

KEEP A GIRL ALIVE:

CHANGE A GIRL'S LIFE THROUGH MICRO-ENTREPRENEURSHIP



ABOUT REACH OUT CAMEROON

ABOUT US

We are:

- NGO based in Buea
- Operating all over the South-West Region
- Working on the issues of Health, Human Rights and Wealth Creation

Our target population:

- Most vulnerable, particularly youth and women
(Widows, Single Mothers, People living with HIV, minority groups, the extreme poor..)





ABOUT KEEP A GIRL ALIVE

THE KEEP A GIRL ALIVE PROJECT

Target group:

- Young uneducated and unemployed girls aged 18 to 29 years

Goal:

- Beneficiaries will:
 - ✓ become economically self-sufficient
 - ✓ protect themselves from unwanted sex
 - ✓ provide for their families
 - ✓ hold stronger roles in their households and communities



OUR METHODOLOGY

1. **Community Mobilisation and Sensitization:**
2. **Identification of beneficiaries:**
3. **Training and disbursement:**
4. **Monthly Follow-up**
5. **Second disbursement**
6. **Third Disbursement**
7. **Access to loans**
8. **Evaluation and review**



OUR METHODOLOGY

1. Community Mobilisation and Sensitization:

Community stakeholders (local health centre, women groups, the Chieftdom) are all enrolled in the Project.



Chief of Tole addressing the girls, by his right a representative of Charity Sisters, a well established Women Group.

OUR METHODOLOGY

1. Identification of beneficiaries:

- Possible beneficiaries are found by:

-**Application:** Girls apply at any given time, we register them as candidates and keep them until funds are available to open up a new generation.

-**Community:** The above mentioned community stakeholders always give us a list of girls they find among the most poor in their communities.

Girls are called to come for **interview**, and household visits. Level of vulnerability is assessed. Those most vulnerable, with a minimum disposition to carry on business, are selected.



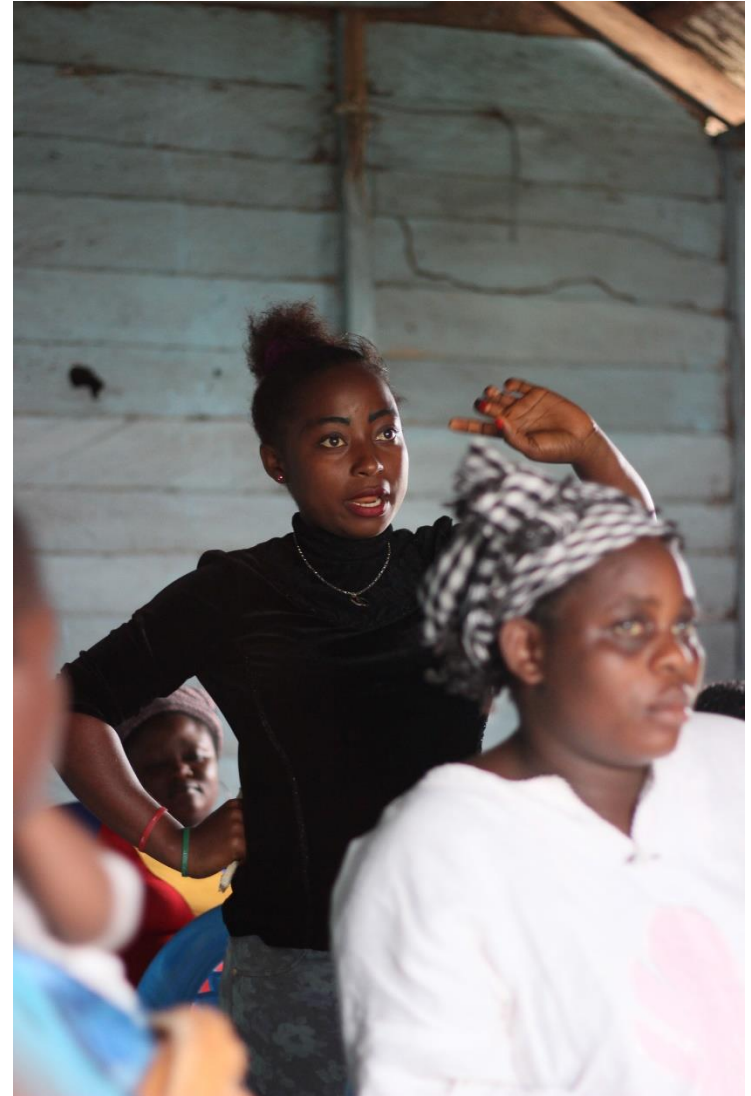
OUR METHODOLOGY

Training and disbursement:

- Training on entrepreneurship, bookkeeping practices and sexual reproductive health.
- Disbursement of level 1 grant (30,000 fr, about 50 \$)

Monthly Follow-up

- Each girl is visited in her business place, she's monitored, receives advice and any mistake in the bookkeeping process is amended. Most girls have mistakes the first time, all of them have it right by the third.



OUR METHODOLOGY

Second disbursement

- Three months after a meeting to discuss on the lessons learned and exchange the second grant of 50,000 fr (roughly 80\$) received after keeping up the business for 3 months.

- Those who don't receive: have moved out of the community, have found jobs, failed to do the business constantly enough.

Third Disbursement:

- Third grant of 50,000 6 months after. Again, if they have kept doing business for 6 months.



OUR METHODOLOGY

- **Access to loans**
- After receiving the second grant girls can also request for low interest loans at any time, without collateral they start with loans 0-60,000 francs, and as they build a good background, the amount increases up to 250,000 francs.
- **Evaluation and review**
- Girls self assess their “end of poverty” during our sessions. If they have not reached there, and they have kept working on their businesses, they will qualify for another 50,000 next year.



FUNDING

- Supported through GlobalGiving.org (online platform that allows individual donors to connect with small local projects all over the world)
- Because of this, the Keep a Girl Alive program is particular:
 - Ongoing project executed in waves allowing us to have long relationships with the participants
 - Changing budget sizes
 - Ongoing fundraising using captured stories, pictures and data to report our impact during execution
 - Flexibility. We keep learning and tweak the program every year.



WHY GIRLS?



- REO is a **Youth and Women centered organisation**
- Women remain at the **losing end of many problems** that plague our communities
- Investment in women has proven to have **higher spillover effects** in their households
- Focusing Young rather than older women has **more impact in** areas of:
 - **Health:** focusing on sexual reproductive health
 - **Economy:** younger girls can start turning their life around with smaller amounts of money
 - **Long-term impact:** Changing a 20-year-old girl's life has impact in her community for the next 50 years
- Girls over 18, because we encourage younger girls to go back to school rather than focus on business through other projects.

WHY CASH?

We believe in:

- Trust-based approach brings better results than misdirection.
- Everybody can make the best decisions for themselves
- **Incentives work well:** we divide the funding into 2 parts and explain.
- Buying things for them would cost more money and time
- By giving them cash at once we are giving them more space to test business ideas



WHY TOLE?

- This slum of Buea was built around a Tea Plantation, it attracted migrant people from all over Cameroon.
- In 2004 the Plantation was privatized and the area sunk into economic depression.

Women and girls found themselves without family support and worse off than men, who carry other physical jobs and have better economic position.



WHY TOLE?

- Although it's a stone throw of urban Buea, HIV and pregnancy rates are significantly higher, and there's a high concentration of the population we want to serve, girls who find themselves in a position of vulnerability, normally tied to an early pregnancy.

We hope to extend the project to more communities in the next 1-2 years, but Tole has 10,000 people, there's a lot of work to do!



RESULTS

- More than 120 girls supported in Tole and Buea
- More than 110 grants given

In 2016:

- 49 Girls supported
- 37 new girls joined the program
- Average profit: 40,000 francs

per month (**133% initial grant given**)

- Bookkeeping implementation: 90%



RESULTS

In 2017:

- 51 Girls supported
- 20 new girls joined the program
- Average monthly profits: 2.22 bigger than 2014- 2015, 1.3 bigger than 2016 [Even in the middle of a political and economic crisis]
- 16 of the 20 girls went on to the next phase, record high,.
- Since 2013, 83% of our beneficiaries are still doing business or working for somebody.



THANK YOU !



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