

1. Overview

1.1 The problem

Lack of education in urban informal settlements (Slums) in Nairobi, Kenya is becoming rampant. Children are not getting an education and some are dropping out, mostly due to lack of enough funds in the family. The children are reduced to child labor at a very young age, criminal activities and early marriages. They are all trying to get extra money to educate themselves, more so, help the parents at home get income. This worsens the condition set in place in our society, in the world, as children deserve a better living, education and the right to play and have fun which they are not getting because they have been forced into being adults at a very young age. They lack opportunity and growing up illiterate does not help in any way as they are just following their parents' footsteps and the cycle will never end.

When children lack education, especially from a tender age, they get exposed to another life where they end up despising books because they are after quick money and a lazy lifestyle. This is when they hang around the children who idle around in the slum area, stealing from people and abusing drugs. The few who manage to get exposed to school and enjoy the environment, when the parents cannot afford school fees, they yearn to go back and most of such children, are very bright and they desire to change the destiny of the family by ensuring they study hard so that they can guarantee a better future, for the family, generations to come and the entire community. They are assured of a stable job and income avenues due to proper literacy and numeracy. Mathare has an estimated population of 600,000 - 800,000. People are living in small shacks made out of iron sheets and mud. They lack electricity and running water and almost 98% of the homesteads have children. At the very least 2 children at most 7 children. All these children need to go to school. The number of children impacted by this problem is half the estimated population or more because since the last 5 years no new population estimation in the slums has been announced. Therefore we can go with 300,000 - 400,000 children are affected.

According to UNESCO's shared global education report from the year 2017 - 2018, 264 million children don't go to school. This is the number of children impacted by the same issue globally. The children are denied education which affects the generations to come. If each country took part in advocating for SDG 4 - Quality Education, we would see to it that the government and all relevant stakeholders taking it seriously and we would have a world full of empowered people. We would also not be focusing on just giving a child education, but ensuring its quality education. Our innovation will advocate for education and also take part in ensuring children are getting a quality education. The government of Kenya had promised free education, which has not been fully implemented, as children are still required to pay at least \$5 every term, which the slum population cannot afford. It costs an average \$0.5 a day per child in the slum (Low and Lower Middle Income) to provide a full cycle of pre-primary through secondary education (13 years)

1.2 Specific innovation and the expected impact

ROSE CBO is providing financing solutions to empower the children to reach their full potential through getting an education, so as to later impact their communities to prosperity. The project is called \$0.5 a day to educate a child. We pay the term/semester school fees and the parents repay with \$0.5 a day. Rose CBO has not gotten any funding and since we are dependent on members contribution and we have to maintain sustainability. With any small contribution gotten, we pay a quarter the fees and the parents pay the rest or we get the children uniform, books or food for lunch while at school. We are mostly working with women because they are the ones who are vulnerable and accountable.

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According to Muhammad Yunus of Grameen Bank, women in most cases use their money to help the families than men. They will get things to sell in order to make a profit and take their children to school thus, they are able over time to improve their families' diet and education, contributing to the cycle of poverty alleviation. He also said that women are, even now, still overwhelmingly confined to their family compounds. But for women everywhere, the longing for independence and autonomy runs deep. Any woman needs minimal assistance and a bit of encouragement to become thriving entrepreneurs. Based on our baseline survey, most women in the slums are the providers. They are either single parents, their partners are drunkards or they are widowed.

For the women that have a business and even jobs, they get paid at most \$30 per month or earn a profit margin of \$2 a day. On a good day \$3. They have to indulge in so many activities so that they can get enough money to provide basic needs. This is the same money that is to pay rent, buy food and clothing and still should be enough for taking children to school. For those who have no business, ROSE CBO gets them a business product for them to start earning income. We stimulate such parents to start income generating activities and become independent in educating their children.

The parents are told about the flexible repayment system and we target the women who have businesses, employed and the ones we bought for business products and then we help all of them together by making them repay what they can afford, what makes them comfortable. ROSE CBO understands their situation and the pilot we are running, is to pay school fees for the children and the parent/guardian repays \$0.5 a day for a period of three months, which is one term/semester. At least the children will have an education, and the family will still be able to cater for other needs. As the parents pay up slowly, the children are learning and not engaging in other dangerous or life-threatening situations. ROSE CBO collects the fees structures and goes to each of these schools with the parent has already paid the school fees so that that it is directly paid to the schools rather than handing out cash to the parent to pay up. The reason is, they might be tempted to use it for other needs. This has been proven by the baseline survey we conducted with 30 women on money repayment schemes. The impact is immense. The children are able to read and write and communicate effectively. We currently have 50 women that joined the program end of January and they have still renewed for 2nd semester/term as they find the innovation very effective and comfortable for them. Their children are improving and not missing classes anymore or not getting chased out of school due to lack of school fees. ROSE CBO also offers guidance and counseling for both the parents and students

Other institutions are giving these women money, which they will not use for the intended purpose and they are also asking for a high repayment on a weekly basis. This amounts to \$15-\$20 a week which they will still struggle to pay, and the institutions don't follow up or monitor, to see if they are going to school. They don't provide advice or counseling like ROSE CBO. UNICEF has an office of innovation where they review all innovations related to bettering the lives of children and giving them an education. This shows how vital this issue is. ROSE CBO is taking part in the solution to help improve children's lives.

1.3 Who does this innovation impact

The innovation impacts underprivileged and vulnerable children in Mathare slums in Nairobi, Kenya between the ages of 3 to 19 years. The other beneficiaries are the parents to these children also benefit as they are not burdened with providing lumpsum money in the schools which they cannot afford at a go. To add on that they will be able to enjoy the secured future of the child. It will bring them so much happiness.

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The underprivileged community will be able to have a mentor, directly or indirectly. Since it's a rare occurrence for children to finish school, having such people to mentor the others will be helpful. They will be the heroes and they will also enjoy the opportunities that these educated children will introduce later in life. They will give back to the community and support other children as well. The government and country as a whole will also benefit because we would be reducing the illiteracy levels and break communication barriers and have children of the elite and informal settlements be able to mingle and share their stories as an inspiration. The government will also see many entrepreneurs and intrapreneurs who will help build the nation and change the world.

According to UNICEF, education offers children a ladder out of poverty and a path to a promising future as an adult. Education offers safety, a sense of normalcy and the knowledge needed to build a more peaceful future. In this case, when ROSE CBO assists these families, they will turn out to be productive and help create an impact in their lives and their families' lives.

1.4 Pilot Overview

Pilot Purpose

Since Rose CBO is dependent on members' contribution, we began rolling out the pilot for the program in September 2018 to run for a year. The goal of the pilot is to determine whether ROSE can effectively help the slum mums and empower them to be entrepreneurs and enable them to be financially stable to educate their children independently. In addition, we will be testing our systems and operational processes, our staffing and sales models, product adoption rates and repayment rates. If the pilot is successful, we will expand activities to additional areas. We are paying school fees for the children and monitoring their progress in school, to see the difference when they used to get chased out of school and now that they don't miss school, how the performance is in school.

Pilot Location

We will start the pilot in Mathare North Slum. We chose Mathare because that's where we have worked before and we are well acquainted with the women groups. In addition, Mathare North is near the area our field agents live and where the office operates which will make it easier to manage operations and implement changes.

Pilot Size

We are aiming to have approximately 50 clients by September 2019.

Project Calendar

The project was first scoped in July 2018. The design of the pilot started in August 2018 and will continue through to September 2019. A high-level project calendar is being followed to ensure we are working according to the stipulated timelines.

Pilot Burden of Proof

For the program pilot and short-term growth targets, we are using the following metrics to quantify success:

- Interested number of slum mums interested in having their children paid for fees

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- Adoption of the different products to be offered to the women
- Impact in terms of income made on a weekly and monthly basis out of the businesses
- Number of livelihoods improved through the business in 2019

So far we have educated 25 children and the repayment rate is at 75%. 15 women have been bought for products and they are happy with the strategy as it is comfortable and affordable for them. When we get any funding they will have half the school fees paid and they will pay the rest. This will be dependent on the amount of funding. We can full fees for the orphans or the children coming from life-threatening situations in their homes.

2. Service Model

2.1 Sales Staffing Model

We are using a representative on the ground to help us target the right children and women and also our social media platforms to market the program. This representative and volunteers have the following key roles:

Sales Agents

- a. Host demonstration days and conduct individual home visits to market the product ideas to potential clients.
- b. Follow up with clients who are interested in the product but have not yet purchased.
- c. Follow up with clients for customer service issues (e.g., repayment) and any other issues

When the program grows, we will have Coordinators who will be in charge

Staff Compensation

We have no permanent staff but volunteers.

2.2 Product Price - School Fees & Business Product

Product Pricing

School fees for 1 child are \$50 per term. To get a business product to help stimulate the parents to pay school fees independently, the cost is between \$10 - \$25. They are given business products based on what they choose. The women who already have businesses but are still struggling to finance their lives and need their children to go to school, we pay the school fees and they just repay slowly. \$0.5 a day for three months to finish paying for the school fees.

2.3 Client Repayment

Client Repayment Process

When the women repay;

1. They auto-receive an SMS when a payment is due
2. They make a payment via M-PESA to the ROSE till number
 - a. Payment is tied to the registered mobile phone number and name

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- b. There are no transaction costs when paying \$0.5
3. Once they make a payment, they auto-receives an SMS code of value paid
4. They continue submitting payments until the total fees are complete

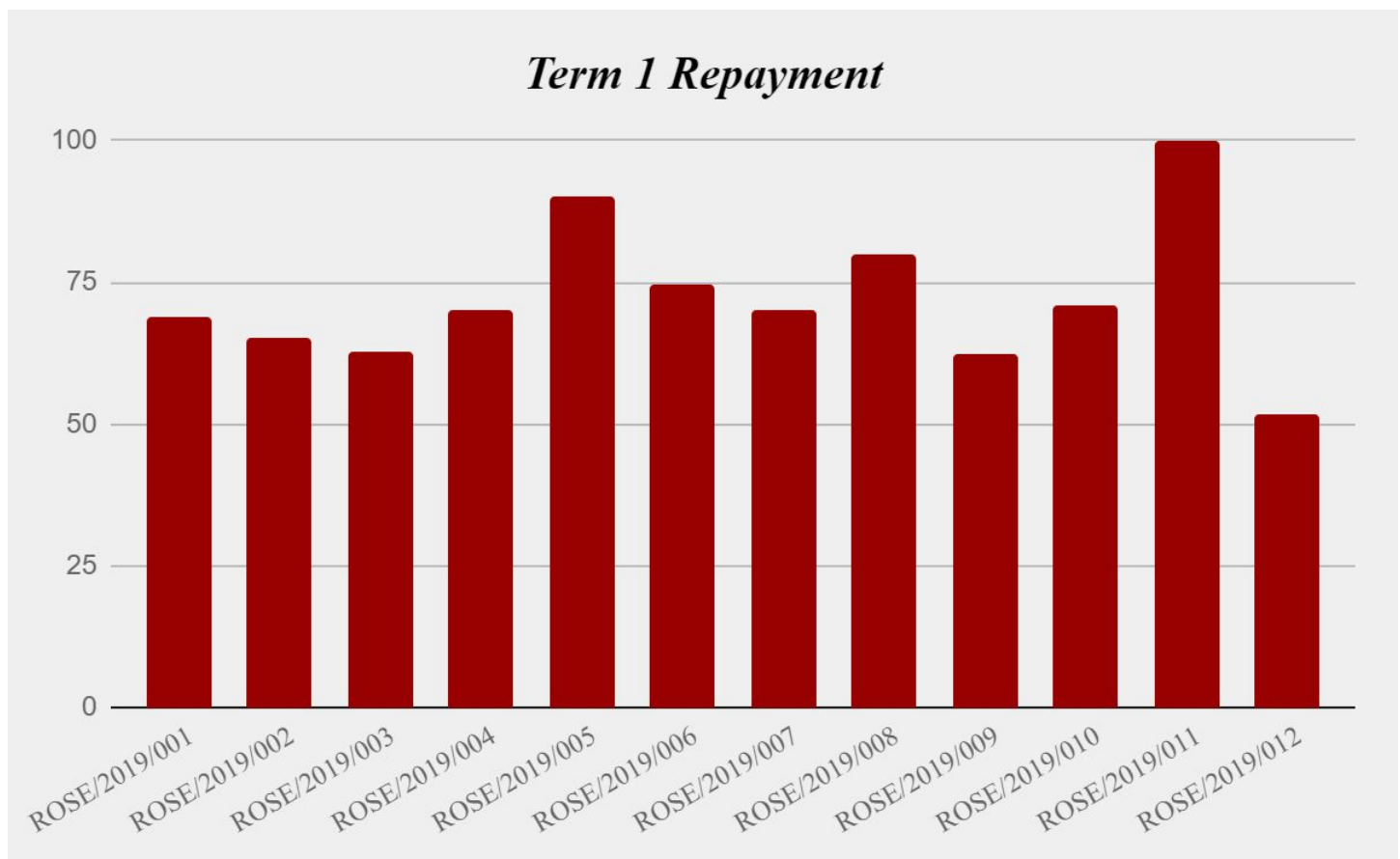
Incomplete Repayment

The standard policy for repayment is completion within 3 months. ROSE will take the following measures for clients who have not completed repayment by the final deadline:

Timing	ROSE Action
1 day after repayment deadline	● ROSE sends an SMS notice
4 days after repayment deadline	● A representative visits the targeted homes
7 days after repayment deadline	● ROSE sends an SMS notice
14 days after repayment deadline	● A representative visits the homestead again
14+ days after repayment deadline	● ROSE sends SMS notices to client every ~5 days

Sample Repayment Trend

The diagram below shows a sample of 12 women who are repaying school fees for the kids and the percentage repaid so far. This shows how this innovation works for them



2.4 Why end users will be interested in the product/service

ROSE CBO is giving them a manageable way of repaying the education advance credit. \$0.5 a day to educate a child and getting guidance and counseling to teach children and parents on the economic benefits of education. Most guardians did not get an education and they are ignorant about the benefits, some want their children to have a better life than theirs and they will do anything to sacrifice for their children to get an education.

Other institutions are giving these women money directly, which they will not use for the intended purpose and they are also asking for a high repayment on a weekly basis. This amounts to \$15-\$20 a week which they will still struggle to pay, and the institutions don't follow up or monitor, to see if they are going to school. They don't provide advice or counseling like ROSE CBO. They are profit driven. They only give out loans to people who can provide collateral. How about the poor woman who has nothing to give as security. That alternative is not accommodating at all to that kind of informal setup. These people live in shacks and literally live under \$2 a day, they could not have any form of security.

As mentioned above, ROSE CBO's aim is to ensure these children are going to school, and we will ensure we pay the fees to the finance and administration of the school ourselves and monitor to see if the child is actually attending school and know how they are fairing on. My innovation cost costs \$50 per term/semester per child. The parents repay with an addition \$10 or \$5 depending on the initial amount, to cater for overhead costs. Most of the work that is needed is done by volunteers. The money used to help the women are a few members contribution. Other institutions might give the same amount to the lenders, \$50 and expect collateral and a high interest plus a short period of time to refund the money. For the same amount, they would have 4-6 weeks to refund it all and with ROSE CBO, they take 3 months to repay that amount. They are also forced to form groups and liability is placed on the entire group, with ROSE CBO, there is no collateral, no group liability but trust between the two parties because everyone understands the objective and goals.

According to Muhammad Yunus of Grameen Bank, when you look at banks/lending institutions, men are normally the primary borrowers, they want to build, buy cars, etc. The repayment is normally at 70%. Women who are poor on the other hand, have the willingness to repay and you find that the repayment rate is normally at 97 %. There is no collateral being taken from the women. This same approach is what ROSE CBO is taking and so far so good. We are growing.

3. Operations

3.1 How will we reach many people

We already have a few volunteers and the partners spreading the word. The women who are part of ROSE CBO are also informing each other about the goodness of the product package and representatives on the ground are calling to inform us of how many women still want the assistance. We are also working on a campaign to attract more public eyes and have them help out in any way. Funds gotten here will pay at least half the school fees for these children and the parents will pay up the rest. This will be dependent on how much we get from the campaign. In summary, we have the hybrid avenue existing as we are looking at both the public and private sectors to support. Currently, we have been in touch with a cleaning company that is helping connect these women with clients who need both commercial and residential cleaning, and through that, they will be able to earn more income to support their families. There is also a company that sells moisturizerPROJECTe are giving the women who want an opportunity to sell them at a retail price so

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as to get the extra income. We are still looking for more opportunities.

Because of the favorable method of repayment, the guidance/counseling and opportunities we are giving these women, their children are going to school to get an education which seemed impossible before. This means the repayment is cost-effective and children are learning some more and bettering themselves, they can read and write and count, this means the program is effective. Our program has many more families reaching out and the word is spreading. This shows that there is potential to scale. According to the Global Innovation Fund, when we think about pathways to scale, we find it useful to explore who implements and who pays for the innovation at scale. In this case, before the funding, we implementing and paying for it to scale, but due to limited funds, we will only scale up to a certain level.

3.2 Given your stage and intended pathway to scale, please explain the methodology for how you intend to assess the project/innovation

The team members of ROSE CBO create household surveys every week to collect quantitative and qualitative data that guide us in knowing if what we are doing is effective. We have someone to always receive phone calls in case of complaints and records them. There is also data collected before the children are paid for the school fees. The parents have to give a little bit more background about the homestead and from there we know which child to prioritize first based on the living conditions and other social factors. For example, a complete family set up with both parents means they support one another, especially if they both have a day to day job, no matter how little they get paid. That family is better than a widow struggling with 5 children and has no help and to add on that illiterate.

When we go out to the field, we try to find out how the children are performing and compare it to how the situation was before they started attending school every day without missing classes. Assessing all the variables mentioned will be determined by the data collected. The data will be analyzed and the KPI's changed accordingly if need be. Monitoring and Evaluation conducted at the beginning, middle and end of the program will be really important.

According to UNICEF's research on Data Collection and Analysis Methods in Impact Evaluation, what constitutes 'success' and how the data will be analyzed and synthesized to answer the specific key evaluation questions (KEQs) must be considered up front as data collection should be geared towards the mix of evidence needed to make appropriate judgments about the program or policy. In other words, the analytical framework – the methodology for analyzing the 'meaning' of the data by looking for patterns in a systematic and transparent manner – should be specified during the evaluation planning stage. In a true mixed methods evaluation, this includes using appropriate numerical and textual analysis methods and triangulating multiple data sources and perspectives in order to maximize the credibility of the evaluation findings.

ROSE CBO, does not make decisions blindly, it has to be directed based on the data collected and the analysis that has been done.

3.3 What are the relevant metrics or key performance indicators being used to judge the success of this project/innovation

The metrics and KPI's used will be revolved around the following;

- Children who are able to move to the next class/ grade each year successfully without fail
- The family is able to sustain themselves with the little they get and still be independent to take the children to school

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- Literacy and numeracy levels of the children we have supported. We will look at whether there has been an improvement or not on a term to term basis (three months interval)
- Performance of the child in class when it comes to exams and CATs
- Older kids going back to start school, regardless of their age groups

Measurement of the metrics will be assisted by a few team members who will act as enumerators and the human-centered design team to collect quantitative and qualitative data respectively. The data will be compared within the three months interval to see if there is an improvement in the sustainability of the family and the performance of a child in school. KPI's will be changed based on the findings and analysis we get from the data.

According to UNICEF's research on Data Collection and Analysis Methods in Impact Evaluation, what constitutes 'success' and how the data will be analyzed and synthesized to answer the specific key evaluation questions (KEQs) must be considered up front as data collection should be geared towards the mix of evidence needed to make appropriate judgments about the program or policy. In other words, the analytical framework – the methodology for analyzing the 'meaning' of the data by looking for patterns in a systematic and transparent manner – should be specified during the evaluation planning stage. In a true mixed methods evaluation, this includes using appropriate numerical and textual analysis methods and triangulating multiple data sources and perspectives in order to maximize the credibility of the evaluation findings. ROSE CBO, does not make decisions blindly, it has to be directed based on the data collected and the analysis that has been done.

3.4 Activities to be executed under the grants gotten and what results to anticipate

Activities revolved around better education and to keep the child in school will be piloted and rolled out to help the children. ROSE CBO will at least pay half the fees for the children so as to reduce the monetary burden to those parents who are struggling financially. We will also support in getting them school materials like books, cause most of the ones who manage to go to school have only one exercise book being used for all subjects. This should not be the case.

For the parents who have no stability, we will get empower them by getting them a small business product to start with so as to earn income and eventually educate the child independently over time. Business products like food trolleys to sell street food, blenders to make fruit juices and sell, cookstoves to cook food and sell, etc.

Support the team to be able to be more flexible in handling matters. The guidance and counseling partners need more support in order to deliver. Materials to give the guardians and children so that they can use as a reference is very important. This will encourage even the children who just drop out and both the parties, child and parent give up because they don't understand the essence of education

The support from DIV will enable ROSE CBO impact more families and we will be able to reach our goal of educating 50,000 children or more in 5 years time, directly or indirectly. We will help change the perception of education in the slums. We will empower and lead them out of poverty and this will lead to good health and well being and also touch a bit on decent work and economic growth, which are SDG's that seriously needs urgent attention

4. Long Term Vision

4.1 Challenges and risks and how to overcome them

One of the biggest challenges that will go against our goals and objectives, is a child giving up on education because of the surrounding and bad influence. Such children as much as their parents are sacrificing to take them to school, they just drop out and go after quick money, which is leading them to criminal activities. We would want such a child to understand the benefits of going to school and see the bright side. Some drop out because they see their parents struggling a lot.

A risk is supporting a mother who is jobless or has no business, but they still don't care about their children going to school, they don't motivate the child, even after paying the school fees, they repay however they want because they actually don't care or believe in education. In most cases, such situations are triggered by the parent being raised without school and wants the children to go through the same. With that, the money used to pay for school fees should have gone to someone who was desperate and the one who does not need school should wait for more counseling.

ROSE CBO is overcoming this by having the partners who are gender, guidance and counseling experts descend training for the kids and parents to see the importance of education. The training is tailored to help these affected parties. The parties involved are also shown examples of people who were living in the slums but now they have made it and its because of education and resilience. The children are also promised that when they finish school, ROSE CBO will help them look for jobs and support them in terms of looking for other income avenues. That is how we will overcome such problems.

ROSE CBO anticipates problems such as some families lying about their living conditions so that they can be assisted, yet there are other people who need to be prioritized on first. They are just concerned about themselves. In such cases, we solve them when we want to register a member. We have to visit their homestead, ask the family questions and a few neighbors to determine the level of truth and honesty, so as to help them. We also anticipate the children who have grown past a certain age but need to start school in a lower class, they won't easily be swayed to go to school because of the stigma. In such situations, we have decided that the child will be talked to by our team and the headteacher and class teacher. Who will assure the child that he/she should not be afraid or embarrassed.

4.2 Partner organizations and the skills/experience they contribute

We are currently working with two private companies which are giving job opportunities to these women so that they can earn extra income. They train and give them short term contracts. One is a cleaning company that looks for residential and commercial cleaners and most of these women are house managers, so with a little bit of polished training, they do marvelously learning at the job. Another company sells hair cream oils and they look for salespersons. The women are given first priority to market the products and try to sell them.

No other entity has shown interest. ROSE CBO is implementing the project and funding the project based on members contribution. However, we are actively looking for other nonprofit organizations that have the same agenda as ROSE CBO so that we could partner and create impact together.

4.3 Who are the key team members for this project and what are each members personal percentage level of effort (LEO) allotted to this project

One member is a co-founder and a gender expert who has an MA in gender and development studies. She is passionate about gender equality and advocates for uplifting both genders. Based on her experience in the field, she is there to advise all stakeholders on what is appropriate for the gender we deal with, how to approach and interact with the target population. She advises on some of the challenges we go through. For example, women living in extreme life-threatening situations and their capabilities at that moment. For example, physical abuse on women which can end up being a risk when partners decide to fight and kill each other. This is something that happens a lot in the slums. When we collect data, we are able to gauge and see how to salvage the situation and advise. There is also a lack of empowerment on one gender, that is women. She advised us on which gender to work with based on the statistics around opportunities in the slums. 50% LEO

Another member is a guidance and counseling expert. Specialized in working with different set groups of people who need counseling. She has worked counseling prisoners, mentally affected patients, students, etc. In this case, she helps talk to parents and students and let them know the economic benefit of being educated. That's where she comes in when needed. In case we have a child who has dropped out, she will be there to help salvage the situation. 80% LEO

Then there is the director, who also works as an operations and project development manager. She has experience in project management and a demonstrated history of working with Non-Profit Organizations. Always seeking new challenges and opportunities for professional growth and advancement. Reliable and reputable with development facilitation (rural & urban development) to improve human wellbeing so as to reach the outlined development goals. Passionate about socially sustainable development and making an impact and positive change in the community. 100% LEO

4.4 Citations

- <https://www.dw.com/en/unesco-264-million-children-dont-go-to-school/a-41084932>
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