



We travelled from June 2nd to 23rd 2009 to Kenya in order to clarify the focus and goals of the projects supported by our Child Development Fund, with some vacation time on the island of *Lamu* at the end of the trip. We kept a journal in English during the entire trip, which we are glad to make available to interested friends of our Fund.¹ *Dr. Werner Küpper*, an experienced development assistance advisor for the ChildFund Germany accompanied us during the entire trip. Together with Dr. Küpper, we also visited projects in other regions of Kenya, for example, a water project in *Kikuma* in the Ngong Hills (Land of the Maasai people) and a new project still in its start-up phase to support grandmothers that care for children whose parents suffer from or have died of AIDS. The latter project is located near *Kendu Bay* on Lake Victoria (Land of the Luo people and not far from the birth place of Obama's father).

Another goal of our trip was to visit *Fridah*, the child we sponsor, near *Ishiara*, a small town in the land of the *Tharaka* people south east of Mount Kenya.² ChildFund Kenya, a partner organization of ChildFund Germany, operates the *Mutonga Development Project* there with a staff of seven social workers. They and the central office of the ChildFund Kenya in Nairobi have agreed to assume responsibility for our project and to monitor the quality and correctness of its implementation. We visited two secondary boarding schools attended by children we support and also informed ourselves about the progress of a Savings and Loan

¹ The journal is entitled „*Kenya Tunajifunzi*“ (Kenya – We're still learning).

² A brief account of this visit is available upon request; it also appeared in the journal „Für Große/Kleine Menschen“ (published by the ChildFund Germany).

Project that began recently with the support of a donation from *Dresdner Bank*. The project is a *Voluntary Savings & Loan* project, similar to the now familiar microcredit projects. It operates, however, at a lower threshold and is adapted to the specific conditions of poor rural areas in Africa. The principle of the VS&L system is the formation of self-help groups composed of 12 to 15 families who together contribute to a savings fund and make loans to members of the group as needed. The loans are normally used to support activities that yield income, for example, weaving, production of honey, gathering of plants and herbs for traditional medicine, sewing and tailoring or keeping small animals (chickens, goats). In contrast to micro credits, these funds are also used to meet temporary emergencies of group members or to provide the prerequisites of economic activity (e.g., food or water supply, coverage of training costs). Otherwise the Fund, like microcredit projects, is supposed to be maintained and grow as much as possible through interest payments of 5% to 10% and rapid repayment within 6 to 12 months. We plan to observe the development of this project and possibly link it to our own projects.³

This visit led us to a clearer focusing of our own short and medium term goals. The most important reasons can be summarized as follows: Although elementary schools are tuition free since the Kibaki government in 2002, the sanitary conditions and equipment of the schools are worse than can be imagined. This is also the case for the secondary schools. The unstable grand coalition of the two major parties, with their leaders *Kibaki* and *Odinga*, promised in 2008 to also abolish tuition fees for secondary schools, but the costs of housing (usually they are full-day or boarding schools), teaching materials and school uniforms are beyond the means of many orphans or children of poor parents from the countryside. Poverty frequently compels them to work at home or in the neighborhood or to beg on the streets. 1.1 million 12 to 18 year-olds work rather than attending school. Girls are especially disadvantaged. While 50% of the 16 to 20 year-old boys attend school, the corresponding figure for girls is only 35%.

³ The report mentioned above (footnote 1) offers more information on the VS&L system.

Among other things, the lack of adequate facilities for teenage girls during menstruation prevents many of them from attending school. Parents or other caregivers also prefer that young girls marry and leave the household rather than attend school. For this and other reasons⁴ we have decided to use our modest financial resources to continue what we have already begun with our sponsored child Fridah: Support for her education by paying the costs of her secondary schooling (16.500 KES or around 150 Euro per year). At present we are able to support 7 children (4 girls and 3 boys). In the near future we would like to assist at least 20 children, above all girls. Please help us to reach this goal. Every ever small donation is welcome. We would thank very much again all those who have already made a contribution. We will of course report regularly on developments and are always open for suggestions.

Finally, our standard notice for donors: While your donations⁵ are used to support ongoing projects of the type described, according to German law for non-profit organizations within 12 to 24 months for the purposes of the foundation, we would also like to remind you that it is also possible to make a contribution that augments our foundation's capital. The current earnings from capital are used to finance projects whose goals you can determine, in consultation with the foundation.

Barbara and Günther Schmid⁶

Berlin, August 2009

⁴ For example, a study by Michael Kremer, a Harvard economist, found that among 6 different approaches to development assistance in Kenya the one which gives scholarships to talented girls to enable them to complete the 7th and 8th grades (secondary school) showed the greatest effectiveness (cited in the International Herald Tribune, 22/ 23 August, p. 4).

⁵ Contributions should be sent to: Child Development Fund (CDF) (Barbara und Günther Schmid), Bank für Sozialwirtschaft, Stuttgart, Swift Code/BIC: BFSWDE33STG, Account/IBAN: DE98601205000007781826. **Important:** Please state your exact address for the receipt!

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