

JANUARY 2021

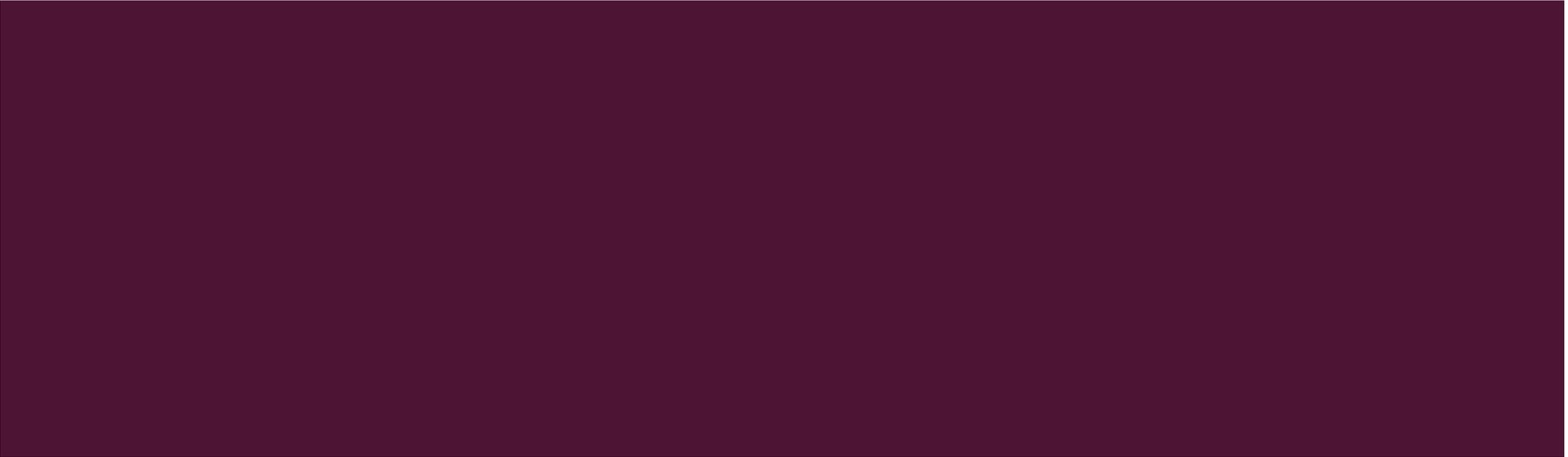
# BUILDING LIVELIHOODS RESILIENCE STUDY FINDINGS

# 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 two-phase (July & November 2020) qualitative resilience study, which complements an impact study based on the Individual Household Economy Analysis (IHEA) methodology.



# SUMMARY OF FINDINGS



# 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

# BENEFICIARIES USE A COMBINATION OF NEW AND TRADITIONAL COPING MECHANISMS

- New mechanisms include: The government's Hunger Safety Net Programme (HSNP) bi-monthly cash transfer, individual savings, savings group loans, individual loans, Equity loans, money from business, consumption of business goods, and taking goods on credit
- More traditional coping mechanisms include: money from family, food or money from neighbours, selling or consuming livestock, and borrowing livestock
- Some beneficiaries were able to access relief food and other forms of aid during Covid-19, but they were often excluded because they are a beneficiary of the HSNP/programme.
- New and traditional mechanisms interact in different ways (e.g. borrowing livestock to sell for working capital for business, using business income to purchase livestock for the family herd)



# THE BUILDING LIVELIHOODS PROGRAMME AUGMENTED 6 TYPES OF CAPITAL, WHICH CONTRIBUTED TO INCREASED RESILIENCE OF BENEFICIARIES

The degree to which the programme contributed to beneficiary resilience depends on the starting point of the beneficiary, including the degree of prior exposure to groups, savings, loans, and business



# COMMUNITY-LEVEL IMPACT & BUSINESSPERSON PERSONALITIES

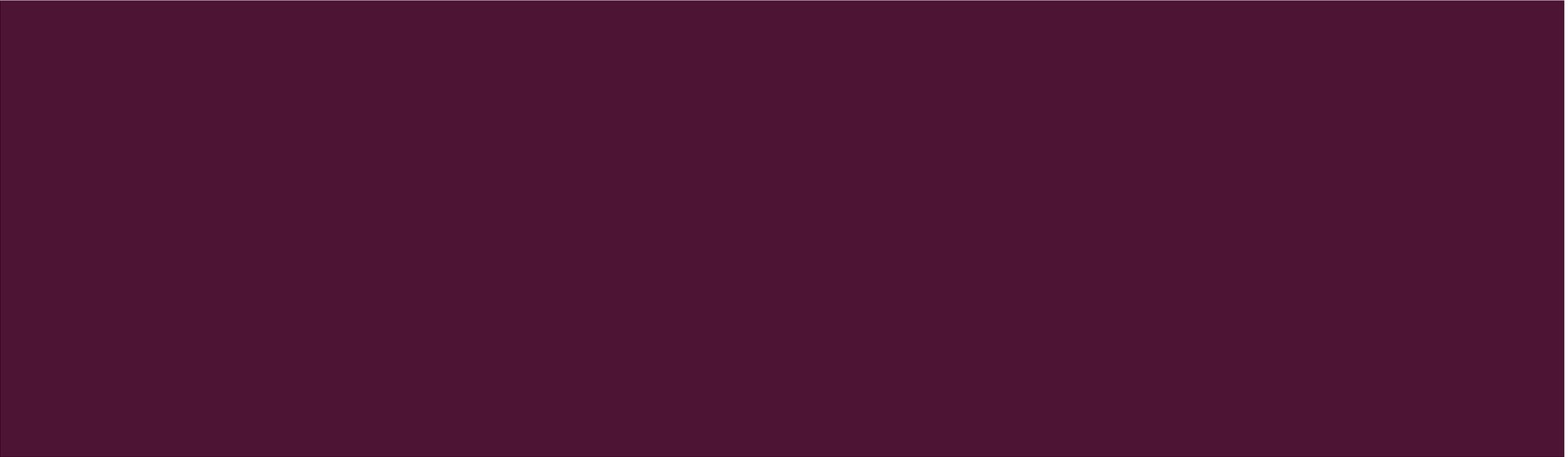
- Beneficiaries perceive deep-rooted values of mutual aid persist through diverse, and sometimes evolved, expressions
  - For example, the tradition of livestock loans persist, and some beneficiaries provide labour jobs for food as opposed to handouts
- Beneficiaries perceive the programme has had a positive impact on the broader community
  - For example, through increased financial assistance, labour opportunities, food availability, knowledge and practice dissemination, and inclusion of others in beneficiary activities
- While there were some shifts towards more community-centred business practices during Covid-19, more significant shifts were seen towards more individualist practices, particularly in relation to the 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





# PHASE I FINDINGS

JULY 2020



# MAIN TOPICS EXPLORED IN PHASE I

- How Covid-19 is impacting programme beneficiaries
- How Covid-19 is impacting programme components
- How beneficiaries are coping during Covid-19 and how this compares with previous shocks
- How businessperson types have evolved
- How the programme has impacted broader community resilience
- Perceptions of the future

# BENEFICIARY SAMPLE

- Initial 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

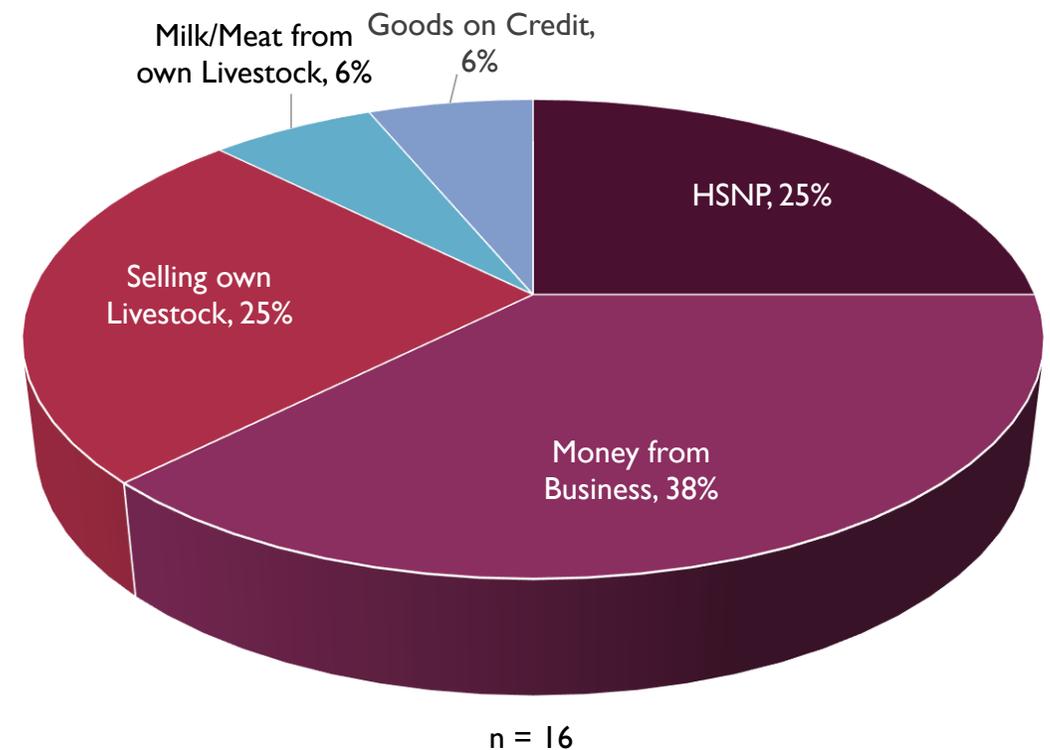
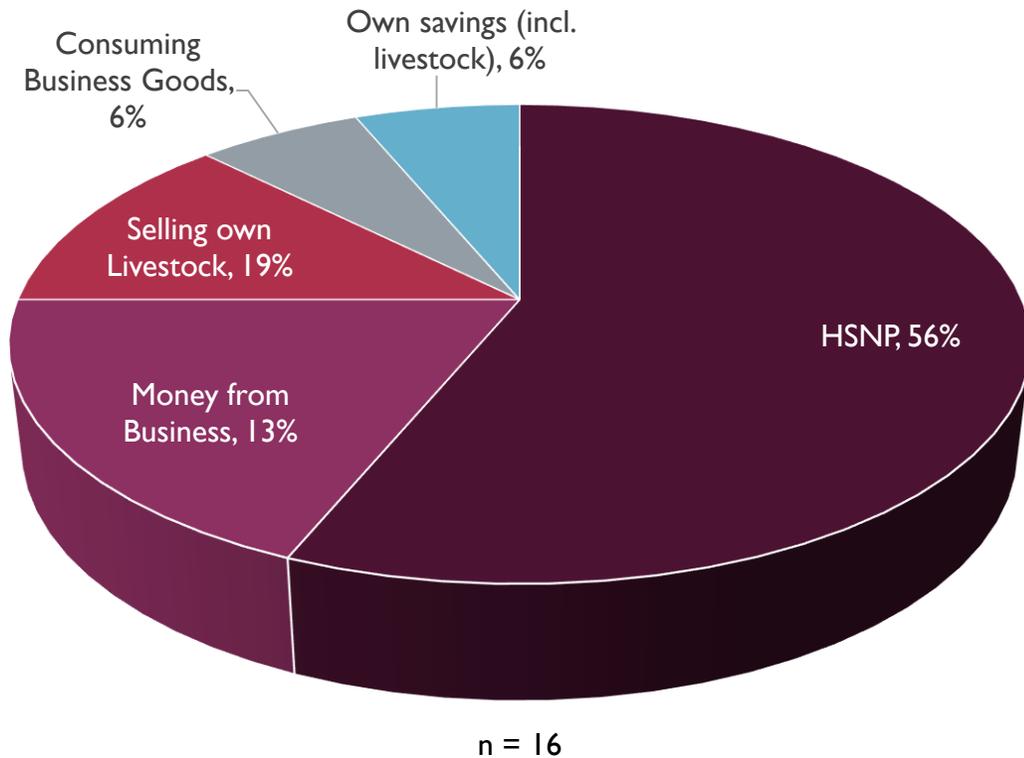




# HSNP IS MOST RELIED ON MECHANISM, FOLLOWED BY BUSINESS

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

Which is second?



# 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."

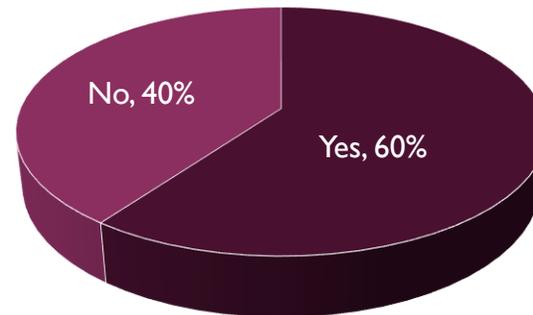
"Since I have got the money [HSNP] and the pandemic came, I have managed to do so many things, I have so many things because of that. Everything has come to an end and we have been told to stay home. When we hear that the money is being given out, we go to get them. I am able to help others with credit 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."

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**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

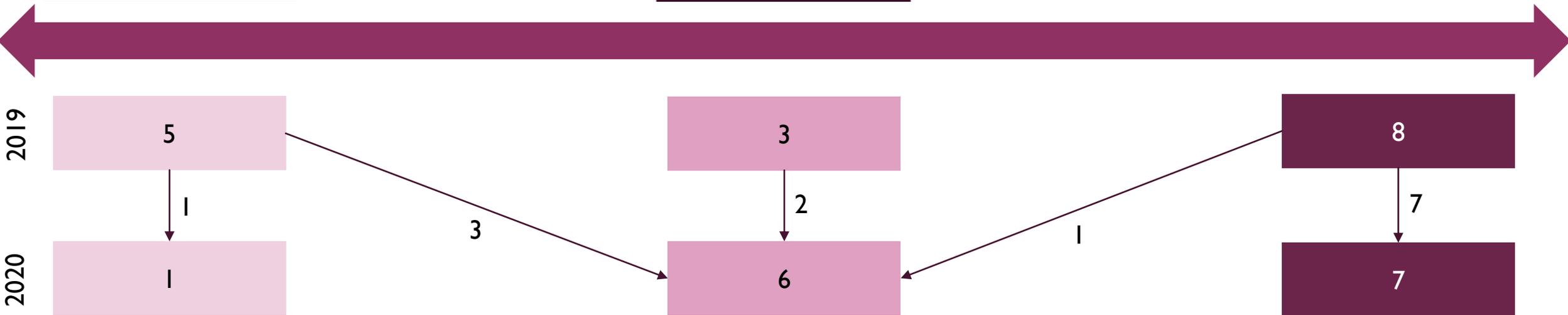
“When I saw that the business is not going on well, I decided to start selling miraa. I used to sell clothes and everywhere has been locked even Nairobi. We can't be able to buy clothes during corona, so we do other things now.”

“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)

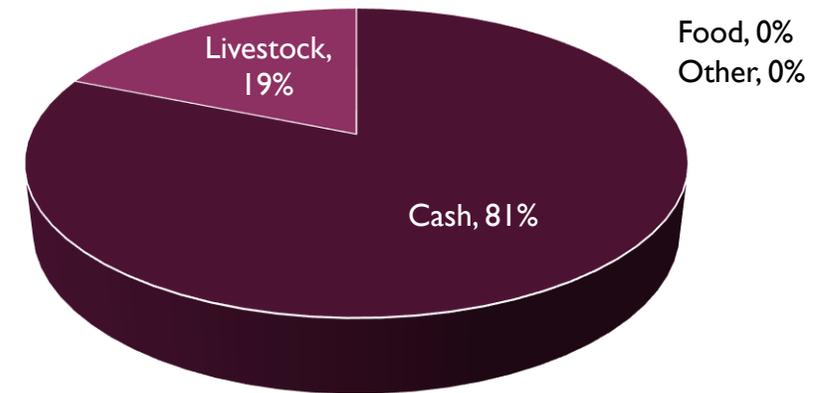
## ■ 75% still save via livestock

“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

m  
D  
M  
T  
D  
M

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 payslip.”

“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.”

# 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."

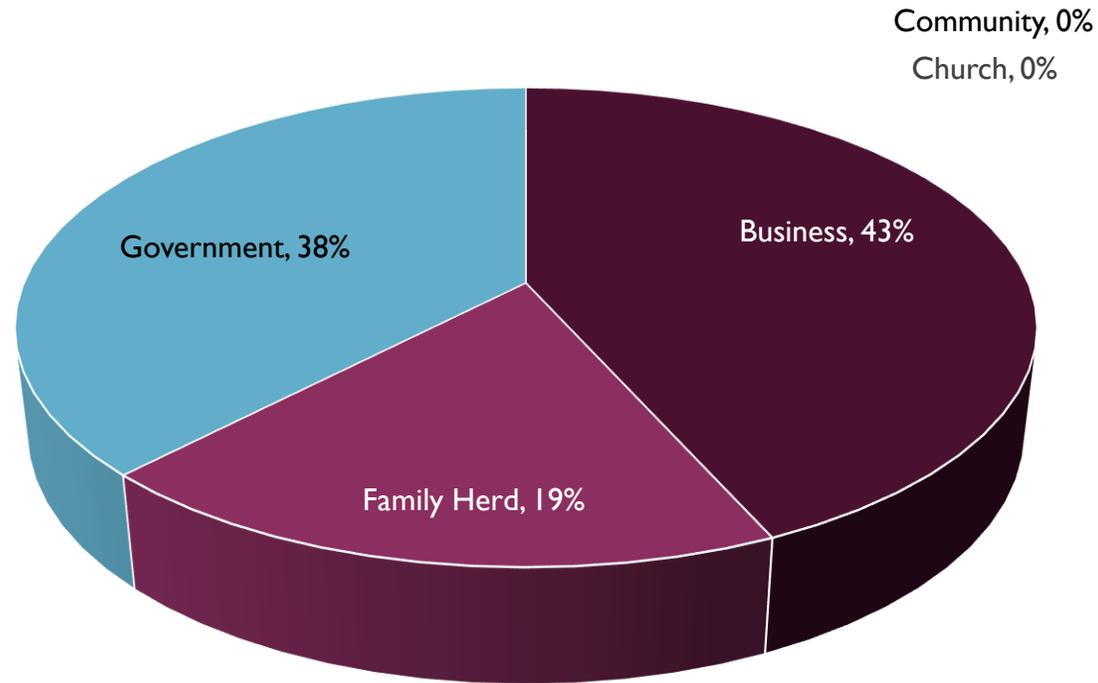
"I see it [the future] will be good. It will be because where I am now is better than before. I used to work for people... we couldn't get charcoal earlier. It [future] will be good if I work hard and go on well with what I am doing."

"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."

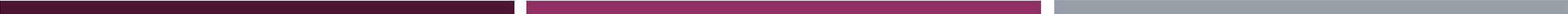
# OF THE FIVE KEY INSTITUTIONS, BUSINESS IS PERCEIVED TO PROVIDE THE MOST HELP DURING THIS TIME

Which is helping you the most during the current challenges?



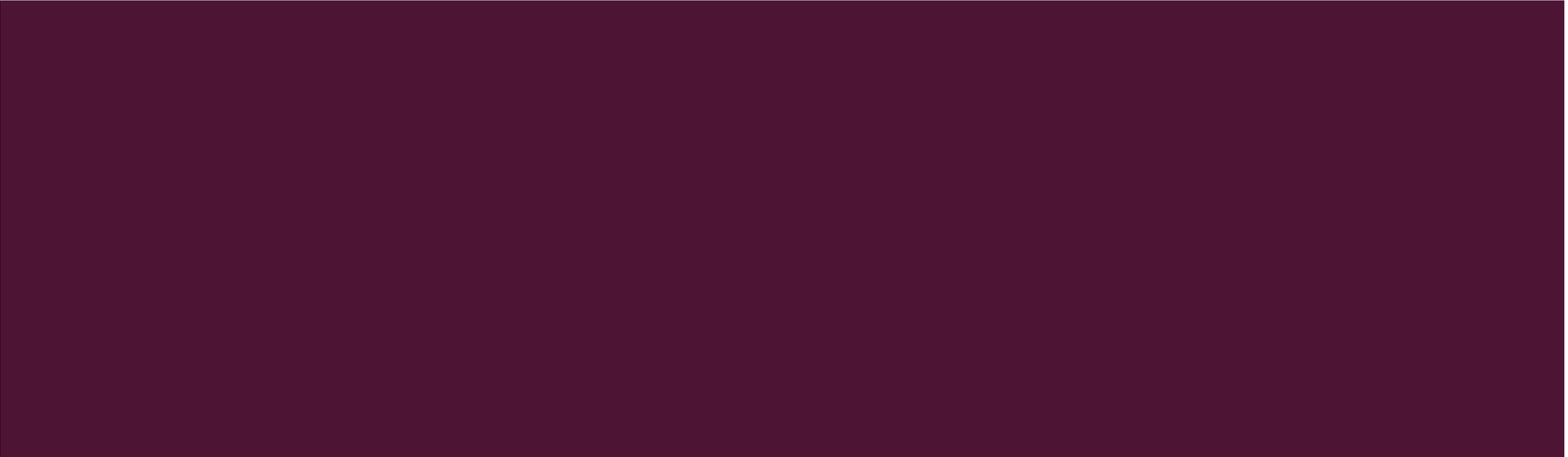
n = 16

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



# PHASE 2 FINDINGS

NOVEMBER 2020



# MAIN TOPICS EXPLORED IN PHASE 2

- Ongoing resilience during a sustained shock
- Business sustainability
- How the programme has impacted beneficiary resilience (knowledge & skills, mindset & agency, gender norms, social networks, assets)
- Deeper dive into programme impact on the broader community

# BENEFICIARY SAMPLE

- 18 interviews completed
  - Original target sample of 17 beneficiaries + the beneficiary that was included in Phase I due to absentees
- All interviews were recorded, transcribed and translated, and analysed for further insights

Location	Group	Category	Businessperson Type	Beneficiary*	Gender	Notes
Laisamis	Comboni	Middle	Hybrid	Hurisha	Male	Was not available in Phase I
	Comboni	Middle	Collectivist	Michelle	Female	
	Comboni	Middle	Individualist	Nasanten	Female	Was not available in Phase I
	Comboni	Middle	Hybrid	Naireta	Female	Added in Phase I 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	Jennifer	Female
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 rains, but light and infrequent; livestock appear to be in good condition
- Adherence to Covid protocols is limited
  - Adapted greetings persist (no shaking of hands)
  - Some handwashing; but seems to be mainly without soap
  - Limited social distancing
  - Limited mask wearing in town (where masks are worn it is often on top of the head or under the chin)
- Increase in Covid cases in Marsabit, but no cases reported in Laisamis, Logologo, and Merille
- Some children have resumed school, but many still at home
- Merille market is open, but limited buyers due to recent security issues

# PROGRAMME ACTIVITY UPDATES

- New wholesaler linkage in Merille (CBF opened a wholesaler and sells at better prices to groups)
  - Laismais already offering competitive prices and Logologo gets goods from Marsabit and Ethiopia
- Assistant CBFs are in place, but additional work needs to be done on fee-for-service model
  - Culturally youth don't want to ask older community members for money when they have helped put them through school
- Working on packaged resources for CBFs for ongoing sustainability post-programme (livestock value chain handbook and training manual)
- Working on linkages to other financial resources (e.g. NGAAF, UWEZO, Enterprise Fund); some groups are already benefitting from these
- Encouraging CBFs to have their own SG to also benefit from and experience other funding facilities, as well as incentivise them to continue supporting the groups
- Working on collaborations with government structures for SG monitoring and support of clusters
- Developed a livestock group (market, KLMC, cluster heads, CBFs) to share information on livestock prices via WhatsApp and further disseminate them (not currently being delivered via Radio Jangwani)
- Developed linkages with KLMC to buy livestock in bulk from beneficiaries, but there are challenges
  - Beneficiaries focus on the price per head of livestock they could get from an individual sale in the market; more work needs to be done to help them see the big picture



# BENEFICIARIES ARE PERSISTING WITH BUSINESS; PERCEPTIONS OF CHANGE SINCE JULY ARE MIXED



- 89% (16 of 18) are persisting with business
  - It is important to them and they don't want to lose it
  - 3 beneficiaries had stopped/paused business because of specific circumstances (new baby, issues with husband, transport vehicle carrying goods had an accident)
  - 2 beneficiaries that had stopped business previously have restarted with money from labour jobs and/or SG loans
- Perceptions of business change since July vary
  - 50% of relevant beneficiaries (6 of 12) said business has improved (livestock closer b/c of rains therefore less credits; added items by selling a cow; renters are returning; market is open; more vehicles on the road)
  - 50% of relevant beneficiaries (6 of 12) said business has worsened (community does not have money; wholesale price increases; government now providing fuel so water business stopped; can't display goods in local market; no bead orders; fewer people coming to town)
- Majority do not believe it is possible to maintain business without using HSNP and/or selling livestock for working capital (young children depend on profit; too many mouths to feed at home right now; need profit for school fees)
  - 3 beneficiaries said they could maintain their businesses without the HSNP and/or selling livestock because they could use money from labour jobs
  - But overall, businesses do not appear to be sustainable without other sources of working capital

"The small business that I have, I can't let it go down, it is my heart. Once I see that it's going down, I just sell one of my goats and top up, I continue going ahead because I depend on it."

"Goat trade has gone down due to lack of businessmen or buyers, so we are just trying [to sell] here at home."

"Since we have been given restrictions on going to other places, the items that we use to bring [to sell] has dropped, I just bring some few items. I now have scratch cards, tea leaves, and sugar that I put in small quantities. This is because people were giving us a hard time as they need things on credit because of quarantine and lack of money."

"I can't [maintain business without the HSNP] because I use that to do business, it will go down... I sell goats at times to top up the business when it is down."

# FOR THE MAJORITY, IT IS MORE IMPORTANT TO INVEST IN BUSINESS THAN LIVESTOCK; SOME FEEL BOTH ARE EQUALLY IMPORTANT

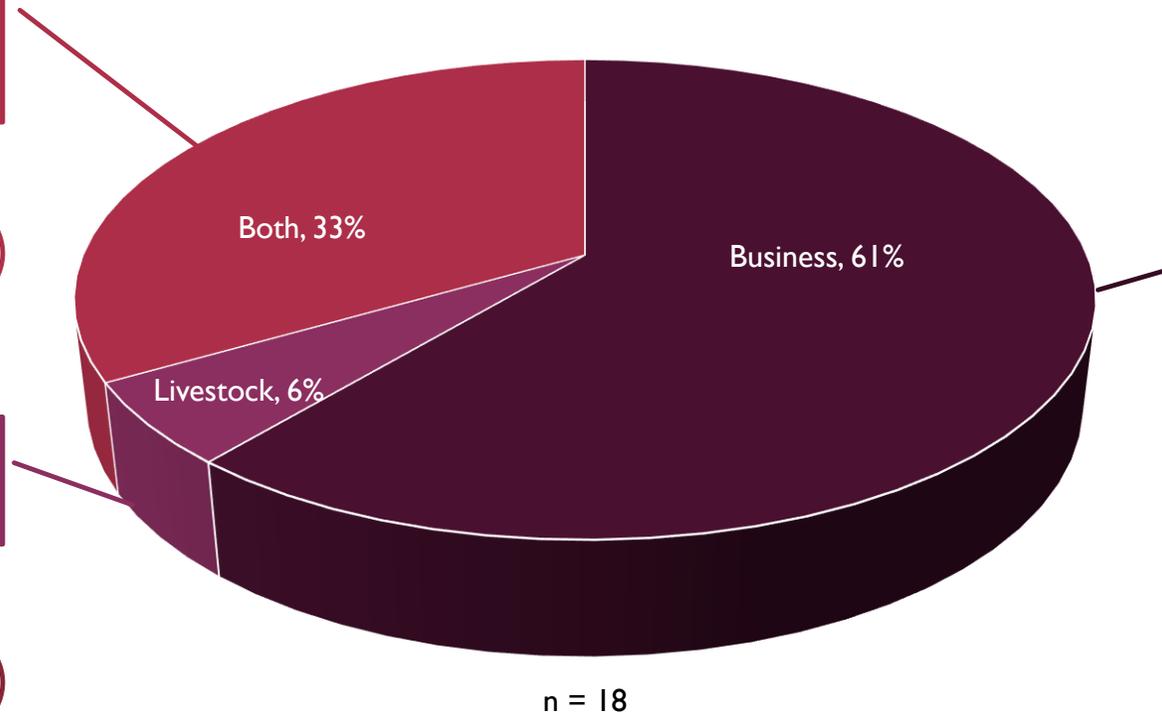
Is it more important for you to invest in business or livestock (not for trade)?

- Goats provide milk/meat & business provides profit
- Can do business and get profit & buy goats and sell them when have a problem

“Both are good, keeping them [livestock] can give you milk and the business is good as well when you have a problem.”

- When business is down, can sell livestock to boost it

“If I have livestock it is good, because tomorrow when I fail in business you will sell them.”



- Livestock loss, death, disease
- Drought affects livestock, but not business
- Can save money in the bank, so even if livestock die there is money in the bank
- Can use profit for school fees and HH items
- Can generate more money with business and use it to invest in livestock (get both by investing in business)
- Children are in school, so no one to care for livestock

“It just my business... because if I buy [livestock] and give them to somebody to care for them for me, I might get a message that my livestock is dead, or it has got lost but for now it's [business] on my hands, I care for it and I can also know on how am going to use it.”



## MAJORITY OF BENEFICIARIES HAVE BENEFITTED FROM NEW KNOWLEDGE AND FORMS OF SUPPORT

- Many beneficiaries reported gaining new knowledge from the CBFs (business, product diversification/adaptation, savings groups, shareouts, individual savings, loans)
  - The level of new knowledge and support varies based on the starting point of the beneficiary (e.g. some had already been doing business and some were previously part of other programmes)
- Savings groups have provided a new form of social and financial support
- Improved relationship with shops (creditworthy because of HSNP)
- Some beneficiaries have developed new relationships (customers, suppliers) and have visited new locations (Karare, Merille, Logologo, Nairibi)
  - Some mentioned learning from others when they travel to new locations
- In some cases beneficiaries mentioned that people want to interact with them more now that they are doing business and not begging (have more friends)
  - I beneficiary reported that this does not provide her with more help, but rather with more requests for help

“They [the project] have done so many things, they have made us to form groups and get loans from the group, the goat trade that we do and... They have taught us many things that we didn't know before.”

“Before I was just idling, I don't go to places. Now because of this project that Jesus brought to me, at least I know many places, I can go to all those places... It has helped me because they are places that I never knew before, and also knowing people that you never knew before, you go and see different places where people work. Somebody who doesn't go to different places is just like a mad person. All this helps in capacity building, going to different places.”

“It [savings group] has [helped] because when I tell them they help me, when I borrow from them. I won't get [help without the group]... I have friends and I have many who like me now.”

## PERCEPTIONS OF DIFFERENCES BETWEEN THOSE WHO HAVE / HAVE NOT TAKEN AN EQUITY LOAN ARE MIXED

- **Positive:** 8 beneficiaries reported they have seen those who take the loans are doing well (business growth; more stock in shop; additional business types; more profit)
- **Negative:** 4 beneficiaries reported they have seen people who have taken the loans struggle because of droughts, have trouble repaying, or misuse the loans
- **Mixed:** 2 beneficiaries reported they have seen some people benefit from the loans and get out of poverty, but have also seen others misuse the loans
- **Neutral:** 2 beneficiaries reported they have not seen much difference and 2 beneficiaries could not comment





Took a 300,000 Ksh loan in September to finish building her house

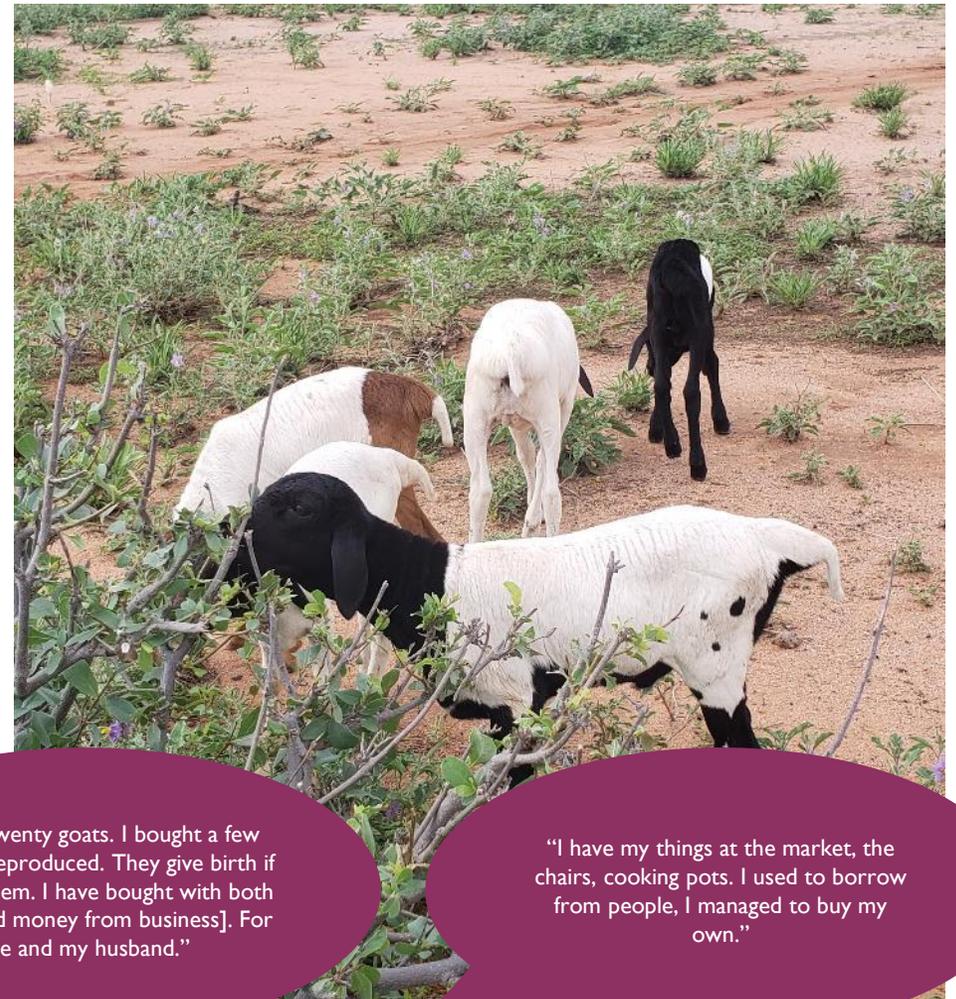


Recently took a 500,000 Ksh Equity loan to buy an additional plot with existing rental houses

## TWO EXAMPLES OF RECENT GROWTH ENABLED BY EQUITY LOANS

# MOST BENEFICIARIES HAVE MORE INCOME AND ASSETS, BUT NOT ALL NEW ASSETS ARE BECAUSE OF THE PROGRAMME

- Majority of beneficiaries have more livestock than before the programme
  - Some of the accumulated livestock are because of the HSNP (to buy livestock or use instead of selling livestock), loans, and business; some are borrowed/gifts from relatives and friends or provided through other initiatives
- Some beneficiaries have new plots, houses/kiosks, and household/business items
  - Some have been able to acquire these with the help of the HSNP, business, and/or loans through the programme; in other cases they are provided by relatives or through a combination of the two
- Most beneficiaries reported they earn more income because of the programme (excluding the HSNP)



“Do you see that goat now? It’s among the goats that I bought that I didn’t have before. [I now have] ten goats. Because they also gave birth. I didn’t have them before [the programme].”

“I used to have [livestock before the programme]. It is now that I have got many because since I got CARE money [HSNP], I no longer sell them for food, they are giving birth to young ones.”

“I have twenty goats. I bought a few and they reproduced. They give birth if you buy them. I have bought with both [HSNP and money from business]. For me and my husband.”

“I have my things at the market, the chairs, cooking pots. I used to borrow from people, I managed to buy my own.”



## CHANGES CAN BE SEEN IN MINDSET & AGENCY

- Beneficiaries see themselves differently because of the programme
  - More knowledgeable
  - Can do new things like business and savings; doing things that have seen others do
  - No longer just fetching firewood and water/doing hard labour jobs
  - More independence/self-reliance
  - More respect from others (no one wants you when you beg/borrow)
  - No longer feel poor
  - Happier (because have more things and can provide for children better)
  - Have more options (don't just depend on livestock)
  - Now have own assets
  - Improved health & nutrition
  - Proud
  - More confident
- Most report it is easier to manage challenges now
  - HSNP; creditworthiness; business; SG loans
- Majority feel they will be better off in the future because they have been part of this programme
  - Already see progression/change
  - Have more knowledge now
  - Doing business
  - Motivated to work hard
- Beneficiaries have goals and aspirations for the future
  - E.g. house; kiosk; bigger business; larger livestock trade in other markets; become a wholesaler; join other programmes

"I am respected now that I have something. No one gave a damn before when I had nothing. I am feeling good that I have something that makes me wanted."

"I feel good because I have something [because of business], I don't have to beg."

"It was just before [the programme] that there were problems, but for now I don't have any problem. I have my own business."

"It [future] will be good because I am not as I used to be, I am proud of who I am today."

"I can see there is achievements [in the future] because I can see I am progressing well and going forward."

# WOMEN HAVE BECOME MORE EMPOWERED, WHICH HAS HELPED INCREASE HOUSEHOLD RESILIENCE DURING SHOCKS

- It is primarily women that are doing business and saving and loaning
  - This has helped households cope during the Covid-19 shock (e.g. business; savings to buy stock in bulk when Covid hit, as well as masks and sanitisers)
  - Some women noted that when men get money they spend it, but when a women gets money she uses it for her family and business
  - Women are now able to pay school fees, and buy uniforms, food, and other necessities (no longer rely on men; now provide for men)
  - Women have become leaders and decision makers in the family; but some women say they still must consult with their husband if they want to spend money or take a loan; other husbands are more accepting now
  - Women now own their own things; husbands cannot control their businesses
  - One beneficiary talked about how women were not able to go to town before, but now they go to buy goats and different products and go to other towns
- Women have more say about things in the community
  - Women meet in groups with politicians and organisations to tell them what they need
  - More respected and listened to; tell men what jobs they want them to do even if they used to be women's jobs (e.g. fencing); used to be hard to approach men, but now easier because of interactions in the groups
- Women have now learned that men are not allowed to beat them; although this does still happen at times
  - One beneficiary talked about how she has gained confidence and learned how to make decisions for herself because of the programme, which has enabled her to leave her alcoholic husband

## IN THEIR OWN WORDS: CHANGING GENDER NORMS

“It is women that are doing business, even many people come to you when they have a problem. We no longer have problems of violence against women, we have known our rights.”

“The person that has goals can change; the majority [of women] have changed because many of them are now doing goat trade. They buy from here and go to sell at Archers, so they are progressing well and moving forward as compared to before... They are the ones taking care of men now.”

“They [women] have helped themselves and their kids. They are doing that because we have got something to do now, the business to help the family. They say women have money because they are working and take loans from the group... It [men's roles] has [changed], they no longer feed the family, women feed the family. They look after livestock. The women don't depend on men like before.”

“They [women] have grown because God gave them this present [the programme]. They also have their own things. We [women in the group] are doing business, many of us, we have not stopped doing business. I am still doing my business. I can buy [what my household needs] because of my business. I don't depend on him [husband]. The husband has nothing to do with my business. He cannot interfere with my business. I use the business to pay school fees for my children, and they get food as a result. When corona came, we were told to buy stock and we used the stock and paid it later on. I have not let the business die.”

“It is just women who understand the problems on children. It's now the women who are running those businesses. It is the women who are leading people now. The men or husbands do not even know where the children's food is coming from. They don't provide, it's just women.”

“It [the programme] has [impacted women] because they can now afford to pay hospital bills as compared to before.”

“Nowadays, the men don't understand anything, even those women who have their husbands, the men have decided to tell the women you take the responsibility because you are better at being the bread winner to the children, we have given you that responsibility, because we know nothing nowadays.”

“It [the programme] has made women have their own things, women are engaging in many things as well, even if they have a husband at home, they will still work to empower themselves. Before people didn't have any capital that they depend on, you will do hard work to get food for the children.”

# BASED ON BENEFICIARY PERCEPTION, THE PROGRAMME HAS BENEFITTED THE BROADER COMMUNITY

- Beneficiaries highlighted a number of ways they perceive the programme has benefitted the broader community
  - Beneficiaries provide additional financial assistance to others (e.g. handouts, contributions, loans)
  - Beneficiaries provide labour opportunities to other community members
  - More food is available in the community (more people doing business and some provide handouts of personal goods)
  - Others learn from beneficiaries and start business and saving, as well as form their own groups or join other programmes
  - Beneficiaries include others in their activities (e.g. savings groups, business activities)
  - Improved ability/support to educate children in the community

“When we hear that the money [HSNP] 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.”

“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.”

“They [people not in the programme] come and borrow food when they don’t have, then you will give them because it is God that gave you this project as well and not a personal effort... I will just give them food at home [not business goods], there is no way you will leave them hungry.”

“We have seen people forming groups like this one of ours.”

“The group that we formed, the merry-go-round, we started when we were just three and now we are eight, they wanted to join and we allowed them. They have seen what we are doing, and they joined us.”

## MOST BENEFICIARIES DO NOT PERCEIVE SIGNIFICANT CHANGES IN TRADITIONAL PRACTICES

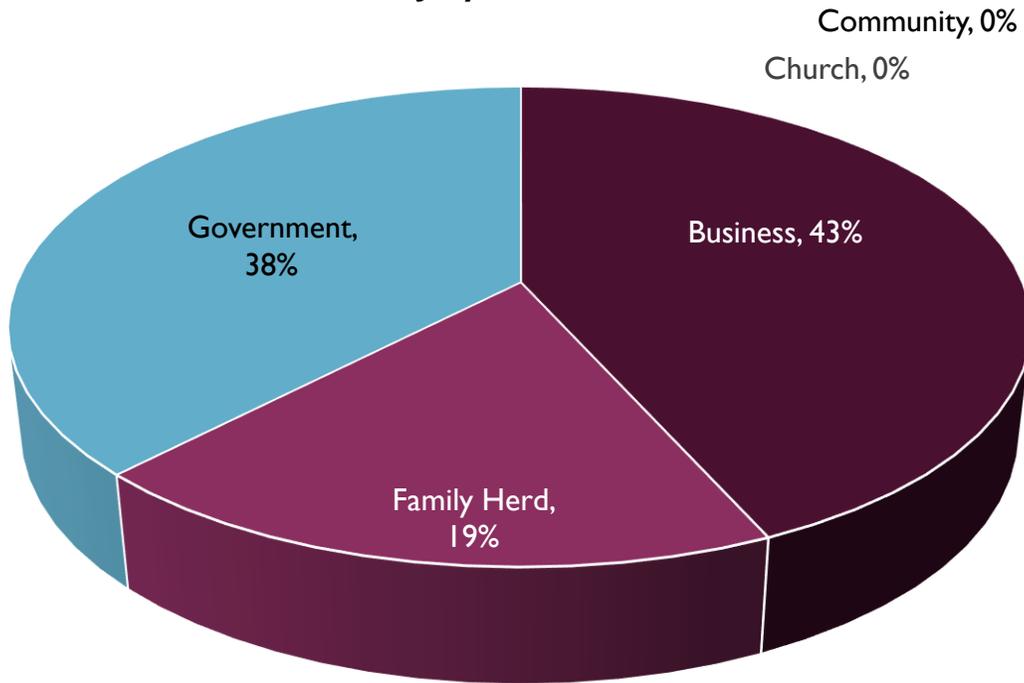
- Close friends and relatives still give livestock
- Neighbours who get relief food will share with those who do not get it
- A couple beneficiaries mentioned there is less livestock borrowing in town, but it is still the same in the villages
- One beneficiary mentioned that she does not have as much help with her new baby as she would have in the past because other women are busy with their businesses
- A few beneficiaries mentioned there is less help now because they get help from the programme and do not share or are seen as capable now



# INCREASED PERCEPTION OF ASSISTANCE FROM THE GOVERNMENT AND THE CHURCH DURING THIS TIME

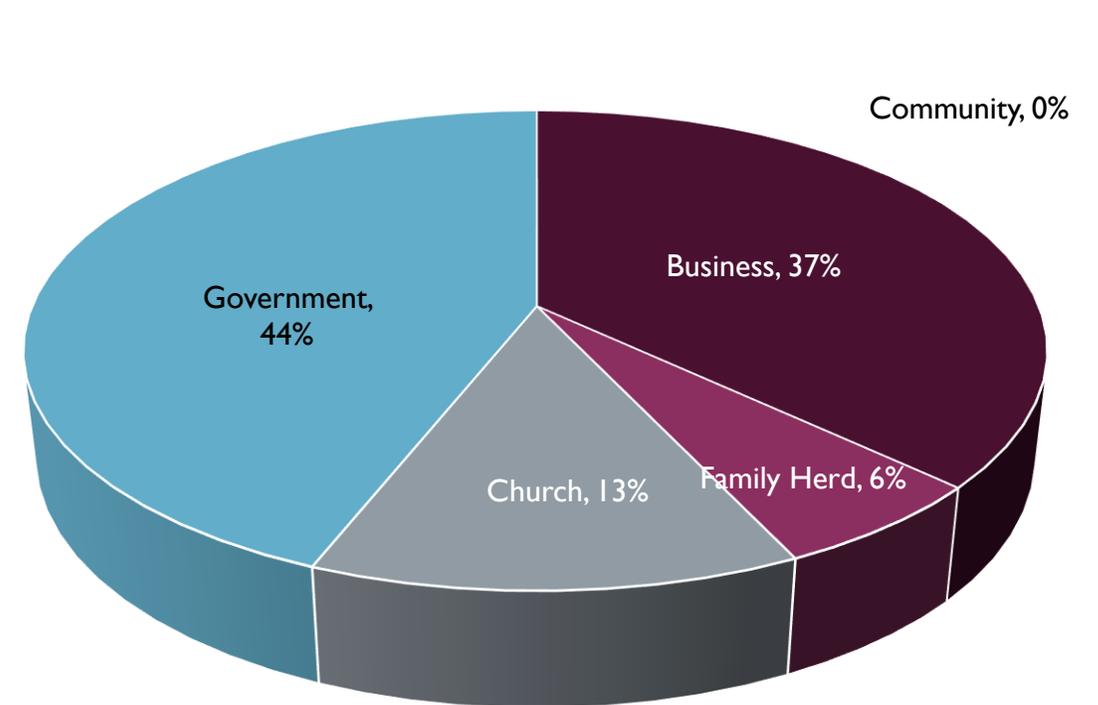
Which is helping you the most during the current challenges?

July 2020



n = 16

November 2020



n = 16

More beneficiaries seem to be aware that the HSNP is from the government (not CARE); also churches have re-opened for prayer and one did a fundraiser for a beneficiary's medical bills for her sick child

# WHAT ELSE DO BENEFICIARIES SAY THEY NEED FROM THE PROGRAMME?

- Visits with groups in other locations to learn from them/share ideas
- Linkages with livestock buyers
- Open the local markets (specifically Logologo)
- Learn about how to make/sell products made from animal by-products
- Learn how to make other products/designs with beads
- Loans without interest
- Change Equity loans so repayments start later (ideally 3 months)
- Build houses & kiosks for them to use
- Links with people who can build more secure houses
- Help with school fees
- Provision of livestock
- Adult education (other languages; whole school curriculum)



THANK YOU

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