

JULY 2020

BUILDING LIVELIHOODS RESILIENCE STUDY FINDINGS (PHASE I)

BACKGROUND

- Financial Sector Deepening (FSD) Kenya implemented a four-year pilot graduation project targeting beneficiaries of the Hunger Safety Net Programme (HSNP) in Laisamis Sub-County (Laisamis, Gudas, Logologo, Korr, Merille, Irrir), which provides a bi-monthly cash transfer of Ksh 5,400.
- The objective of the Building Livelihoods programme was to test adaptable, market-responsive approaches to building the livelihoods of very poor households.
- The programme builds on the HSNP with savings groups, training in life skills and basic financial and business skills, individual loans from Equity Bank, and linkages to various market actors to increase access to information, provide better terms for group buying, and augment business opportunities.
- The programme has seen considerable success thus far with many beneficiaries starting new businesses, increasing savings and assets, and becoming marketable clients of financial institutions. However, the COVID-19 pandemic threatens to undermine these gains, stalling market activity and throwing households back into their previous reliance on traditional pastoralist practices, government safety nets, and NGO food relief initiatives.
- FSD Kenya is undertaking research to understand the extent to which the resources built up through the Building Livelihoods programme are supporting the resilience of beneficiary households, and how these compare and interact with traditional pastoralist practices.
- This presentation outlines the findings from the first phase of a two-phase qualitative resilience study, which complements an impact study based on the Individual Household Economy Analysis (IHEA) methodology.

BENEFICIARY SAMPLE

■ Target sample included 17 beneficiaries

- 2 groups from each location
- 2 females w/i each group representing the most significant contrast in businessperson identity type
- One male from each businessperson identity type across the groups
- 2 additional from Sidai group b/c valuable respondents

■ 16 interviews completed

- 15 beneficiaries from original list available (1 by telephone)
- Recommend retaining absentee beneficiaries in Phase 2
- 1 beneficiary added for additional data (due to absentees)

Location	Group	Category	Businessperson Type	Beneficiary*	Gender	Notes
Laisamis	Comboni	Middle	Hybrid	Hurisha	Male	Away (include next time)
	Comboni	Middle	Collectivist	Michelle	Female	
	Comboni	Middle	Individualist	Nasanten	Female	Away (include next time)
	Comboni	Middle	Hybrid	Naireta	Female	Added to cover absentees
	Sidai	Low	Individualist	Sabdio	Female	
	Sidai	Low	Individualist	Kongomo	Female	
	Silipani	Middle +	Individualist	Galmalo	Male	
	Silipani	Middle +	Hybrid	Silapini	Female	
	Silipani	Middle +	Individualist	Ramaten	Female	
Logologo	Juu	Advanced	Hybrid	Jennfier	Female	In Nairobi – phone interview (no transcript)
	Juu	Advanced	Individualist	Marayon	Female	
	Lbarok	Middle	Individualist	Mayani	Female	
	Lbarok	Middle	Collectivist	Talaso	Female	
Merille	Imani	Middle	Collectivist	Christopher	Male	
	Imani	Middle	Individualist	Haniya	Female	
	Imani	Middle	Collectivist	Loltepes	Female	
	Nyuata	Low	Individualist	Hawatho	Female	
	Nyuata	Low	Collectivist	Nanyaloshoro	Female	

* The names of all beneficiaries have been changed to protect their privacy

CONTEXT UPDATE



- Some droughts, but not severe (animals still feeding well)
- 6 Covid cases in Marsabit (4 recovered, 2 in isolation); currently no reported cases in Logologo, Laisamis, Merille
- Good understanding of Covid prevention among beneficiaries
 - Researcher told to wash hands before interviews
 - People using masks (noted will be arrested if don't wear them in town)
 - Some comments that Covid has led to overall improvement in hygiene (e.g. washing of hands & utensils, overall cleanliness & cleanliness of children)
 - Greeting patterns have changed (no more shaking of hands)
 - People limiting visits to town & restricting movement of children (shop for a week where possible)
 - Limited visiting of relatives or friends (to seek or provide help)
 - Some fear going to hospitals if need medical care; understand the disease is in the hospitals
 - Some understand it is a disease that affects white people
- Schools & churches remain closed (limited spiritual & financial support; some faith-based organisations are doing sensitisation and PPE & food distribution)
- Some problems with teenage pregnancies (e.g. 4 schoolgirls in Logologo)

CONTEXT UPDATE

- Merille market recently reopened (14 July), but buyers still not there; protocols implemented include:

- Fumigation of market
- Screening by public health officers to enter the market
- Handwashing facilities & sanitisers at entry points
- No entry without a mask
- Reduction in the number of animals entering the market
- Social distancing is put in place
- Public addresses for sensitisation throughout market day

- Problem with livestock disease similar to SARS

- Mostly affected camels; many died





SUMMARY SLIDES



THE MAJORITY OF BENEFICIARIES FEEL THEY CAN MANAGE CHALLENGES BETTER NOW THAN DURING SHOCKS IN PREVIOUS YEARS, BUT THIS SHOCK POSES SOME UNIQUE CHALLENGES

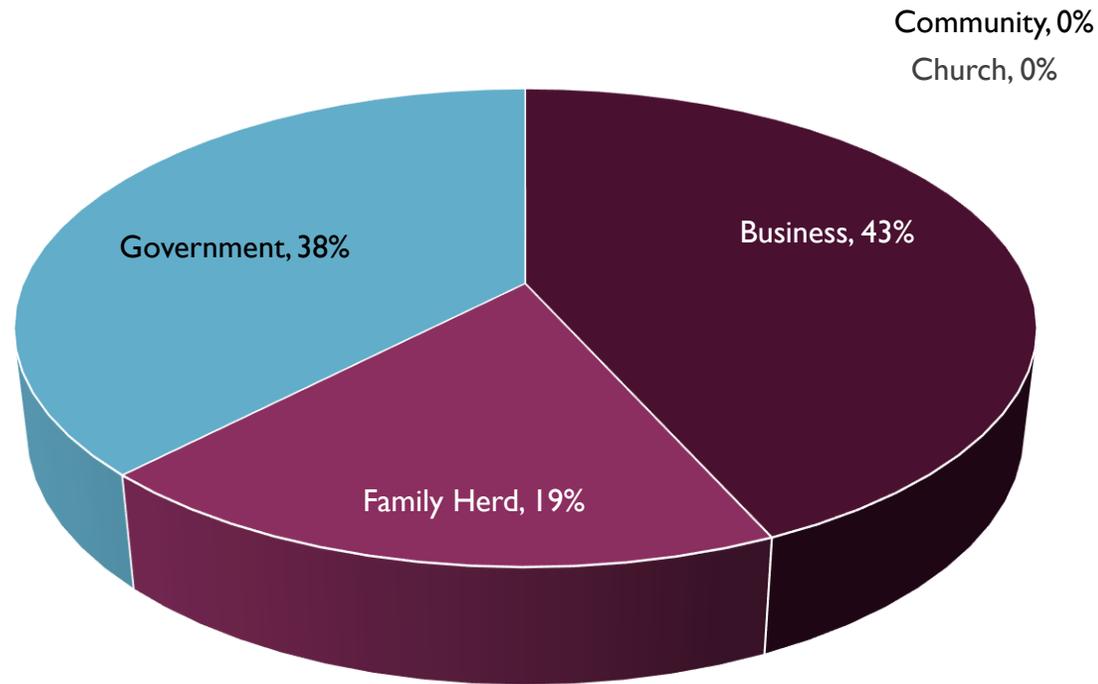
“Sometimes drought is better because there are no restrictions; you go to another place to ask for help. Drought cannot affect the transportation or bring about the lockdown.”

“There is nothing much since this disease came. When you have friends who are travelling from big towns, they can send you vegetables, a neighbour could have helped as well but no one travels anymore. Even those who are in big towns could have sent things but even those who are there are having problems themselves.”

- **Market closures**
 - Cannot sell livestock to support household needs & business; if can sell the prices are very low
- **Restrictions on movement**
 - Limited ability to seek/receive help from usual sources (e.g. relatives)
 - Limited goods coming into the area & price increases
 - Limited ability to travel to other towns to source goods
- **Larger business closures**
 - Relatives who may usually send money have lost jobs or are not receiving income
 - Customers with salaries no longer have them
 - Limited labour jobs available (e.g. hotel closures)
- **School closures**
 - More mouths to feed at home
 - No labour work associated with the schools (e.g. cooking)
 - But... break on school fee payments & more help at home
- **International travel restrictions**
 - Lack of tourism particularly impacting market for beadwork

OF THE FIVE KEY INSTITUTIONS, BUSINESS IS PERCEIVED TO PROVIDE THE MOST HELP DURING THIS TIME

Which is helping you the most during the current challenges?



n = 16

Notes: churches are closed, but some providing aid;
some understand the HSNP is from the government



- More assets (e.g. livestock, land, household items & building materials)
- Increased ability to educate children
- Improved health (e.g. more balanced diet, ability to pay for medical needs)
- Improved livestock health (e.g. ability to afford livestock medication, water)

OVERALL, THE PROGRAMME HAS AUGMENTED BENEFICIARIES' MECHANISMS FOR RESILIENCE

"It is now that we have got [more help]... It is because of the trainings from CARE, we have come to know how to deal with money, when you earn some profit and how to make savings even in little amounts of tens. We are now able to save for the kids before they [schools] re-open. So, it is very important. In the group, you can meet the group as a whole and borrow a loan and repay at a later date. When you do business with that you will earn a little profit and pay it back with some interest. It is helping us."

HSNP	Group Savings	Own Savings	SG Loan	Non-SG Loan	\$ from Business	Consuming Business Goods	Goods on Credit	Relief Food	\$ from Family	Food/Money from Neighbours	Selling own (not bus) Livestock	Milk/Meat from own Livestock	Borrowing Livestock	Other	
														Orphan & County Covid fund; labour jobs	
														Labour jobs	
	Through SG loans (no shareouts now)														
															Firewood
															Equity loan
															Labour jobs
															Water & firewood
															Charcoal

Beneficiaries have used a combination of new & traditional mechanisms to meet their household needs during the current shock



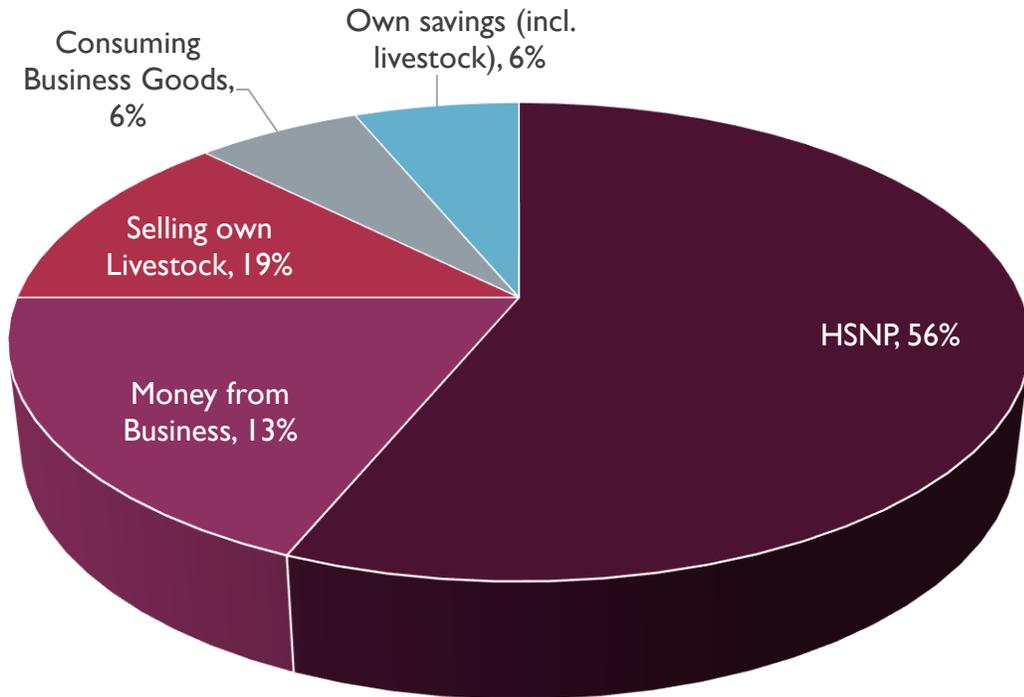
DETAIL SLIDES – PROGRAMME COMPONENTS



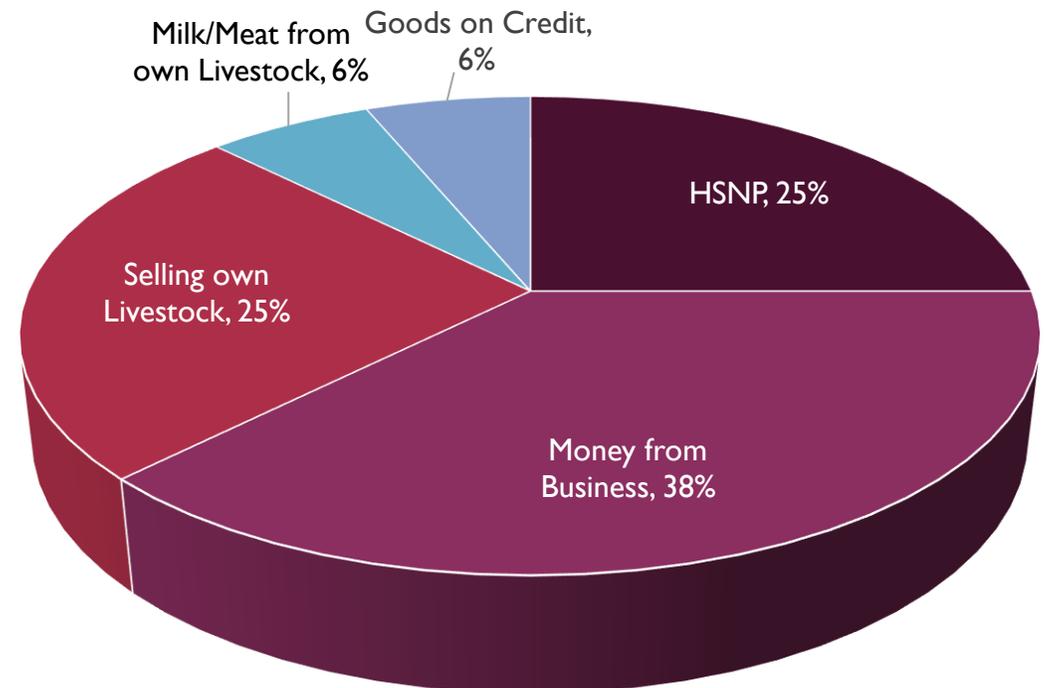
HSNP IS MOST RELIED ON MECHANISM, FOLLOWED BY BUSINESS

From the list, which do you rely on the most?

Which is second?



n = 16



n = 16

THE HSNP IS AN IMPORTANT SOURCE OF SUPPORT

- All are still receiving the HSNP; it is an important source of support
 - Because children are not in school now, the HSNP can be funnelled to other needs (where previously used for fees)
 - Primary uses mentioned are food, soap/sanitiser for handwashing & masks, children's clothes (cleanliness for safety)
 - Also used for business stock, savings group contributions, medical bills, house building materials, livestock (can buy now while cheaper), water & drugs for livestock
 - Has enabled some beneficiaries to bulk buy so they can reduce visits to town
 - Has enabled some beneficiaries to hire bodas to collect goods from town to avoid public gatherings/stay safe

"We are still getting [HSNP]. It has [helped during Covid] because when people said there is corona, I have managed to use the money to buy food and tell the family to stay home."

"We have made [savings group] contributions with them [HSNP] and sell many things using them. We get soap to wash clothes, we buy masks and clothes. We hire vehicles and motorcycles to buy food that we sell in the house. We use the CARE money [HSNP] to pay motorcycles to get things from the town, we don't go to the town; we avoid larger gatherings. That is what we do."

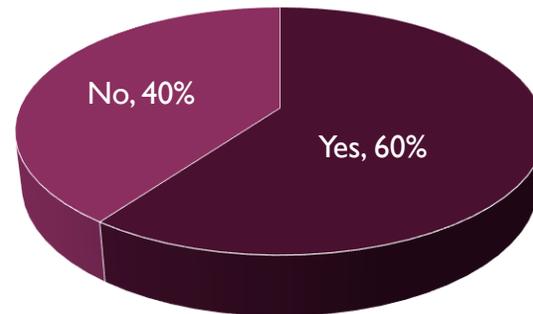
"Since I have got the money [HSNP] and the pandemic came, I have managed to do so many things, I have so many things because of that. Everything has come to an end and we have been told to stay home. When we hear that the money is being given out, we go to get them. I am able to help others with credit if I have enough and they will pay with an interest. So, I have helped them like that... I have managed to buy shoes for the children, clothes... We have bought [soap for handwashing], since we heard about that thing."

SOME THINK THEY COULD MANAGE WITHOUT THE HSNP IF NEEDED

■ Majority say they still need the HSNP

- Most responses are consistent with the last round of interviews, but 3 who previously said they could manage without it, cannot now (more challenges with business, cost of bodas for transport of goods to reduce town visits, pregnancy)
- 2 beneficiaries previously said they could not manage without it, but now they can (business success/diversification, accumulated livestock, new labour job)
- Others who continue to say they could manage without it cite the following reasons: business, labour jobs, savings, money from employed children, livestock

Would you be able to manage now without it?



n = 15

"I think I am one of the happiest beneficiaries of the CARE money [HSNP], I am very stable and successful in business. I have used the money to buy livestock."



BEING A CARE (HSNP) BENEFICIARY CONTINUES TO ENABLE A VALUED IDENTITY IN THE COMMUNITY (CREDITWORTHINESS)

- Majority can still get credit from shops because of creditworthiness due to the HSNP, but there are more limitations now
 - Some don't need/want credit (can support themselves other ways; don't want to be chased up for repayment, which can create conflict)
 - 3 beneficiaries said they cannot get goods on credit (shops in town also having problems; roads blocked so less supply; fear of travelling to towns)
- Majority can still get goods or money on credit from neighbours
 - Some don't need/want it (can consume own business goods; have money from business; want to avoid being chased up for repayment, which can cause conflict)
 - 3 beneficiaries said they cannot get goods/money on credit from neighbours (not supposed to visit others right now; things are hard for everyone; people know HSNP is delayed)

"It [goods on credit] will be given to someone who receives this money [HSNP] because he can afford to pay, unlike when you don't have it. The money from CARE [HSNP] is the most important thing. They come first because the rich also can give you credit because you can afford to pay with the money."

Beneficiary getting credit because of HSNP

"I get [goods on credit] from my shop. I [don't need goods on credit] from someone else when I got [goods] here... I don't want to owe someone else; I will just use my own [goods in my shop]."

Beneficiary not wanting/needing credit

"If you go to town you might go around the shops and you will ask for credit until the sun sets in vain. I will ask the neighbour to give me what she could get from town if she was successful, to feed the children that day. Shops don't give out credit anymore. They say it is a past thing and it is better they go on a loss of things getting expired."

Beneficiary experiencing more limited credit

MAJORITY CAN ALSO STILL GET MEDICAL SERVICES ON CREDIT BECAUSE OF THE HSNP, BUT MORE LIMITED SINCE COVID

- Some don't know about the possibility of leveraging the HSNP benefit to get medical services on credit, which has been available in Laisamis (primarily those in Logologo and some in Merille)
- 3 beneficiaries in Laisamis said they cannot get medical services on credit anymore (patients are many so those with money are served first; medical facility wants cash)

"It is there at Laisamis hospital, you can be given [medical on credit] at the hospital if you have the CARE card. At the mission, you can take the card from Equity and that is used as security and when the money comes at the end of the month you can go and get it and sign to clear your debt."

"There is a card that we use to get medicine at the hospital. When the pandemic started, they restricted that. They say they no longer offer such credit services, and you will have to wait until the money is given. They want cash, everyone wants cash money."

BUT... IN SOME CASES BEING A PROGRAMME BENEFICIARY REDUCES ACCESS TO OTHER FORMS OF SUPPORT

(E.G. RELIEF FOOD, LIVESTOCK
AID, LABOUR JOBS,
COMMUNITY SUPPORT)

“When they came to give out some goats, they left us because they say we get the money from the computer [HSNP]. Even the food that was brought didn't get to us.

The food was brought on several occasions and we missed out. They say at the village that people that get the CARE money [HSNP] have a salary, so they don't get. There are many forms of interventions that came to this village, when you say you also want to benefit, they tell you that you got the CARE money. So you can't say you don't have because you know it is true and you can't deny it. They don't give to people that have CARE money.”

“People have now been hired to clear bushes alongside the roads, they have employed people and they don't want to include us in that list because we get money from CARE [HSNP]. If there are jobs that come, let's say you come to get a list of individuals, then the elders will intervene and say don't include those that get the money from CARE.”

“The people whom they say receive the five thousand [HSNP], they are known everywhere. If there is any other form of intervention, like food, they don't give to these people that get the five thousand. The people will say don't include them because they get the five thousand. This money has made us to miss out on many other forms of interventions... The other projects come and help people with relief food, sugar, rice, cooking oil, and because we are in this one that we get five thousand then they will leave us out... Just that money is the one that caused hate.”

COVID HAS IMPACTED BUSINESS IN NUMEROUS WAYS

■ Business challenges mentioned by beneficiaries

- Fewer customers
- Livestock markets closed (now re-opened); local buyers pay low prices
- Fewer travellers on the road to sell to (and fear of interacting with them)
- Rental tenants have gone to home locations (e.g. teachers)
- Flow of money reduced because salaried people have lost jobs/not being paid
- Reduced working hours due to curfew
- Business goods perish due to transport delays and lack of customers
- Reduced supply of goods coming from other towns
- Increased price of goods
- Cannot travel to other towns where prices might be lower
- Increased cost of doing business because hiring bodas to collect goods from town (avoid going to town for safety)
- Increased number of customers taking goods on credit and taking time to repay
- Less money to restock with
- Household need to consume business goods

“It [Covid] has affected [business] because it has closed many things. We have even decided to just let the goats graze for now. The markets are closed and there are no buyers because they might come and infect us. Things like vegetables have gone bad while just on the way coming because of the check points where people are delayed to be screened for the infection.”

“I used to sell them [teeth cleaning sticks] but nowadays they will dry and become useless. There is fear to sell them to the vehicles. The business is not good. Even the same thing happens to the charcoal. Corona has made the business to go to a recession.”

“We no longer travel [because of Covid], we used to go to Isiolo to get items, we go to Marsabit as well, the roads have been closed now. That is the first thing that has affected us. The second is we used to go to wholesalers and now we are not going. The motorbikes, they secretly go, we don't go as a group. It is [expensive] but we keep going nevertheless... There are two challenges, we no longer make good savings, we are depleting them as a result of using motorcycles and the food has become expensive.”

BENEFICIARIES ARE PERSEVERING WITH BUSINESS DESPITE THE CHALLENGES, AND SOME ARE TRYING NEW THINGS

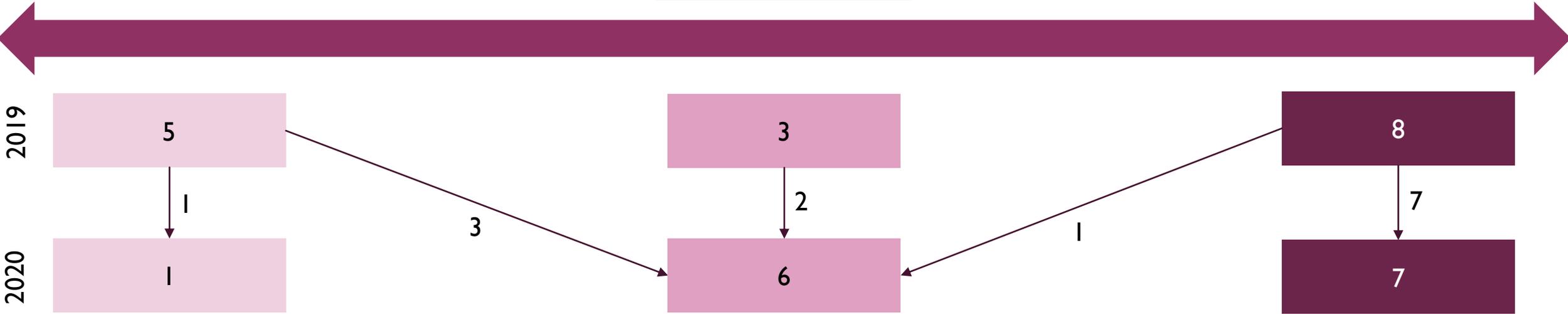
“When I saw that the business is not going on well, I decided to start selling miraa. I used to sell clothes and everywhere has been locked even Nairobi. We can't be able to buy clothes during corona, so we do other things now.”

“I borrow money from the group and try to revive the business. I will go and borrow from relatives as well. We even use the money [HSNP] that we receive to do business.”

“I am still doing business; I still have the sugar and the rice and cooking oil; I am no longer buying a whole carton just a half of that... I used to sell a whole carton of cooking oil as compared to now.”

- How beneficiaries are managing the challenges
 - Reduce quantity of goods purchased for sale
 - Shift items to non-perishables
 - Buy livestock now while they are cheaper and wait for prices and markets to come back to normal
 - Make more beads while wait for customers
 - Try to maintain good relations with existing customers
 - Do labour jobs, where available (use money for household needs & business)
 - Use savings, HSNP and loans from savings groups to maintain business
 - Regulate & minimise household goods
 - Some still receive money from children where they still have jobs/salaries
- Some are trying new things with their businesses
 - Masks, soap for handwashing, handwashing jerrycans
 - Water business (pay for diesel to pump from borehole)
 - Miraa
 - Chickens & eggs
 - Plans to sell petrol because increased need for bodas

THERE IS A SHIFT AWAY FROM THE COLLECTIVIST BUSINESS IDENTITY



Notes:

- 1 collectivist was not doing business; 1 hybrid was in Nairobi and therefore away from business; the individualist that shifted to a hybrid sits further toward the individualist end of the spectrum
- Businessperson types are defined based on both values/attitudes (e.g. focus on others versus self) and business behaviours (e.g. behaviours relating to handouts and provision of goods/money on credit)

MORE BENEFICIARIES ARE CHANGING BEHAVIOURS WITH RESPECT TO PROVISION OF GOODS ON CREDIT

- Overall there is a shift to eliminating or restricting goods or money on credit (outside of SG loans) as well as charging interest
 - Goods and money on credit is restricted through selective provision or limits on amount or frequency
 - Elimination or restriction of goods/money on credit is the most significant change where beneficiaries shift from collectivist to hybrid businesspeople; this is due to problems with payments and desire to maintain business
 - One individualist who previously eliminated provision of goods on credit is offering it again to help others, but with an interest charge

“Now when there is the pandemic, I don’t give out [goods on credit], maybe something smaller... It is a must [to charge interest], many people have come to know that. There is no one that doesn’t know that they will repay with interest... I only give [goods on credit] to the people that I know will pay me back. If someone will not repay me back, there is no way I am going to give them. We give the members of the group only, the ones that I know will pay me back.”

“I no longer give [goods on credit], it will affect the business because they won’t pay sooner. The only people that I can give [goods to] are those that can pay immediately when I need the money.”

BENEFICIARIES ARE HELPING NEEDY COMMUNITY MEMBERS IN OTHER WAYS AND TO VARYING DEGREES

- Beneficiaries help others beyond their business behaviours (e.g. goods on credit where provided)
 - Sharing personal (not business) food
 - Provision of jobs for food
 - Contributions to fundraisers
 - Helping neighbours build manyattas
- Some feel they are helping others more than before (50%), while others feel it is less (36%) or about the same (12%)
 - Some mentioned they are helping others less because of restricted movements and fear of Covid

“If they [poor people] don't have anything and I don't have money, I tell them to work. They can fence the plot and I give them food.”

“There is no business of selling livestock [now], the people are now staying at home and they will come to borrow. I can give people food from the house if I have any, and the ones who want money on credit can get it as well to buy food because most of them now stay at home.”

“I used to help many before, I am afraid now because there is the pandemic, who isn't afraid now? We don't even feel free to go to the neighbour.”



SAVINGS GROUPS

- Meetings are continuing in smaller groups; some mentioned lack of meetings
- SG contributions & loans are continuing
 - 7 (of 16) beneficiaries took loans recently (for goats/goods for business, beads to sell, food items, medical bills, clothes for children, house repairs, fare to Nairobi)
 - SG loans have enabled some to buy food in the village or in bulk to avoid/reduce trips to town
 - But many need money & there are some repayment delays
 - Some are trying to use Mpesa, but not all members use it; in some cases the treasurer goes around collecting money
- One savings group in Logologo mentioned they have significantly reduced in number (16 to 7 members)
- Problems with Laisamis CBF who stole money
 - At least one group stopped functioning for a while, but has now restarted
 - Some beneficiaries became discouraged because they trusted him
 - Beneficiaries are hopeful about the new CBF

“You will find a day [to make group contributions] even though they don’t want gatherings, I will give mine to the treasurer as everyone else does. We don’t meet, I will find time in the evening to take it to her and she will note down those who pay.”

“To get them [group savings] and come to do business, yes it has helped [during Covid]. I get the loan from the savings and get food for the children. I will later do business and later pay them back.”

“They [savings group loans] are given, it is just the pandemic that has reduced it, many people want loans.”

SAVINGS GROUPS

- Most feel being part of the CARE savings group has helped during Covid and it would be harder now if they had never joined the group
 - Learned about Covid prevention (use of masks, handwashing & other hygiene, social distancing, don't allow visitors into home, avoid unnecessary travelling)
 - Access to hygiene equipment (distribution of handwashing jerrycans)
 - Learned about contributions & loans and can access SG loans; provides a more accepted and dignified place to request support
 - Learned about savings, which were used during this time
 - Learned about business (e.g. how to do business, continuity, diversification, how to manage increasing prices)
 - Learned how others are managing during this time & share ideas to help boost business
 - Encouragement from CBF to not lose hope in business; keep going; diversify
 - Help one another (e.g. provide each other with food/meals)

“No one gives you cash that easily [on credit]. The money isn't easily gotten... you can just get the money from the group, no one can readily give it to you.”

“It is not good if you get [loan] from someone [outside the group], you will be required to return it as soon as possible.”

“It [savings group] helps because we are able to help each other, everyone helps the other at some point. Also, we are being taught every time... I used to stay without a training. I am able to go about things because of the trainings.”

“Now that we are being trained a lot it won't be hard [to go on with business]. We are now well informed since we joined the groups so it will be easier. The group gives you the knowledge.”



SAVINGS GROUPS

“It [savings group] helps me because I can take a loan and use it for food. When I don't have any money, I can be able to get it from the group and pay them back when I get money with some interest. It is helping all of us as a group... When I wasn't in the group things were hard, I used to have many problems before, and I am grateful to God now.... When the pandemic came, it has managed to close the markets and towns and we don't go places now, so we now depend on the group. We used the money from the group because they should be used to help the members. There is nowhere else that we seek help from.”



INDIVIDUAL SAVINGS

- All saved money as individuals before Covid and said their savings have helped them during this time
 - 69% still have some savings
 - 31% have used all their savings
- All are still trying to save; in addition to group savings:
 - 81% are saving money at home (e.g. metal box, bag)
 - 4 beneficiaries are saving via Mpesa
- Motivations to keep saving
 - Learned importance through group/CBF
 - Thinking about the future (potential medical expenses/emergencies, school fees, business maintenance, livestock drugs, house materials & assets)
 - Do not want to have to borrow from others

IN THEIR OWN WORDS: WHY THEY KEEP SAVING

“My savings are for the business. I have managed to install water system at my plot, I went to Meru and bought materials, I have dug this place, I can now see what the money has done.”

“Since I started doing business, I am making savings. You will save and if they reach a certain amount you will be able to buy other things... You will [save] because you don't know what will happen in future....You will be able to get sick maybe or a family member can or even you as a person, and because the children will go to school... I save at my house and I deposit at times in Mpesa.”

“I don't stop making savings. I keep the savings because the children will go to school when they reopen. They [savings] have helped [during Covid]... I [still] save. I want to use them in case of an emergency... That one helps a child, you will also have some money if you need them. The money that is needed might go up in future... I just keep them at home, I have a safebox where I keep the money.”

“Like the savings, we have now been enlightened... It has helped me [during Covid]. It [some savings] is still there... I am saving because it is important, sometimes my stock can go down and I will be able to restock with that so that the business will not go down. It is good because you can't go broke. If you save in fives and in tens, they will add up to something more. I might want to buy some things and when the money is not enough then I can be able to get the savings. It is good because it might help sometimes. If I am not able to go to town, I can send a motorbike and get the things delivered while I am at home.”

“I am still saving because of the knowledge that we have got; I didn't use to have it before. I used to be idle. I am carrying them [savings] with me. I have a bag, so I keep them in the bag.”

“I make some savings, in fifties. They have helped me a lot because I have used that during corona period, and I have also done the circumcision for my son. I have finished [the savings]. I [still] make [savings] so that I can use them when I need them. We have been trained, not as before when we were illiterate. [I save] in my house, in a metal box.”

“They [savings] have helped me [during Covid]... There is none [left]... I have been taught to make savings. I am saving because I am poor and a widow without much livestock and some children to feed... It will make me grow and my children will be able to go to school and can't be chased from school. If they want books, I can buy them and uniforms as well... I keep my savings in my house. We use a container that we can't be able to open because you might be tempted to open the box.”



ASSETS ACCUMULATED THROUGH THE PROGRAMME HAVE HELPED MANY MANAGE DURING COVID

- Most beneficiaries said they increased their assets over the past three years because of the programme
 - Mostly livestock, but also land, houses, and household & business goods
- Some accumulated assets have helped beneficiaries manage during Covid
 - Livestock = meat/milk for consumption, sales for food/medical bills/emergencies (when not far for grazing), use to fetch water for cleaning/hand washing (donkey)
 - Business goods = can consume if need food
 - Household goods = can avoid sharing to stay safe (e.g. basin, utensils)
 - Land = safe place because far from others (children can't visit others); otherwise no help because not for sale
 - Houses = rental houses have not really helped because tenants have gone home (e.g. teachers)

"I got some goats and a cow [because of the programme]. It has helped me [during Covid] because I can be able to get milk and sell. I can now get meat or milk from them... They have helped me because I can sell a goat if need be, I can get meat from it as well. I can sell the cow as well and get milk from it."

"I have got [livestock since the programme started], I have bought seven goats, a camel and a donkey. They have helped me [during Covid] because the camel has given birth and my son gets milk from it, the young man that got circumcised recently. He uses the donkey to get water. The goats have been affected by the drought and diseases; they have an illness now."

CASH HAS BECOME THE MOST IMPORTANT FORM OF SAVING

■ Why saving via cash is most important:

- Used for many things (food, medical bills, school fees, business stock, livestock)
- Readily available; livestock can be far
- Does not die like livestock (due to drought, diseases, wild animals) or perish like food
- Cannot be easily stolen when in savings; unlike livestock that is stolen by raiders
- It is expensive to save with livestock because need to look for good grazing land for them

■ Why some prefer saving via livestock:

- They multiply easily; have continuity (money can end)
- Can generate additional income by selling livestock products (hides, meat, milk)
- Can be used for food and sold to get money for things (e.g. business goods, medical bills, school fees)

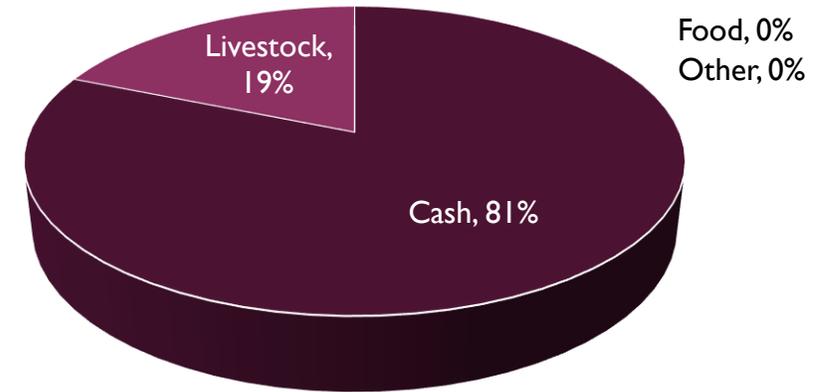
■ 75% still save via livestock

“I have been trained now; we are now enlightened, the livestock can be raided, they can die as a result of drought, but money can't be affected if you save and it can even benefit your children in future.”

“They [money] won't be affected by sickness, if you keep it in a safe place. The livestock die and that is why money is important... When you save money and keep it in the bank, and continue with business, when you expand the business, they will be increasing and that is what is more important.”

“The livestock is more important [than cash savings]. The livestock is important because they will help you in many ways. The money can be depleted but the livestock will not. The livestock can give birth, but the money won't, if you sell a goat another one gives birth to a young one. The livestock is just like a bank because they grow... The people that own livestock have two sets of lifelines. They have two hearts. When you fall sick and you don't have anything, you will be able to go to hospital when you sell them.”

What is the most important form of saving for you?



Dealers in all kinds Of. -Beauty Creams
-food stuffs, -COSM

EQUITY
AGENT

DMTD

KCB
BANK
AGENT

TWO

TOP UP
HERE

TEN

EQUITY LOANS

- 6 beneficiaries had taken an Equity loan
- Initially many said the loan did not help during this time because it was taken before Covid, but when we dug deeper with some loan takers, 2 said it has helped them
 - Additional savings from doing business with the loan; withdrawn during Covid to buy business goods when prices increased
 - Told to stop payments when the pandemic started, therefore had more time to use the money for other things (e.g. business) and make savings

60% OF BENEFICIARIES DO NOT WANT A/ANOTHER EQUITY LOAN

- Payment time is too short
- Business is unreliable; you may have losses; only for people with paylips
- Not enough livestock to use to pay it back if needed; livestock can be stolen by thieves
- Fear that if fail to pay, your resources (e.g. livestock) will be forcefully taken
- The way Equity Bank people came to ask for the money every week created fear
- The money belongs to someone else
- Do not see the need; business is fine without it

“I see that I am not able financially [to take an Equity loan]. I don’t know how to repay it.”

“I don’t want [another Equity loan] because I am unable to pay, I got children that go to school. When you take a loan, they will be at your doorstep on Fridays; they have become just like Kenya Women Finance Trust. Even the rest have gone out of the group because of that. Those that can afford loans are those with a paylip.”

“I don’t want [Equity loan]... I don’t have security for it, I might fail to pay it... the business is not good most of the time and it might fail you... The business can turn to be a mess, while you are selling the repayment period might elapse before you get anything. We are afraid to take it because of that.”

40% OF BENEFICIARIES WANT A/ANOTHER EQUITY LOAN

- Saw others benefit from the loans
- To expand business
- To pay school fees
- To get other things that are needed (e.g. things for the house)
- No fear because has taken before and paid back comfortably; motivates you to work hard

3 beneficiaries who previously did not want to take a loan are now interested

“I can [take another loan] because I need it for work and business. I want the children to use it for business as they stay at home during this time as well... There are many things that can make you want to take it. If you don't have something you can use it to get it.”

“I can [take another Equity loan] because it is good. I will take and do business. I will buy things for my house, goats for resell. I will buy a sack of rice and sugar. Cooking oil and milk.”

“I want to take [Equity loan]. We filled the forms, and I was afraid to get it. I want to take it; I want to do business that people are doing. I want to buy livestock, and resell, and the items that I sell at home while I am repaying the loan that I have taken.”



DETAIL SLIDES – PERCEPTIONS OF COMMUNITY & THE FUTURE



MOST BENEFICIARIES PERCEIVE THE COMMUNITY OVERALL IS COPING BETTER NOW BECAUSE OF THE PROGRAMME

- Majority feel the community as a whole is better because
 - Savings groups, loans, and training
 - Many people have learned it is good to save
 - People know women in the group have money and can help them if they have an urgent problem (with a loan)
 - More people are doing business & business skills have improved (e.g. diversification)
 - They have learned the importance of education; they all need to learn
 - Others in the community see them as an example & learn from them (e.g. practices associated with loaning)
- There were differing interpretations of the question about whether more food is available now
 - Many mentioned inability to move around or relief food that is available for others in the community
 - But a couple mentioned that business and the HSNP have helped improve food availability in the community

“So many people have now learnt that it is good to save, and when you have some urgent need you can go and borrow money. Many of them are saying that the women from this group have money and they usually refer to them by saying that. When they have an urgent problem, they come to us. They don’t come to me as a person but rather the whole group, they will call the five individuals from the other village and they come and explain why they need the money. We then inform them that they need to repay with an interest.”

“It is now that it is there [more food] because people help each other; before people used not to help each other, you are just on your own... The businesses and the money [HSNP] that are given to people is the one that has helped people. The people who used to be poor and used to do nothing are able to get goods on credit. They will wait for the money to be given to get food. Some are doing business with them and the poor can get credit from them.”

“We see that people are helping each other more now because since the pandemic started, it has made so many things to come to a standstill.”

“We give each other food as neighbours. It helps if the children need food.”

“You can call family members to send you money, but sometimes they can promise you and later even block you. So sometimes you cannot rely on the phone.”

“They [community members] used to help each other [more] before [Covid] because everyone was working and no one used to borrow, now it is only people who are working that are able to help. The herders have nothing, they can't help you because there is a lockdown. People don't help each other now apart from those that have salaries.”

THERE ARE MIXED PERCEPTIONS REGARDING COMMUNITY MEMBER SUPPORT FOR EACH OTHER DURING THIS TIME

- Some believe community members are helping each other more
 - Must help each other for survival, especially with market closure
 - Loaning & fundraising (e.g. for medical expenses, dowries)
 - More businesses/stable businesses, so more to share
 - People who are still receiving salaries can still help
- Others believe community members are helping each other less
 - Fear of the disease, social distancing, & restricted movements are limiting getting/giving help
 - Cannot help others because of market closures & animals are far away (everyone is affected)
 - Many are no longer receiving salaries & allowances
 - Everyone is affected and is trying to help themselves; it is harder to help others
- Some believe community member support for each other is about the same as before

OVERALL, THERE IS A SENSE OF OPTIMISM FOR THE FUTURE



- Majority feel optimistic about the future
 - Working hard & doing business
 - Have business & assets for the children
 - Hope for the children; educated children can help them later
 - See they have progressed
- Some fear similar diseases
- Some believe the future is up to God
- Most feel they have the skills to progress; some would like to learn more business skills & other forms of adult education

"It [the future] is good. The thing that makes it to be better is we didn't know how to do business before. We are now doing well, and we are becoming better and better."

"I see it [the future] will be good. It will be because where I am now is better than before. I used to work for people... we couldn't get charcoal earlier. It [future] will be good if I work hard and go on well with what I am doing."

"It gives me hope when I went for the livestock training recently... I still have [that knowledge], they said if you fail don't give up when it fails at first, give it a try again."

"You just [work hard] so that your children won't get problems. We are making savings for the future... Before we were not doing business, we were poor and used to borrow a lot. We are no longer borrowing; we work and take the children to school because they will be a resource in the future."



OTHER NOTES & REVIEW OF RESEARCH QUESTIONS





OTHER NOTES

- 1-2 beneficiaries may be receiving the BOMA recorded messages (in Laisamis)

REVIEW OF RESEARCH QUESTIONS

- How has Covid affected programme participants and programme components?
 - This shock poses some unique challenges that have made it harder for participants due to market closures, restricted movements, reduced supply of goods and higher prices, loss of jobs/salaries of employed relatives or customers, international travel restrictions (affecting market for beads)
 - HSNP payments are continuing as are savings group activities; albeit with fewer meetings and smaller subgroups
 - Beneficiaries are persevering with business despite the challenges, with a number of them finding ways to adapt/diversify
 - Equity loans have been paused, as have payments for outstanding loans
 - In general, other market linkages have been limited; although CARE has been doing some additional work on this, which can be explored in the next round of interviews
- What are the drivers of resilience for individuals? How is the programme contributing to or undermining resilience?
 - The HSNP is the most relied on mechanism for most; although for some it is more of a “booster”
 - The HSNP also enables goods and medical on credit although this seems to have become more limited; we will have to see if this is due to the current pandemic or a longer-term shift
 - The programme has augmented beneficiaries’ mechanisms for resilience by building on the HSNP
 - Savings groups provide a place to save, increase savings through interest, access loans in a more accepted and dignified way, access learning (from CBF & peers), and develop a trusted social network (where there are not issues as in some groups); there is a shift away from borrowing money from outside the group
 - Business has become one of the most relied on mechanisms (after the HSNP); it provides an additional source of income and business goods can be consumed if needed; although there are questions as to whether some businesses can be sustained without the HSNP or livestock sales (from the family herd)
 - Learning about and implementing individual savings has helped many beneficiaries during this time; they continue to try to save despite the challenges
 - Equity loans have helped some, but there are challenges that need to be addressed
 - Many beneficiaries have been able to accumulate more assets (e.g. livestock) through the programme, as well as pay school fees, provide a more balanced diet, pay for medical expenses, and in some cases improve livestock health (e.g. afford medication, water)
 - Psychological resilience seems to have improved for many (e.g. hope for the future due to new skills and access to resources)
 - Programme beneficiaries are often excluded from other forms of support (e.g. relief food, livestock aid, labour jobs, community support)

REVIEW OF RESEARCH QUESTIONS

- How are new institutions interacting with previous institutions to maximise or undermine resilience?
 - Beneficiaries are using a combination of new and traditional mechanisms to meet their household needs during the current shock
 - New mechanisms (e.g. business, SG loans, individual savings) are becoming more relied upon
 - Cash is becoming a more important form of savings when compared to livestock as it cannot die, be stolen, be far away, etc.; but livestock continues to be a key form of saving (can sell and consume livestock meat/milk when needed)
 - Livestock is often sold to provide working capital for business when needed
 - Other more traditional income sources are reverted to when needed (e.g. firewood & charcoal)
 - There seems to be less borrowing of livestock at present; this may be because during the time of the interview livestock were far away or because of restrictions on movement (many feel they cannot travel to relatives to seek help)
 - For some beneficiaries, the new mechanisms have enabled traditional mechanisms that could not previously be leveraged
 - Ability to own and accumulate livestock where they were unable to previously
 - Help from others in the community where it was more limited before (e.g. through savings groups; more generally because they have things now so others want to interact with them)
- How have businessperson identities evolved over time, how have they fared differently, and how have they helped/hindered individuals?
 - There is a shift away from the collectivist businessperson identity and behaviours; more people are eliminating or restricting goods or money on credit (outside of SG loans), as well as charging interest due to problems with payments and desire to maintain business
 - It is difficult to compare how businesses have fared differently based on businessperson type as there are different factors affecting individuals
 - Different business types are affected differently due to the current pandemic (e.g. market closures limit livestock trade)
 - Different individual circumstances (e.g. medical expenses, ceremonies, pregnancy)
 - However, the collectivist who remained a collectivist continues to talk about high unpaid credits, and one collectivist has had to pause business, whereas those who have shifted to hybrids are maintaining their business and reducing unpaid credit

REVIEW OF RESEARCH QUESTIONS

- What is happening at the community level (e.g. social cohesion, mutual assistance, redistribution, food security)?
 - In some cases, goods on credit are limited to savings group members because they are also receiving the HSNP and are more trusted to repay
 - Beneficiaries are helping needy community members in other ways beyond behaviours associated with business (e.g. goods on credit); this includes sharing personal food, provision of jobs for food, contributions to fundraisers, helping neighbours build manyattas
 - In some cases, savings groups will provide loans outside of the group; but it is uncertain how widespread this is
 - Overall, there are mixed perceptions regarding whether community member support for each other has increased or decreased
 - Where beneficiaries believe there has been an increase, they talk about the need to help each other for survival and that overall there is more to help others with now
 - Where beneficiaries believe there has been a decrease, they talk more about inability to help others due to factors related to Covid
 - Beneficiaries believe community members are learning from them and adopting new practices (e.g. interest, savings)
 - There is limited data on perceptions of food security due to differing interpretations of the question, but a couple beneficiaries mentioned that business and the HSNP have helped improve food availability in the community

POTENTIAL TOPICS/ QUESTIONS TO BE EXPLORED IN PHASE 2

- To what degree are beneficiaries able to maintain resilience (including psychological resilience) through the sustained pandemic?
- What will enable beneficiaries to rebuild their livelihoods following the Covid pandemic and further build their resilience beyond?
- Are beneficiaries more/less willing to invest more in their business now than before and why? (Resilience+; perception of protection against disasters that induces investment)
- Deeper dive into changes on a community level
- Exploration of changing gender norms and their impact on resilience (not covered in Phase I)



THANK YOU

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