that schools provide the “safe spaces” where girls meet and workshops are delivered, we are bound by the academic calendar and unexpected events which limit the project implementation period. Sometimes teacher strikes and frequently other school programs result in the postponement of activities. A longer implementation period (16 months) would allow adequate relationship building, school and mentor identification and mentor
training in the four months leading up to the start of the academic year followed by workshop, savings group and parent meeting implementation over the regular academic calendar.

PART 5: PLANS TO EXTEND THE ACTIVITIES ASSOCIATED WITH THIS PROJECT

Girls at 2014 treatment schools will continue to save in their groups for short- and long-term needs. This will help them and their families establish saving habits. The community-based mentors have also submitted plans of action to support girls in the role of peer educators as they “Pay it Forward” in 2015 by sharing their knowledge with others.

The 2014 project enabled us to pilot the integrated asset-building approach of combining financial literacy training, savings groups and rights-based workshops in sexual maturation, health and menstrual hygiene management. With support from additional donors, in 2015 we will Girls at 2014 treatment schools will continue to save in their groups for short- and long-term needs. This will help them and their families establish saving habits. The community-based mentors have also submitted plans of action to support girls in the role of peer educators as they “Pay it Forward” in 2015 by sharing their knowledge with others.

The 2014 project enabled us to pilot the integrated asset-building approach of combining financial literacy training, savings groups and rights-based workshops in sexual maturation, health and menstrual hygiene management. With support from additional donors, in 2015 we will scale this project in rural Kenyan schools and to Tanzanian schools. To complement the girl-focused workshops, we will also integrate work with boys at ten schools in Kenya. We believe that deepening the model to include boys will build them as allies and in the long term will increase community support for girls’ advancement.

In 2015 we intend to train a select number of CBOs to manage workshop and savings group implementation. We believe the approach of working with local organizations will increase project monitoring capacity, improve the frequency and timeliness of support to mentors and yield greater efficiency in the management of school relationships. It will also reduce travel costs per school.

PART 6: PLANS FOR SHARING THE RESULTS OF THIS PROJECT WITH OTHERS

Sustaining relationships with education officials:

As required by the various county and national level education officials granting permission to operate the project, an end-of-project activity and outcomes report must be submitted. With evidence of project impact, officials will gain a deeper understanding of how the development of complementary financial, health and social assets in an extracurricular school setting can increase girls’ number of years of schooling, empower them and reduce their vulnerability. The hope is to cultivate education officials as advocates for the complementary asset development approach to facilitate project expansion and impress upon administrators at targeted schools the importance of full collaboration.

Disseminating project findings and lessons:
The project findings will support Asante Africa Foundation’s engagement in the broader development community as a contributor to the growing body of evidence surrounding financial literacy and saving, sexual maturation, health and menstrual hygiene management, gender and development. In 2014, Asante Africa Foundation’s work was recognized as a promising practice by the UN Girls’ Education Initiative (UNGEI) and was featured as a country sidebar on page 26 in Booklet 9 of UNESCO’s Good Policy and Practice in Health Education series: Puberty, Education, & Menstrual Hygiene Management. In March 2015, the organization is hosting a panel at the NGO Committee on the Status of Women (NGO/CSW) Forum to parallel the annual UN meetings of the CSW. The panel will explore the role of multilateral development organizations, corporations and NGOs in supporting girls’ advancement. Asante Africa Foundation will present our work with girls as a model.

Findings and project materials will also be shared in organizational publications such as the annual report and via our website.
APPENDIX:

MINISTRY OF EDUCATION SCIENCE AND TECHNOLOGY
STATE DEPARTMENT OF EDUCATION

Telegrams: EDUCATION-NAIROBI
Telephone: Nairobi 318581
Fax No. 298378

DIRECTORATE OF QUALITY
ASSURANCE AND STANDARDS
P. O. BOX 30426 - 00100
NAIROBI

When replying please quote

Ref: QA3/VE11/82/(3) 9th October, 2014

The County Director of Education,
Isiolo, Kajiado, Samburu and Laikipia Counties

RE: EXTENSION OF EDUCATION SUPPORT SERVICES

Asante African Foundation is an NGO working in the Education Sector in Kenya and based in Narok County. The Mission of the NGO is to increase Education Access and learning in/out of classroom. It has been supporting students through scholarships and lifeskills training and provision of infrastructural support to schools.

This is to inform you that the NGO has indicated that it plans to expand to your County. The Ministry is in receipt of its draft MoU which is being studied.

In the meantime, the NGO is provisionally allowed to liaise and work with your County Education Board within the provision of the Basic Education Act and any another written law in the provision of educational support in your county. This provisional authority is for one year only.

A periodic report will be required for evaluation.

MOHAMMED M. MWIVIPEMBE
Ag. DI LCTOR, QUALITY ASSURANCE AND STANDARDS