

## PROGRESS ON PROJECT ACTIVITIES

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The following is the project's progress towards achieving expected outputs.

### **Key activities highlights**

*Activity 1: Mobilization of the community to form and/or strengthen existing self – help groups through registration with the social services department, streamlining the internal group governance and accountability structures and establishment of group savings accounts..*

### **Dallas Community Organization (DCO)**

The Dallas Community Organization has been reconstituted with a new management committee of thirteen (13) members. The community has provided space for women and youth representation. It has established vertical linkages with the Umande Trust, the Embu Municipal Council, Dallas Women and Youths Initiative, the area Councilor and the Provincial Administration.

The DCO provides a forum where development partners discuss and prioritize development initiatives for Dallas, review proposals and hold accountability sessions.

### **The Management Structure**

Exchange visits organized between Umande Trust and Pamoja Trust to Muungano Wa Wanaviji groups in daily savings and CBO operating Bio Centres in Kibera and Huruma. Visitors comprised 14 representatives of primary groups of the Dallas Community Organization. A second exchange visit was organized for another group of 15 groups representatives from Dallas- Embu.

### Daily Savings

***Activity 2: Training of groups in daily savings using the services of an experienced community daily savings trainer***

- 15 groups' training was conducted in February 2008, which was facilitated by community facilitators drawn from "Muungano Wanavijiji".
- A three-day training programme (3<sup>rd</sup> – 5<sup>th</sup> April 2008) was developed between Umande Trust and Dallas Women and Youth Initiative officials. A total of 249 were trained.

- Establishment of Governance structures (election of a management committee of 11, an executive committee of 3, a loans committee of 3 ), development of a constitution and opening of a bank account.
- Mobilization and profiling of 27 women and youth groups within Dallas
- Installation of the developed loaning systems.
- Participatory review of Terms of reference for the established 27 loan committees and development of a loaning calendar.
- Procurement of loan records/ stationery ( 10 collectors books, 10 treasurers books and 100 savings passbooks for individual savers). Facilitated development of terms of reference for different committees and official of primary groups.
- The management team have delegated themselves duties to visit the groups in turns. They have divided themselves days and groups to visit every week from Monday to Friday. They then bring a report on Sunday in their weekly Management committee meeting

*Activity 2: Commencement of daily savings and development of micro-credit structures within each group to facilitate easy loan appraisal, approval and recovery systems.*

- Registration and organizing members in savings groups and savings mobilization.
- Members in small groups are contributing savings (on daily/ weekly/ bi weekly/ monthly) part of which is submitted to the Dallas Bank account.
- Printed daily savings records for individual savers, the collector and the treasurers of primary groups. These records have been passed over to the 30 groups affiliated to the MFI.
- Loan application forms have produced and are available to primary groups for members to apply for the first loans.
- At least 30 Loan committees of 3 to 5 members have been constituted at primary groups' level. They process and vet individual applications before forwarding them to the Dallas central loans committee-

## Loan Disbursement and Loan Repayment Status as at 30th June, 2008

Revolving seed funds	1,019,700
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Name of the Group	No. of loans	Amount Disbursed
Imani Women Group	9	165,000
Emerald Self Help Group	7	105,000
Golden Vale Women Group	9	15,000
High Vision Youth(Men) Group	1	135,000
Seed Women Youth Group	8	115,000
Mumanthi Women Group	5	50,000
Women for A Change	1	20,000
Mbona Women Group	6	60,000
Wendo Self Help Group	1	10,000
Juhudi Women Group	1	15,000
Juhudi Self Help Group	1	5,000
New Women for a change	1	5,000
	<b>50</b>	<b>700,000</b>
<b>Balance</b>		<b>319,700</b>

*Amount repaid*

*84,100*

Group members continually submit applications and undergo the orientation process with facilitation provided by officials of the apex group to ensure compliance with the loan policies and procedures and proper loan utilization.

### Information and Communication

Umande is linked to the Internet services and is able to effectively communicate with its partners. Umande maintains a website that provides a detailed profile of its programmes. The mobile phones and email communication provide the best means of communicating with groups and partners in the field. In addition, training workshops and meetings with project partners and participants serves as an alternative media for passing information.

### ***Written documents/ reports for the period***

- Savings and credit policies and procedures for the Dallas Women and Youth Initiative
  - 2 Quarterly Reports ( January- March, April- June 08)
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### **Key external events that informed the project**

The following key critical events contributed to either attainment or constrained some of the project activities during the report period:

- **Kenya National Elections**

The controversial results announcement by the Electoral Commission of Kenya and subsequent post election violence that put the nation to a halt affected the project implementation for two months (January and February)

- **Partners meeting for mainstreaming cross cutting issues**

Representation of Umande Trust and Dallas Women and Youth Initiative in a series of planning and working meetings facilitated by Goal Kenya has improved the programming and mainstreaming Key cross cutting issues. They include environment, HIV/AIDS, people living with disabilities, Gender and Children into project activities. Institutional assessment of partners will also include Dallas Women and Youth Initiative to determine the strengths and weaknesses as an entry point for mainstreaming the cross cutting issues.

- **Policy Implications**

Mobilization of savings means accepting deposits from members for lending purposes just as a micro finance institution. The Government through the legislature has developed a micro finance bill to regulate the proliferation of micro finance institutions. The bill is already in force after presidential assent with the central bank of Kenya being the regulatory body. It is anticipated that only a few established MFIs may survive. However, for the case of the Dallas Women and Youth Initiative, registration needs to be changed to a savings and credit cooperative society. SACCOS under the cooperative act are cushioned against the micro finance bill.

### **Key Constraints/ Challenges**

- Despite of the increase of recruitment of members in the initiative, there are some groups with dormant members.

- Dallas Community Organization has taken long to demonstrate institutional image due to challenges in its leadership and organization something which slowed implementation of activities.
- A few groups have pulled out of the programme, which is attributed to recent reorganization of the leadership of Dallas Community Organization where those sidelined are fighting back. This is also attributed to different political affiliations and influences
- Lack of budgetary provision to cater for work coordination /mobilization at CBO level
- Limited funding period for establishment of sustainable governance structures

### **Recommendations**

- Scaling up of Loan to increase loan portfolio and outreach
- To improve the portfolio health by strengthening of Loan Committees, imparting knowledge and adopt basic financial ratios into the credit scheme.
- Schedule and implement business planning and strategic visioning sessions for group leaders together with the management committee
- Installation of proper credit records and offer training to collectors , treasurers, Secretaries and loan committees
- Organize and conduct Exchange Visit
- Installation of a Loan Tracker for entry and tracking information on savings and credit