USAID-Feed the Future

Kenya Crops and Dairy Market Systems Project (KCDMS)

VSLA STRENGTHENING FINAL REPORT.

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SUBMITTED TO;

Research Triangle International (RTI)

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ACRONYMS.

ALV	: African Leafy Vegetables
BDS	: Business Development Services
BCC	: Behavior Change Communication.
B2B	: Business to Business.
CCA	: County Chama Agent
CCF	: County Chama Facilitator
DreamSave	: Refers to the e-recording platform provided by DreamStart Labs.
FFS	: Fee for Service
GPS	: Global Positioning System.
GoK	: Government of Kenya.
ICT	: Information, Communication and Technology.
KCDMS	: Kenya Crops and Dairy Market Systems
KES	: Kenya Shillings
MFIs	: Micro-Finance Institutions.
MoH	: Ministry of Health.
SHG	: Self Help Group
WG	: Women Group.
VSLA	: Village Savings and Loaning Association

1.0 BRIEF PROJECT DESCRIPTION:

1.1: EXECUTIVE SUMMARY

This report represents the final accomplishments by LACOMP Company Limited in regards to the Kenya Crops and Dairy Markets Systems Project (KCDMS) project in particular, the Village Savings and Loaning Associations (VSLA) component which was being implemented in 5 counties of Migori, Homa Bay, Kisumu, Kisii and Siaya. The report highlights the key activities carried out as well as outputs and outcomes achieved as LACOMP was engaging with the 200 VSLAs *(100 new VSLAs and 100 old VSLAs).* The objective of this activity was to facilitate improvements in VSLAs participation in aspects of savings, micro-lending, integration of the VSLAs into the formal financial systems, adoption of ICT tools by the VSLAs and creation of market linkages for VSLAs members involved in the KCDMS associated value chains which include dairy (milk and fodder), poultry (meat and eggs) and horticulture (ALVs, sweet potatoes, passion fruits, bananas, avocado, pineapples and mangoes)

In the course of the VSLAs strengthening activities, LACOMP facilitated agri-entrepreneurship development initiatives which resulted to the development of the agribusiness ecosystem among the 2800 members. The VSLA groups also benefitted from viable financial linkages with up to 1,600 members benefitting. Market linkages benefitted 2800 members with market actors being able to conduct transactional systems with the groups. LACOMP also managed to introduce ICT and digital tools which was piloted among 135 VSLA groups with success. The VSLA have increased their cumulative savings to Kshs. 33.27Million (23% Increase) and Accessed loans valued at Kshs. 31.6M (20% increase) from internal savings activities. In regards to agribusiness, the VSLA loan portfolio grew by Kshs. 5.3M.

Specific activities involved mobilization and mapping of the targeted VSLAs using the KCDMS value chain lenses. The exercise was carried out by LACOMP's through CCFs and CCAs with overall oversight from the team leads. The recruited VSLAs were preferred based on their potential to scale and grow. Capacity need assessments was further conducted and capacity gaps identified within the selected VSLAs. A performance improvement plan was designed showing mitigation measures that would enhance the VSLAs capacities.

VSLA capacity strengthening was therefore conducted to the VSLAs with trainings, coaching and mentorship taking precedence to enhance VSLAs governance and management structures, ICT and digitization, business development services, VSLAs integration into formal financial systems, market development and linkages and agri-enterpreneurship. In the course of these training sessions, emphasis was laid in supporting VSLAs understand touch points to minimize contact or spread of Covid-19 among the rural communities. These included strict adherence to MOH protocols and approved guidelines. Key messaging included regular hand washing, wearing of face mask, sanitizing, social distancing and uptake of vaccination. Adoption of these measures resulted to minimal disruptions in the course of implementation.

Few cases of symptoms related to Covid-19, that emerged among the VSLA members were immediately mitigated by advising members to seek emergency medical care to mitigate further spread. With the emergence of new strains of Covid-19, and the availability of various vaccines across various government owned health facilities, VSLA members were encouraged to seek vaccination and even get further booster jabs to enhance their immunity.

1.2: INTRODUCTION.

Lacomp Company Limited in partnership with KCDMS project has been implementing a VSLA Strengthening component targeting 200 VSLAs in the counties of Siaya, Kisumu, Homa-Bay, Migori and Kisii. The intervention was building on the successes of a previous phase of the project with an objective of enhancing operational efficiency of 200 VSLA groups (100 old and 100 new VSLAs groups) to enable them increase investments in the agribusiness space.

Access to financial services which includes savings, affordable credit, payments services and index based micro-insurance services by smallholder farmers in Kenya remains a major hindrance to agricultural production thereby excluding majority of the smallholder farmers from participating or being integrated into the market systems. Therefore, the VSLA approach which is implemented in various rural communities has been recognized as an effective model of addressing financial exclusion among the rural communities especially women and youth hence enabling them to participate and benefit from the services associated with mainstream financial system. Additionally, the current formal financial system has fully integrated mobile payments in Kenya supported by various MNOs with M-pesa having the highest frequency of mobile based transactions followed by Airtel money and Telkom T-cash.

The company has been building the capacities of 200 VSLA groups through trainings and coaching on VSLAs governance and management, digitization of VSLAs, rolling of business development services, integration of VSLAs into formal financial systems, market development and linkages for commodities from the KCDMS associated value chains. Implementation of these activities has been involving technical support in VSLAs strengthening, markets linkages through B2B, credit linkages, and input linkages.

2.0 TECHNICAL BDS SUPPORT TO VSLAs.

LACOMP in partnership with the KCDMS project implemented the VSLA Strengthening Project with 200 VSLAs in the counties of Siaya, Kisumu, Homa-Bay, Migori and Kisii. Key interventions that were implemented during the period to achieve the desired project results included;

2.1 VSLA STRENGTHENING;

The project trained and coached VSLAs and their affiliate members on proper ways of managing VSLAs. The trainings comprised of the following key VSLA strengthening components;

1. **Governance and Management**; This aimed at strengthening the internal leadership capacities of VSLAs and supporting the VSLAs in streamlining their internal management processes to achieve stability which is important in enabling them engage within the markets systems.
2. **Effectiveness of VSLA Procedures & Processes**; This aimed at strengthening the VSLAs capacity to undertake the VSLAs processes in an orderly format especially the meeting processes, which is crucial for VSLAs to consistently document all transactions during the meetings.
3. **Effectiveness of Loan Processes**; This aimed at strengthening the VSLAs internal capacity to effectively generate quality loans through a consistent process including proper documentation for future reference especially with loan default management.

4. **Group Constitution**; This aimed at strengthening VSLAs governance structure through formulation of new constitutions where none exists and strengthening the existing VSLAs constitutions, as an extra layer in strengthening the leadership of VSLAs.
5. **VSLA Records**; this aimed at supporting the VSLAs to properly document all transaction using basic records for future reference.
6. **Default Management**; This aimed at strengthening the VSLAs capacity to monitor risk levels associated with loans creation as well as implement adequate measures to minimize cases of loan default.

2.2 DIGITIZATION;

Digitization was undertaken in partnership with DreamStart Labs who provided the *'DreamSave'* application which is a mobile based digital technology The digitization process was supported by field based CCFs and CCAs who were involved in piloting the 'DreamSave' application with 50 selected VSLAs and further scale up to the targeted 135 VSLAs across Siaya, Kisumu, Homa-Bay, Migori and Kisii. (**Refer 'DreamSave' file extracts)*

2.3 BUSINESS DEVELOPMENT SERVICES;

To enhance the capacity of VSLAs in order to enable them actively engage with the various market actors, Lacomp Company Limited (LACOMP) trained and coached the VSLAs members who are primarily smallholder farmers on various BDS modules which included;

- **Agri-Inputs**; This aimed at strengthening the capacity of VSLAs to actively engage with agro-dealers for timely access to quality inputs, advisory and extension services.
- **Agri-enterpreneurship**; This aimed at enhancing the capacity of VSLAs to undertake the agricultural activities with an agribusiness mindset.
- **Collective Marketing & Aggregation**; This aimed at strengthening the capacity of VSLAs to better undertake aggregation of commodities with a view of achieving structured marketing and formal engagements with the market actors.

2.4 ACCESS TO FINANCE

Access to finance was facilitated through increased savings mobilization and linkage to financial institutions. In regards to increased savings mobilization, the project increased the overall cumulative savings to Kshs. 33.27Million (23% Increase) and loans to Kshs. 31.6M (20% increase) from internal savings activities. In regards to agribusiness, the VSLA loan portfolio grew by Kshs. 5.3M. (*Refer to savings and loaning trackers*) The propensity to save by the groups was triggered mainly by investment opportunities along the various market systems. The groups were linked to input suppliers, market off takers, technology providers and public/private BDS providers.

Financial linkages were facilitated to enhance the capacity of VSLAs to formally engage with the formal financial service providers. This enabled them access various financial services which include savings, loans, payouts as well as indexed based micro-insurance, Lacomp Company Limited (LACOMP) conducted financial literacy trainings and supported linkages of the VSLAs to financial institutions especially MFIs/SACCOs; Juhudi Kilimo, Green Aro Sacco, Viagroforestry Sacco, Wakenya Pamoja SACCO and commercial banks (KCB, Post Bank, Equity, Sidian, and Co-operative bank) for periodic access to payments, savings deposits and access to credit facilities based on financial institution's due diligence processes and guidelines. With enhanced frequency of transactions, the VSLAs recorded a better credit rating which enabled them access credit financing by the financial service providers for

investment into the KCDMS related value chains. The VSLAs managed to access external financing of up to KES 1.9M. *(Refer Access to finance template)*

2.5 MARKET LINKAGES;

This was facilitated with an objective of strengthening the capacity of the VSLAs to access structured markets for their commodities within the KCDMS associated value chains, Lacomp Company Limited (LACOMP) supported the VSLAs with structuring their marketing through aggregation and B2B contracting processes with off-takers and buyers. The intervention was also aimed at managing and cushioning smallholder farmers against post-harvest losses usually prevalent in rural areas of Siaya, Kisumu, Homa-Bay, Migori and Kisii counties

Cumulatively, this intervention has resulted into commodity sales of KES 2.5M; with dairy at KES 1,035,500, poultry/and poultry products at KES 762,750, ALVs at 164,650, bananas at KES 310,290, fodder at KES 56,750, green-grams at 47,400 and sweet potatoes at KES 155,700. *(Refer to market linkage trackers)*

In the targeted regions, dairy, poultry and bananas remains priority value chains where most smallholder farmers participate due to the high uptake of such value chain and high value attached to trading such commodities. *(Refer monthly sales template)*

2.6 COVID-19 RESILIENCE & AWARENESS.

Lacomp Company Limited (LACOMP) has supported the VSLAs in Siaya, Kisumu, Homa-Bay, Migori and Kisii counties with accelerated Covid-19 awareness creation through multiple channels. All VSLA meetings and trainings were conducted in accordance to the MOH approved guidelines and protocols which included frequent BCC messaging on hand washing, wearing face mask, sanitizing, social distancing and vaccination. Through the adoption of these containment measures by the VSLAs within the rural communities, the project experience no disruptions in the course of Covid-19 pandemic.

2.7 SUSTAINABLE FEE FOR SERVICE APPROACHES.

Lacomp Company Limited (LACOMP) facilitated initiatives and approaches that would create sustainability in terms of ensuring that VSLAs and their affiliated members continue getting the necessary support and services from service providers beyond the project implementation period. The Fee for Service (FFS) model by private service providers (PSPs), market actors and community agents was promoted through capacity building of CCFs and CCAs as an avenue to accelerate access to key input and training services by the service providers, indeed this FFS model has proven to be a last mile delivery approach in ensuring that PSPs and other market actors actively engage in the production system along the affiliated KCDMS value chains.

2.8 PROJECT LERNINGS THROUGH SUCCESS STORIES.

Lacomp Company Limited (LACOMP) documented specific insights, lessons learnt, opportunities and challenges that were gathered in the course of the project implementation. This information was analyzed and factored in to the progression and guide for future implementation and include success stories, challenges and lessons

2.9 VSLA RESILIENCE STUDY

Lacomp Company Limited (LACOMP) collected data on VSLAs adoption levels. Data was collected from selected VSLAs and analyzed to measure levels of adoption of the approach by community members and the replication impact within the agricultural ecosystem

3.0 PERFORMANCE AGAINST OUTCOME.

Provide summary of growth in operations, business management, HR capacity training and additional staff, Finance, ICT, equipment, customer/client management, quality and standards, technical areas improved, technologies adopted, any other systems improved. Outreach / Marketing & branding / targeted communication strategies employed (product distribution/service expansion into KCDMS and non KCDMS counties.

No.	Expected Outcomes	Indicators	Expected targets (Annual)	Performance.	Variance
1.	Increased participation in group-based savings, micro-finance, or lending programs.	Number of VSLAs and members participating in VSLA strengthening program.	100 New VSLAs and 2000 (New) members And 100 existing groups and 2000 existing members 4,000 total members	Cumulative of 4,890 members 2,474 in old and 2,416 in new VSLAs) composed of 78% women and 22% men within 200 VSLAs have benefitted from VSLAs strengthening intervention which was inclusive of digitization.	Achieved as planned
		Number of members investing in agricultural activities (including KCDMS activities) i.e., agricultural inputs	2,800 individual members investing in agricultural activities	▪ So far, at least 172 VSLAs (averaging 3440 members) with average of 1 acre each translating to 3,440 ha investing in agricultural activities with agricultural loan portfolio of KES 5.3 M achieved using the available savings portfolio.	Achieved as Planned.
2.	Successful linkages of VSLA groups to formal financial institutions	Number of saving accounts opened by VSLA members linked to FIs.	1,600 members linked to and accessing financial services	▪ At least 67 VSLA groups with 1,675 members have active bank accounts with financial service providers hence accessing financial services. 67 VSLAs with at least 1,675 members have accessed credit facilities worth KES 5.9M from various financial institutions esp. MFIs/SACCOs; Juhudi Kilimo, Green Aro Sacco, Viagroforestry Sacco, Wakenya Pamoja SACCO and banks; KCB, Post Bank, Equity, Sidian, and Co-operative banks for investment into the KCDMS priority value chains of poultry; KES 2,110,000, dairy; KES 600,000.00, ALVs; 1,030,000, banana; KES 1,260,000,	Achieved as planned

				sweet potatoes; KES 515,000.00 and finally green-grams; 390,000.00 ▪ This intervention has resulted into investment into three major value chains of ALVs, bananas and poultry.	
3.	Increased ICT technology adoption by VSLA groups	Number of VSL groups using ICT/e-recording applications for VSL management	135 (old + new) VSLA groups using ICT	▪ 74 VSLAs were on-boarded onto 'DreamSave' application, with initial trial of 50 VSLAs and scale up with additional 24 VSLAs. ▪ Current system utilization is at 54% (atleast 40 VSLAS out of 74 VSLAs actively using the application to manage meetings, monitor member savings and loans portfolio and as well as communication to members).	The project only achieved 54% integration of VSLA into digital platform. The slow adoption was attributed to lack of group owned phones with majority of members still not confident with an individual hosting the group portal on their phones.
4.	Sustainable agricultural market linkages for VSLA members	Number of VSLA members working with KCDMS and other market actors e.g., off takers, aggregators, production technology and inputs suppliers, all out of the linkages	2,800 members linked to market actors	▪ Atleast 148 VSLAs with atleast 3,700 members have been linked to accessing inputs, marketing/aggregation services and access to finance as key productive resources within the KCDMS value chains. ▪ So 34 VSLAs with atleast 850 members are currently adopting GAP production technologies out of the agri-input linkages/trainings, 67 VSLAs with atleast 1,675 members have been linked to financial institutions to facilitate access to finance and 47 VSLAs with atleast 1,175 members are practising marketing/aggregation of value chain commodities, where they have traded value chain commodities worth KES 2.5M, which are mainly dairy at KES 1,035,500, poultry/and poultry products at KES 762,750, ALVs at 164,650, bananas at KES 310,290, fodder at KES 56,750, green-grams at 47,400 and finally sweet potatoes at KES 155,700.	Achieved as planned

4.0 CHALLENGES & LESSONS LEARNT:

Describes any challenges, lessons and insights going forward from your experience delivering your project mandate. Include any opportunities emerging, which is business specific and wider operating environment that we can take advantage of.

4.1 CHALLENGES.

1. **Climate Change;**
   The effects of climate change are heavily affecting the smallholder farmers who belong to the VSLAs, hence affecting the production cycles since most of the smallholder farmers in rural communities still heavily depends on rain-fed agriculture. This has continuously led to disruption in production within the affiliated KCDMS value chains hence affecting the full implementation of structured B2B arrangements with off-takers and buyers.
2. **Integration into formal financial systems;**
   That as much as the VSLAs serves a key role in financial inclusion of rural communities, integrating such VSLAs into formal financial systems to enhance access to more services; savings, loans, payments and micro-insurance (indexed based) still remains a challenge due to behavioral related issues.
3. **Digital Divide;**
   Despite the ownership of smart devices by some smallholder farmers, the efforts to integrate VSLAs onto the emerging digital platforms still remains an uphill task due to low literacy levels among members. This was witnessed by slow adoption of *'DreamSave'* by VSLAs due to such emerging limitations at the VSLA level.
4. **Youth in agriculture;**
   That as much as the project as achieved inclusion of 80% women esp. within the VSLAs, there is still a huge gap of youths not participating in VSLA related activities within the rural communities which posses to a challenge esp. in value chain related activities that are labour intensive.
5. **COVID-19;**
   That the evolution of the various Covid-19 strains has immensely affected VSLA operations resulting to loss of some members, interference of meetings and training sessions, this resulted to slow down of various field based KCDMS activities.

4.2 LESSONS LEARNT

1. **Youth in VSLAs;**
   That as much as the project realized inclusion of 80% women in VSLAs, there is need to influence the youthful population to join the VSLAs as well, their inclusion would be crucial in VSLAs growth and sustainability especially in attracting capital for investment from formal financial institutions, and adoption of emerging production technologies and structuring contractual arrangements with market actors to boost the value chain related activities.
2. **Digital Literacy;**
   That although the process of VSLA digitization has gained momentum among VSLAs, there is still need to enhance capacity of the VSLAs in terms of digital literacy, this will enhance their capacity to seamlessly interact with such digitization applications and solutions such as *'DreamSave'* by exploring other key functionalities that would add value to the VSLAs management processes.
3. **Adoption of Fees for Service (FFS) models;**
   Being that FFS is relatively new concept when integrated to market systems, it has demonstrated that it relatively accelerates access key production related services such as quality inputs from agro-

dealers and as well serves as motivation to the agents due to additional incomes generated through commissions. Therefore, the input agency model remains dominant due to the input access gaps experienced by smallholder farmers within the VSLAs, followed by financial reconciliation services remains key especially when VSLAs are approaching sharing out seasons.

4. **Covid-19;**
   That as much Covid-19 is currently mutating to various strains, there is need for high vigilance by local communities within the VSLAs through observation of MOH protocols, and as well embracing uptake of vaccination services.
5. **Access to formal financial services;**
   That as much VSLAs have been successful in creation of own savings pool which generates the loans to members, there would be still need for VSLAs to embrace uptake of services within the formal financial services which includes secured accounts for savings pooling, a gateway to create additional loans, payments and micro-insurance services (esp. indexed based).

ANNEXES;

1. LIST OF VSLAs SUPPORTED IN KCDMS PROJECT.

This refers to list of VSLAs mapped and strengthened by Lacomp Company Limited (LACOMP) through the KCDMS project.

List of New VSLAs supported;

VSLA NAME	GPS COORDINATES	COUNTY	FEMALE	MALE	TOTAL	YOUTHS
Tumaini Women Group	S0.02189, E34.23110	Siaya	12	8	20	9
Okbichaloni Women Group	S0.01547, E34.23080	Siaya	23	8	31	12
15 Sisters Women Group	S0.03788, E34.24216	Siaya	23	3	26	9
Nyasirawa B Women Group	S0.02215, E34.22615	Siaya	25	5	30	8
Nyadago A Women Group	S0.03452, E34.24342	Siaya	28	4	32	9
Onyata Cosalo C Women Group	S0.05488, E34.23164	Siaya	22	2	24	19
Onyatta A Group	S0.04761, E34.42513	Siaya	14	2	16	13
Mwanzo Mpya Group	S0.05412, E34.21560	Siaya	20	2	22	7
Ochinya A Women Group	S0.05442, E34.21523	Siaya	25	3	28	20
Nyadago D Women Group	S0.03308, E34.25196	Siaya	23	4	27	10
Rid Wiyi D Women Group	S0.01585, E34.23010	Siaya	19	3	22	2
Kanyadet Green Farmers	S0.01853, E34.24315	Siaya	20	5	25	8
Omia Malo Horticulture	S0.08816, E34.23103	Siaya	10	5	15	5
Forward Ever Youth Group	S0.10981, E34.23125	Siaya	10	22	32	20
Rariw Vilage Youth Group	S0.06649, E34.24346	Siaya	15	11	26	10
Ndori Bahati Dev Group	S0.04367, E34.22908	Siaya	13	11	24	10
Oritore Women Group	S0.09398, E34.22957	Siaya	13	52	65	20
Chandi Tok Chanda	S0.06403, E34.19697	Siaya	41	0	41	4
Wegi Wachi Farmers Group	S0.06320, E34.47321	Siaya	17	10	27	6
Yaw Pachi W. Group	S0.010429, E34.24042	Siaya	24	0	24	5
Godwa Ber S.H.G	S -0.02307, E34.77524	Kisumu	19	2	21	6
Nyikal S.H.G	S-0.01963, E-34.77524	Kisumu	17	8	25	8
Beautiful Friends of Kajulu.W.G	S-0.05347, E34.80603	Kisumu	20	0	20	4
Naoms Widows	S-0.202734, E35.326691	Kisumu	30	0	30	0

Seme SHG	S-0.158364, E35.21643	Kisumu	23	0	23	6
Hera Ong'adi S.H.G	S-0.01743, E34.75543	Kisumu	27	2	29	7
Twende na Mpango S.H.G	S-0.04362, E34.80038	Kisumu	24	1	25	23
Ong'adi Bi kihero W G	S -0.16342, E34.7876	Kisumu	25	0	25	18
Kochogo widows W.G	S -0.16429, E34.81031	Kisumu	34	0	34	4
Kwe Gi Dongruok W.G	S -0.21816, E34.89914	Kisumu	21	4	25	12
Katek to iome Ang'o S.H.G	S - 0.15823, E34.89643	Kisumu	21	5	26	6
Hera timo kinda	S -0.16485, E34.8908	Kisumu	21	3	24	3
Kanyotieno S.H.G	S-0.01523, E34.82119	Kisumu	21	5	26	10
Kasuna B S.H.G	S -0.19655, E34.91106	Kisumu	25	0	25	20
Ochoria Chuny Moyie	S-0.158789, E35.19984	Kisumu	21	4	25	6
Jakinda Chungni ok Miyi	S -0.02130, E34.79421	Kisumu	21	0	21	10
Ochoria Greener Globe	S -0.202738, E35.326691	Kisumu	15	2	17	4
Hekima Women Group	S-0.12536, E35.334091	Kisumu	20	0	20	7
Kalwande Women Group	S-0.16320, E34.76910	Kisumu	35	0	35	5
Grandmothers Raising Grandchildren SHG	S-0.17903, E34.95772	Kisumu	30	2	32	4
Aluor Jijenge Self-Help Group	S-0.511165, E34.422025	Homa-Bay	21	5	26	18
Herawa Self-Help Group	S-0.544983, E34.369369	Homa-Bay	21	0	21	11
Makmatek Women Group	S-0.582509, E34.343515	Homa-Bay	19	0	19	4
Leso Women Group	S-0.50346, E34.2056	Homa-Bay	13	3	16	1
Jikaze Women Group	S-0.47682, E34.97282	Homa-Bay	17	8	25	6
Ogaka Self Help Group	S-0.458400, E34.67176	Homa-Bay	21	10	31	9
Kamato Afya S-H-G	S-0.434854, E34.821576	Homa-Bay	15	6	21	4
Negiwangi S-H-G	S-0.44791, E34.748265	Homa-Bay	11	15	26	2
Miyal West Women Group	S-0.431826, E34.2782617	Homa-Bay	11	6	17	4
Yes together we can Women Group	S-0.446607, E34.89022	Homa-Bay	5	10	15	5
Nyiloka Women Group	S-0.44667, E34.89022	Homa-Bay	20	0	20	5
Town B Women Group	S-0.44667, E34.89022	Homa-Bay	14	4	18	4
Gracious Lord Women Group	S-0.42821, E34.76275	Homa-Bay	12	8	20	7
Kujiamua Women Group	S-0.44526, E34.85621	Homa-Bay	20	5	25	6
Burlo Women Group	S-0.48724, E3468272	Homa-Bay	18	1	19	6
Got Nyadundo S-H-G	S-0.48672, E34.84125	Homa-Bay	21	5	26	8
Katek to IomeAng'o Women Group	S-0.44138,E34.91860	Homa-Bay	20	1	21	10
Opanga Women Group	S-0.44646, E34.89024	Homa-Bay	17	3	20	6
Fifteen Sisters	S-0.45667, E33.890221	Homa-Bay	17	0	17	0
Rit Ine Women Group	S-0.388211, E342174	Homa-Bay	14	1	15	1
Nyahera	S-1.05006,E34.53096	Migori	22	2	24	12
Kanyidumbi.	S-1.05006,E34.53096	Migori	18	2	20	5
Osingo CHV.	S-1.0500,E34.5309	Migori	15	7	22	2
Adugo Widows.	S-1.05007,E34.53066	Migori	22	2	24	0
Aswekra God Jope.	S-1.05006,E34.53096	Migori	20	0	20	6
Corner Cash WG	S-1.05006,E34.53096	Migori	13	2	15	3
Blessed Widows.	S-1.0500,E34.53096	Migori	15	0	15	7
Coconut SHG.	S-1.05012,E34.53123	Migori	19	0	19	5
Wasio CHV.	S-1.05006,E34.53096	Migori	13	2	15	11
Nyikanyada.	S-1.05024,E34.53138	Migori	17	0	17	5

Amani Women Group	S-1.05024,E34.53103	Migori	15	3	18	15
Kinda Eteko.	S-1.04979,E34.53091	Migori	21	2	23	4
Gima Ichuoyo Emikayo.	S-1.0499,E34.5308	Migori	20	0	20	14
Ongoza.	S-1.05012,E34.5312	Migori	18	0	18	5
Majengo Unity.	S-1.0499,E34.53086	Migori	12	3	15	9
Migori Replicators	S-1.0499,E34.53086	Migori	16	2	18	1
Naomi WG	S-1.05034,E34.531	Migori	24	0	24	15
Manyatta CHV.	S-1.05024,E34.53103	Migori	8	4	12	2
Nyilela Pure Women Group	S-1.4995,E34.52819	Migori	17	4	21	8
Riwruok E Teko WG	S-1.04849,E34.51983	Migori	19	3	22	2
Montenena Women Group	S-0.597002,E34.779008	Kisii	25	0	25	8
Amatangamano Women Group	S-0.597002,E34.779008	Kisii	27	4	31	9
Omoyo Women Group	S-0.596467, E34.777808	Kisii	25	1	26	6
Joy Women Group	S-0.597282, E34.770710	Kisii	21	4	25	8
Happiness Women Group	S-0.592290, E34.772060	Kisii	22	3	25	7
Bahati Women Group	S-0.594833,E34.775158	Kisii	21	5	26	10
Obwanchani Women Group	S-595595, E34.777590	Kisii	23	4	27	9
Makutano Women Group	S-0.553542,E34.794772	Kisii	33	2	35	7
Pambazuka Women Group	S-0.553525, E34.795723	Kisii	26	5	31	10
Catch Self Help Group	S-0.584771,E34.801694	Kisii	33	4	37	8
Ochwando Self Help Group	S-0.557962, E34.788731	Kisii	23	2	25	9
Emesa Women Group	S-0.594759,E34.780959	Kisii	21	5	26	6
Kiareni Women Group	S-595014 E34.788416	Kisii	24	1	25	6
Omokubo Women Group	S-0.594883,E34.776658	Kisii	25	0	25	9
Getare 3 Women Group	S-0.596958,E34.779510	Kisii	21	5	26	10
Egisicha Women Group	S-0.591487,E34.786961	Kisii	23	3	26	8
Kitunguu Women Group	S-0.590057, E34.781353	Kisii	25	1	26	8
Endania Women Group	S-0.594768, E34.788422	Kisii	26	0	26	10
Bomwomu Women Group	S-0.591517,E34.786686	Kisii	25	2	27	9
Ribokia Women Group	S-0.595448, E34.782216	Kisii	18	8	26	10

List of Old VSLAs.

VSLA NAME	GPS COORDINATES	COUNTY	FEMALE	MALE	TOTAL	YOUTH
Anyuola A	S-0.0223716,W 35.326691	Kisumu	30	4	34	3
Anyuola B	S-0.223716,W 35.326691	Kisumu	33	4	37	2
Anyuola D	S-0.223176,W 35.326691	Kisumu	30	4	34	30
Anyuola Green	S-0.223176,w 35.326691	Kisumu	26	2	28	6
Awuoth	S-0.115140,W 34.789055	Kisumu	19	0	19	5
Ayuko Young Farmers	S-0.206145, 34.848503	Kisumu	16	4	20	10
Ber Bang'e C	S-0.191034,E 34.828854	Kisumu	30	0	30	5
Chano gi Timo	S-0.071336, 34.537376	Kisumu	9	4	13	1
FADC	S-0.202739,E 35.251659	Kisumu	30	8	38	0
G4 SHG	S-0.158371,E 35.200531	Kisumu	17	5	22	5
Kabong YG	S-0.125336,W 35.242245	Kisumu	15	7	22	6
Kokech WG	S-0.191034,E 34.828854	Kisumu	46	2	48	10
Nyakech WG	S-0.202739,E 35.251659	Kisumu	20	0	20	15
Nyapacho SHG	S-0.173433, 34.965324	Kisumu	22	8	30	0
Patient VSLA	S-0.204765,E 35.334099	Kisumu	35	10	45	5
Ruke Upendo	S-0.125336,E 35.242554	Kisumu	32	0	32	10
Sema na Kufanya	S-0.158371,W 35.200531	Kisumu	28	4	32	10

Waaminifu WG	S-0.202739,E 35.251659	Kisumu	25	0	25	7
Wako A	S-0.144255,E 24.994240	Kisumu	29	1	30	5
Women of Integrity	S-0.158371,W 35.200531	Kisumu	20	0	20	0
Akenya	S-0.042317,E 34.368820	Siaya	22	2	24	3
Bridge of Hope	S-0.065138,E 34.2222	Siaya	17	4	21	7
Dhier Rach	S-0.071558,E 34.419527	Siaya	24	0	24	6
Faulu Stars	S-0.071558,E 34.41456	Siaya	27	3	30	10
Geno WG	S-0.050750,E 34.383393	Siaya	21	4	25	6
Juakali Wonderous	S-0.029565,E 34.386535	Siaya	15	12	27	6
Kamlugo OPG	S-0.060182,E 34.411910	Siaya	30	1	31	12
Kanyango Rachandi	S-0.064380,E 34.416327	Siaya	23	2	25	5
Kaskori	S-0.060182,E 34.412355	Siaya	32	7	39	14
Kemoph WG	S-0.029067,E 34.38605	Siaya	20	5	25	5
Kojung WG	S-0.0042317,E 34.368820	Siaya	20	9	29	8
Kopeya YG	S-0..019815,E 34.398665	Siaya	18	4	22	10
Ndori Mayienga	S-0.030668,E 34.401387	Siaya	24	0	24	6
Ngima Tek WG	S-0.050750,E 34.383393	Siaya	21	5	26	10
Nyadago WG	S-0.047261,E 34.372647	Siaya	2	25	27	4
Nyasirawa	S-0.024532,E 34.39765	Siaya	18	2	20	15
Oriwo Chunje	S-0.073475,E 34.350225	Siaya	22	4	26	10
Rid Wiyi	S-0.024532,E 34.39154	Siaya	25	4	29	3
Rieny	S-0.064380,E 34.416827	Siaya	36	0	36	9
Young Kondigo	S-0.073442,E 34.376058	Siaya	14	4	18	4
Dwaro Tek Nyiwende	S-0.47021, 34.88707	Homabay	20	0	20	0
Geno Ber	S-0.41719,34.87721	Homabay	15	7	22	4
Got Rateng YG	S-0.060182,E 34.411910	Homabay	7	13	20	20
Kakumu Widows	S-0.44174, 34.94124	Homabay	38	0	38	2
Kanyateng	S-0.41125, 34.85086	Homabay	14	8	22	4
Kasamo	S-0.47134, 34.521747	Homabay	16	14	30	10
Kelkamarami	S-0.4712, 34.551764	Homabay	20	2	22	12
Kilango	S-0.52386, 34.37922	Homabay	26	4	30	8
Kipasi WG	S-0.535, 34.3845	Homabay	26	6	32	20
Kolo Siany	S-0.43124, 34.244776	Homabay	9	11	20	6
Lower Rachuonyo WG	S-0.48672,34.762413	Homabay	20	8	28	18
Migingo	S-0.4777, 34.65247	Homabay	23	3	26	8
Miriu Kipingi WG	S-0.46182, 34.952310	Homabay	33	5	38	13
Ogongo FC YG	S-0.44174, 34.954210	Homabay	17	6	23	23
Ramogi	S-0.4124, 34.6131333	Homabay	12	10	22	8
Ramula Support Group	S-0.46714, 34.67124	Homabay	20	0	20	3
St Joseph Oriang WG	S-0.52294,E 34.521011	Homabay	9	7	16	6
Ushirika	S-0.53458, 34.40895	Homabay	30	0	30	21
Wang chiewo riat WG	S-0.46827,34.4834210	Homabay	26	1	27	17
Waringa YG	S-0.574230, 34.36951	Homabay	10	5	15	5
Fish Monger	S-1.052037,E 34.519863	Migori	20	0	20	8
Kagonya	S-1.053618,E 34.523599	Migori	27	0	27	6
Kajwang	S-1.052182,E 34.519959	Migori	18	2	20	8
Katieno Sisters	S-1.055410,E 34.518226	Migori	18	0	18	4
Kielelezo	S-0.979490,E 34.500560	Migori	13	5	18	6
Kilimanjaro	S-0.981543,E 34.501707	Migori	15	5	20	6
Kwamburana	S-0.977616,E 34.501703	Migori	11	0	11	5
Lwanda Ladies	S-1.055527,E 34.517200	Migori	17	2	19	10
Mbio	S-0.925431,E 34.523251	Migori	12	7	19	8
Mine Nyale	S-1.0553335,E 34.516777	Migori	26	0	26	6
Mwarko	S-1.050402,E 34.523810	Migori	17	1	18	11
New Genesis	S-1.052894,E 34.522273	Migori	15	3	18	8
Nyauya	S-1.055181,E 34.517313	Migori	24	0	24	6
Nyidudi	S-1.053146,E 34.516918	Migori	28	0	28	20
Olare WG		Migori	18	0	18	5
Rakwam	S-1.0533251,E 34.526178	Migori	22	1	23	10
Rieko Ber SHG	S-0.42359,34.99423	Migori	13	4	17	7
Riwruok Eteko	S-0.51089,E 34.518058	Migori	21	2	23	10
Singiri	S-0.974883,E 34.499243	Migori	12	4	16	8
St. Joy WG	S-1.052090,E 34.5149812	Migori	13	2	15	7

Best One YG	S-0.616969,E-34.768460	Kisii	18	4	22	20
Entanda YG	S-0.0202739, E 35.251659	Kisii	25	0	25	8
Gosirana	S-0.694973,E 34.780502	Kisii	21	4	25	6
Iphone YG	S-0.634855,E 34.726803	Kisii	10	8	18	15
Irianyi Junior WG	S-0.537900,E 34.771225	Kisii	22	0	22	15
Isamwera Obomo	S-0.646097,E 34.712124	Kisii	9	13	22	10
Kekapu WG	S-0.631870,E-34.721722	Kisii	22	6	28	20
Marindi WG	S-0.4617, 34.51724	Kisii	23	2	25	13
Mworaru SHG	S-1.055181,E 34.517313	Kisii	21	4	25	7
Nineteen Planets SHG	S-0.614003,E 34.793448	Kisii	20	10	30	20
Nyamagundo WG	S-0.555558,E 34.787563	Kisii	24	0	24	15
Nyanderema Central	S-0.749755,E 34.798180	Kisii	24	1	25	4
Nyapara 4 SHG	S-0.610932,E-34.776394	Kisii	12	5	17	4
Nyosia Wakimbizi	S-0.631878,E 34.721722	Kisii	11	4	15	8
Omongina Omongaini	S-0.555518,E 34.787640	Kisii	33	0	33	20
Onsegesa WG	S-0.545228,E 34.765690	Kisii	25	5	30	20
Rera Pole	S-0.568918,E-34.721668	Kisii	18	2	20	15
Riziki	S-0.070697, 34.184670	Kisii	17	0	17	8
Topstar YG	S-0.165670,E-34.77712	Kisii	19	2	21	15
Upendo	S-0.979243,E 34.502590	Kisii	20	4	24	17

2. DIGITIZATION;

This refers to list of VSLAs on-boarded and currently utilizing 'DreamSave' to manage the VSLA operations as facilitated by Lacomp Company Limited (LACOMP) through the KCDMS project.

Report Created By: LACOMP CO. LTD

Date: 03-30-2022

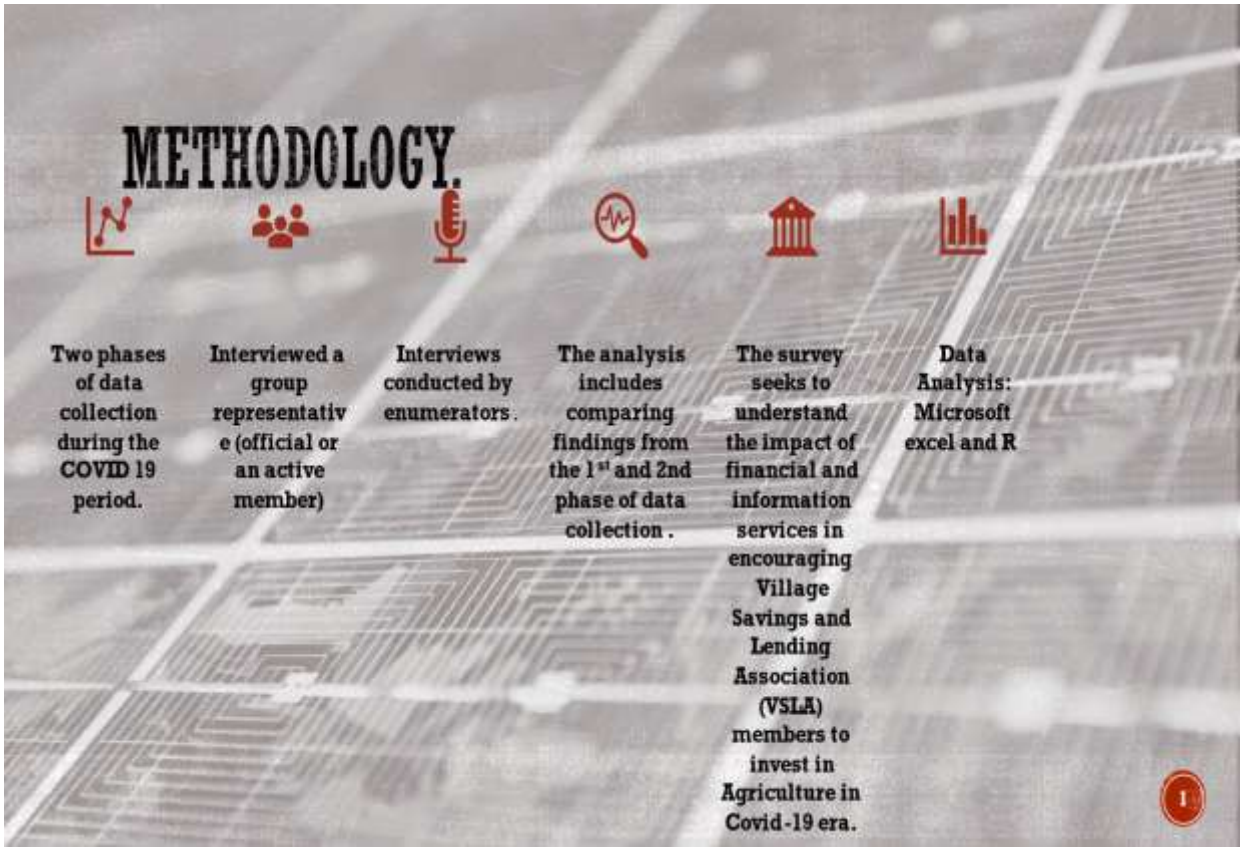
Project	Country	Group Name	Group ID
KCDMS VSLA Project	Kenya	15 Sisters Group	KE-472-915
KCDMS VSLA Project	Kenya	Aluor Jijenge	KE-995-364
KCDMS VSLA Project	Kenya	Bahati Women Group	KE-170-098
KCDMS VSLA Project	Kenya	Best One Youth Group	KE-780-789
KCDMS VSLA Project	Kenya	Bomwomu WG	KE-209-634
KCDMS VSLA Project	Kenya	Burlo Women Group	KE-736-188
KCDMS VSLA Project	Kenya	Catch	KE-318-958
KCDMS VSLA Project	Kenya	Ebando	KE-856-004
KCDMS VSLA Project	Kenya	Egisicha	KE-561-054
KCDMS VSLA Project	Kenya	Emesa	KE-434-055
KCDMS VSLA Project	Kenya	Endania Women Group	KE-223-861
KCDMS VSLA Project	Kenya	FADC S.H.Group	KE-026-261
KCDMS VSLA Project	Kenya	Fifteen Sisters	KE-469-495
KCDMS VSLA Project	Kenya	Getare	KE-963-488
KCDMS VSLA Project	Kenya	Getare3	KE-962-855
KCDMS VSLA Project	Kenya	Grandmothers Raising Grandchildren	KE-341-177
KCDMS VSLA Project	Kenya	Hekima Koru Dairy Farmers Group	KE-301-405
KCDMS VSLA Project	Kenya	Iphone Youth Group	KE-849-360
KCDMS VSLA Project	Kenya	Irianyi Junior Women Group	KE-151-697
KCDMS VSLA Project	Kenya	Isamwera Obomo SHG	KE-579-331
KCDMS VSLA Project	Kenya	Joy Women Group	KE-132-588
KCDMS VSLA Project	Kenya	Kagonya	KE-344-949
KCDMS VSLA Project	Kenya	Kajwang	KE-234-027
KCDMS VSLA Project	Kenya	Kamato Afya women Group	KE-809-392
KCDMS VSLA Project	Kenya	Kanyadet Green Farmers	KE-093-264

KCDMS VSLA Project	Kenya	Kanyateng Women Group	KE-522-160
KCDMS VSLA Project	Kenya	Kasamo Women Group	KE-037-942
KCDMS VSLA Project	Kenya	Katek to Iome Ang'o	KE-837-811
KCDMS VSLA Project	Kenya	Katieno	KE-319-772
KCDMS VSLA Project	Kenya	Kelkamarami Women Group	KE-743-308
KCDMS VSLA Project	Kenya	Kemopf Women	KE-228-949
KCDMS VSLA Project	Kenya	Kiareni WG	KE-539-500
KCDMS VSLA Project	Kenya	Kilango	KE-650-855
KCDMS VSLA Project	Kenya	Kilimanjaro	KE-917-824
KCDMS VSLA Project	Kenya	Kipasi Women Group	KE-246-631
KCDMS VSLA Project	Kenya	Kitunguu	KE-347-916
KCDMS VSLA Project	Kenya	Kojung	KE-147-698
KCDMS VSLA Project	Kenya	Kopeya Women Group	KE-581-193
KCDMS VSLA Project	Kenya	Leso Women Group	KE-793-169
KCDMS VSLA Project	Kenya	Migingo	KE-366-780
KCDMS VSLA Project	Kenya	Mworwaru	KE-371-960
KCDMS VSLA Project	Kenya	Makmatek Women Group	KE-133-904
KCDMS VSLA Project	Kenya	Mbiombio	KE-479-521
KCDMS VSLA Project	Kenya	Mine Nyale	KE-715-084
KCDMS VSLA Project	Kenya	Montenena WG	KE-228-985
KCDMS VSLA Project	Kenya	Naomi's Widows Self Help Group	KE-939-290
KCDMS VSLA Project	Kenya	Nyiloka	KE-890-658
KCDMS VSLA Project	Kenya	Ndori Bahati Dev. Group	KE-074-956
KCDMS VSLA Project	Kenya	Ninenteen Planets	KE-044-892
KCDMS VSLA Project	Kenya	Nineteen Planet	KE-551-392
KCDMS VSLA Project	Kenya	Nyanderema Central WG	KE-547-182
KCDMS VSLA Project	Kenya	Nyapara4	KE-620-165
KCDMS VSLA Project	Kenya	Ochoria Chuny Moyie	KE-006-828
KCDMS VSLA Project	Kenya	Ochoria Greener Globe	KE-445-802
KCDMS VSLA Project	Kenya	Obwanchani WG	KE-514-733
KCDMS VSLA Project	Kenya	Onsegesa Women Group	KE-892-117
KCDMS VSLA Project	Kenya	Opanga Women Group	KE-284-569
KCDMS VSLA Project	Kenya	Oritore Women Group	KE-658-851
KCDMS VSLA Project	Kenya	Pambazuka WG	KE-208-763
KCDMS VSLA Project	Kenya	Rakwam	KE-761-241
KCDMS VSLA Project	Kenya	Ramogi Women Group	KE-202-622
KCDMS VSLA Project	Kenya	Ramula Support Group	KE-862-760
KCDMS VSLA Project	Kenya	Rariw Village Youth Group	KE-031-390
KCDMS VSLA Project	Kenya	Rera Pole	KE-956-192
KCDMS VSLA Project	Kenya	Ruke Upendo	KE-018-452
KCDMS VSLA Project	Kenya	Seme Self Help Group	KE-399-507
KCDMS VSLA Project	Kenya	Singiri Self Help Group.	KE-533-973
KCDMS VSLA Project	Kenya	Topstar Youth Group	KE-457-038
KCDMS VSLA Project	Kenya	Town B	KE-334-937
KCDMS VSLA Project	Kenya	Tumaini Women Group	KE-603-908
KCDMS VSLA Project	Kenya	Twende Na Mpango	KE-668-296
KCDMS VSLA Project	Kenya	Waaminifu Women Group	KE-658-268
KCDMS VSLA Project	Kenya	Wang Chiewo Riat Women group	KE-428-514
KCDMS VSLA Project	Kenya	Young Kondigo Development Group	KE-400-802

3. DREAM SAVE

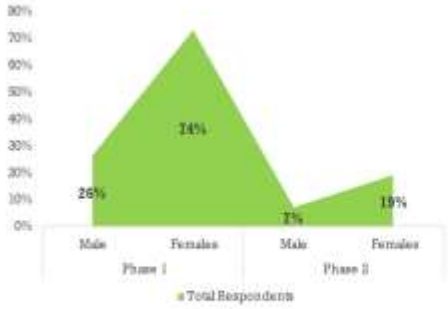
*Highlights from **'DreamSave'** application for VSLA digitization;*

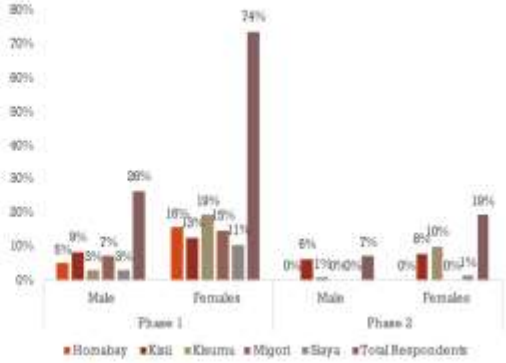
4. RESILIENCE STUDY REPORT



No of VSLA groups surveyed. Gender of Survey Respondents.

County	Phase 1	Phase 2
Homabay	29	-
Kisii	30	20
Kisumu	31	15
Migori	31	-
Siaya	19	2
Total VSLA's	**140**	**37**



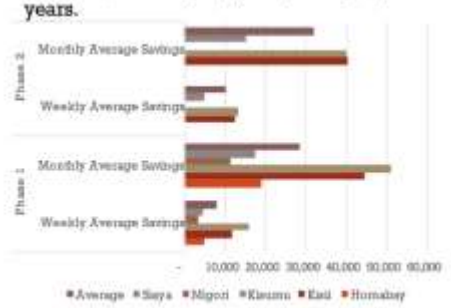


- Majority of VSLAs are led by females.

2

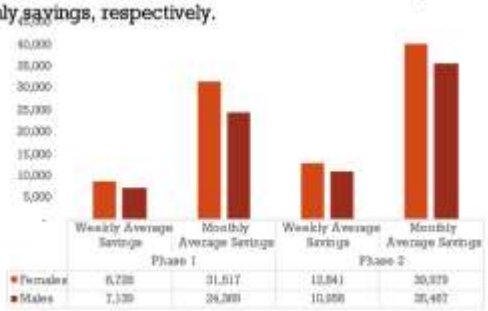
DURATION OF VSLAS OPERATION.

- 90% of VSLAs have been in operation for more than two years, with majority(81%) having operated for 4 years.



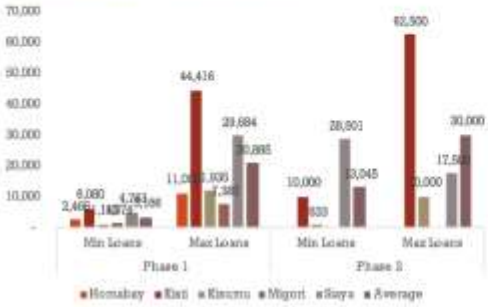
Analysis of weekly, monthly savings against age, gender, years of operation by county.

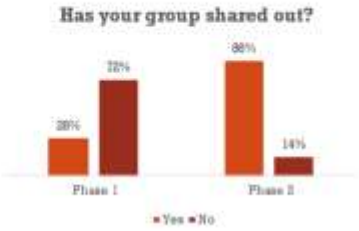
- Strong positive correlation(0.7) in weekly and monthly savings. Data shows that as weekly savings increases the monthly savings also increases.
- Evidence of true difference in weekly and monthly savings i.e., monthly savings are significantly higher than weekly savings in the two phases.
- Increase in weekly and monthly savings in the second phase.
- Female Led VSLAs have higher weekly and monthly savings in both phases, with their weekly and monthly savings increasing over time by 47% and 7% respectively.
- Overall savings increases by 28% and 11% for weekly and monthly savings, respectively.

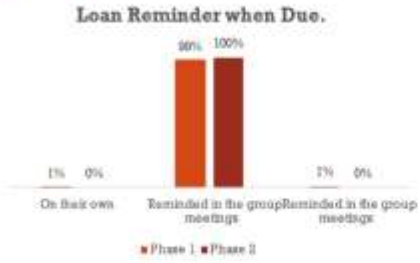


3

VSLA LOANS TO MEMBERS (MINIMUM AND MAXIMUM LOANS) ANALYSIS PER COUNTY.







4

VSLA LOANS TO MEMBERS (MINIMUM AND MAXIMUM LOANS) ANALYSIS PER COUNTY.

There is a slender increase in loans acquired in phase 2 in most of the counties.

Common loan repayment period is 2 months with a similar repayment interest 10% in both phases.

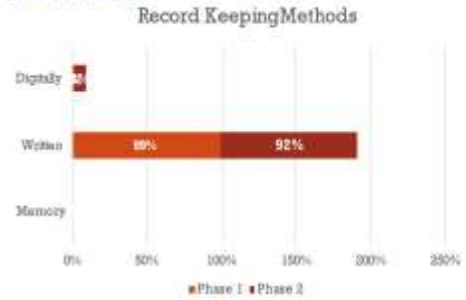
Statistically significant positive correlation(0.3) between monthly savings and max loan received. i.e., **the more the VSLA's save the higher loan amount they're entitled**P-value = 7.307e-05

Group meetings plays an important role in loan repayment reminder.

Significant improvement on sharing out of group loans in the second phase.

5

VSLA WITH RECORD KEEPING INFORMATION AND RECORD KEEPING CHALLENGES.



- Majority of VSLAs currently have written record keeping.
- In the second phase few VSLAs are adopting digital records.

Challenges.

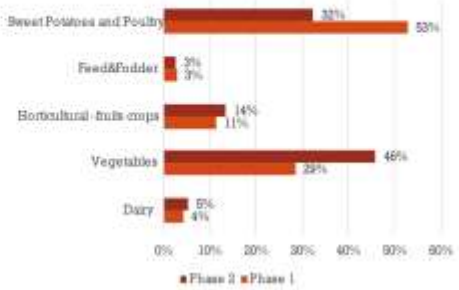
Accuracy

Missing records

Illiteracy.

No Challenge

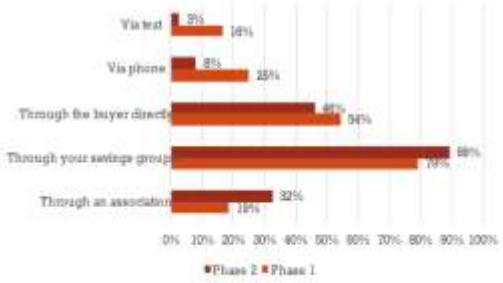
Market Value Chains Participation.



- Majority of VSLAs members participate in Poultry, Sweet Potatoes and Vegetables as their major economic activity.

VSLAS BENEFITING FROM MARKET LINKAGES.

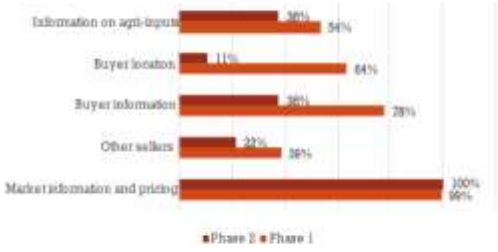
How do you prefer to be connected with those involved in your market(e buyers, suppliers etc)



- Over **80%** of VSLAs prefer to be connected to markets through the savings groups in both two phases of study.
- More interest has increased in the second phase by **10%.**

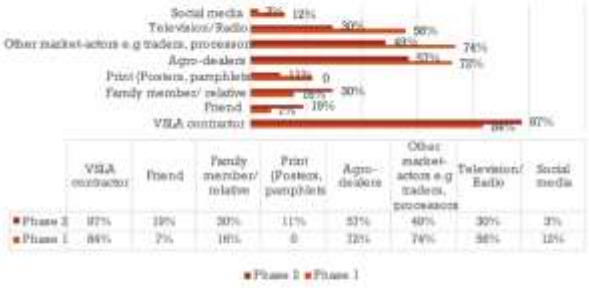
- Market information and prices of products and services are the most fundamental information needed by the VSLAs.
- Data evidence indicates most of the VSLAs need information specific to poultry value chains and crop protection information.

What are critical information services that you want to receive information on?



VSLAS BENEFITING FROM MARKET LINKAGES.

What platforms do you trust or source of information do you trust to provide you with the above information?

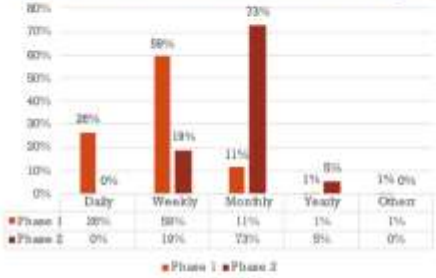


	VSLA contractor	Friend	Family member/ relative	Print (Posters, pamphlets	Agro-dealers	Other market-actors e.g traders, processors	Television/ Radio	Social media
Phase 2	97%	19%	30%	11%	53%	40%	30%	3%
Phase 1	84%	2%	18%	0	72%	74%	58%	12%

Phase 2 Phase 1

- VSLAs are completely confident about the information received by the VSLA contractor.

Frequency to receive training on agricultural investment and agri supplies.

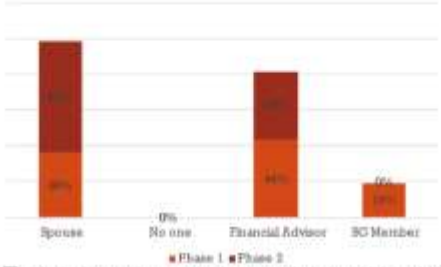


	Daily	Weekly	Monthly	Yearly	Other
Phase 1	28%	58%	11%	1%	1%
Phase 2	0%	19%	73%	8%	0%

- Majority(over 60%) of VSLAs would wish to receive information on Agricultural investment, agri supplies, money management and others at least on a weekly or monthly basis.

8

DECISION MAKING IN WOMEN.



- VSLAs financial advisors and spouses are all involved in all financial decisions.
- Interesting evidence of involvement in family/spouse in decision making in the second phase

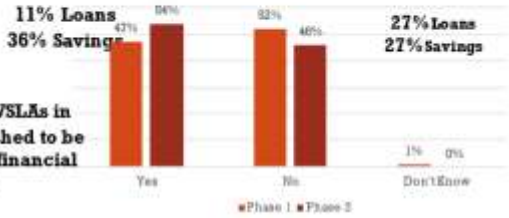
- Majority of VSLAs take loans from Government based funds.
- Increased uptake of loans in phase 2

VSLAs Loan Uptake Characteristics

Has your group saved or borrowed with a formal financial institution?

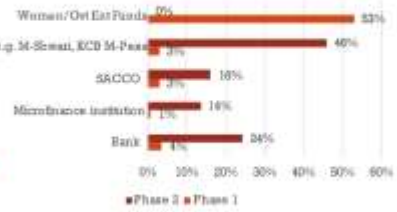
11% Loans
36% Savings

43% of VSLAs in phase 1 wished to be linked to a financial institution.



27% Loans
27% Savings

If Yes, which formal Institution



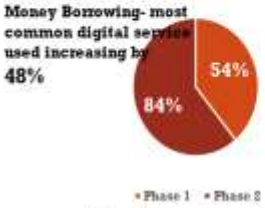
"We receive training on financial literacy."

- **Too long to take a loan**
- **High rates**

9

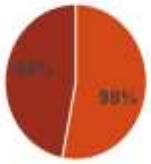
DIGITAL TOOL USE.

Currently use digital financial services(Yes)

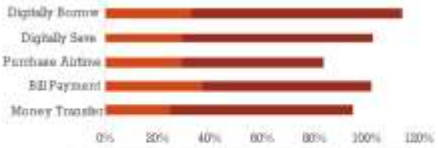


Access Information

Does your group have interest in being linked to Digital services?



Services transacted using the digital financial service.

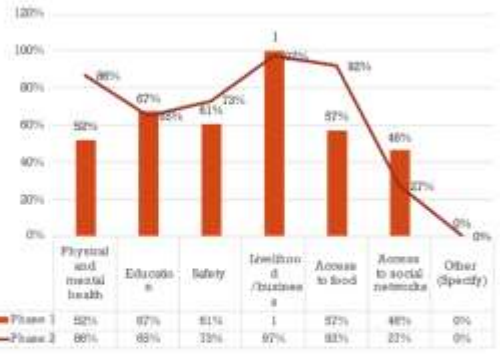


	Money Transfer	Bill Payment	Purchase Airtime	Digitally Save	Digitally Borrow
Phase 1	84%	27%	29%	29%	33%
Phase 2	70%	65%	54%	23%	81%

Phase 1 Phase 2

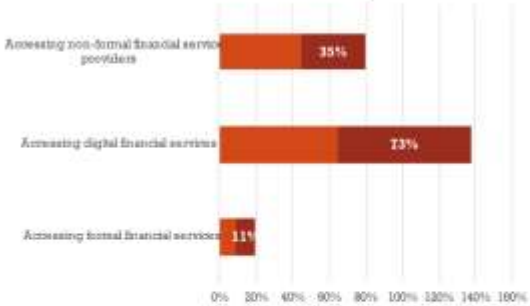
10

What are the areas of your life that have been most impacted by COVID?



	Physical and mental health	Educatio n	Safety	Livelihood /business	Access to food	Access to social networks	Other (Specify)
Phase 1	52%	67%	61%	1	57%	46%	0%
Phase 2	88%	65%	73%	97%	82%	23%	0%

Financial strategies that you (SG member), used at the household level during COVID.



	Accessing formal financial services	Accessing digital financial services	Accessing non-formal financial service providers
Phase 1	9%	94%	44%
Phase 2	11%	73%	35%

Phase 1 Phase 2

COVID-19 IMPACT.

SUCCESS STORIES

FEE FOR SERVICE (FFS), TRANSFORMING LIVES, A CASE OF DAUDI MATARA, KISII County.

Daudi Matara is one of the CCAs engaged by Lacomp Co. Ltd on the KCDMS project, his clear mandate is to support the county based CCFs with project delivery. Within the VSLA intervention, Daudi has instrumental with accelerating community based trainings, sensitizations and data collection. During this period, a key deliverable for the KCDMS project was rolling out of the FFS model as a sustainability plan for key service delivery to VSLAs by various market actors.

At that moment, Lacomp Co. Ltd trained the field teams on FFS, and the benefits to be derived. Out of the trial phase of the FFS, it emerged that a hybrid FFS models composed of input agency, financial reconciliation and training services were gaining momentum among the CCAs due to the accrued benefits.

At that point Daudi Matara identified his FFS niche as input agency, where he works agro-dealers to distribute farm inputs on commission basis to the smallholder farmers within the VSLAs and financial reconciliation where he charged between KES 1,000 to 2,000 ahead of VSLAs sharing out.

At the moment, there is evidence that Daudi Matara has immensely utilized his network to benefit from the FFS delivery, he currently earns atleast KES 21,000.00 from farm inputs commissions which he now uses to better support the family in terms of payment for healthcare services, purchase of adequate food for household consumption, payment of education services for the children an finally still he manages to save within one of the VSLA, according to Daudi, he comments that ***"indeed FFS has presented a moment for breakthrough".***

***Extreme left**; Daudi visiting of the agro-dealers which has contracted his services of input distribution.*
***Extreme right;** Daudi visiting Mworuaru VSLA for weekly updates and follow ups.*

A GRANDMOTHER'S STORY OF CHANGE.

Mama Risper is a member of Grandmothers Raising Grandchildren VSLA, once of the VSLAs being supported by KCDMS project in Kisumu County. Lacomp Co. Ltd through the KCDMS project has been supporting the VSLA with numerous capacity building interventions one being the BDS where key focus has been on trainings and coaching on collective marketing,/aggregation, agripreneurship and finally agri-inputs as key building blocks towards establishing and sustaining agribusiness enterprises.

After being trained on Agri-entrepreneurship, Mama Risper, decided to invest her savings from the VSLA in an horticultural production with keen interest on tomatoes due to the high demand from local traders and rural communities. She generates earnings from tomato sales which helps her meeting her household needs and also continues to contribute her savings to the group.
She has now become a proud grandmother capable of also training other women on tomato growing, and as well on use of climate smart agricultural techniques in local food production.

UPLIFTING MEMBERS SOCIO-ECONOMIC INCOME THROUGH AGRIBUSINESS AND VSLA, SIAYA County.

Oritore women group is one of the VSLAs being supported by KCDMS project in Siaya county, the group was formed in the year 2015 with the sole aim to empower individual members financially through saving and loaning activities and through agri-business investment hence uplifting their economic status. The group has a total of 32 members (male 2, female 30, youth 7)

In the year 2021, LACOMP Company Ltd recruited the group to form part of the groups that will benefit from trainings and support organized under KCDMS project, social inclusion programme.

The sole aim was to empower the group to be able to function optimally by having proper records, strengthen the constitution, clear group objectives and good agricultural investment. By so doing this will reduce spontaneous group conflicts, rampant absenteeism, loan defaulters, but instead increase peaceful co-existence among group members, foster group development, address group challenges on poor records keeping and remove fear of unknown occurrence among others.

However, during the first assessment with the group, some gaps were identified such no clear and formal structures to govern their weekly operations i.e. no group constitution, lack proper records, no groups objectives and agri-business investment plan. The group was only doing merry go round and collecting money for tea. So far the group has undergone continuous training and coaching majorly on agri-input investment and agri-enterprise and currently the VSLA has an aggregation centre for horticultural production and poultry business.

The group also received poultry farming equipments from RTI under BDS grant programme. Through the KCDMS project, the VSLA has directly benefited from linkages such as One acre fund and Avepo Enterprises for farm input purchases, Upendo Poultry Sacco for market linkage and Cooperative bank for financial support.

FEE FOR SERVICE (FFS) MODEL, A CATALYST FOR ACCESS TO FARM INPUTS IN KISUMU COUNTY.

Access to inputs is a key component towards increased production and productivity among smallholder farmers in Kenya. LACOMP through the KCDMS project has been continuously accelerating linkages between input suppliers and farmers through the VSLA activities.

Upendo Ruke WG, Hekima WG, G4 SHG, Naoms Widows WG and Nyakech WG all in Kisumu county, Muhoroni sub-county have been trained and linked to Farm-wise Agrovet, a local agro-dealer to facilitate timely access to farm input. These inputs include quality seeds, fertilizer, pesticides, herbicides and other farm chemicals that are suitable for crop and livestock production.

These linkages with Farm-wise Agrovet has accelerated the ability of the community *'chama'* agent (CCAs) supporting the local VSLAs to directly coordinate the input orders and supplies on a commission based arrangement where the smallholder farmers within the VSLAs input requirements are aggregated and delivered as bulk thereby allowing for a 2% commission earning for the CCA.

From this arrangement, Farm-wise Agrovet has experienced an upward surge in its farm input sales, while smallholder farmers within the targeted have been adequately facilitated to access quality farm inputs. As a result, Farm-wise Agrovet has now tailored crop and livestock trainings sessions targeting smallholder farmers within the targeted VSLAs within the KCDMS project.

On the lenses;

1. *A visit to Farm-Wise Agrovet by the community chama facilitator (CCF) and community chama agent (CCF) to initiate negotiations for the FFS model.*
2. *A representative from Farm-Wise Agrovet training G4 SHG, once of the VSLAs on disease management in poultry.*
3. *Farm Wise Agrovet*

documents and receipts showing the purchases made by VSLA members, out of which the CCA would earn atleast 2% on commissions.

4. *Some of the farm inputs being shown to smallholder farmers within the targeted VSLAs during the poultry management training by a representative from Farm Wise Agrovet.*

"OLD GENERATION IN THE NEW WORLD", a new twist in VSLA Digitization in Homa-Bay County.

Kilango Self-help group is a registered group that was initiated in 2016 in Homa Bay County by four

members who were purely small scale traders at Kipasi market. In 2017 the membership increased to 15 and the members felt the need to register the group with the department of gender and social services which was actualized in 2018. Since then its' membership has grown gradually to 20 active members.

The group began practicing the concept of saving and loaning after interacting with KCDMS project through LACOMP. "The group adopted the saving model and has managed to inculcate digital saving model where all saving activities are currently being done digitally, *"my happiest moment is when as a group we decided to buy our own phone in October 2021 at a cost of KES 6,000"* narrated an elated James Odhiambo who is the chairman of the VSLA.

James further elaborated that they plan to have a 100% digital transition by December 2021 and they will no longer be carrying or buying books. "*This platform is secure and very transparent as members receive text updates at the end of every meeting*" stated James. *"We used our social fund to buy the phone and it belongs to all of us"* says Mary Ayoki, the VSLA secretary. *"Many thanks to LACOMP for choosing to work and empower us, more particularly the Community Agent Peter Odongo for being with us and mentoring us on the digital saving model",* says Obuya Odero, a group member. *"We can independently us our phone and am very confident in using it as the treasurer"* says Sarah Odero.

On the Lenses;

1. *Officials of Kilango VSLA using their newly acquired smart phone, to log in to 'DreamSave' application, a mobile based application as they start their weekly meeting.*
2. *The new acquired smart phone purchased by Kilango VSLA in Homa-Bay at KES 6,000 using the social fund pool.*

ALTERNATIVE LIVELIHOODS DRIVEN BY FEE FOR SERVICE (FFS) MODEL IN KISII COUNTY.

Meet Daudi Matara, a 56year old community chama agents (CCA), currently supporting LACOMP for the VSLA Strengthening; KCDMS project in Kisii County. In August 2021, Daudi was engaged by LACOMP to roll out the VSLA digitization on the *'Dreamsave'* platform. Through this engagement, Daudi and other CCAs received trainings on using the

'Dreamsave' mobile based application for digitizing the various functions of VSLAs especially running the VSLA meetings digitally. At the same time, Daudi got introduced to the concept of Fee for Service (FFS) which is a sustainability mechanism for supporting VSLAs when the project phases out and as also an alternative income stream to support the family.

After the training, Daudi met the first five 5 VSLAs; Joy WG, Happiness WG, Pambazuka WG, Makutano, and Getare 3 and on-boarded them to *'DreamSave'* application out of which they started running their weekly meetings digitally with an agreement for payment of KES 10 per meeting per every member. Additionally, Daudi agreed with VSLAS that during group's share-out, they would pay at least KES 2,000 for annual auditing and financial reconciliation services.

Later in October, Lilian who is a couty facilitator from LACOMP introduced Daudi to other VSLAs to roll out the same model, where they met the VSLAs during groups meetings, shared the idea and agreed with these groups on terms of payment for the services offered. Daudi is currently supporting 20 groups on VSLA components which earns him a cumulative KES 20, 000 from the VSLAs he is supporting.

It is worth noting that utilizing the Fee for Service model has had a huge impact on the life of Daudi, since he had initially relied on meager income to support his family. Daudi can now afford to buy farm inputs and hire workers in his farm hence realizing an improvement in agricultural production. He can also conveniently afford to pay school fee to better educate his children.

Daudi is very grateful for the training and support he received from LACOMP through the KCDMS project, since he considers himself as fully empowered and employed from the earnings he receives through the FFS engagements with the VSLAs,
He is currently considering scale up to other VSLAs outside the KCDMS project catchment areas in Kisii county and the neighboring Nyamira county.

FFS on the lenses;

1. *Daudi and Lilian from LACOMP supporting VSLA in financial reconciliation ahead of the up-coming share-out in December, 2021.*
2. *Daudi during the introduction and discussion in Getare VSLA on the FFS model and final negotiations on how Daudi will support the VSLA.*

SIAYA COUNTY - LINKAGE FORUM.

Gem sub-county, in Siaya County has a total of 24 VSLAs which are currently being supported by LACOMP through the KCDMS project. Initially, these VSLAs lacked structured markets, finance credit, reliable access to inputs and adequate technical advisory and extension services.

In November 2021, seven (7) VSLAs namely Rid Wiyi, Kopeya, Faulu Stars, Jua kali Wonderous, Kemopf, Kanyadet Green farmers were mobilized by the county government of Siaya-department of agriculture, livestock and fisheries in collaboration with LACOMP to participate in a linkages forum through a farmers field day. The forum was attended by other agricultural partners including Western Seed Co. Ltd, Rafiki Tru-trade, Africa Rural Energy & Irrigation plan, Agri-circle Global, Yara, Avepo Enterprises, Magos Enterprises and Lucky Vet Enterprises among other.

The main objective of this forum was to facilitate linkages for the KCDMS supported VSLAs to enable them gain a wide range of information on appropriate agricultural and production technologies, commodity markets, various buyers and off-takers, quality farm inputs and knowledge on good agronomic practices among others. This would then enable the VSLAs be able to make better and informed agricultural and production decisions and choices on appropriate agribusiness ventures.

The linkages forum was also able to enhance capacities of VSLAs in the areas of emerging agricultural technologies and value addition approaches for crops like cassava, potatoes and mangoes.

Invited stakeholders conducted trainings as below;

- *Yara fertilizer Co. trained VSLAs on proper application of fertilizers and top dressing of crops.*
- *Rafiki Trutrade trained VSLAs on poultry rearing and general poultry diseases management.*
- *Agri-Circle Global facilitated markets development initiatives for cassava and sweet potatoes especially the value addition component.*
- *Western seed and Agricultural sector Development and Support Project (ASDSP) trained the VSLAs on good agronomic practices, planting of certified seed and timing, modern kitchen gardens ALV production where the VSLAs were issued with seeds for trial planting.*

In summary, through the county linkage and trainings forum, VSLAs members were equipped with necessary knowledge and skills that will enable them actively engage within the KCDMS priority value chains, hence improving their nutrition, income and in essence their living standards.

County forum on the Lenses;

1. *Gem Onyinyore network cooperative displaying an improvised machine used for sweet potatoes and cassava value addition, beside are samples of already made crisps, chapati, cakes and chips from sweet potatoes and cassava.*
2. *Western Seed Co. Ltd displaying their products.*