



INSIGHT

Household Economic Strengthening and Care Reform in Kenya

Changing the Way We CareSM (CTWWC) is working to catalyze a global movement that prioritizes families and puts an end to the institutionalization of children. It believes that children thrive best in safe and nurturing families.

Changing the Way We Care Kenya began its work in 2018. CTWWC Kenya works with the Kenyan national and county governments and non-government partners to promote the three core components of care reform as highlighted in Kenya's [National Care Reform Strategy \(2022-2032\)](#): family strengthening/prevention of separation; expansion

of family-based alternative care; and reintegration and transition of residential care.

Family Strengthening for Care Reform

CTWWC Kenya is supporting families who are reuniting with their children, those providing family-based alternative care such as kinship care, Kafaalah, or foster care and those at risk of separation. Family strengthening helps families access a package of interventions and support directly and through referral to existing sources of support.

CTWWC Family Strengthening Approach

Family strengthening approaches work with children and families to support them to recognize their own strengths and to access and utilize resources and services, find needed support, and have the capacities that allow them to provide safe, nurturing family care. They aim at building on and strengthening families' existing resources and resilience. The family strengthening approach seeks to promote five protective factors that enhance the likelihood of positive outcomes and lessen the likelihood of negative consequences when a family is exposed to risks or shocks. These factors are: caregiver resilience social and emotional competence of children social support and connections; responsive caregiving; and access to concrete support in times of need.

For more information see: [Learnings: Family Strengthening and Care Reform in Kenya](#)

Family Strengthening Policy Center. (2004). Policy Brief No. 1: Introduction to Family Strengthening.



Family strengthening involves delivering multiple interventions, either through groups or to individual families, that collectively improve child and family well-being. This includes household economic strengthening, positive parenting, life skills, access to child protection and disability support and helping families under stress feel supported and part of their local community. Delivering multiple interventions, or 'layering', has been found to have a greater impact than delivering individual interventions because they address different needs and risks, combining for better impact.

Household economic strengthening is an essential part of these interventions, although CTWWC recognizes that poverty alone is never a reason for family separation.

The household economic strengthening interventions delivered in CTWWC's family strengthening program have already been proven as effective in similar locations and with similar communities and beneficiaries. The program seeks to assess their potential in preventing family separation or reparation. Various interventions have been developed to meet immediate economic

needs or promote longer-term economic security, an important protective factor for family resilience.

The different interventions are **not all suitable for all families** enrolled in CTWWC Kenya's family strengthening program. Different activities are delivered to different caregivers and family members, as illustrated in figure 1.

All families receiving family strengthening attended a group-based positive parenting intervention and most participated in the financial literacy program, COFE (Child-Optimized Financial Education). These programs focus on strengthening family relationships and building skills for shared financial and household decision-making with and for children, such as budgeting for education costs and protecting children from exploitation. Household economic interventions complement these interventions by providing direct (and emergency) support for families in need and assisting in longer-term household security, such as cash transfer.

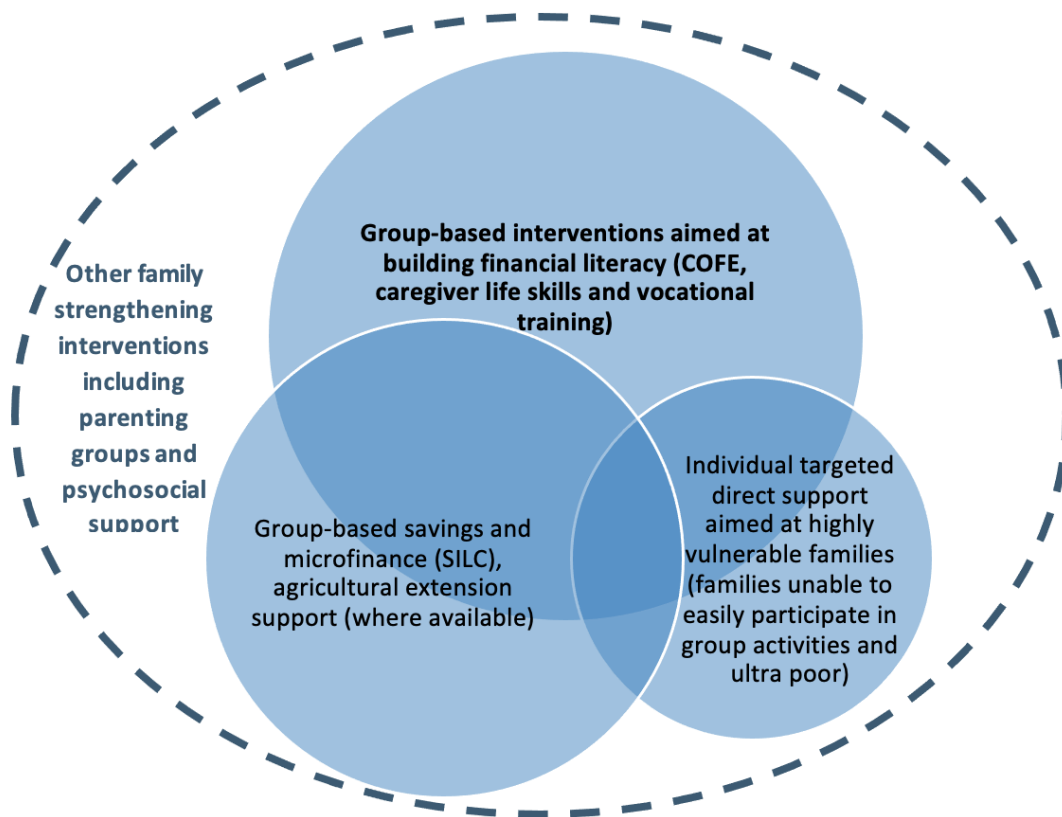


Figure 1 Layering of HES interventions and other family strengthening interventions in CTWWC

HES intervention	Description	Who receives the intervention	How it is delivered
Child Optimized Financial Education (COFE)	Financial literacy training to families at risk of or experiencing family separation to support shared decision-making within the family with a focus on children's well-being.	All enrolled families at-risk of separation or going through reintegration are encouraged to participate.	Group-based intervention over five sessions, delivered by trained community facilitators. It is offered to all caregivers participating in parenting groups and/or SILC groups (see below).
Savings and Internal Loan Communities (SILC)	A savings-led microfinance approach that helps households save and borrow to increase their income or during a household emergency (social fund).	All enrolled families were offered the opportunity to participate by joining a local existing group or establishing a group. Participants must be able to contribute microfinance donations, which excludes destitute families.	Group-based intervention, delivered by trained Private Service Providers (PSP) who form and support SILC groups for one year, and one-off support as requested after that time. They receive a mutually agreed fee from group members for support.
Skills for Marketing and Rural Transformation (SMART skills)	Trains vulnerable or small-scale farmers in agricultural marketing skills to increase household consumption and/or run income-generating activities.	Offered to all SILC or parenting group members in areas where the training is offered.	Delivered by government extension workers (not offered in Kilifi, where agricultural options are limited due to drought).
Cash transfer (CT)	Provides immediate support for highly vulnerable families at risk of separation or during reintegration. The objective is to reduce vulnerabilities, enhance resilience and prevent child-family separation.	Individual households that are identified by case workers during assessment and case planning stage of case management.	A sum of KES 2,000 is delivered in three tranches over six months through Mpesa mobile banking service. Recipients are supported to plan expenditure during regular household visits. Additional single cash transfers are provided to households with children with disabilities for the purchase of assistive devices.
Referrals for economic support from government and other providers	Facilitates access to reliable and sustainable social protection for vulnerable households, through NHIF registration and referrals for education bursaries and government social transfers.	Individual households who are identified by case workers during the assessment and case planning stage of case management, or who are identified during group sessions.	Case workers make referrals using a government referral form.

Household economic interventions delivered by CTWWC Kenya directly and through referrals



PSP Millicent Achieng facilitates the field exercise on “A plan for your money” with Kawili A SILC group member in Kisumu, Kenya. (Photo by Joseph. HES officer ICS)

HES interventions were also directly provided to families either receiving children back from residential care or at risk of imminent family separation and/or child protection or gender-based violence concerns. Cash transfers were provided to households to help with the reintegration of children or to support families at risk to cushion identified shocks, mostly provision of basic needs. Families with adults or children living with disabilities were supported with a one-off cash grant to help buy assistive devices, where required. Caregivers who were already running small businesses were trained in entrepreneurship and then supported with a small business grant.

In addition to group-based and direct family interventions, CTWWC implementing partners also **mapped locally available HES interventions and referred potential beneficiaries who may have not been able to access the services independently.** For example, in Kilifi County, care leavers who were enrolled in the program were offered life skills training and referred to the local Vocational Training Centre. All nine are thriving, with three running successful salons and six having obtained driving licenses.

Child-Oriented Financial Education (COFE) for Care Reform

COFE is a child-sensitive, evidence-based* financial literacy program. Like many financial literacy programs, it aims to build participant money management skills, to improve economic stability and thus meet the basic needs of all children in a family’s care, whilst building stronger family relationships.

The curriculum encourages caregivers to: consider how financial decisions affect children; consider the needs of all children in the household regardless of relationship, health, ability or other reasons; engage children in age- and stage-appropriate decision-making; and address the financial planning required to care for all children safely. The curriculum is delivered over five group sessions, in which participants follow three families as they make challenging financial decisions that impact the family. Participants also practice skills and share their experiences at the next group session.

CTWWC adapted the existing COFE materials to better meet the realities of families at risk of separation. This included additional sensitization for the facilitators in family care and disability inclusion, in addition to the existing pre-training on HIV, child participation and child protection. The team also refined the story lines to introduce elements relevant to family care – for example, focusing on solutions to mitigate the ‘need’ for putting a child in residential care to access education, focusing discussions on how better savings management through COFE, and then how SILC can increase income to mitigate family separation, integrating issues of disability throughout, and providing consistent nudges to remind participants that keeping children in families is best for them.

“COFE has been a great tool to me as a facilitator and to my caregivers whom I have been teaching. I have managed to understand that there is deficit and surplus in our income and that most households have been separated because of deficit, but after the COFE sessions caregivers and myself as a facilitator we have managed to remove deficit in our earnings and prevent separations in our families.” PSP and COFE facilitator

Learning more about COFE at: <https://www.crs.org/our-work-overseas/research-publications/child-optimized-financial-education-cofe-manuals>

CTWWC Kenya used a learning approach to understand their support to families at risk of experiencing separation. There is a growing body of lessons learned about household economic strengthening and broader family strengthening in Kenya, the region and beyond. The HES interventions were already widely applied in Kenya and beyond for low-income contexts. What CTWWC sought to do was understand what might work best for families that are at heightened risk of separation and what is needed to support transition from residential to family care and community services.

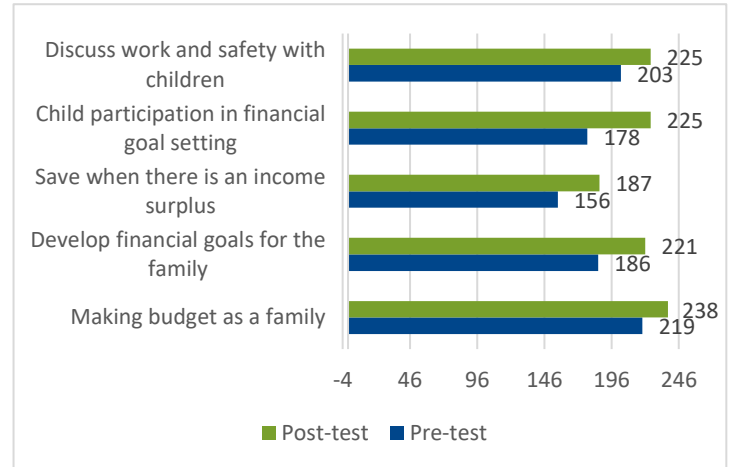
The following are some of the emerging lessons that have been identified by CTWWC, implementing partners and other important stakeholders through a look at the outcomes data and through learning and reflection exercises.

Child-oriented financial education (COFE) is appreciated by families at risk of and experiencing separation.

All families at risk of separation enrolled in family strengthening were offered the opportunity to participate in the COFE group sessions after completing parenting. A total of 1,300 caregivers received COFE training by August 2023. The sessions were delivered by the community-level workforce, either trained parenting facilitators who were government-sponsored volunteers, working with health, child protection or social development departments.

An analysis of 246 participants who completed a questionnaire at the beginning and again at the end found that there were positive changes in practice, especially in the following areas: There was a marginal

increase in the number of families who said they prepared their budget as a family and a significant drop in the number of people who said that they did not prepare budgets as a family. There was a big increase in participants who said that they budgeted every week (up from 63 to 82) or every month (up from 32 to 53), and a drop in people who had to budget every day due to poverty. Likewise, there was an increase in respondents who developed financial goals (from 186 to 221, an increase of 18.8%) and a similar increase (19.9%) in people who said that they save as a result of improved budgeting. The most exciting success was an increase in people who said that they were involving children in financial goal-setting (from 178 to 224) and who have had discussions with children on safety during work, both from hazardous labor and potential sexual exploitation. Although this is a small number in a new program, it suggests that it is a valuable contribution to family strengthening for the prevention of family separation.



“When I started attending the training, I didn’t understand the importance of saving. But through the sessions, I started appreciating different seasons of the years and its impact on what we earn and spend. I have come to appreciate why it’s important to take advantage of all opportunities to save. Like now is a harvesting season, so I can make more money and spend less. My records of savings in our SILC group are relatively higher compared to previous savings in cycle 1 at a similar time.” Caregiver

“My child supports with income generation within the household during school holidays. I sometimes leave her to look after my goods in the market. However, I no longer leave her unaccompanied with other older children and adults.” Parent

“Caregivers in the groups have been in the forefront in tracking their budget and even involving children in decisions affecting their wellbeing. They have embraced COFE with so much joy.” - Parenting and COFE facilitator

PSP facilitators in two of the counties have also reported that COFE has helped them manage their own family budgets better.

CTWWC is now extending the adapted COFE care reform approach to the neighboring country of Uganda. In August 2023, Catholic Relief Services (CRS) trained 13 trainers, representing a combination of local NGO implementing partners and probation and Social Welfare Officers. They will cascade this approach to Community Development Officers, town agents, and para social workers, with plans for future rollout.

Delivering microfinance and savings groups is a promising intervention for families at risk of separation and for reintegrating families in reducing the risk of family separation.

The SILC methodology is already an established approach for families with limited means,¹ but it was not known whether families at risk of separation would be interested and able to participate, let alone benefit. The results show that a large number of



Aila Area chief addressing the caregivers during indigenous seed distribution session in North Sakwa

households, especially female-headed households, did choose to participate and benefited from the groups.

The project staff suspected that it would be harder for reintegrating families to participate in SILC groups. These households often live distant from other families in the initiative – when children leave Charitable Children’s Institutions (CCI) and go home, many of these homes are a long distance from other project activities. Often, household heads are older and poorer than many others in the community or find it hard to spare the time to participate in group activities, for example, because of caring for a child with disability.

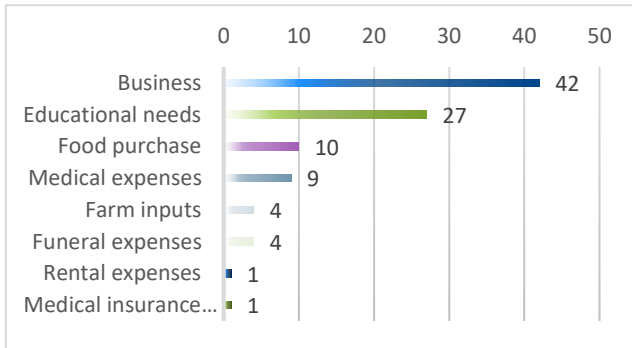
However, after the enrolment of families at risk of separation to the project, there was a wider pool of people who could join groups, with reintegrating families as a priority. PSPs were encouraged to establish groups by identifying other community members who were not CTWWC beneficiaries. CTWWC made a deliberate effort to pair up PSPs with other community-level volunteers, such as those delivering parenting sessions. These people helped identify reintegrating families, who were then invited to nearby groups or assisted to join SILC groups nearby. Parenting facilitators introduced PSPs to the beneficiaries in parenting groups. This approach has increased coverage and enabled access to many more people who are otherwise unable to access microfinance opportunities.

“Our parents were not aware of how to utilize their assets to save and lend each other and help each other out, meet the family needs and grow their income. Because of support from CRS and Kesho Kenya, I gained knowledge to support communities form SILC groups to be able to save and lend each other money. Right now, I have a group with savings of over KES 100,000, which is a huge feat for local community members who began with

¹ Parr, L., & Bachev, L. (2015). [The impact of savings groups on children’s wellbeing: A review of the literature](#). More information about CRS’s SILC programming can be found [here](#).

no income and did not believe in their capacity to save any money.” PSP provider, Kilifi County

Participants in both COFE and SMART skills groups were offered the chance to form SILC groups, which were also open to any other interested community members who were interested. Around four fifths of



SILC group member loan usage by category (%)

Delivering a package of varied HES interventions that intentionally link with government HES services improves coordination and builds knowledge and capacity in both government and civil society workforce.

the membership of local groups were supported by CTWWC, noting that these are community members deemed at risk of family separation and not traditionally involved in local savings activities. By August 2023, these groups saved \$46,392 and disbursed \$53,322 as loans to members.

The program intentionally supported local community workforce cadres, building their facilitation and technical skills. This workforce contributes to the delivery of government services, building their capacity to deliver family strengthening. They can also apply the additional technical skills and capacities to future family-strengthening work.

In the SMART skills program under the leadership of the Ministry of Agriculture in Siaya County, for example, government extension workers will be able to provide ongoing training on value chains for SMART skills and refer households to other services. Through this initiative, 59 caregivers at risk of family separation received Indigenous Vegetable Production grants

worth KES 68,000, and 100 caregivers received maize seed grants from Siaya County, fostering self-sufficiency. All caregivers are now registered with the Department of Social Services, and seven SMART groups have obtained certificates and opened bank accounts.

HES interventions layered with other family-strengthening approaches promote the care reform agenda within local communities and with local service providers.

The program placed a strong focus on two-way referrals, by linking with other local services and receiving referrals from service providers.

CTWWC provided additional training for HES providers, including PSPs, local implementing partner staff, the community-level workforce and government extension agents. The additional training focused on the impact of separation on children’s development, the importance of safeguarding, and disability awareness raising. Facilitators, PSPs and government extension workers also participated in community mapping to identify other community services for families.

Previously, PSPs had only been delivering the technical aspects of microfinance. After training on care reform and on disability inclusion, PSPs started to increase referrals to other sources of family strengthening and safeguarding.

“A PSP from Nyakach sub-county reported that he facilitated a referral of two caregivers to DCS services through the Child Protection Volunteers. The caregivers had exposed their children to inappropriate work of harvesting sand to generate additional income for the family.” PSP, Nyakach Sub-County.

Government extension officers delivering SMART Skills training have reported that they are discussing positive parenting during service delivery on agriculture-related activities and have referred for other family-strengthening support.

For more information on CTWWC’s disability inclusion approaches, see CTWWC (2023). [Learning Brief: Kenya County Disability Networks & Care Reform](#) and CTWWC (2023). [Learning Brief: Disability inclusion in care reform.](#)

FUTURE CONSIDERATIONS

Household economic strengthening interventions are an essential part of family strengthening. Although CTWWC does not yet have extensive data to prove that separation has been prevented, caregivers and community stakeholders supporting them are confident that the support is reducing some of the pressure to separate.

Providing HES interventions layered with parenting and with support for referral to other services has increased the effectiveness. It is the combination of support (the “cash plus care”) that appears to be making a difference, especially combined positive parenting, financial literacy and other household economic strengthening interventions. SMART Skills facilitators and PSPs reported that delivering group interventions was much more effective than providing individual services. This also increases coverage and scale.

“I did not know how to speak with my children when they make mistakes. I used to build resentment with my children. After these parenting sessions, I learned how to communicate with my child. My child fell ill and I had just joined SILC. I had saved KES 1000. Through SILC I was able to borrow a loan to use as fare to attend my child. A SILC member supported me to pay for my contributions. My SILC members joined together to pay my hospital bill of about KES 50,000. I also joined COFE sessions to learn about how to manage my finances with my family. Right now, I educate other women about the benefits of SILC and COFE. Up to today, I have 15 women who have joined me in SILC, my children are in school, my business is thriving, and I can plan for my future.” Caregiver, Mombasa, Kilifi County

Providing training on care reform, safeguarding and family strengthening can enhance the outcomes of HES because service providers such as agricultural extension agents and microfinance facilitators are well placed to provide support and to refer. The project had a strong focus on disability inclusion, including supporting participation in group-based activities.¹

“I have received recognition in the community, I am now able to support community members with different cases, including abuse cases. Family members are involving me in addressing conflict within the family. Materials support, parenting curriculum, life skills, financial education for parents and Ekisa- finding value materials are all useful. I have linked caregivers with materials, foodstuff, and other interventions to support them remain together.”
Community-level workforce/facilitator, Kilifi County

It is possible to increase the participation of those who are often most excluded from economic interventions by modifying program design. Despite initial reservations about the ability of caregivers to participate, more than half of the participants have chosen to join in, with a large proportion of women heads of household. These groups are continuing, and it is hoped that the positive results will encourage more to join.

The next steps include identifying ongoing ways to use cash transfers as a way to support destitute families to be able to start to participate in more sustainable economic activities, for example through support to joining SILC groups; continuing to roll out COFE and identify other opportunities to introduce financial literacy within existing programs; and to further enhance collaboration under the leadership of the Directorate of Children’s Services in the future.

Need to know more? Contact *Changing the Way We Care* at, info@ctwwc.org or visit changingthewaywecare.org

The Changing *The Way We Care*SM (CTWWC) consortium of Catholic Relief Services and Maestral International have partnered with other organizations to change the way we care for children around the world.

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