

Waache Wasome INNOVATION BRIEF



LIMCA EDUCATION FUNDS: Harnessing Community Support for Schooling through Micro Savings and Lending Groups

As a core component of the community savings and lending model implemented by the Bantwana Initiative of World Education, Inc. (WEI/Bantwana), **Education Funds** are a unique mechanism for extending a financial safety net to help vulnerable students (especially girls) stay in school.

Set up within the Livelihood Improvement for Mothers and Caregivers of Adolescents (LIMCA) micro savings and lending group structure, the Education Fund accumulates funds at group level to support individual students in need or small projects to improve area schools. Well managed Education Funds can help prevent student dropout by targeting supplies and support to students and schools – while also expanding community awareness of the importance of helping girls complete secondary education.

With guidance and training from the *Waache Wasome* (“Let them Learn”) project, LIMCA groups supported by WEI/Bantwana have **contributed a total of TZS 350.4 million (US\$ 152,368) to their Education Funds.**¹

¹ October 2017 - September 2021

LIMCA Education Funds Fill a Gap

The broad goal of *Waache Wasome* is to support continuation and completion of secondary education for Tanzanian girls, through developing their agency and protective assets and promoting a conducive learning environment in schools — while also building families' capacity and commitment to support girls' education. The LIMCA model provides an effective vehicle to integrate multi-faceted social change programming alongside livelihoods support.

Savings groups are a popular intervention in Tanzania and are an effective entry point for engaging community members in a range of developmental activities. The WEI/Bantwana LIMCA model provides a set of guidelines and a leadership structure to allow both women and men to pool their resources and access small loans to support their existing businesses, or to pursue new entrepreneurial opportunities. Participation in LIMCA includes access to basic business skills and financial literacy training as well as connections to local Agricultural Extension Officers and business markets.

The costs of keeping students in school

Tanzania abolished public school fees in 2015. However, families still need to pay for items such as uniforms, books, pens, and transport, as well as contribute to school feeding programs — all of which can be a burden. Adolescent girls also need menstrual hygiene products, which can pose a financial challenge in vulnerable households.

When caregivers cannot afford these costs, it can lead to children missing school for several days a month or dropping out entirely. And, since traditional gender norms place less value on formal education for women, it is often adolescent girls whose schooling is most severely affected by financial lack — as well as by cultural customs around household duties, early marriage, and female genital mutilation.



With their cash box and containers for various member payments (loan instalments and contributions to Education and Social Funds), this LIMCA group in Musoma MC is ready for its weekly session.

Linking LIMCA with Students in Need

The Education Fund is a required component of LIMCA participation within the *Waache Wasome* project. Each LIMCA group is supported to create an Education Fund Committee that is responsible for identifying girls and boys in need of school-related resources in their community. Every quarter, the Education Fund Committee presents identified needs to their groups, giving members an opportunity to discuss and agree on what they will provide in terms of school support.

WEI/Bantwana links Education Fund Committees to local school officials, who are implementing the *Waache Wasome* Dropout Early Warning System or DEWS, which aids early identification of students who are at risk of drop out for financial or other reasons. Through DEWS, teachers and guidance counselors help link LIMCA groups to these students, who may need items such as uniforms, study materials, boarding supplies (bedding, soap, etc.), or even mobility canes for the visually impaired. In addition, these teachers are also able to advise the LIMCA groups of school-wide needs around adequate sanitary facilities, meal programs, furniture, etc.

Waache Wasome LIMCA Education Fund Contributions*



5,600 vulnerable students directly supported



12,591 students benefitted by donations to their schools



\$74,825 Value of funds spent

* Jan. 2018 - Sept. 2021

Lessons

Ensuring that groups actively implement Education Funds can require ongoing encouragement and explanation. In WEI/Bantwana's experience, some LIMCA groups readily embraced the opportunity to give back to families or resource-poor schools in their community—while other groups or individual members took longer to buy into the idea of supporting children beyond their own families.

Clear, written decision-making guidelines and protocols for disbursing Education Fund donations are essential to avoid misunderstandings or misuse. WEI/Bantwana helps groups develop guidelines from a basic template and provides continued support and feedback on how the group's investment in education benefits the wider community.

Positive reinforcement is in place by setting the regular and appropriate use of Education Funds as a criterion for LIMCA groups to “graduate” to being independent and accessing local government funding serves.

LIMCA Successes Inspire Council Push for Education Funds

In Musoma DC, the council passed a resolutions calling on all savings groups operating in the district to set up an Education Fund to support vulnerable students.

It was indicated that this Council decision came about as a result of seeing the many positive impacts of the Education Fund under the LIMCA model.

Supporting Students Individually and Collectively



Above: LIMCA groups regularly use their Education Funds to purchase and distribute items such as school uniforms and school supplies to vulnerable girls and boys.

- At left, three LIMCA groups in Karatu DC combined resources to outfit girls with uniforms and hygiene supplies.
- At right, a student in Musoma DC received a new uniform and exercise books from LIMCA members and school officials.

Below: In Musoma MC, the Indimila LIMCA group used their Education Fund to construct a girl's bathroom at Nyakatende Secondary School.



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Learn more at www.bantwana.org or contact us at bantwana@worlded.org.

