

# Programme for Rural Outreach of Financial Innovations and Technologies

**Mandate:** Rural Finance programme, whose purpose is increase flow of commercial financial resources to the agricultural and rural sectors

## **Key Graduation Lessons Learned:**

1. Choose implementing partners carefully
2. Making targeting open and participatory, for community buy-in
3. Establish systems for effective monitoring, evaluation and learning

**Scale:** Kenya only.

**Headquarters:** Based at the National Treasury, Nairobi, Kenya.

**Initiation:** Since 2011.

**Graduation work:** We use the BRAC USA model, targeting the ultra-poor. Piloting in two counties in the ASALs, Samburu and Kitui. The lessons we draw from our pilots will inform national social protection programming.

**Future plans:** Mainstreaming financial graduation into the national social protection policy and rolling it out in several counties, while managing the cost of graduating one beneficiary.

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

There are a number of graduation programme interventions using different approaches. We prefer the BRAC model because of its rigour in targeting, monitoring and rich global experience.

For graduation to succeed, it is important that we prioritise knowledge management. We have undertaken baseline and midline surveys and we shall be undertaking an endline survey. The results will be shared with stakeholders.

We target the ultra-poor with a graduation package that includes: targeting, consumption stipend, enrolment with health insurance, conditional asset grant and intensive coaching, training and mentoring over a two year period.

We work closely with County Governments, the National Government (and related agencies like NDMA, NHIF, Social Protection Secretariat) and other stakeholders.

We are active in two Counties on a pilot basis but we plan to me in more counties in future through mainstreaming financial graduation in social protection programming.