

CARE International in Kenya (CIK)

Mandate: Founded in 1945 with the creation of the CARE Package®, CARE is a leading humanitarian and development organization fighting global poverty. CARE places special focus on working alongside women and girls because, equipped with the proper resources, they have the power to lift whole families and entire communities out of poverty.

Graduation Lessons Learned:

1. VSLAs can be a cost effective method to support beneficiary coaching and mentorship coupled with being a tool where beneficiaries can be trained.
2. The Graduation steps may need a longer period of monitoring, especially where outcomes of one intervention or activity is linked to steps of a typical graduation model. Credit to beneficiaries and market linkages are linked but both offer the most wanted outcome of asset growth based on real time mentorship and monitoring of businesses and how they respond to market linkages and capital injection once credit has been issued.
3. There are early good successes being noted but they need to be validated using other regions for hard facts to be adopted. This can easily be the beginning of rolling out intervention options amongst the Ultra Poor communities with minimized Cash Transfers (CTs).

Kitui pilot:

1. VSLAs should be part of graduation programming as they enable beneficiaries to be financial included and can be used as a tool for capacity building, mentorship and coaching.
2. The driver for a successful financial graduation roll out is a participatory process – engage, broaden understanding and incorporate the views and opinions of local leaders and community – most critically the participants.
3. The roll out process has the components of asset transfer, consumption stipend, training, health access/enrolment and coaching and mentorship. To ensure positive outcomes and relevance, this has to be rolled out within the context of the local community, which needs to correctly answer questions such as; what is economic security – what makes households feel secure and included? What does community understand to be resilience?
4. Formulate and strengthen an M&E framework with robust quantitative and qualitative data process and consider conducting a longevity study post project.

We envision that by 2030, women and girls in Kenya will be self-reliant, have a sustainable, high quality of life and fully realize their rights when;

1. They have equitable access to and control over productive assets, services, opportunities and benefits,

2. Institutions at local and national level, have policies and practices in place that enhance equitable development and resilience of women and girls, and
3. Socio-cultural practices and processes promote women and girls' well-being and equality.

Our Vision:

We seek a world of hope, tolerance and social justice, where poverty has been overcome and all people live in dignity and security.

Our Mission:

CARE works around the globe to save lives, defeat poverty and achieve social justice.

Our Focus:

We put women and girls in the center because we know that we cannot overcome poverty until all people have equal rights and opportunities.

Scale: In fiscal 2018 CARE worked in 95 countries. CARE International in Kenya works has a **National level** geographical coverage for most of its projects. However, there are some cross border projects + initiatives managed at regional level with neighbouring Care Countries. Care International has a global reach. Staff: 207.

Budget: USD 10,000,000.

Beneficiaries: Direct - 2,100,000, Indirect – 3,950,000.

Headquarters: Yes, offices in Nairobi

Initiation: CARE commenced its humanitarian programme in Kenya in 1968. Since then we have built a substantial development and humanitarian program including refugee operations, emergency response, livelihoods, food security, climate change adaption, sexual reproductive and maternal health, women and girls' economic empowerment, and youth employability.

Graduation work: CARE is currently implementing two graduation pilots in Marsabit (CARE FSD Graduation pilot) and Kitui Counties (PROFIT Graduation Pilot). **The FSD Graduation Pilot is based on** learnings drawn from the BRAC model 'targeting the ultra-poor' (TUP) and being implemented in Marsabit County – Laisamis Sub County. Piloting a market responsive approach using beneficiaries of Hunger Safety and Net Project, the project is building beneficiaries resilience by training them on savings and loaning, business skills and financial literacy, Mentorship and coaching using Community Based Facilitators and Self Organized learning forums, dissemination of key market information using local media stations, linking various groups/categories of traders to relevant market actors for business growth and linking beneficiaries to formal financial institutions for credit to boost business growth that will generate income (assumed to be the assets) hence a major departure from the typical graduation models which have handouts that address beneficiary response to covariate shocks (drought or other disasters).

CARE PROFIT pilot- CARE has partnered with The Program for Rural Outreach of Financial Innovations and Technologies (PROFIT) at the Treasury to roll out the Financial Graduation intervention in Kitui County. The Financial Graduation is a project in pilot phase, funded by Government of Kenya (GOK) in partnership with the International Fund for Agriculture and Development (IFAD) and was set up and rolled out at the beginning of 2017 and expected to run till March 2019. The project is designed to address the endemic poverty levels in targeted zones, and has worked with 1,000 beneficiary households for the 2 year pilot phase. The implementation has adopted and applied the BRAC's Targeting-ultra-Poor model which integrates a transitional methodology applying a 5 – step approach aimed at transitioning the extremely poor population into viable - sustainable livelihoods. Enrolled beneficiaries are facilitated by way of a package of elements that include a 6-month consumption stipend per participating family, health access, asset transfer, enterprise training and mentorship, financial literacy and mentorship, life skill training and continuous coaching as well as saving and loan for both start up and working capital for their IGAs.

Future plans: CARE will continue to support graduation programming as a strategic focus in order to reduce poverty which is its major focus. CARE hopes to facilitate the vulnerable women and youth acquire financial graduation through skills training and asset creation through partnerships, Help the Government of Kenya to substantially reduce its social transfer payment liabilities and deepen access to financial services to the remotest parts of the country while reaching the poor and very poor through VSLAs.

Where, as an organisation, would you like to be in 5 or 10 years?

CARE International in Kenya has noted substantial successes realized when HSNP beneficiaries are integrated in other systems that can uplift their economic status and well-being. Beneficiaries can now do businesses and have a financial plan that they are now using to access credit, invest, grow their businesses, discuss challenges amongst themselves and offer sustainable solutions to themselves. This to CARE Kenya is a break through towards financial independence and can be scaled up through different ways:

1. There are opportunities of scaling up this programming model through partnerships with Government driven interventions that have taken the HSNP approach for example Women enterprise and Youth Enterprise Funds. This can be long term programs which are designed as Government/CARE Kenya or CSOs partnerships
2. Cash transfers during emergencies using the same models as short term intervention measures. During emergence interventions in Marsabit County, the emergence team teamed up with the graduation project staff and started savings groups which are still operational.
3. *To date the project is operating with 1,083 beneficiaries of HSNP with 933 active members, 150 having benefitted with credit facility, 160 linked to Kenya Livestock Marketing Council 23 beneficiaries linked to Department of Culture and Tourism and Northern Rangeland Trust and all the 1,083 beneficiaries benefitting from Savings Groups, Business skills/financial literacy trainings,*

Self-Organized Learnings and weekly livestock price dissemination using a local Radio station.

CARE will support research by disseminating information from its pilots and will work with donors and stakeholders on the same

CARE will continue will continue to target households and will leverage on its VSLA models

CARE hopes to support policy engagement by participating in stake holder dialogues

CARE is currently partnering with FSD-K, GOK, and County and Sub-county level stakeholders and would like to continue these types of engagement.