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**Project Title:**

**Keep a Girl Alive:Change a Girl’s Life Through Micro-Entreprneurship**

**Presented by Reach Out Cameroon**

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# Keep a Girl Alive: Change a Girl’s Life Through Micro-Entrepreneurship

## About Us

**Reach Out Cameroon** is an NGO based in Buea and working all over the South-West Region on the issues of Health, Gender and Capacity Building and Wealth Creation. Our target populations are the most vulnerable and particularly youth and women.

**The Keep a Girl Alive project** enables young uneducated and unemployed girls to become economically self-reliant through trainings on entrepreneurship and financial assistance. They become empowered, protect themselves from unwanted sex, hold stronger roles in their households and communities and can better provide for their families. So far, more than 90 women (More than 50 from Tole) have received support

## Our methodology

* Community Mobilisation and sensitization. All our projects involve the communities from step 1, we involve community stakeholders, traditional leaders and administrative authorities. Our projects must be need based, demand driven.
* Identification of beneficiaries, we use a double form, identification form and social inquiry, which must be done by 2 different staff to avoid biases. Selection is based on objective data.
* Training before disbursement. / Follow-up after disbursement.
* Action Reflection Action. Therefore the need for this meeting
* Sustainability. Actions that go further to the next generation, projects that are picked up by the community, when possible, projects that sustain themselves.

## The Funds

The Keep a Girl is supported through GlobalGiving.org, an online platform that allows individual donors to connect with small local projects all over the world. GlobalGiving is an international NGO which has helped raise more than 212 millions of dollars to more than 14,000 projects in its more than 15 years of existence.

Because of this, the Keep a Girl Alive program is particular.

* We don’t work within the classic framework of Project Execution and completion, the project is always ongoing, which allow us to have long relationships with the participants
* Funds are not always the same, they depend on our ability to fundraise and therefore we are not always having the same resources and helping the same amount of people at once.
* We are always raising funds, during project execution we take care of capturing stories, pictures and data to report our impact
* We are flexible, structures are not set on stone and we can implement different ideas as they come

**Link:** [**https://www.globalgiving.org/projects/make-an-impact-girls-education-cameroon/**](https://www.globalgiving.org/projects/make-an-impact-girls-education-cameroon/)

## Why Girls?

Reach Out is a Youth and Women centered organisation. Girls aged **18 to 29** are the target group of this project.

We focus on **women** because they remain at the losing end of many of the problems that plague our communities, **HIV** rates in Cameroon are significantly higher among women of Cameron **(5.7%) than among men (2.9%),** **teenage pregnancies** hold way bigger penalties in terms of education, health and life opportunities for the pregnant girl than for the boy or man involved.

Moreover, according to the Organization for Economic Cooperation and Development (OECD), women invest more of their earnings in the education and health of the whole family, and in their communities. So to focus on women is the most impactful thing to do.

We focus on young girls as opposed to older women for reasons of impact.

Health: as we focus on Sexual Reproductive Health young girls are more sexually active than older women, and with more partners, and therefore changing their course of life has more impact in the community.

Economics: While girls in very vulnerable situations can start turning their life around with small sums of money such as 30,000 francs, more established and productive members of the community need more solid investment (such as at least 100,000 which can be provided as a loan with other programs) , impacting more generations )

Long-term: Changing a 20-year-old girl’s life has impact in her community for the next 50 years

Finally, we focus on girls aged at least 18 because we encourage those ones under 18 to go back to school rather than doing only business. For girls under 18 we prefer programs such as the **Youth Engagement Program** that focus on **educating** the girls to prevent the original problem (early pregnancies and dropping out of school) to replicate.

## Why Cash

We believe that everybody is a rational human being capable of taking the best decisions for themselves, that know well their situation, often better than we do, we don’t believe in paternalistic approaches

We also believe in incentives, we have make it clear that as long as the girl is serious we will be behind her and she has an incentive to use her money in the business so she obtains more money in the future.

Moreover, we are worse at buying things than them. We spend additional money and, more important, our time, time that would be more precious executing and writing projects for the community.

Also, even though they draw up detailed business plans, theory and practice are not the same, and girls often change their line of business after one or two attempts and/or often invest very small sums of money to test a business before they fully invest in it. If we were giving in-kind donations this would not be possible and our work would be less impactful.

Research is with us. International studies have confirmed that Cash transfers have arguably the strongest existing evidence base among anti-poverty tools, with dozens of high-quality evaluations of cash transfer programs spanning Africa, Asia, and Latin America and including both unconditional and conditional cash transfer. These studies include many randomized controlled trials (RCTs) and also include studies that measured impacts 4–5 years out,[1](https://www.givedirectly.org/research-on-cash-transfers" \l "cite1),[2](https://www.givedirectly.org/research-on-cash-transfers#cite2) evidence which exists for hardly any other interventions. [[1]](#footnote-1)Major three findings from these studies: Cash transfers have positive effects on children, long-term impact. Finally, although it is often heard that the poor will actually abuse these systems, by increasing their spending in alcohol and other temptation goods, studies consistently show no significant impact or a significant negative impact of transfers on such spending

## Why Tole

Tole is part of Reach Out since our beginning and we have a long relationship with it. The Keep a Girl Alive target is Fako, and we have done interventions as far as Modeka (Tiko), but there is a strong reason to focus our attention in Tole. The nature of our funding.

As explained above, we raise funds for this project from individual donors and the amount we receive is not determined by the logistics of our actions, but only by our capacity to raise more and more funds. Since we receive fixed amounts of funding, no matter the community were we work on, transport costs would penalize the final impact of the project, if we only have 1,000,000 francs to spend, using them in Bakassi we will touch less lives than if we do it in Buea or Tole.

Tole is not only really close to our offices, which limits transport costs, it concentrates a high number of our target population, young underprivileged girls, which makes it easy for us to identify and follow-up with high numbers of them with short trips.

Since we also put a lot of value on continuous follow-up and accompaniment, the more we invest in Tole, the more sense it makes for us to continue working here.

There will be a time, if funding is enough, that we might want to expand to different communities and start a full intervention of this same manner. We often do actions generally in Buea and we have supported more than 40 girls around Buea (Bakweri Town, Checkpoint, Mile16..)

## Story of the Program

### First KGA 2012

With the initial round of funding an ambitious project with a Home Solace center was designed in Wonganga, Small Soppo. It supported 13 girls and the training lasted 2 months, with different modules in business, farming and health, after the program they received donations to start their businesses, a group is created as an outcome of this workshop, Unity Sisters.

### 2013-2014

Funding had reduced and when it was enough small interventions with 2 hours training were conducted to provide support to 12 girls in Tole and Buea, and to several women groups. At this point Reach Out was still using in-kind donations.

### 2014-2015

More funding starts coming through globalgiving and the program expands to add another 10 girls in Tole and 12 in Buea. Trainings remain only one day.

Women Groups are supported in Buea with training and financial support

**Individual interventions** are designed in cases of extreme necessity, supporting 7 such cases in Buea and Tole. This is what we called **Microprojects**: Given the nature of our fundraising activities we sometimes focus in one or two people’s stories. This is because this helps generate extra money for the program as a whole, and because these cases require extra attention.

**Fake loans** were introduced to try to put together what is best of loans (more motivation and seriousness on the part of the recipient to continue the business) and grants (more economic impact, no burden for the beneficiary). Beneficiaries were given 32,000 francs and told it was a loan.

After receiving the first two payments they were pardoned the loan, and they received ten times as much as they had paid. (0, 25,000 or 50,000)

Although this allowed us to concentrate on good performing individuals and avoid wasting resources on defaulting girls, we did not feel comfortable with “tricking” beneficiaries.

### January 2016

After a successful fundraising campaign during Christmas more funds were mobilized, the fake loans approach is abandoned in favor of full transparency. After analyzing results in bookkeeping and business management, a longer and different training is designed, more practical exercises on bookkeeping and the introduction of modules on Business Creativity, Gender Based Violence and Sexual Reproductive Health. The program also becomes more focused in Tole to concentrate our efforts and makes a fixed schedule for constant follow-up, more intense after disbursement.

**Clear rules:** 30,000 francs the first time. 3 – 4 months after if the girl continues doing the business and reports with the bookkeeping she will receive an extra grant of 50,000. This way we lose less money to defaulters and motivate the girls to work harder and follow the bookkeeping.

Any second grant after that is of at least 50,000 francs.

Although the project focuses on individuals, we continue training and coaching groups thanks to this program.

## Challenges

* **Defaulting**, This is the worse possible outcome, but continues to be a reality. Beneficiaries not doing the business or abandoning it after a short while. It shows a fault in some part of our process, on the beneficiary or sometimes an uncontrollable tragedy, it’s our work to distinguish these three factors and act accordingly.
* **Inability to follow bookkeeping**. Bookkeeping has a strong impact in the capacity of the participants to self-reflect, it has some impact in their business and is of capital importance for us in order to report our impact and evaluate ourselves. Making the girls follow bookkeeping has been one of the highest challenges of the program
* **Low business performance and lack of originality** Most participants are forced to be self-employed, rather than ambitious entrepreneurs and therefore it’s hard to achieve high quotas of success, some participants retain the mentality that business is something just to occupy their hours and hardly ever achieve a higher level and real independence.
* **Lack of funds for the program** We envision higher levels of support, as participants become more and more empowered and ambitious( for example, we have in our vision to provide low interest loans with higher amounts of capital) but as of now we can’t provide such service.

## Results

More than 100 girls supported in Tole (47) and Buea

More than 110 grants given

More than 10 women groups supported, coached and even created

**2016:**

22 Girls supported, 17 new girls joined the program

Average profit: **40,000 francs per month**

Bookkeeping implementation: **90%**

Delinquency rates **5%**

## What next

* Support the girls that complied (Early August 2016)
* Creativity Contest (September 2016)
* 10 next girls (Late September 2016)
* Training on leadership (September-October 2016)
* Training on Snail farming (October 2016)
* Introduce Credit (Coming soon!)

## What is expected of participants

* **Awareness:** You should be aware of the project and provide valuable inputs according to your experience and knowledge.
* **Improving our program:** Knowing your function, position and capabilities, you can find positive synergies with the program, how can you integrate yourself in the different steps: (identification, training and follow-up)
* **Improving your actions:** Likewise, how can you use the Keep a Girl Alive? Do you provide services to entrepreneurs (Loans, trainings)? Do you empower women? We have a database of highly reliable entrepreneurs made themselves out of poverty! And several years of experience on training and following up micro-entrepreneurs.

## Contacts

Program Managers:

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## Other relevant projects

### THE GREENPRENEURS

THE GREENPRENEURS: Creating a new generation of female entrepreneurs. This project will build a demonstration farms with Traditional African Vegetables and an Eru Propagator, which will in turn produce seedlings and cuttings to disburse to 170 women belonging to 11 groups of Tole, Buea, Bomaka, Munea and Ekona. The project will entail training, disbursement and follow up and will culminate with a Green Women Forum to join 200 people to discuss the challenges and way forward for women farmers and entrepreneurs of the project area.

In Tole the targeted groups are: Mengom Social Group, Unity Sisters and Charity Sisters, and they will be joined also by 5-15 individual girls selected from the KGA program.

Project Launching: August 2016

### YOUTH ENGAGEMENT PROGRAM

The Youth Engagement Program (YEP) is an annual program organized by Reach Out Cameroon (REO) every summer vacation (during the month August) the YEP is held for the fifth time in Tole. Reach Out Cameroon (REO) sees this program as an opportunity to bring youths together during the summer vacation, with the main goal of educating them on issues which are vital to enabling them make wiser decisions in life and to deter them from risky behaviours, such as juvenile delinquency, drug abuse, unsafe sexual activities leading to HIV/AIDS/STI’s and unwanted pregnancies. Since YEP’s inception in 2008, the response from parents, participants, and the society has been very positive.

Project Launching: August 2016

1. Research from GiveDirectly.org [↑](#footnote-ref-1)