



CASE STUDY – PUNDA NI MALI - GAI WOMEN GROUP.

Savings and Internal Lending for Communities (SILC) as a graduation model for financial independence for women donkey owners and groups

One of the greatest barriers to improved equine welfare and community livelihoods in Kitui County has been access to sustainable financial services for women working with donkeys. The existing financial institution has remained exorbitant on their finance rates, restriction on collateral and inflexible for very vulnerable women in rural communities. This has doubled the vulnerability of women who are left behind by men who go to town to seek casual employment. Thus, the women remain with limited or no alternative for livelihoods and economic support, since they have no ability to save or access any substantive finances for investment or purchase of productive assets.

To help alleviate the situation, Caritas Kitui KIAW project sought for introduction of Savings and Internal Lending for Communities (SILC) as a graduation model for financial independence for women donkey owners and groups for the year 2020. This model helps build a capital base and savings float for both groups and individual members, which has made miraculous transformation on women livelihoods while boosting donkey welfare.

SILC as a graduation Model Targets Mature groups for social economic and financial independence. The target for mature groups was based on the concept that the group has been able to go through the 4 stages in development of a group (Forming, Storming, Norming and Performing). From lessons learnt from 4 pilot groups from Mwingi Central and North it was indicated that at very initial stage the group needs to start with Merry go round where the liability and need for documentation is limited, at intermediary stage (Norming) the groups get into Table banking which has high call for responsibility, requires record keeping but has limited plan for sustainability. SILC was learnt as best at Maturity or performing stage where all members are streaming at one direction and laggards are already out of the group. Thus, this model graduated the women donkey owners to investment and building of productive assets for women empowerment.

With these lessons in mind Caritas Kitui in partnership with Brooke EA provided capacity building and mentorship support for 18 mature donkey (Out of 28) welfare groups from Mwingi North on SILC methodology. Where the groups have a total membership of 847 donkey owners/users working with 1743 donkeys. The capacity building and mentorship aimed to help women working with donkeys to better manage their existing resources by having basic financial management skills and smart investment plans.

The case of “Punda ni Mali” (Translated as donkey is wealth) Women Group from Gai in Kyuso ward, Mwingi North Subcounty has not been different. The group made up of 27 members (24 women and 3 men) was formed in April 2017. Members have been in forefront in sensitizing fellow community members on care and protection of working donkeys for years as other group. However, the group members had challenges in seeking veterinary services for their livestock specifically donkeys due to lack of financial capacity to pay for these services attributed to low economic status of women who had limited access to financial opportunities due to aforementioned limitations. The year 2018 the group started merry go round, in 2020 the group was engaged in table banking until 2021 which the capacity building and mentorship support was offered on SILC.

Punda ni Mali -Gai women group was among the 18 groups who benefited from the capacity building and mentorship sessions on the financial literacy initiative. Their economic status has greatly improved due to access to loans, social funds and share-out funds. In the previous financial cycle (April, 2020, to March, 2021, the group accumulated savings worth ksh.320,000. Members with the lowest savings having ksh.7700. A total of Ksh.276,000 were loaned to group members enabling 5 members to set up small scale businesses to support their families, 17 purchased goats which are key livelihood assets. Three quarter of the members afforded to pay for school fees for children as well as purchase food for their families during drought period.

The current year (April, 2021, to March, 2022), is likely to hit a notch higher. Caritas to acknowledge the great transformation offered to support the group with a SILC box for improved safety for their finances and books of record.



Figure 1: a group capacity building session on savings and Internal lending communities (SILC) methodology



Figure 2: a money safe box used for keeping money and group records for Punda ni Mali-Gai during savings and loaning activities.



Figure 3: members from Punda ni Mali -Gai women group conducting a saving and loaning session



Figure 4: A community donkey clinic organized by members of Punda ni Mali – Gai women group for deworming and vaccination services.

Donkeys too benefitted as members can afford to comfortably contribute Ksh. 100 each on quarterly deworming clinics for donkeys (after very three months). This year, the members has organized 2 community clinics in collaboration with the ward based veterinary officers for deworming and vaccination

services benefitting 477 donkeys from the village. From the larger pool, a total of 4397 donkeys were dewormed/vaccinated from clinics organized by the 18 women groups trained on SILC model. Each group has a savings kit for treatment of donkeys.

Punda ni Mali- Gai women group has also established a group farm for pasture production and preservation to ensure donkeys have sufficient feeds during times of drought and starvation. The farm has also provided a good learning platform during trainings and demonstrations on pasture production, hay bailing and other soil and water conservation technologies.



Figure 5: chairperson from Punda ni Mali – gai women group harvesting pasture seeds from group pasture farm



Figure 6: a section of Punda ni Mali -Gai group members display pasture seeds harvest from their group Farm.



Figure 7: a section of Punda ni Mali- Gai planted with Pasture and ready for harvest.



Figure 8: donkeys belonging to members of Punda ni Mali -being fed from fodder preserved and stored for use during dry period.

The model is the next frontier on a sustainable exit that will empower women beyond phase out, in addition to creating a strong community bonds and trust among group members. This Caritas will roll continue rolling this model out for mature groups.