



Fund for Innovation  
and Transformation

Fonds pour l'innovation  
et la transformation



MY ORAL VILLAGE

# Writing a Path Out of Poverty: Testing a Cash Calculator with Extremely Poor Women in Northern Kenya

## Context

Entrepreneurship and financial inclusion are key pathways to helping people build resilient livelihoods. Though many international development initiatives have made progress in this area, a hurdle to sustainability and expansion has been a lack of basic numeracy skills among participants. Without financial numeracy, accurate recordkeeping is impossible. Like illiteracy, innumeracy has a large gender divide, caused by discrimination in the school system and formal economy. Globally, it is estimated that over 1 billion adults aged 15 and up lack the ability to write or read numbers with three or more digits. As part of My Oral Village's baseline study, it was determined that only 21% of their participants could read a 4-digit number.

## The Innovative Solution

Supported by FIT, My Oral Village, along with Kenyan NGO The BOMA Project (BOMA) tested an innovative solution aimed at increasing economic empowerment for Kenyan women living in extreme poverty. The innovative solution built on BOMA's poverty graduation program (an initiative that provides grants and teaches women basic numeracy and business skills) by empowering women to master and use image-based digital and analog financial numeracy and recordkeeping tools to accurately record transactions. Drawing on a diagnostic analysis of the actual recordkeeping and numeracy abilities of participants, two 'oralized' record books were developed, using locally developed icons.

## Advancing Gender Equality

The innovation was designed to empower women to identify pathways to earning greater income which, over mid to long term, will translate to greater intra-household economic decision-making power. Integral to the innovation's gender strategy has been a sustained focus on the shareability of all OIM (Oral Information Management) designs spanning from 4Share to two record books. Gender consultants at both baseline and endline found that time poverty is a major challenge for women, which caused a very low level of skill-sharing



**COUNTRY**  
Kenya

**AMOUNT**  
\$189,765

**TESTING PERIOD**  
15 months  
Ended Feb 2022



**SDG 1: NO POVERTY**



**GENDER TRANSFORMATIVE (GE3)**



**THEME: LIVELIHOODS**

was further exacerbated by a drought in the region – which put even further demands on women's time, as they saw to the wellbeing of their households. As a result, 'practice groups' were developed to support more effective and efficient participant skill acquisition and transfer, on the participants' own schedules.

## Testing Framework

A pre-post survey approach was used, surveying participants at baseline and endline to compare the effects of the innovation on participants' skill, knowledge and confidence levels. Baseline and endline sample sizes varied due to the harsh drought conditions that caused many participants to have to travel further distances to fetch water and reduced their availability. A qualitative assessment was conducted, which included eight focus group discussions and twelve key informant interviews in four representative pilot locations. This component was led by the endline gender consultant.

## Results and Impact

Despite challenging circumstances, there were meaningful and encouraging gains in financial numeracy among the participants. Participants' ability to read and understand the meaning of a 4-digit number more than doubled, from 21% to 46% at endline, slightly short of the 50% target. The ability to read 2-digit numbers rose from 27% at baseline to 51% at endline. Unexpectedly, the ability to read simple words also increased from 18% to 24%. This appears to reflect a very strong emphasis among both participants and BOMA staff on learning to write their names, as well as the early successes of the practice groups. The participants reported that their decision-making scope had increased in both the purchase and sale of livestock since baseline, with 41% saying that decisions are 'fully or mostly' theirs, up from 24% at baseline. Approximately 78% of participant businesses (3 business groups with 450 women) can manage their financial records without help, just short of the target of 80%.

## Key Lessons

1. Though participants were enthusiastic about the learnings, more practice was needed. As a result, a 'REAP (Rural Entrepreneur Access Project) Volunteer' role was established. This individual hosted practice groups once a week or as participants' time allowed. The practice group format had a favourable reception from participants and will be incorporated into a BOMA pilot project.
2. Mentors were initially expected to meet with all three members of each business monthly but because of the drought, mentors often struggled to find more than one. This made a business-group focused approach unworkable. To adapt, mentors prioritized meetings with savings groups (comprised of women from 4-6 business groups) for the sake of efficiency.
3. BOMA's senior management paused the innovation for two months, which opened the door to a series of meetings for discussing and setting more realistic expectations within the context of the drought.
4. All three main Oral Information Management products were described by most respondents as 'very useful', indicating that participants were satisfied with the picture-based record keeping system.

"I didn't get a chance to go to school, but will ensure my children receive a proper education." - Participant and new business-owner

### PARTNER ORGANIZATION

- The BOMA Project

### TARGET PARTICIPANTS

450 innumerate women who are members of 3-women business groups

### FOR MORE INFORMATION

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### ABOUT FIT

The Fund for Innovation and Transformation supports Canadian small and medium-sized organizations (SMOs) testing innovative solutions that advance gender equality in the Global South.

