

USAID/ KENYA LIVESTOCK MARKET SYSTEMS LEADER AWARD

COVID 19, FY2021 PROGRESS REPORT

Background

U.S. Agency for International Development (USAID) issued Kenya LMS Leader Award a modification to obligate \$1M to support and mitigate the effects of COVID-19 to small and medium size enterprises (SMEs) in northern Kenya. LMS Leader Award in conjunction with Expanding and Diversifying Viable Economic opportunities Award commissioned a rapid study to assess the impacts of the outbreak on business enterprises in northern Kenya. The assessment targeted businesses and the associated operating environment, examining how markets had been affected by the restrictions on movements and directives for closure, which is threatening access to basic food supplies and livestock within LMS counties.

The Leader response activities were therefore informed by the findings of the study which indicated businesses had been significantly disrupted by the COVID-19 pandemic with some recording low sales, disrupted local supply productivity, as well as social and psychological effects on staff and communities. Leader sought the approval from USAID to implement the activities in order to avert business collapse and potential job losses through capital injection to support working capital, revamp the disrupted supply chains, and support activities that stimulate short term sales income in effort to rejuvenate the businesses and support restarting the SMEs that had closed operations.

Table 1: Summary of Leader COVID-19 Modification

County	Government's in-kind grant amount	REAP Sub-grant
Garissa	\$107,824	\$455,991
Isiolo	\$109,744	
Wajir	\$104,842	
Turkana	\$115,388	
Marsabit	\$107,614	
Sub total	\$545,412	\$455,991
Total	\$1,001,403	

Achievements in FY2021



Figure 1: A billboard in Wajir County displaying COVID-19 messaging. The billboard was funded under the LMS COVID-19 grant.

During the reporting period, Leader worked jointly with county governments and the AA1 Award to implement mutually reinforcing COVID-19 activities. To achieve this, the partners designed workshops/meetings to review the proposed activities and the status of implementation in the five counties.

Current interventions are focused on supporting producers, traders, and other LMS & REGAL-AG businesses on how to adapt, continue to modify their business operations in an evolving situation, and respond to the emerging needs and challenges on businesses impacted by the pandemic. Garissa County completed the implementation of the COVID grant during the Q3 while the other four counties continue implementation of activities set to close in October 2021.

So far, all counties through their various selection committees shortlisted beneficiaries through a developed selection criteria and conducted field feasibility assessments. To this point, Garissa, Isiolo, Marsabit, and Wajir beneficiaries have all received the stimulus package while that of Turkana is being processed to be disbursed in October. LMS has also contracted various service providers to provide fumigation services in the market areas, raise awareness and sensitization on COVID-19 messaging, and provide supportive treatment and veterinary extension to pastoralists. Equipment procurement stands at 80 percent complete as at end of quarter 4.

The COVID-19 Stimulus Project supported REAP implementation in Turkana, Garissa, and Wajir Counties engaging a total of 3,240 poor women representing 1,080 business groups delivered under two cohorts per county as shown in table 1 below: -

Table 2: Cohort Launches with number of business groups and women enrolled into two years REAP

LMS Cohort Description	Cohort Launch Timelines	Business Groups	Participants	Graduation Timeline
Turkana USAID Oct/2018 cohort.	October 2018	150	450	September 2021
Wajir USAID Dec/2018 cohort.	December 2018	250	750	September 2021
Garissa USAID Dec/2018 cohort.	December 2018	140	420	September 2021
Wajir USAID May/2019 cohort.	May 2019	250	750	September 2021
Garissa USAID May/2019 cohort.	May 2019	140	420	September 2021
Turkana USAID November/2019 cohort.	April 2019	150	450	September 2021
TOTALS		1,080	3,240	



Figure 2 : A lady from a REAP group carries one of the brooms for sale

During year 4, LMS focused on supporting 1,035 active LMS businesses groups and 211 saving groups to manage, grow and sustain their enterprises, enabling participants to diversify their sources of livelihoods to access and expand incomes to their households.

As part of supporting participants in preparation for graduation, a more targeted approach was employed focusing on participants with performance gaps/concerns for targeted support, mentorship mostly focused on record keeping, business to business relations, diversification of business product, credit management, and market information to enhance the participants capacity to manage successful enterprises.

Despite the impact of COVID-19, REAP implementation continued to focus on adaptive management to enhance mentorship and strengthen participants' confidence to run, grow and manage successful enterprises, this resulted in 100 percent of the business and savings groups being mentored and monitored in Wajir, Garissa and Turkana counties in the reporting period. As part of strengthening and sustaining participants' resilience, linkages to key market opportunities were prioritized as it forms a critical and sustainable pathway to deepen formal financial inclusion enabling saving groups to open

bank accounts, save and access key financial products and services.

This was accelerated by ensuring all saving groups registered with the Ministry of Social Services as part of formalization through the issuance of certificates. This is in readiness to connect REAP participants to formal financial institutions to facilitate additional funding and markets opportunities to grow, diversify and scale up their enterprises. In addition to the business mentorship and monitoring, LMS conducted quarterly spot checks as part of routine data quality assessment on business and saving groups' operations.

The process focused on data quality verification, strengthening data management and reporting, assessment of any underlying challenges faced by mentors in data collection and reporting, quality of mentorship and training, and provision of feedback on areas for adjustments to improve the overall quality of the program implementation. The team assessed the quality of micro-finance practices within the savings groups, the quality of mentorships delivered by mentors, and participants' level of knowledge retention from previous micro-trainings through recall. The spot-check established positive progress by participants in their saving groups operation with synchronized delivery of micro training, improved meeting attendance and contribution of the monthly shares, and increased access to regular income from their enterprises and credit facility from saving groups. In preparation to support REAP enterprises to build back better from the impact of COVID-19, LMS conducted rapid assessment across the three counties supported by independent enumerators to assess the impact of COVID-19 on their enterprises.



Figure 3 : REAP implementation continued to focus on adaptive management to enhance mentorship and strengthen participants' confidence to run, grow and manage successful enterprises.

In Turkana County, a census approach was employed to reach all the 300 REAP launched businesses while in Wajir and Garissa counties, a sample size of the business groups was assessed. The rapid assessment results informed key program priorities in an effort to strengthen program performance. This positioned all active REAP businesses to receive COVID-19 stimulant grants to support them in rebuilding back better their enterprises. LMS disbursed the COVID-19 stimulant grant to enable participants to cope with the financial and market shocks caused by the impact of COVID-19. In Wajir, Garissa, and Turkana counties, LMS innovated and tested the use of digital financial transfers to reach all the active REAP businesses. Digitizing assets transfers through the M-PESA platform has shown great success in the piloted counties as it offered an efficient and cost-effective process to disburse cash while increasing access and usage of digital financial services by REAP participants.

In Wajir, Garissa, and Turkana counties a total of KES 10,350,000 was disbursed digitally to all active 1,035 REAP businesses each receiving Kes 10,000 with a 100 percent success rate which included participants being able to liquidate their money through agents mobilized by the program team. LMS will continue to test the new approach for learning with key challenges on network connectivity and inadequate infrastructure, and most importantly agents for cashing out. The disbursement of the recovery grant presents opportunities for participants to reinvest in their enterprises and participants in livelihood diversification increasing sources of income streams to their households. In an effort to enhance the capacity of staff to better provide support in program delivery, LMS facilitated a five-day salesforce and monitoring and evaluation training for three field officers and two graduation advisors drawn from Wajir, Garissa, and Turkana implementing the LMS COVID-19 stimulus program. This training provided the prerequisite skills to the team to navigate the system and provide targeted and better support to mentors and participants on issues related to program performance.

September 30, 2021, marked the end of the LMS COVID-19 stimulus program with six cohorts in the three counties having run the full life of the program including the extended period occasioned by the interruption of REAP activities and the impact of the COVID-19 pandemic. The table below shows key graduation metrics for the different LMS cohorts as a measure of success at graduation. As per the key metric participants, management to meet all graduation rate surpassing

most with only girl child enrolment being flagged off as an area of concern which also forms the basis for continuous engagement with relevant stakeholders to ensure girls are enrolled in school. Feedback from across the locations suggests multiple factors for this variance, key among them is lack of schools nearby and cultural beliefs.

Table 3: Summary of Project Graduation rates for LMS Cohorts

Cohort Name	# of Biz's	Start	End	As of	Data Completeness	Food Security	Business Value	Savings	Income Sources	Girl Enrollment
Turkana USAID October 2018 Cohort	127	Nov 1, 2018	Nov 30, 2020	Sep-2021	100%	95%	100%	69%	95%	68%
				Aug-2021	94%	95%	100%		96%	67%
				Jul-2021	100%	94%	99%		94%	64%
Wajir USAID December 2018 Cohort	250	Jan 1, 2019	Jan 31, 2021	Sep-2021	100%	94%	98%	100%	96%	94%
				Aug-2021	100%	97%	100%		98%	95%
				Jul-2021	100%	97%	99%		99%	89%
Garissa USAID December 2018 Cohort	140	Jan 1, 2019	Jan 31, 2021	Sep-2021	100%	92%	99%	100%	94%	93%
				Aug-2021	100%	92%	99%		95%	94%
				Jul-2021	100%	94%	100%		95%	93%
Turkana USAID April 2019 Cohort	128	April 1, 2019	April 30, 2021	Sep-2021	100%	94%	99%	41%	93%	64%
				Aug-2021	91%	94%	99%		95%	65%
				Jul-2021	100%	94%	99%		93%	63%
Garissa USAID May 2019 Cohort	140	May 1, 2019	May 31, 2021	Sep-2021	99%	92%	99%	100%	94%	94%
				Aug-2021	100%	93%	99%		95%	95%
				Jul-2021	100%	92%	100%		93%	92%
Wajir USAID December 2019 Cohort	250	May 1, 2019	May 31, 2021	Sep-2021	100%	97%	99%	99%	98%	97%
				Aug-2021	91%	99%	100%		99%	96%
				Jul-2021	100%	98%	99%		98%	94%

Wajir County

In Wajir County, LMS continued to provide mentorship and monitoring to 1,486 active participants under 500 LMS REAP businesses and 100 saving groups resulting in 100 percent of the business and savings groups monitored throughout this reporting period. All groups had met their graduation target with a business value of KES 37,500 or higher. The business values are indicative of the accumulated productive assets by the participants which position them to enter mainstream markets and assume active roles within the value chains and the larger market system.

Upon exit, the distribution of primary business showed that most of the groups (32 percent) were operating utility shops (kiosks/dukas) followed by grocery, clothes, and livestock sales which recorded 19 percent, 18 percent, and 17 percent respectively. The other 14 percent of the groups were operating butcheries, poultry farms, beadwork, craft and curio shops, hotels, and salons. The preference for kiosks/dukas was attributed to the relative stability/low-risk nature of the type of business and the ability for participants to easily access income/credit in form of cash, food, or goods for their households. The 500 REAP businesses registered an overall growth of 75.6 percent in business value from the initial grant value compared at graduation. This significant growth speaks to participants' capacity and adaptability to run and manage their enterprises despite operating under a dynamic business environment. To enhance the participants' capacity to manage successful enterprises, LMS targeted its mentorship support on record keeping, group dynamics, business skill management, diversification of business products, credit management, and market information.

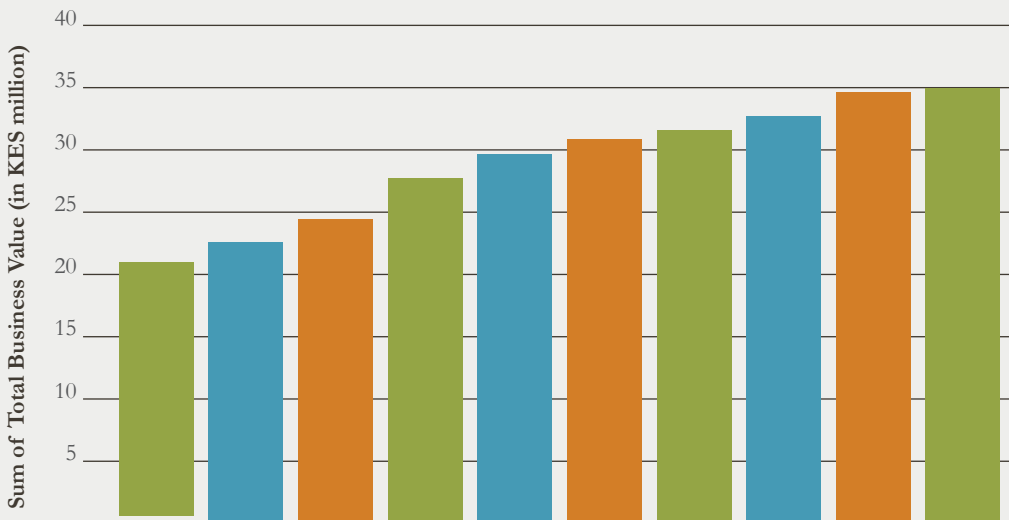


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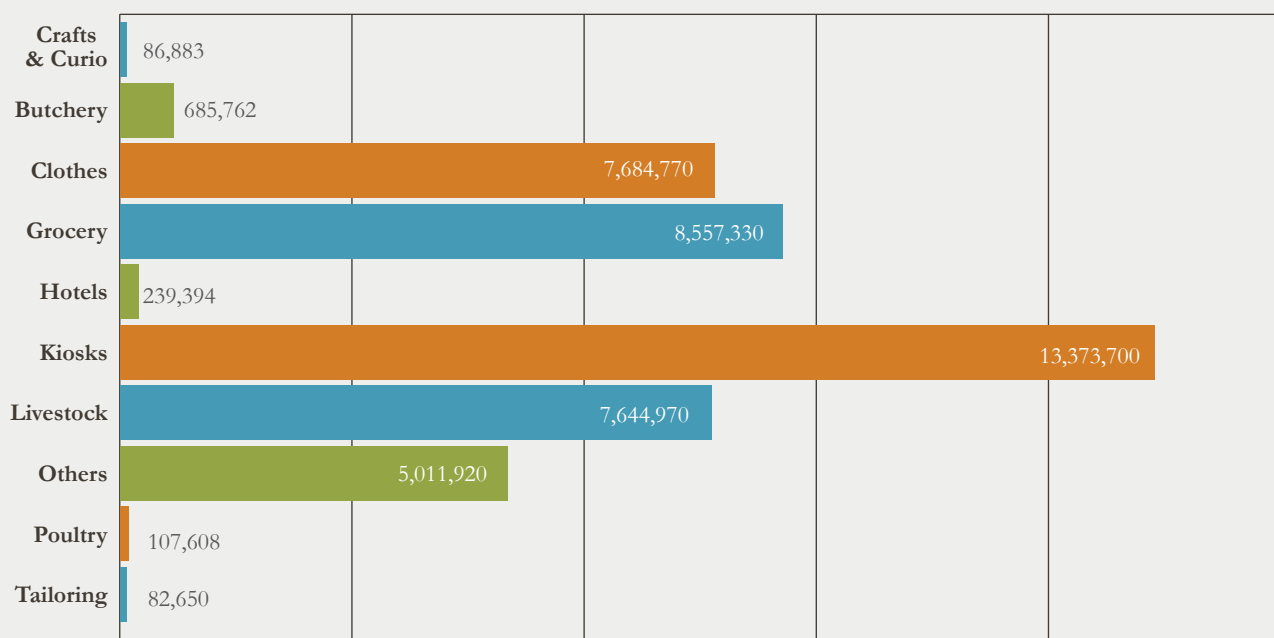
The ability of participants to draw income from their businesses progressively grew with participants drawing a total of KES 43,474,975 in financial gain from the businesses over the twelve months, an average of KES 3,449 per participant. The financial gain measures the income and credit obtained by the participants from their businesses to meet their household needs. The continued increased access to incomes and credits has enabled participants to meet their household needs; daily food, afford personal effects and contribute to their savings groups as a social safety net resulting in greater self-reliance. Further, the ability of the participants to generate personal incomes has expanded their freedom and capacity to make a choice and prioritize their expenditure in line with their needs.

Figure 4: Total Business Growth by Month



Throughout the reporting period, LMS offered monitoring, mentorship, and micro-training support to saving groups during their meetings. The micro training augments the business skills mentorships provided at the business level, while also imparting critical life and financial skills. The savings continue to grow progressively with a cumulative savings amount of KES 19,522,817 (KES 13,138 per participant) recorded as at end of September 2021. This translates into 100 percent of all active participants meeting their saving target of KES 8,000. In addition to savings, participants continued to show positive uptake of loans from saving groups with a total of KES 440,000 in loans from the businesses over the twelve months, an average of KES 23,158 per saving group in loans disbursed. These loans were re-invested by participants in individual

Figure 5: Sum of financial gain from business groups in Wajir



businesses, household assets, and addressing critical/emergency needs. Access to flexible credit facilities through saving groups by participants continues to be a key outcome of the saving groups as it ensures participants can borrow to meet different household needs like Education, Medical, Business expansion, and transport.

As part of strengthening and sustaining participants' resilience, LMS prioritized linking the participants to key market opportunities. This formed a critical and sustainable pathway to deepen formal financial inclusion enabling saving groups to open bank accounts, save and access key financial products and services. This was accelerated by ensuring that all saving groups were registered with the Ministry of Social Services to formalize the groups through the issuance of certificates. This was in readiness to connect REAP participants to formal financial institutions to facilitate additional funding and markets opportunities to grow, diversify and scale up their enterprise. This resulted in linking two saving groups – Kalsoon and Hamza, from Ibrahim Ure location to Waso Resource Development Agency (WARDA), a local organization that is funded by World Bank, supporting existing and new saving groups. Each of the groups received KES 500,000 that supported them to pursue new business opportunities and scale up their enterprises. The funding benefited 34 participants from the two groups.

Wajir USAID May 2019 Cohort	Jul-2021		Aug-2021		Sep-2021	
	Target	Actual	Target	Actual	Target	Actual
Average Business Value (KES)	56000	65605	57000	68377	58000	69308
Mentor BG Monthly Visits Completed	100%	100%	100%	99%	100%	100%
Mentor SG Monthly Visits Completed	100%	100%	100%	100%	100%	100%
Percentage of participants attending SG meetings	85%	97%	85%	98%	85%	96%
% of Participants Contributing to SGs	93%	95%	93%	97%	93%	97%
Average Contribution per participant [Based on All Participants)	400	527	400	507	400	503
Notes						
Percent of Business Groups on Track for BV Target						99%
Percent of Participants on Track for Contribution						99%
Target Number of Active Participants						747
Number of Active BGs						250
Number of Active SGs						50

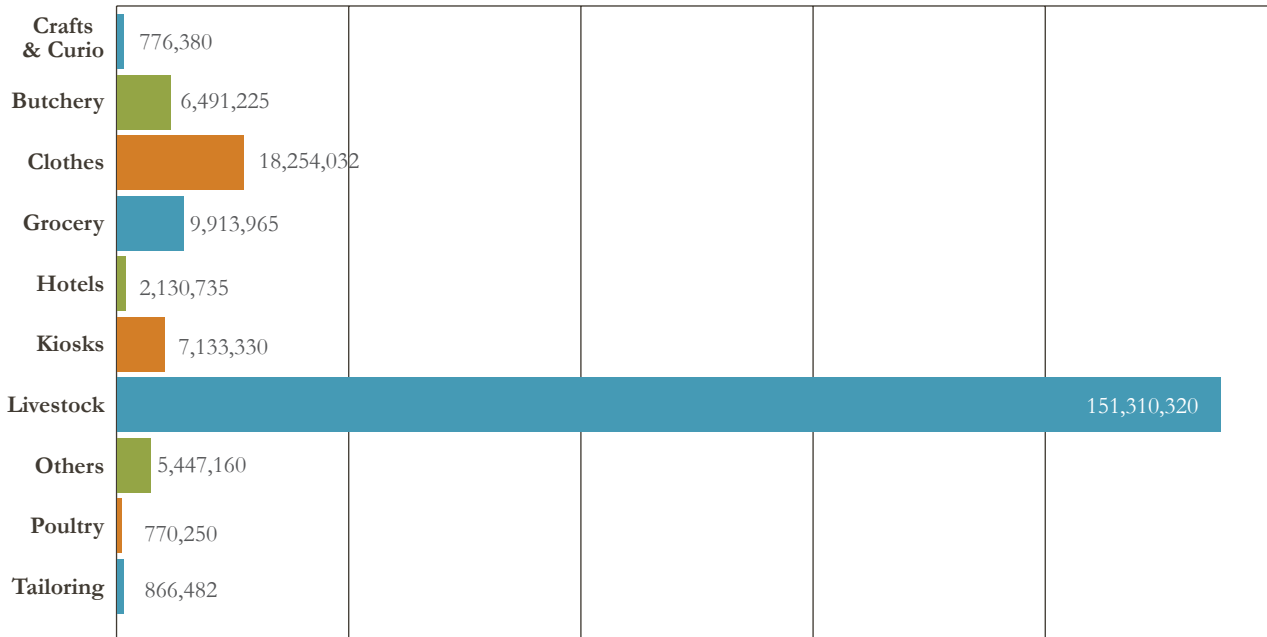
Table 4: Summary of key performance metrics LMS May/2019 Wajir cohort

Garissa County

Year 4 marked the graduation of 280 LMS businesses and 54 saving groups under Garissa County. To achieve this, LMS provided mentorship and monitoring, recording 100 percent business groups and savings group visits as at graduation with all the participants meeting 100 percent the business value graduating criteria of 37,500 amount in turnover compared to the initial grant disbursed to business groups.

The participants' enterprises recorded significant progress despite the challenging business environment occasioned by the COVID-19 pandemic and frequent and prolonged drought. The businesses recorded 103 percent return on investment as livestock sales continued to be a dominant primary business type account for 76.4 percent of all the enterprises. The choice of primary business type is a critical determinant for business growth and stability with livestock sales being supported by a well-defined market system in Garissa County. This has continued to ensure livestock businesses thrive. Through continued engagement with communities, government, and relevant stakeholders on cross-cutting issues like insecurity

Figure 6: Sum of financial gain from business groups in Garissa



that significantly affects markets operation led to stable livestock markets attracting buyers from Tana River and part of Isiolo counties increasing sales and profit margin for livestock sellers. This significant progress on business value is a good indicator of participants' resilience on the path towards building vibrant enterprises and graduating their households out of extreme poverty.

As part of supporting their households to meet needs and emergencies, REAP participants continued to benefit from their businesses by drawing income and accessing friendly credit facilities, shown by continuous growth over time, with participants receiving KES 8,679,474, recorded as Sum of Total Financial Gain from their businesses as of September 2021.

Regarding savings groups operations, participants continued to actively save and loan, with a cumulative savings amount of KES 10,289,185 (12,249 per participant) saved to date. Accumulation and managing SGs savings facilitate REAP participants access friendly credit facilities from their saving groups facilitated by the saving culture and loaning within themselves, cumulatively KES 190,997 were disbursed as loans to participants to meet households' emergencies and expand their enterprises. Loan uptake was identified as a concern with low uptake recorded during saving operation, despite continued sensitization of Sharia compliance within saving groups. Delivery of micro training continued to play an integral role in enhancing participants' capacities and confidence to run and manage stable and vibrant saving groups building cohesiveness and strong social capital. The business growth and increase in total financial gain show the viability of the participants chosen enterprises to provide income

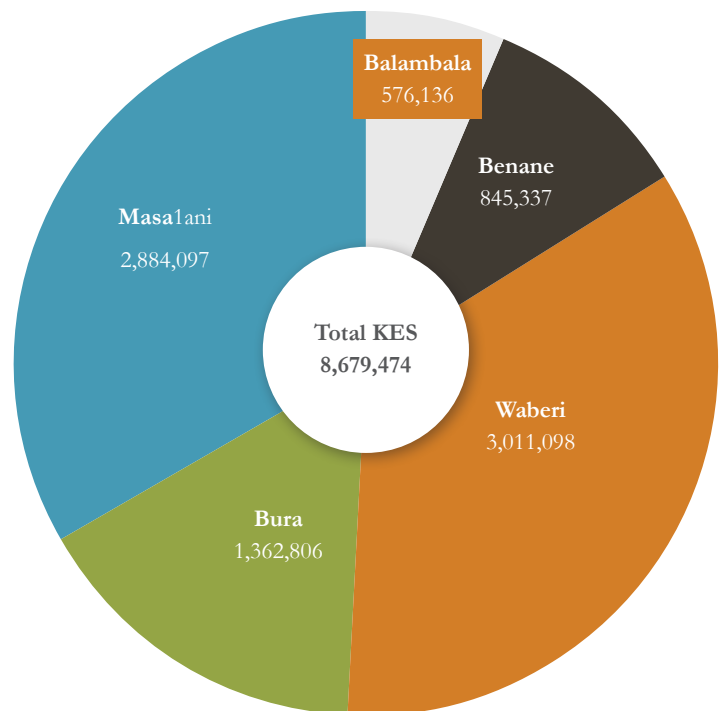


Figure 7: Sum of total financial gain from BGs by location (in KES)

and experience growth albeit marginally considering the challenging market environment occasioned by the COVID-19 outbreak.

To deepen formal financial inclusion the program team supported all 54 saving groups across the five mentor locations to open and operate banks accounts to enable them to save and access other financial products and services. Mapping of relevant partners and opportunities for linkages done to identify viable areas for SGs to pursue as part of preparing participants for graduation, through continuous engagement with relevant partners resulted in saving groups receiving grants from FAIDA- a local organization funded by World bank that provide grants to organized saving groups. The outcome of this engagement resulted in one saving group from Bura receiving a grant totaling KES 500,000, benefitting 12 members of Hantiwathag saving groups positioning them to scale up their enterprises and pursue aggregate livestock sales within the market system.

Garissa USAID May 2019 Cohort	Jul-2021		Aug-2021		Sep-2021	
	Target	Actual	Target	Actual	Target	Actual
Average Business Value (KES)	56000	73549	57000	74450	58000	76025
Mentor BG Monthly Visits Completed	100%	100%	100%	100%	100%	99%
Mentor SG Monthly Visits Completed	100%	100%	100%	100%	100%	100%
Percentage of participants attending SG meetings	85%	93%	85%	90%	85%	93%
% of Participants Contributing to SGs	93%	100%	93%	100%	93%	100%
Average Contribution per participant [Based on All Participants)	400	486	400	486	400	485
Notes						
Percent of Business Groups on Track for BV Target						99%
Percent of Participants on Track for Contribution						100%
Target Number of Active Participants						420
Number of Active BGs						140
Number of Active SGs						25

Table 5: Summary of key performance metrics LMS May/2019 Garissa cohort



Turkana County

In Turkana County, LMS focused on supporting participants through building their capacities and confidence to manage and grow their enterprises through targeted mentorship and linkages in preparation for graduation. As of the end of September 2021, all the active 255 LMS REAP business groups and 57 saving groups attained key graduation metrics for graduation. From monitoring data, business growth recorded a significant growth of 59.6 percent compared to the initial grant disbursed. The growth is attributed to the continued performance of key primary business types, dominated by kiosk/dukas which recorded 84.7 percent as at end of September 2021. Some of the participants diversified to other viable enterprises within the market through the support of mentors. Fishing along the lake zone presented opportunities for diversification despite being categorized as seasonal.

Despite the impact of COVID-19 disbursement of Stimulant grant disbursed in April to all 255 REAP active business groups with a cumulative of KES 2,550,000 disbursed digitally, enabled participants to reinvest and diversify their livelihoods increasing viable sources of income to their households. REAP businesses and saving groups showed their confidence as demonstrated by their ability to draw income and access credit from their enterprises to meet households' needs and emergencies including expanding and diversifying their livelihoods. Cumulative SGs contribution is KES 6,798,598 with an

average of KES 8,887 per participant.

During the period participants benefited from their enterprises by drawing cumulatively KES 27,701,190 as Total financial gain an average of KES 3,669 per participant while at the same time benefiting access to credit facility from their saving groups with KES 3,626,981 disbursed as loans, an average of KES 25,187 per saving group. The Delivery of micro training and mentorship by mentors continued to enhance the capacity of participants to manage stable saving groups whilst adapting to the changing business environment and build shock preparedness with all the scheduled 12 micro training delivered to participants during the project period.

As part of creating and strengthening linkages in Turkana County, key financial service providers, business support agents, and other actors that support women entrepreneurs access a variety of products and services were mapped. The process involved also mapping out existing products, costs, what SME programs the bank offers for micro-consumer segments, and other relevant information that can help promote participants' livelihoods post-graduation. A further engagement with National Bank (Lodwar Branch) resulted in conducting joint sensitization meetings to 23 REAP savings groups with priority on financial training to build the capacity of participants on financial management, record keeping, and access to credit, including relevant products offered by the bank, this was a significant collaboration has bank facilitated and catered the cost of training and refreshment for the participants.

Other relevant partners mapped for engagement include but are not limited to Women Enterprise Fund, National Government Affirmative Action Fund (NGAAF), and Trade and Cooperatives department at the County Government to determine areas of collaboration to further enhance linkage opportunities for participants. This will continue to be a priority to strengthen linkages and formal financial inclusion through ensuring all saving groups open and operate a bank account to facilitate saving and borrowing.

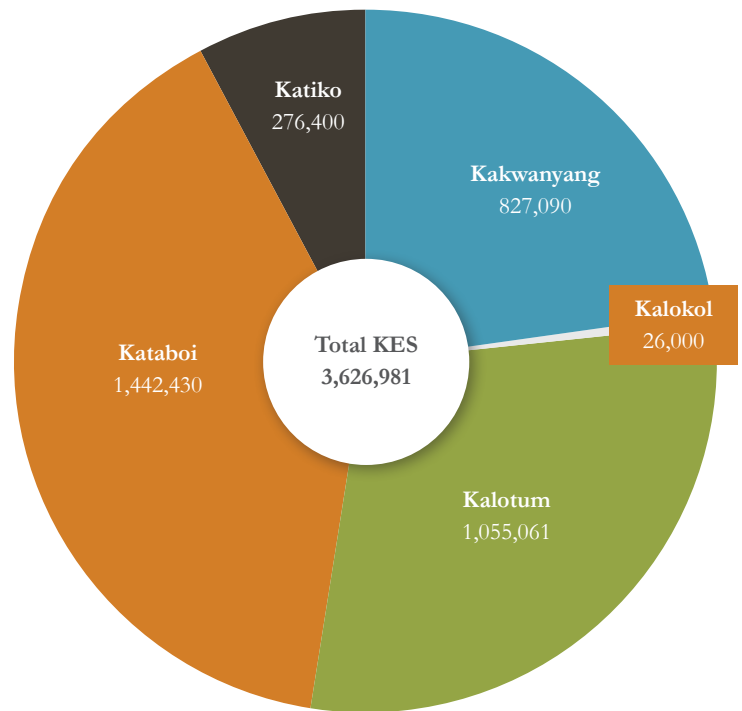


Figure 8: Sum of loans disbursed by location (in KES)

Figure 9: Micro training delivered to participants at SGs

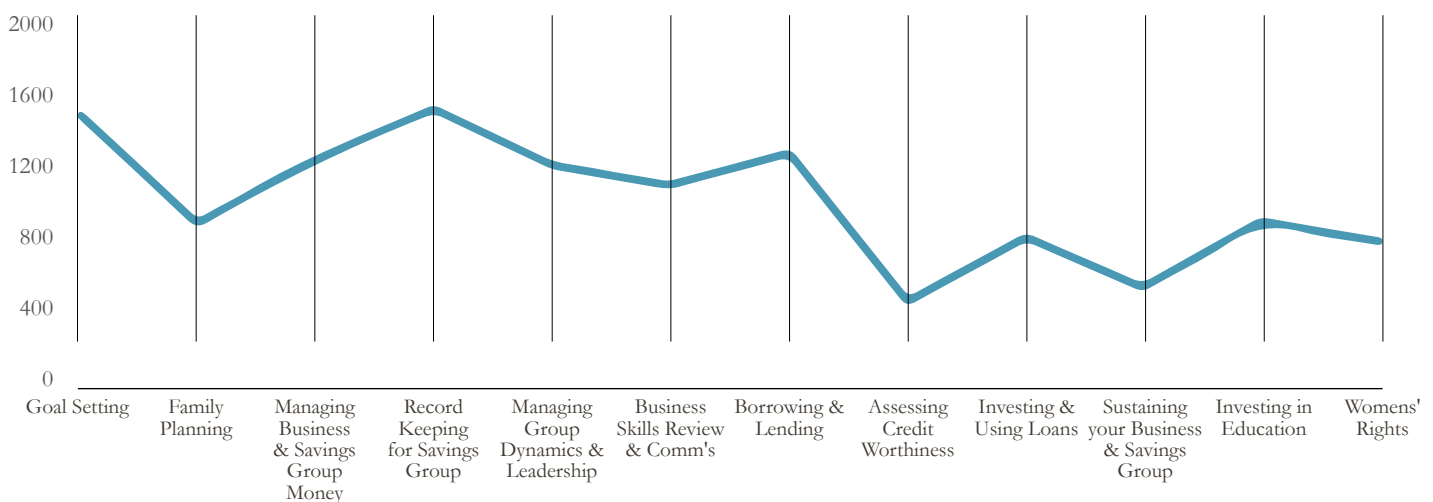


Table 6: Summary of key performance metrics LMS May/2019 Turkana cohort

Garissa USAID May 2019 Cohort	Jul-2021		Aug-2021		Sep-2021	
	Target	Actual	Target	Actual	Target	Actual
Average Business Value (KES)	57000	65174	58000	65174	58000	73262
Mentor BG Monthly Visits Completed	100%	100%	100%	91%	100%	102%
Mentor SG Monthly Visits Completed	100%	100%	104%	85%	100%	104%
Percentage of participants attending SG meetings	85%	95%	85%	76%	85%	91%
% of Participants Contributing to SGs	93%	71%	93%	72%	93%	77%
Average Contribution per participant [Based on All Participants]	400	415	400	396	400	419
Notes						
Percent of Business Groups on Track for BV Target						101%
Percent of Participants on Track for Contribution						47%
Target Number of Active Participants						384
Number of Active BGs						128
Number of Active SGs						27

Lessons Learned

During year 4, mentorship and adaptive management to respond to the dynamic operating environment occasioned by COVID-19 impact and climate change created the ability of REAP participants to navigate the market and economic disruptions is an indicative measure of their adaptive capacity, confidence, and resilience in times of unprecedented shocks. The importance of participants linkages as a critical pathway in supporting participant business success played a critical role in business connections to alternative supply chains within the market ecosystem, increasing the value and volume of traded commodities enabling households to access regular incomes and meet their household needs and emergencies. Flexibility and responsiveness to changing contexts for REAP businesses are dependent on access and use of available market information, strong mentorship, increased business skills, and willingness to take risks which result to take up new and more viable opportunities within the market.

Learning and innovation strategies including intentional program and participants assessment presented opportunities for learning and adaptation resulting in the implementation of rapid assessment as part of assessing the impact of COVID-19 on participants enterprises and markets, this positioned all active REAP businesses to receive COVID-19 Stimulant Grant to support them in rebuilding back better their enterprises, enabling REAP participants to cope with the financial and market shocks caused by the impact of COVID-19. Innovating and testing on digitizing assets transfers through mobile money has shown great success as it offered an efficient and cost-effective process to disburse cash while increasing access and usage of digital financial services by REAP participants under the evolving COVID-19 environment.

The role of saving groups was also a clear demonstration of success and sustainability as participants navigate shocks and stresses as it enables participants to access friendly credit facilities to expand/diversify their livelihoods and at the same time meet households' needs/emergencies. At the same time loan uptake in Muslim dominated counties like Wajir and Garissa was flagged as a concern with high saving and low loan uptake recorded with the main challenge being understanding on Sharia compliance, through targeted messaging to educate participants at saving groups the importance of loans in enabling households to respond to shocks and stresses significant loans were reported. This lesson has been documented as part of ensuring Sharia compliance is integrated into saving group operations in Muslims dominated context.

The monitoring visits, spot checks, mentor refresher trainings, and follow-up have been particularly useful in providing opportunities for reflection, reviewing the progress on milestones, and determining any variances and remedial measures. Record-keeping was picked as a major concern and the review of the record books to include the expense section and

simplifying the entry columns is expected to ease the burden on participants and mentors in reconciling the data, capturing the data correctly, and reporting. The steps towards improving program management practice have been useful in supporting proper planning of activities, scheduling of mentor BG visits, and timely execution of the program activities. The standardized schedule for micro training ensured proper tracking and monitoring of the delivery of micro trainings. Strengthening mentor and field officer engagement and field level mentor visits also ensured timely troubleshooting, response to mentor challenges, and reinforced communication and mentor feedback mechanism.

The engagement under the Partnership for Resilience and Economic Growth (PREG) provided BOMA with an opportunity to participate in PREG activities and co-creation meetings with the County government on key development needs and priorities. This ensured the LMS priorities and planning process is aligned to key County sector priorities envisioned to strengthen collaboration, coordination, and co-creation of activities. Under this approach, BOMA continued to present and build on such opportunities to sustain participant resilience and strengthen engagement with different Counties and government departments of social protection on the integration of the REAP model to relevant social protection programs/systems to achieve impact at scale. These approaches and engagement speak to USAID guidelines on enhanced coordination and co-creation with the government, a key pointer on Journey to self-reliance.

Challenges

- The prolonged drought affected the already dynamic business environment occasioned by the COVID-19 pandemic affecting the local markets leading to slow business growth and operation, impacting on participants as a result of increased food prices, poor livestock trade, and increased household dependency on the businesses.
- Sporadic incidents of insecurity continued to be a cross-cutting concern affecting markets operation and movement of trade commodities resulting in a significant reduction in business operations, engagement with government security agencies played a key role in restoring normalcy and ensuring community co-exists.
- Group dynamics and high credit taken by group members were also recorded to increase conflict in groups mainly fueled by alcoholic members contributing to failed business groups mostly in Turkana County.

Success Story

Synergizing gender roles and norms in LMS Rural Entrepreneur Access Program

After losing his job, Emmanuel Ibei decided to pick up a humbling position of helping his wife with running her kiosk business. This was unthinkable considering the culture of the Turkana community and his prior reputable role. Little did Emmanuel know that he would later appreciate his newly found job.

He admits that it was not easy, as a man, joining a women's group to become their mentor. The Feed the Future Livestock Market Systems Activity (LMS) team met him at the shop located in the heart of Namadak village, where he narrated his story. "After receiving a termination notice from my

previous employer, I found myself in a dire situation. With children and an extended family to provide for, life couldn't be harder," expresses Emmanuel. The once breadwinner had no livelihood and supporting his family turned into a nightmare.

The situation, however, took a sudden turn for better when he joined a business group that his wife belonged to – Angingolea Business Group to take part in a business training organized by LMS. As part of supporting households to increase viable sources of income through livelihood diversification, the group was amongst the 150 other business groups in Turkana County to be enrolled in Rural Entrepreneur Access Program (REAP).

The program trained them for 30 days on record keeping, simple business models, and other key training aspects. The group then opened a kiosk to sell food commodities. Due to illiteracy, the businesses performed dismally until Emmanuel, who is literate, offered to help them organize their records.

Emmanuel streamlined the women group's business records and business acumen. His wife's business group tripled its stock level from KES 20,000 to KES 60,000 within six months. According to Emmanuel, all transactions were recorded, supplies were on time, and customer confidence grew. "Using the skills that we got from the training, we were able to calculate just how much profit or loss we were making and where most sales were being generated. This helped us to focus on those areas and that is why the profits took a sharp rise," he said.

Emmanuel is now in charge of purchasing business supplies for the kiosk from Eldoret town approximately 150 kilometers away. He also encouraged the group to open a joint account and save money for their business expansion. The group now sells homeware. To his surprise, his wife gave him KES 40,000 from her savings to cater for their daughter's annual school fees. "My husband has been so supportive, and he volunteered selflessly to train me and my group members on managing and expanding our business," she said.

Emmanuel trains the women on the importance of common groups and the benefits of savings. He also trains them on numeracy and how to run a business effectively. He believes there is room for expansion, and he says he will keep on empowering and supporting women for growth. "Women are the backbone of communities and if given the right kind of support, empowerment, and knowledge, the world as we know it will be a better place, he concludes. "I challenge other men to be more supportive of the women in their lives and watch how much better their communities will thrive."



Fig 10: Using the skills that we got from the training, we were able to calculate just how much profit or loss we were making and where most sales were being generated.

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