Neloshan International

Hope for a glorious tomorrow

QUARTERLY REPORT
(JULY-SEPTEMBER 2022)

Introduction

This is a progress assessment report of the second quarter running from the month of July 2022 to September 2022.

The highlights contained herein show the progress indicators of the overall program (within the stated duration) whose main goal is to empower single mums in the area of implementation.

6 of the groups of women remained active and focused on the main objective of enhancing the individual member capacity through economic and social empowerment.

Currently, the 6 groups (whose members are actively involved in the group's activities) consists of 10 members each apart from one that consists of 12 members. The membership distribution is as follows:

1. **Nguba-Bidii WG – 12**
2. **Kar-Shama WG - 10**
3. **Nuru WG - 10**
4. **Sumi-Peto WG - 10**
5. **Al-Shama WG - 10**
6. **Shamaa WG - 10**

On the account of discipline, some members' membership has been deemed invalid and the affected members exempted from the group operations by effecting of the individual group's By-laws.

While some groups engage in just one activity, some engage in more than one activity that are ran concurrently every single month of the year.

1. Activity Output

a) Voluntary Saving & Lending

6 of the 7 groups have previously engaged in the named activity. 3 of the groups are yet to recover loaned monies from members, while 3 have been actively growing their fund through the above named activity.

NB: It is on the account of fraud that Upendo-sisters women group has not been operational, and for some time now.

I. Debts and Recoveries

The debts in question are long overdue making it difficult for the affected groups to make any significant progress as at this quarter.

However, some groups have so far made progress in attempt to recover monies owed by members of their groups. Such a group is Sumi-Peto women group from Gikano area.

At the beginning of the quarter, the following members of the said group had the recorded debts:

1. Mary Nyaguthii- Ksh 1990
2. Loise Kirumba-Ksh 1130
3. Margaret Nyawira-1590
4. Lillian Njeri –Ksh 70

At the end of the quarter, Mary and Margaret owed Ksh 400 and Ksh 600 respectively. This would be recovered within the upcoming quarter as the group continues to engage in other activities that enhance its growth.

Nuru Women Group still attempts to recover the following monies with minimal success:

1. Grace Njeri- Ksh 930
2. Ngonyo Mutura- Ksh 1160
3. Hannah Gathoni-Ksh 1310
4. Teresiah Wanjiku- Ksh 2720
5. Rahab Wangui- Ksh 2800
6. Ruth Wanjiru-Ksh 520

Al-Shama Women Group wishes to recover Ksh 12100 distributed among all the members of this group.

II. Fund Development

Nguba-Bidii, Shamaa and Kar-Shama Women Groups are the three groups whose VS&L activity engagement has served to economically empower members through fund development. Kar-Shama group members remit Ksh 100 every month to boost their capital base.9 cycles of the activity has seen the group raise Ksh 10500 by close of the quarter.

Nguba-Bidii and Shamaa women groups run their VS&L activities on interest earned on the borrowed monies. 6 cycles of the activity have seen Nguba-Bidii women group raise Ksh 18315 as at September 2022. Members are optimistic that they shall be able to raise money enough to acquire a merino sheep for each of the active members. As soon as this objective is achieved, this activity shall be dissolved and a new one initiated with a different objective.

Shamaa women on the other hand is as well making significant progress on the activity not ignoring that they have raised Ksh 5120 so far. This is after the 11Th cycle of the activity conducted end of the month of September 2022.

NB: Upendo-Sisters Women group continues to pursue the course of justice in hope that it will recover Ksh 13100 reported to be in the custody of a notorious member who put the members' sum contribution into personal use. Trust issues among the members has seen the group record low membership as observed in this report.

The active members of Upendo-Sisters women group are 4 in number.

b) Merry-Go-Rounds

Other than being a main activity for some of the groups, MGRs have also been used as debt recovery strategy.

Kar-Shama, Sumi-Peto and Nguba-Bidii women group previously used them to help clear or reduce their members' debts.

For instance: in the case of Margaret Nyawira of Mary Nyaguthii of Sumi-Peto women group. 11 members contributed Ksh 200 making a total of Ksh 2200. This amount was to be shared between 2 members considered winners of the day. The group recovered Ksh 1100 of the 1990 owed by Mary. Mary paid Ksh 490 in cash and now owes the group Ksh 400.

Nguba-Bidii women group used the strategy to help its members clear their debts.

This strategy has been applied on the rest of the affected members, and has been reported effective.

Kar-Shama and women group conduct their MGRs every month whereby each member remits an amount not exceeding Ksh 100. They are in their 8Th round of this activity.

Nuru and Al-Shama women group members remit Ksh 200 for similar activities. They are in their 2Nd and 7Th rounds consecutively.

Other than being a debt recovery strategy, MGRs also enhance members' unity.

c) Potato Farming

Previously, 2 groups (Sumi-Peto and Shamaa women groups) engaged in the named activity but as at this time only one group (Shamaa women group) engages in potato farming.

Shamaa women group lost a crop early in the year as a result of erratic rains as they solely depend on rain-fed potato farming.

However, a second season saw the group harvest 17, 70kg bags of the crop. They sold off the produce. The 10active members took home Ksh 2600 after the sale.

Motivated to continue, the group planted another crop on a ½ acre piece of land in the month of October 2022. It's hoped that the project will continue yielding better harvest.

Members of the group provide the inputs required including labor. They however hire one of their own (Esther Wanjiku) to spray the crop.

The hired land belongs to Lucy Nyambura Chege, who is an active member of the group as well.

d) Savings and External Loans

Shamaa women group is reported to be vigilant in seeking financial/economic empowerment for its members.

It leaves no loopholes in trying to find better opportunities intended to help members walk the path of financial freedom.

The group secured a Ksh 250000 under the Women Enterprise Fund (WEF) that was offered under a previous regime of governance. The group members repaid the loan in a period not exceeding one year, as final payments were made in the month of September 2022.

The group is determined to secure higher loans with the government of Kenya so as to enhance the economic ability of its members.

This is counted among the diverse ways through which the single mums' livelihoods will be improved.

The group has had various achievements in the past including acquiring a merino sheep for each of the members.

Other groups are challenged to follow suit in the footsteps of Shamaa women group.

Summary

GROUP	NO OF MEMBERS	ACTIVIT/IES	STATUS ON VS&L (KSH)
1. Shamaa 2.	10	VS&L	5120
3. Nguba-Bidii	12	VS&L	18315
4. Kar-Shama	10	VS&L and MGR	10500
5. Nuru	10	VS&L and MGR	Recovery-9440
6. Sumi-Peto	10	VS&L and MGR	Recovery-1000

7. Al-Shama	**10**	**VS&L and MGR**	**Recovery-12100**
8. Upendo-Sisters	**4**	**VS&L**	**Recovery-13100**

The table above gives a summary of the main activities in which the named groups engage, number of members in each group and the amounts raised through the VS&L activity where applicable

Recovery means that the amount in question is in the custody of individual group members distributed across the groups

Conclusion

Persistent drought, reduced household incomes, failed crop seasons and the overall high cost of living are reported to be the main constraints against which the single mums in the area of implementation are working in pursuit of a world where they are spiritually, socially, emotionally and economically empowered.

These constraints have left some in debts which they are yet to clear, alongside long hours spent on search of water and fodder for their herds (mainly sheep and cows).

Whereas the household incomes decreased, high cost of living is named as the major constraints.

Increased resilience has seen the mums mitigate the myriad challenges they face, as they are vigilant in seeking opportunities to seize in order to better livelihoods. The opportunities lie in seeking alternative means of survival through diversification of enterprises.