

FINAL EVALUATION REPORT OF TUINUANE PROJECT CONDUCTED IN DECEMBER 2017



Photo: Mrs. Lena Simotwo, a Tuinuane Member in her farm in Kericho County, Kenya

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Executive Summary

This is an End Term Evaluation Report of Tuinuane Project conducted in December 2017 and commissioned by Free Pentecostal Fellowship in Kenya (FPFK). The main objective of the evaluation was to have a learning process on the impact of Tuinuane project among the project stakeholders with inclusive documentation of key lessons learnt and recommendations. This evaluation follows the completion of Tuinuane Phase 3 in December 2017 under implementation and management of FPFK. The goal of Tuinuane Phase 3 was to strengthen Local governance and ownership of Tuinuane by group members and FPFK through Economic empowerment as a strategy to poverty reduction. The project purposed to facilitate establishment of a Gender Responsive Economic Empowerment Department in FPFK, which was to expand the projects national reach; as well as enhance local ownership and institutional sustainability of Tuinuane. Although the evaluation process examined the achievement of Tuinuane Phase3, it also underscored the overall impact of Tuinuane project in the lives of group members, most of whom constitute low income women in rural and urban areas in Kenya. The evaluation was conducted by Everlyne Nairesiae; an international consultant in Gender, Research, Planning, Monitoring and Evaluation; and with the support of Jennifer Soila as the Research Assistant.

The evaluation used Participatory Rural Appraisal, gender, human rights and environmental sensitive approaches, while embracing wider consultation with members of Tuinuane groups and their respective Field Agents from 7 sampled regions of FPFK (Abadares, Nakuru, Ahero, Kericho, Nairobi, Namanga, and Loitokitok), Project Task Force, Project Staff, women and youth Ministries leadership and the FPFK Executive Board. Various data collection tools were designed and used to collect qualitative and quantitative data including semi-structured questionnaires administered to members of Tuinuane groups; Field Agents and households visited by the consultants for interview and observation. Focus group discussions were conducted in 6 out of the 7 regions with exception of Loitokitok. In-depth interview were also conducted with members of Executive Board of FPFK, Tuinuane Project Task Force, and the leadership of Youth and Women Ministry of FPFK. Overall, a total of 277 including 96% female and 4% male respondents were reached in this review.

Data was analysed using Statistical Package for Social Sciences (SPSS) and used for preparation of this report. The report also makes inferences to the findings and recommendations of Tuinuane Project Evaluation of 2008; and the recommendations of the Tuinuane Evaluation done in 2015 to draw relationships on progressive changes experienced by the project participants. The Digni Empowerment Assessment Tool was used guide the design of this evaluation and findings summarised in key outcome levels of the project. The design of the evaluation uses recall method through testimonies as ladder of reference of change in social and economic transformation in the project participants lives due to lack of baseline at the start of the project and use of control groups for impact measurement. Preliminary findings of this evaluation were presented to project stakeholders on 30th December 2017, a meeting attended by representatives of Tuinuane groups, the FPFK Executive Board and Board of Trustees, representation of the Project Task Force, Project Staff, FPFK Pastors and other leaders for their feedback and inputs, which have been in cooperated in this report. This evaluation makes several conclusions and recommendations with a summary as highlighted below.

The Evaluation makes the following key conclusions:

- Tuinuane Project has economically transformed the lives of rural and urban low income women and their families positively improving their income by at least 50%; through improved access to savings and credit facilities used to establish and expand their businesses. Tuinuane project has therefore, catalysed its participants' financial ability to address their personal and family needs including access to food security and nutrition, health and better housing condition, education for their children, enhanced their social status, participation in decision making and made them live a life of dignity compared to what they had before.
- FPFK has successfully integrated Tuinuane Project in its structures and systems; and recognizes it as a Gender Responsive Economic Empowerment Programme within FPFK. This follows the successful registration of Tuinuane SACCO, allowing the transition of Tuinuane project from Accumulated Savings and Credit Association (ASCA¹) model to a formal Savings and Credit arrangement, with over 1000 members registered by end of the evaluation exercise in December 2017.
- Despite successful integration of Tuinuane within the FPFK, the evaluation finds that Tuinuane Phase 3 project implementation had put in place limited contingency plan including anticipated financial needs during the transitional processes to a full operational SACCO upon project conclusion in December 2017. Filling this gap remain critical need to ensure the SACCO is fully up and running. Failure to secure resources to bridge this gap may adversely affect the operations of the SACCO, particularly in mobilizing and facilitating transition of Tuinuane groups' to the SACCO.
- There was minimal interaction and sensitization of Tuinuane Group members on the importance and procedures for registration and membership in Tuinuane SACCO, which led to speculation on its objectives and low transition among Tuinuane group members to the new SACCO. Despite this challenge, engagement with Tuinuane group members during this evaluation process shows great potential for high transition to the new SACCO with more sensitization, access to information and support from the Field Agents to raise members trust.
- The strength of Tuinuane SACCO and its success is in its massive number of members across the country. Overall, the Tuinuane Groups have remained intact, with increase in number in membership joining the groups with greater level of autonomy in their operations.
- The evaluation established that the overall number of Tuinuane members through record evaluation and by comparison with numbers shared by the group leaders during field visits in the specific regions to currently stand at a total of 40, 249 (39,183 female and 1,066 male). The total number fell short of the numbers recorded by the evaluation of 2015 by 1000 members, which then found Tuinuane to have mobilized 41,234 members with 97% women and 3% men. This change is attributed to some members leaving the groups and some of the groups becoming inactive as shown in the evaluation matrix of analysis in section 5.9 of this report.

¹ ASCA stand for Accumulated Savings and Credit Association. These are Savings Groups composed of 10 to 25 self-selected individuals who meet regularly and frequently to save (preferably weekly); amounts are based on each member's ability. Groups then pool the savings to make loans on which they charge a relatively high service fee or interest rate which in turn increases the loan fund. Member's savings are recorded on individual passbooks, and all the weekly transactions including savings, loans, fines are recorded in one central ledger which is kept by treasurer in a 3 lock box, but keys kept by the other three officials; chairperson, secretary and controller.

This evaluation makes the following key recommendations:

- FPFK leadership should move with speed to strengthen institutional structures that will ensure support for full operationalization of the SACCO, guided by a clear transitional plan including clear targets; with possible resources that will sustain its operation for at least 6-12 months to oversee group members' transition to Tuinuane SACCO management and ensure the SACCO is self-sustaining.
- Tuinuane SACCO needs to streamline its operation to go beyond the centralised system of operation to dispel the group members' perception that the SACCO is too far from them, by exploring ways to decentralise its operation to regional levels to ensure efficiency in delivery of services to its members.
- The Field Agents continue to be a big support to decentralisation of the SACCO activities and achieving its objectives, hence their contribution to the SACCO be considered and facilitated.
- Continue the use of technology including mobile banking for members' financial transactions as may be applicable to reduce financial risks at members' level, SACCO transactional costs and increase efficiency in financial management.
- Undertake massive sensitization and education of Tuinuane groups for more information about Tuinuane SACCO, accompanying their smooth transitional process as individuals or groups to the new SACCO.
- Engage and involve the FPFK church leadership at national, regional and local level including Pastors, Women and Youth Ministries to rally support for more members to join the SACCO and influence ownership of the SACCO by the church members at its primary constituency.

More information about these and other findings of this evaluation are presented in the proceeding sections of this report.

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1.0 Introduction to Free Pentecostal Church of Kenya (FPFK) and Tuinuane Project

The Free Pentecostal Fellowship in Kenya (FPFK) is an evangelical church legally registered in Kenya. It was initially started by Norwegian and Swedish missionaries in the 1950s and 1960s respectively. The missionaries from the two Scandinavian countries operated independent of each other until 1997 when their operations were merged to form FPFK as a Kenyan national church. FPFK has continued to play an important role in the civil society and is an active member of Evangelical Alliance of Kenya (EAK), an umbrella body for Pentecostal churches in Kenya. In addition FPFK runs specialised programs such as the HIV/AIDS program and humanitarian relief projects funded by diverse financial partners such as PMU Interlife, Sweden and PYM Aid, Norway. Currently the church operates in 32 regions in Kenya and has 252 local churches and 1130 branches, with an estimated combined membership of over 200,000.

FPFK has over the years registered substantial growth in terms of increase of members, systems development and other parameters. The growth has brought with it new challenges to be dealt with, while still focused and consistently providing quality services to the members and local communities. Additionally, there have been significant changes in the church's operating environment. In the recent past, FPFK church has joined the world in ensuring that it remains relevant and active, in ensuring that as Faith based organization it is accountable in sustainable development in Africa including fighting poverty and gender inequality as provided for in SDGs 1 and 5 among other goals.

1.1 About Tuinuane Project

For the last 12 years, Free Pentecostal Fellowship in Kenya (FPFK) supported by the Pinsemisjonen has implemented Tuinuane Project which seeks to uplift and empower rural Kenyan women. The project has so far evolved from addressing literacy needs of women at the inception stage to lifting the socio-economic status of women in rural and urban areas through savings and credit groups. Over years, the Tuinuane groups have had their money pooled together, issue loans to members with minimal interest to enhance their economic activities mainly in initiating and expanding their business ventures. The groups have been self-operating and with no external funding but received technical support and oversight through a network of Field Agents and Tuinuane Project Staff team at the FPFK national office. The project has so far been implemented in three phases; two of them of five years each; 2005-2009, and 2010 -2015 and phase 3 in 2016 -2017. By the end of phase 1 the project had supported the establishment of more than 300 groups reaching approximately 7000 members in various parts of the country spread across the FPFK regions. In 2015 at the end of the 2nd phase, Tuinuane had 1500 groups and over 40,000 members' country wide. At the time of this review, the project had reached 27 FPFK regions, with 1,215 active groups on the ground with a total number of members at 40,249; made up of 39,183 female (97%) and 1066 male members (3%).

Tuinuane groups operated their activities and remained vibrant throughout the year, with activities beginning in January including opening of saving books from members and loaning which delayed slightly to allow members accumulate savings in the initial months. The activities of Tuinuane groups however, at the end of the year, with members sharing out all their savings and interest made to members loans and fines, adjourning their activities to January of the following year. At the time of this review, most groups had closed their books,

with some still on the process of closing their group activities for the December holidays. This has been the mode of operation for these groups from the inception of Tuinuane Project. However, massive growth in number of groups and expanded financial activities demonstrates significant growth and potential of these groups to be more established to operate within more formal and institutionalised financial management systems. This need was highlighted by the evaluation of phase two conducted in 2015, acknowledging significant growth of Tuinuane as a project, with recommendation to consider mainstreaming the project within the FPFK Church to up its operation and ownership, expand and sustain its impact. The need to institutionalize Tuinuane into FPFK brought about Tuinuane Project Phase 3; which has been running from 2016 to 2017 with the aim to have Tuinuane becomes a programme and a legal entity within FPFK, with a strong presence at all levels of the organization.

The overall goal of Phase 3 was to strengthen local governance and ownership of Tuinuane by members and FPFK through economic empowerment as a strategy to poverty reduction. This was to be attained by establishing a gender responsive economic empowerment department in FPFK, which will expand the projects for national reach; as well as to enhance local ownership and sustainability. Specifically, this project was set to achieve the following objectives:

- Institutionalize Tuinuane as a fully owned programme by FPFK organization including the establishment of appropriate systems and structures.
- Strengthen Tuinuane existing groups by establishing self-sustaining systems that are effectively managed all levels
- Increase Linkages, Networking and partnership within Tuinuane groups, Local resource persons and Institutions.
- Strengthen the Capacity of Key Field Agents to effectively support Local ownership and sustainability of Tuinuane.
- Support Tuinuane groups to be aware of and be responsive to environmental issues in their local context
- Develop gender responsive processes and activities in Tuinuane groups and all levels FPFK.

This project was implemented by FPFK, led by a Project Leader and overseen by the Coordinator of Programmes at FPFK. The project implementation was supported by a Project Task Force, comprising of 6 members (4 female and 2 male) strategically nominated by the FPFK Executive Board to accompany and support the Phase 3 project implementation, with clearly defined roles and responsibilities including planning, mobilization for key support and overall coordination of the delivery of the project. The Project Field Agents (PFAs) played an active role in oversight and guidance of Tuinuane groups, making daily and direct contact with the respective groups at the community level and linking with the National Office. Overall, FPFK Executive Board provided oversight to the implementation of this project, including making key decisions on the integration of Tuinuane in FPFK Church through the FPFK Annual General Meeting. Involvement of the Pastors and other Church leadership bodies was also done at varying levels as will be underscored later in this report.

2.0 Objective of the Tuinuane Project Evaluation

This evaluation was commissioned by FPFK to reflect on the learning and evaluation the performance of Tuinuane Project Phase 3, and the impact of Tuinuane project in the lives of the project participants since its inception. Although this evaluation gives focus on the performance of the project in phase 3, efforts were made to examine the impact of project in the lives of project participants following the completion of the three phases. Specifically, this evaluation responded to 5 key questions below as provided for in the Terms of Reference Document (ToR) and whose responses are provided for in subsequent sections of this report.

1. Assess the structure, systems and management of Tuinuane in the context of its ownership and growth as a gender responsive economic empowerment strategy in FPFK.
2. To what extent have Tuinuane groups been strengthened in terms of group leadership, financial systems, membership growth and commitment, coordination and networking?
3. Assess the level of linkages, networking and partnership within Tuinuane groups, local resource persons and institutions
4. Determine the contribution of Key Field Agents towards increasing Local ownership and sustainability of Tuinuane as a gender responsive economic empowerment tool in FPFK
5. Document good practices and key lessons learnt including recommendations for future improvement of similar programmes in FPFK or other organizations.

3.0 Approach to the Project Evaluation

The consultant used participatory, gender and human rights sensitive approaches, environmental and participatory rural appraisal methods to conduct the evaluation of this project. The consultant was keen to ensure adequate consultation through interactive sessions allowing learning that involved direct project participants, Project Field Agents (PFAs), Project Leader and Task Force, FPFK Women and Youth Ministry Leadership, and the Church Executive Board. The evaluation was not only designed to examine and document the status and outcome of this project, but also foster awareness of its importance, key development outcomes and how transformative those changes have been in the lives of project participants, and areas where improvement was needed to foster even greater performance of the groups and the FPFK Church in delivering this project objectives and commitments as a Civil Society Organisation (CSO).

The consultant reviewed several project documents including phase3 project document, previous evaluation reports, the FPFK constitution which is currently being reviewed and the strategic plan; locating the Tuinuane Project in the context of the FPFK's work. Other relevant documents including those related to the Ministry of Cooperatives in Kenya, the Kenya's Vision 2030 now aligned with the implementation of the Sustainable Development Goals (SDGs) under implementation by the national government were also examined in locating the project contribution to national and international development goals.

The Digni Empowerment Assessment Tool was considered in the design of this evaluation making specific provisions addressing key areas of change and indicators of achievements; and applied in drawing conclusions. Data collection tools included structured and semi-structured questionnaires and guide to focus group discussion which enabled collection of qualitative and quantitative data on key indicators of performance of the project and

emerging issues. Interviews and focus group discussions were conducted with project participants and other stakeholders; and administered questionnaires to individual project participants and PFAs in 7 regions, with the support of a research assistant. The groups were randomly selected by the consultant and discussed with the evaluation team¹ with key aspects used to review and settle on the final list including social, cultural and economic zones, geographical variations in rural and urban context, and time of the existence of the groups (new or old groups by time of establishment). The evaluation exercise including field visits was accompanied by the Tuinuane Project Leader. The following interviews and focus group discussions were conducted:

- In-depth interview with FPFK Executive Board, Project Task Force and the Project Leader (staff) addressing policy, management and strategic implementation issues of the phase 3 project and overall development and performance of the project so far.
- In-depth interview with Women and Youth Ministry Leaders in FPFK, addressing key issues on their role, involvement and support to the project and vision for growth and expansion of the project under the new SACCO establishment.
- Guide to focus group discussion reached **157 participants mainly women members 151 (96%) of Tuinuane in 7 regions visited** (Abadares, Nakuru, Ahero, Kericho, Nairobi, Namanga, and Loitokitok).
- Semi-structured questionnaire for individual interviews on personal development while in project, attributed success at social and economic fronts reached 63 (F=51, M=12) project participants. Applying a similar tool addressing the role of agents, ownership and sustainability of the groups, **57 Field Agents (F=56, M=1)** of Tuinuane in 7 regions were self-administered.
- Observation of two groups that conducted their annual financial sharing out ahead of closing the group was done in Njambini and Nakuru. Further, 7 households visits were conducted involving direct project participants, sharing their testimonies of change with the consultant.
- Records and system review at Tuinuane office and book records at the group level was also done to ascertain membership and financial status and system capacities.

The consultant focused on the final goal of the project and looked at changes in the lives of project participants against the findings of the initial evaluation conducted in 2008; although it was not possible to interview the same respondents to make direct link as there was no control group; or rolling baseline participants established for this project. This involved both household-level interviews (individual) and focus group discussions with project participants. In order to measure key outcomes and impact, the consultant used semi-structured and focus group questionnaires that employed before and after recall techniques. This involved participant recalling their use of financial services; housing investment; access to health services; quantity and food consumption pattern, social status and control over income and other resources among other variables before joining Tuinuane and now.

Although the evaluation team had intended to visit groups that were conducting final annual meetings often held in December to close their annual financial operations, only managed two groups (Njambini and Mwariki) on the days of our planned visit, as most of the groups had already concluded their annual financial/savings sharing-out meeting and or had planned for a different date in the month. This restricted our ability fully observe and assess

¹ The evaluation team consisted of the evaluator, the Programmes Coordinator, the Project Leader and Representative of the Project Task Force and the General Secretary of FPFK.

group quality, in terms of attendance, adherence to procedures for group financial transaction and overall leadership. The consultant however, addressed this gap by reviewing all the group financial books and participants pass-books made available for assessment at the time of visits. Data collected and collated from participants and stakeholder in this project was considered sufficient and statistically viable to draw conclusions that present objective evaluation of performance assessment of phase 3, and the overall impact of the project. Findings of the evaluation exercise, including conclusions and recommendations are presented in the following sections below.

Overall Impact of Tuinuane Project



4.0 Findings on the Evaluation of Tuinuane Project and Its Overall Impact

This section underscores the impact of the Tuinuane project in the lives of direct project participants, majority of whom constitutes women of low income in rural and urban communities in the project areas in Kenya. The evaluation examined change in financial income, change in saving and credit behaviours, access to banking services, access to health, food and nutrition for their families, participation in decision making and perception of change in social status; and ability of participants to live a life of dignity.

4.1 Impact in the lives of participants

Micro-finance/credit institutions have been identified as special purpose vehicles that assist people living in poverty in progressively realizing their financial empowerment in fighting poverty and gender inequality. From the interviews conducted with project participants including individual interviews done through 7 household visits showed that all members of Tuinuane groups have made savings, accessed loans from the groups to do business and in turn have experienced improved income levels resulting from their business activities.

The evaluation finds that 32 of 63 (51%) of members taken through in-depth interview had increased their loaning capacity between 81 – 300% compared to their initial capacity at the time of joining the group, with average lowest loans ranging from USD. **20 to USD 5000**. In addition, 12 (19%) of respondents had increased their borrowing between 10 – 20%; 2 (4%) increased their loaning capacity by 21- 50% and 15 (25%) increased by 51-80%. The evaluation attributes this change to increased members' savings, resulting from a significant increase in members' income levels from their businesses reported to be between 50 - 250% from what they earned before they joined the group.

Members took loans to initiate new and expand small business including kiosks, vegetable and fruit vendors, selling of second hand clothes, shops and hardware; and improved crop farming and livestock keeping. Most project participants interviewed have been in the groups for more than 3 years with 30 (47%) having been members of Tuinuane between 4-7 years and 13 (21%) for over 7 years as shown in the table below.

Lena Simotwo is married and blessed with 3 children. She joined Tuinuane in 2010. Before joining Tuinuane, she worked in the farm and supported her husband in managing her family affairs. She depended on her husband income and financial support. She borrowed her husband some money and used some made from selling milk to build her savings with Tuinuane. With a target to access a loan and start her own income generating activity, she even saved more and more. She was able to access her first loan in late 2010, which she used to buy coffee seedlings and planted with the consent of the husband. In 2011, she took another loan to buy poultry, reared them to full maturity and sold them with a good benefit margin; which enabled her to construct 3 poultry houses. With several other loans, she upgraded the poultry breed that matures quickly and also bought cattle. Within a short time, Lena had sold chicken every week and milk every day, increasing her income by over 300%. She has been able to service her loans in the shortest time possible and make good savings with Tuinuane. I have employed two people to manage my farming activities and this makes me happy too.

"My husband is proud of me and my contribution to this family. Unlike previously, I am able to support my children and family financially. My husband and I discuss our family development plans together. The community and church members respect us...." says Lena Simotwo.

Time in Tuinuane Group				
	<12 month	1 to 3 yrs	4 to 7	>7yrs
Kawangwa	0	3	6	1
Abaderes	5	3	0	0
Nakuru	1	0	5	3
Ahero	0	0	4	6
Kericho	0	1	6	0
Namanga	0	2	5	3
Loitokitok	0	5	4	0
	6	14	30	13
	10%	22%	47%	21%

Most participants' membership time in the group is considered adequate enough to have influenced the said positive transformation in their lives and that of their families attributed to this project. Income earned from the businesses enabled the women to make weekly savings, servicing their loans from the groups and contribute to meeting their family needs.

Testimonies from 5 women including Lena (captioned above and Gladys below) and 2 men including Peter Nyangeres visited in their households and business premises, and from the focus group discussions, the evaluation concludes that there has been increased level of income resulting from businesses initiated or expanded by the members after receiving loans from Tuinuane groups. This evaluation concludes that there has been a significant increase of ownership of productive assets including land purchased, improved housing conditions, business stocks and water tanks among other non-productive assets like house furniture etc, whose main factor can clearly be attributed to the implementation of this project.

As a result of improved income levels from their businesses, most respondents interviewed consider their lives and that of their families to have significantly transformed positively, enabling them to support their families financially and live a life of dignity. Increased income from the businesses has also reinforced and sustained the culture of saving among women, loaning and repayment of loans in time, a powerful culture



Gladys Muthoni, 32 years, is married and blessed with 2 children. She runs hair beauty parlor in Njambini Trading Centre. She joined Tuinuane in March 2017 after learning of the group activities from her friends. She has been able to save with Tuinuane and borrowed two loans worth USD. 70 and USD 150. She has used the money to add more stock to her business and now able to provide her clients with better services. She says that the business has so far grown significantly and her income has increased tremendously. Her husband is very happy because she is able to contribute to their family income. Gladys aim to expand her business to a whole sale store in the next 5 years.

for financial development and economic empowerment associated with successful saving and credit societies.

4.2 Use and type of financial services

The evaluation examined the change in participants' financial savings and borrowing behavior among members of Tuinuane, before and now. From the analysis, all respondents reported a shift from informal financial savings (friends and family, RASCAs (merry-go-rounds), shop keepers etc) to formal savings institutions including Tuinuane, bank and other SACCOs. The same applied to financial borrowing behavior. The photo below shows Mwariki Tuinuane women group leaders reviewing financial books during their annual meeting in Nakuru.



It was evident that as much as significant number of members of Tuinuane interviewed 35(55%) of 63 owned a bank account and others were previously members of various financial institutions like Kenya Women Finance Trust (KWFT), only a few (less than 15%) had borrowed loans from these institutions before joining Tuinuane. The evaluation finds that most members of Tuinuane previously borrowed money from informal arrangements within the family and friends, RASCAs and used shylocks.

Currently, all respondents' have borrowed loans from Tuinuane or from other savings and credit facilities. Less than 5% of the respondents indicated a history of borrowing from mainstream financial banks in Kenya down from 13% in 2008, and only 4% still have active loans they are servicing with the bank at the time of this review. Those who borrowed from the banks no longer have interest to pursue any future loans with the Bank citing high interest on loans that ranged from 14 – 21%; and lack of flexibility in loan repayment. The evaluation concludes that despite there being a lot of financial institutions including KWFT and mobile money services, members of Tuinuane find value in saving and loaning within their groups for reasons of securing and accessing their savings at the end of the year, low interest and flexibility in repayment of the loans.

When members of Tuinuane were asked why they are saving with Tuinuane, they had various responses at individual and focus group level as summarized in the table below:

Individuals and focus groups- reason for saving with Tuinuane; multiple responses allowed	N=277	% Responses
Discipline to save regularly –weekly	166	60%
Strictness of documentation, openness and accountability to members savings and loans	205	74%
Ability to access big amount of saving at end of year	244	88%
Ability to access loan with flexible timing for payment	222	80%
Low interest rate for the loan	180	65%
No collateral required to access loan	125	45%
Feels like a family – connected spiritually and able to share/discuss issues together and support each other.	130	47%

4.3 Welfare: Access to Medical Services

The evaluation finds that most participants in the project have experienced improved access to medical services, with 60 (95%) reporting increased level of affordability compared to before joining Tuinuane. Compared to the evaluation conducted in 2008, this figure (95%) currently shows a 22% increase in number of members experiencing affordability from 2008 evaluation that showed 96 (73%) of 132 respondents interviewed then; an indication of a significant positive change attributable to this project as captured in the table below.

Health affordability	N=63	Percentage
Services	No.	%
More affordable	60	95
No change	1	2
less affordable	2	3

Group members interviewed attributed the change to improved level of income from their business. Although we could not establish the actual number which accessed this service before joining Tuinuane, approximately 55% are able to pay their regular contribution to secure the Kenya National Health Insurance Fund (NHIF), providing annual medical cover for their families. This is an incredible performance as a significant number of members of Tuinuane are able to tap directly from a national health insurance scheme through monthly contribution of USD.5, enabled by their improved income from businesses. Access to the social fund; contribution meant to support medical needs when a member experience and urgent need for medical support was also noted, with only a few cases having received this contribution from their group. This finding shows an increased level of financial independence in addressing health needs among members. However, 2 members (3%) of 63 interviewed who reported less affordability of medical bills attributed this to low income and high medical bills. The two members were also new members in Tuinuane groups.

4.4 Welfare: Food Security and Nutrition

The evaluation finds major improvement in respondents' access to food and nutrition, with 60 (95%) of those interviewed reporting ability to afford 3 meals a day, with only 1(2%) and 2 (3%) having a single meal and two meals a day respectively. Respondents attribute their improved access to food and nutrition to increased levels of income from their business allowing extra income to buy food for their families, and knowledge on nutritional value of locally available and affordable food items including farm products like eggs, vegetables, roots and cereals. Despite high inflation that rocked Kenya and the turbulent political times experienced in 2017 that slowed down business activities for months to this review, most respondents reported an increase in prices of food items, but still noted their ability to meet their food needs despite this challenge. Compared to the evaluation of Tuinuane in 2008 that found only 22 (17%) of 132 respondents interviewed then had experienced moderate improvement in nutritional status, this evaluation shows incredible performance of the project with 60 (95%) of 63 respondents interviewed reporting adequate access to food and nutrition. The few isolated cases of those without adequate food and nutrition security could be attributed to new membership and less time being in the group to have experienced the benefit of extra income from their business, with 6 (10%) having been in the group for less than 1 year.

4.5 Social Status: Perceived Change of Respondent Social Status

It is evident that Tuinuane project has positively transformed the perceived social status of respondents, with a feeling of being more valued by community members and family. The reasons for improved social status are strongly linked to respondents' improved financial status, with increased ability to meet personal and family needs being at the heart of their perceived change. The evaluation shows over 98% of the respondents perceived their social status to have improved positively compared to before joining Tuinuane.

When asked the reason of the perceived improvement in social status, the respondents noted the following points as presented in the table below:

Peter Nyangeres is 54 years, married and with 6 children. He joined Tuinuane group in Ahero following his wife introduction in 2006. He used to sell cooking dishes by the road side to make a living, managing only a meager income then to sustain his family. This did not deter him from making small savings towards his objective to secure a loan to start his dream business to improve his income and living standards of his family. While in the group, he was able to take a loan of USD 50 to start a kiosk at a nearby shopping Centre. He went on to take other loans which have seen Peter purchase land and construct a house for his family; educate her children, bought more stock to expand his business from a roadside kiosk to a full retail shop. With the support from the wife, Peter says he is happy and respected man in the church and society compared to before. "I am truly thankful to Tuinuane for making it possible for me to come this far, educating my children through school has been my greatest achievement..... and living in happiness with my family. It would be good to have more men join Tuinuane SACCO and grow together" said Peter.

Reasons for improved/better social status, multiple responses allowed ;	N=63	%responses
I am more capable of meeting my financial needs and that of my family	42	67%
I can educate my children, pay rent and buy food	55	88%
Able to access loans from the savings	37	58%
Have a lump sum of money at the end of the year to do capital investment in business/construction of houses, purchase land among other assets	45	72%
I have a stable business that gives me regular income	41	65%
Changed my behaviour and now lives responsibly for fend for my children.	9	14%

The above finding compares to the evaluation of Tuinuane of 2008, which found that 119 (90%) of the 132 respondents interviewed reported improved social status, with indicators found to be of economic in nature. Observation of project participants at individual interviews and focus group discussions revealed, great level of self-confidence and ability to articulate of their issues, group procedures and engagement during the group sessions, a factor that can be directly linked with the feeling of better social status compared to before joining Tuinuane.



4.6 Social Status: Change in intra-family social relations

Respondents reported great improvement in family relations with their spouses and children, following their joining of Tuinuane. The positive improvement was attributed to increased spousal ability to make financial contribution to household needs including payment of school fees, house rent, meeting medical needs; housing improvement including construction of new houses, and contribution to expanding their business allowing access to more family income; and that spouses felt supported in meeting family needs. Most reasons shared by the respondents interviewed, 60 (96%) had economic indicators, which can be attributed confidently be to Tuinuane project.

4.7 Decision on use of family income

The evaluation sought to understand the household dynamics in decision making over household income and how power dynamics related to gender issues played a part in this. It was interesting to note a significant drop of the number of respondents reporting that decisions were made by male spouses alone, from 36% to 13% of 63 respondents interviewed; and an incredible increase from 35% to 55% of those reporting that decisions over use of family income was done by both spouses – on the right is a story of Emily Akinyi and her home pictured.



Emily Akinyi Apola, Meet Emily, a school teacher in a local primary school in Ahero in Kisumu County in Kenya. She is married to a business man and blessed with two children. She joined Tuinuane in 2007 when she lived with her husband in a rented house near Ahero town. She has since saved with Tuinuane group and also convinced the husband to join the group. In 2009, she took her first loan from Tuinuane to add to their family income and purchased a piece of land to construct their family house. She subsequently, took other loans to fence the land, buy construction materials to build their semi-permanent house made of iron sheets and water tank to harvest rain water. In 2015, Emily and her husband decided to take another loan which they have used to construct their dream house (pictured). Her loan and that of her husband has grown from an initial amount of USD. 300 – 10,000. Emily was happy to say..." I am very proud of Tuinuane for lighting the way to realise my dream home. I have really grown and my family is happy too. My head teacher asks me where I get my money and I haven't gone for SACCO loan from teachers' service commission. I told him is because Tuinuane has my financial solution.....'

It is important to note that most respondents who reported decision being made by 'wife a lone/self' included mostly single mothers and therefore, could only make the decisions by themselves.

The table below presents the responses on household income and decision making in more details.

Decision by:	Before	%	Now	%
Husband and Wife	22	35%	35	55%
Husband alone	23	36%	8	13%
Wife alone/self	15	24%	16	25%
All family members	3	5%	4	6%
	63	100%	63	100%

The finding confirms the assertion that Tuinuane members have experienced improved intra-household relations mainly with their spouses, with expanded opportunity for participation in decision making in household matters. This is commendable achievement of this project, particularly its contribution in addressing gender inequality by empowering women economically to be able to contribute to their family income and increase their voice to participate in decisions over use of family income.

4.8 Social Status: Community perception of Tuinuane members

All respondents reported positive change in the community perception of them as members of Tuinuane. Respondents reported increase in respect and trust from community members who view them as hard working and caring for their family. To most respondents' the community link their social status with economic capability in taking care of their families including access to food, children education, pay house rent and or live in better housing condition, and reduced financial borrowing from family and friends. This evaluation therefore, finds that community change in perception is attributed to change in financial status (economic indicators), linked to their ability to run their own businesses, improved farming due to access to farm inputs among other activities. The perceived respect and trust from community members could also be influencing the improved level of confidence and responsibility of the members of Tuinuane to carry themselves with respect at all times.

4.9 Participation in Decision Making at Group and other Institutions



Participation in decision making at group level as well as other decision making bodies of social institutions and government is an indicator of improved social status and empowerment based on trust and respect. The evaluation show slight decline of respondents who hold position of leadership in any group (chair, secretary or treasurer) now compared to before joining Tuinuane with an increased in number of membership only. The responses show a decline of participation in decision making bodies at 26% down from 63% reported before joining Tuinuane.

Respondents reported that their businesses are very demanding, hence shy away from leadership responsibility in the groups or institutions. This continue to be gender responsiveness challenge, in addressing women in business/employment and their participation in decision making including adjustment of meeting hours and act of balancing with other family responsibilities. Despite this notable challenge, the respondents interviewed recorded a significant increase of new membership of 16 (25%) being respondents who had not joined any other groups before.

4.10 Tuinuane Group Leadership and Democratic Governance

The evaluation finds that most Tuinuane groups have been applying democratic principles of election of their group leaders, with 48 (77%) of the respondents interviewed reporting to have been involved in the election of their leaders. However, 14 (23%) reported to be unsure of how the leaders were elected. The evaluation also found that 28 (45%) of group leaders



who have been elected have retained their seat without change/transition attributed to members trust in their leadership finding no need to change them. Further, 20 (32%) indicated partial transition of only some of its leadership mainly influenced by leaders' unavailability, change of location where they lived or in a few instances miss management of group resources. It is concluded that although the groups apply democratic

principles of election and governance of their groups, leadership transition was not

adequately practiced or promoted and more needs to be done to ensure this principle is upheld to promote and nurture new leadership (*photo of a focus group discussion held in Kawangware, Nairobi with members of Tuinuane group during the evaluation*).

4.11 Loan Accessibility and Unity

All the focus group discussion respondents reported that loans were very accessible to all who needed it. However, there was slow uptake of loans at the beginning of the year as members made their initial savings and also towards the end of the year, as the group planned to close the books. Despite the loaning cycle, there were no reported cases of members who failed to access loans when they needed it. The finding shows a significant increase in members savings compared to the evaluation of the initial phase of the project in 2008 which found dissatisfaction among members on availability of funds to satisfy borrowers. In view of the early savings, borrowing and closing of books by the groups, members are trapped in a mental cycle of investment that is limited to an annual cycle and there is no opportunity for them to make a long-term investment plan. Although this model has been relevant and served the members financial needs since its inception, the significant growth of the groups shows greater potential for pooling resources through formal savings and credit, for a bigger and long-term investment options for members. This finding conforms with the evaluation conducted in 2015, including recommendation for the establishment of SACCO to foster growth and development of Tuinuane as a legal financial entity; which can provide financial products that address members' needs and expanded long term opportunities.

4.12 Loan Products and Services Most Valued

Respondents were asked to assess services provided by Tuinuane and list the order of priority. These are:

- Savings
- Credit/loans
- Access to emergency support/social fund
- Literacy (no longer a priority of the project)

Individual respondents interviewed were asked to state which service came first, second, third and fourth in order of priority to them. Using weighted score 4>1, it was clear that most respondents valued savings – with a score by 98%; with loaning coming second (96%) and emergency/social fund coming third with 81%. The literacy option which is not a priority of service for Tuinuane for now but scored 19%, an indication that literacy played a role in the lives of some members in the initial project phase. This evaluation shows that group members are largely influenced to make savings but also take loans; demonstrating qualities needed for a vibrant savings and credit groups with greater potential of utilizing the loans. The evaluation concludes that although members attached great importance to savings and ability to access a lump sum of money at the end of the year, they also value loans which helped them improve their business activities to better their incomes. Comparatively with findings of the evaluation in 2008, there is a significant and positive shift of group members' prioritization of savings which was found to be a measure of vulnerability to a more balanced value for savings (98%) and loaning services (96%); an indication of members gradual transition from vulnerability stage to a standard credit-focused model for economic independence, which is being upgraded to Tuinuane SACCO.

PERFORMANCE OF TUINUANE PROJECT PHASE III



FPFK Executive Board, Board of Trustees, Pastors, Tuinuane Members and Other Stakeholders in a Debriefing Session on the Project Evaluation, December, 2017

5.0 Performance Evaluation of Tuinuane Project Phase 3

The findings of this section are presented according to the original project objectives and in line with the provisions of the terms of reference for this evaluation exercise. This section underscores the extent to which FPFK delivered on the 2 years project objectives in phase 3, implemented in 2016 – 2017.

5.1. *Institutionalization of Tuinuane as a fully owned programme by FPFK organization*

This consultant sought to know steps taken by FPFK through the project to institutionalise the Tuinuane in its organisation system and structures, its strategic fit and how this have enhanced its delivery as a civil society organisation.

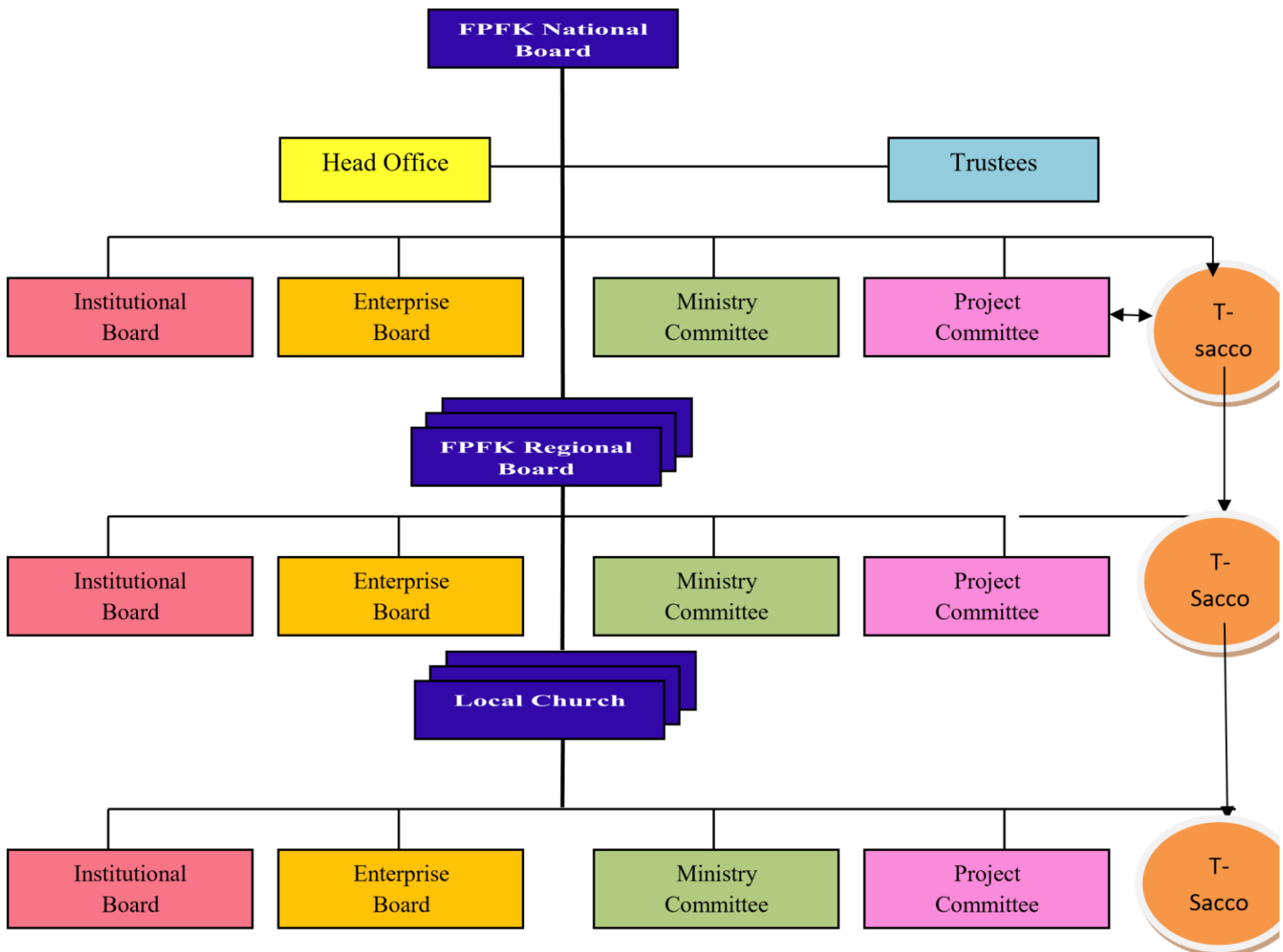
This objective was successfully attained, following the adoption of a resolution in the FPFK Annual General Meeting in March 2017 supporting the institutionalization of Tuinuane project as an Economic Empowerment Programme of FPFK. Following this decision, Tuinuane Savings and Credit Society (Tuinuane SACCO) is now fully registered with the Ministry of Cooperatives in Kenya. Wider consultation with key stakeholders lead by the Project Task Force reached out to Tuinuane Field Agents (TFAs), Church Executive Board, Pastors, Women Ministry and other church leaders with information about the transition from Tuinuane ASCA Model to SACCO, under FPFK Economic Empowerment Programme. The decision on registration of the SACCO also underscored openness of membership of the SACCO to include men, unlike before, when Tuinuane was purposely meant for women's empowerment.

It is worth noting that FPFK Church runs an established SACCO; FPFK SACCO, whose membership is limited to church leadership mainly Pastors and its objective is to support Church leaders access financial facility in form of savings and credit. The establishment of the new Tuinuane SACCO has been welcomed by the Church leadership who finds its objectives as specific and progressive in advancing women's social and economic empowerment as originally envisioned by Tuinuane ASCA Model, but also extend to the opportunity to the rest of the Church congregants and local community members including men.

The establishment of Tuinuane SACCO strategically fit within the FPFK Church mission and programmes that advance socio-economic empowerment of its members and local communities, especially the constituency of over 1000 women groups earlier established and still operational at varying scale across the Church Regions who have greatly continued to benefit from this programme. Tuinuane SACCO is founded on FPFK values of love and stewardship; and aligns to its mission is to preach the word of God to all Nations in preparation for the second coming of the Lord Jesus Christ by reaching out and establishing churches which meet the Spiritual, Economic and Social needs of the people through Evangelism, Education, training and socio-economic activities based on Christian values.

The FPFK Strategic Plan 2014 – 2021, strategic objective 2 underscores the commitment to design innovative and responsive social ministry programs to alleviate poverty and all other forms of human suffering, aligning its objective Kenya's vision 2030 on social and economic empowerment; and international development goals including SDG 1 on ending poverty in

all its form, SDG 2 on eradicating hunger and promoting food security and nutrition; and SDGs 5 on gender equality in access to resources including finances for women and men. Through a rights-based approach, FPFK aims to improve socio-economic standards of the poor and needy people in order to be self-reliant through income generating activities skills. Tuinuane SACCO strategically fits and will work towards contributing to achievement of FPFK strategic objective 2 and beyond owing to spill over effects associated to increased household incomes to overall well-being of its members. FPFK strategy document provides for a number of program including a mainstream Economic Empowerment Program, encouraging women and men to start income generating activities to improve their economic situation; including a mention of Tuinuane as micro-credit activities / services involving women and men in church and community with the aim of improving their standards of



economic status to live a dignified life. Tuinuane program could fit within the program as shown in the FPFK organogram chart in above and highlighted in orange colour on the right side of the chart; subject to internal consultation and approval by the Church Board.

Tuinuane SACCO has its leadership constituted as Executive Committee made up of 7 members and Supervisory Committee of 3 members in Place, including women representative drawn from Tuinuane groups, pastors and representative from the FPFK Church Women Ministry. The establishment of the SACCO leadership structures is founded on the laws that govern cooperatives in Kenya, and link with the overall governance of FPFK, through representation in the SACCO leadership.

The SACCO targets a recruitment drive of all Tuinuane members, based on a smooth transition planned for 2018. Approximately 1000+ members had already registered to join the SACCO by the end of the evaluation period in December 2017. The SACCO is designed to offer a number of products that resonate to ASCA Model previously implemented by Tuinuane project and further adds value, in security of members' finances through legal operations of the SACCO and advancing sustainability in access to financial services among its members beyond the current annual operational timeframe. This SACCO will also provide its members with loans payable in 36 months at affordable low interest of 1.33% (lowest compared to any Kenyan Banks and other financial facilities, and SACCOs); making a significant shift from the ASCA Model of Tuinuane where members had to pay their loans within the first month of borrowing. Tuinuane SACCO products are as below:

- I. Tuinuane Mavuno (allowing annual harvesting of members savings of up to 80% and 20% carried forward to the next year ensuring continuity).
- II. Business Boost – for those willing to take loans to improve their business ventures.
- III. Education Loan – addressing education needs for family members mainly children
- IV. Emergency Loan (compares with Tuinuane with Social Fund).

5.2 Strengthen Tuinuane Existing Groups, Establishing Self-Sustaining Systems

Tuinuane SACCO has put in place financial management system, having opened a bank account that is linked to an online banking system of a Mobile Service Provider in Kenya (Safaricom). Members pay registration fee (USD. 5), share capital (USD. 10) and make their monthly contribution (USD.5) payable through the online mobile banking system. The online banking system, allows members to pay directly to the SACCO account using mobile money service 'Mpesa' well established in Kenya and accessible in most parts of the country. The payment system is simple and easy to use by most Kenyans of all ages. Once a member has sent in his/her financial contribution to the SACCO through the online mobile number account, a receipt message of confirmation is sent back to the sender including their names and identity number, location of the said member and amount categorised/coded in as either registration/share capital or monthly savings and soon to also include loan repayment code. This message is kept by the member as record of their contribution and can also be accessed through mobile service provider. Owing to the large number of members targeted to join Tuinuane SACCO (approximated to be 80-100% transition rate from current Tuinuane members across the country), this system provides the opportunity for efficient and cost effective way of managing the SACCO financial accounts from a centralised system. However, members will need to receive individualised or group statement of their financial status and updates regularly, to encourage transparency and accountability. This will also help members, particularly those used to the manual pass book for recording and tracking their savings to keep tab with their progress and reduce fears of financial risks. On the flip

side, literacy and old age may however affect a member's ability to use the Mpesa application in their phones, and or lack of a mobile phone to do the transaction. For those experiencing such challenged to make online payment, they can make use of direct deposit in bank account details for the SACCO, also provided for ease of access to such members.

The SACCO financial procedure is yet to be fully clarified to members, although Tuinuane SACCO staff indicated continued application of the pass book in the groups with the support of the function of the TFAs in recording members' transactions in the pass books, covering those who make direct payment in the Bank Account and for those who received online confirmation receipts; a process which is believed will reconcile the records of members transaction manually and those kept by the SACCO central office. Bylaws on credit access procedures and conditions for loan re-payment; and SACCO operational budget are yet to be fully developed and adopted by the SACCO through an Annual General Meeting. It is therefore unclear how and when the loaning facility of Tuinuane SACCO will be effectively opened to members, with some already registered and expecting this service soon in 2018.

The use of phone technology to manage financial transaction of Tuinuane Sacco is highly commendable and a best practice that save operational costs in terms of finance and time; and improve security of the members' transactions from loss or miss-used when handling cash. The efficiency and effectiveness of this system is yet to be fully tested, and may need more time to address any emerging issues and clear any fears from the members side; since is still newly established and just kicked off its operation a few months to this review. Most members of this SACCO (particularly those yet to join the new Tuinuane SACCO) will need more information to understand the procedures for making payment, loan application and overall security of their financial investment.

The transition of Tuinuane project from ASCA Model to a legally registered SACCO under FPFK is a major success and a good practice that expand the delivery of services as a civil society. The SACCO not only gives its members the best options for financial growth and development but also legalise its operation under guidelines of Cooperatives in Kenya, providing members with security over their financial investments; improving prospects for operational efficiency in managing members transactions and providing long term financial products that goes beyond annual savings with low interest rates. This SACCO is expected to serve its members, empowering them economically and contribute to poverty reduction.

In institutionalisation of the Tuinuane in FPFK, the following lessons are drawn from this exercise:

- The Church leadership and political good will shown to Tuinuane Project greatly supported the success in registration of Tuinuane SACCO under FPFK, establishment of systems and structures. The leadership found great alignment of this initiative with FPFK's mission, strategic objectives and, programs including economic empowerment.
- Establishment of the Tuinuane Project Task Force created the needed attention and focused energy required from to influence timely implementation of actions plans in support of the project objectives including engaging the church leadership and participation in raising awareness of about the SACCO.
- Involvement of the Field Agents in key decisions making on registration of the SACCO and formation of its management committee is not sufficient to guarantee members' mobilization at local level for registration and smooth transition to the new Tuinuane SACCO. More Tuinuane group members need to be reached for awareness, education and capacity building on SACCO operations and procedures to carry them along.

- The requirement and procedure for registration of a SACCO by the Ministry of Cooperatives was time consuming than anticipated, a challenge that the project team did not have any control over, but successfully managed to secure full registration in January 2017.
- The design and implementation of phase 3 project did not adequately make provision for human and financial resources that could have facilitated Tuinuane groups' mobilization for information and awareness raising about the transition to the new SACCO outfit, in tandem with the objective of institutionalization of Tuinuane which was successfully delivered. As a result, only a handful of Tuinuane group members were registered with the new SACCO by the end of phase3. The efforts to successfully institutionalise Tuinuane in FPFK centred at the top (FPFK Head Office) with only minimal activities sustained for local mobilization of Tuinuane members; where the-would be clients and strength of the SACCO in numbers is based.
- There is extremely low transition of Tuinuane group members to the new Tuinuane SACCO. This is attributed to the late completion of registration, limited awareness, education and capacity building for Field Agents, respective group leaders and members who have been left speculating on how the transition will take effect and some being unclear on what the next steps will entail. Other members hold fear that the SACCO may operate like some of other financial institutions citing particularly Kenya Women Finance Trust (KWFT), that was alleged of forcefully taking members properties and harassment if there were delays in loan repayment. However, going by the actual number of members registered during the month December and interest expressed following the evaluation process that also offered a learning opportunity as well to members to understand what the SACCO entailed, there are prospects for high transition of approx. 50% of Tuinuane members by end of 2018, which is approx. 19,500 individual members.
- The project team capacity in staffing was extremely limited, with only the Project Leader managing the project plans and activities, field operations oversight and awareness. This was not easy for the said staff, and this could have constraint the efficiency in which decisions and project plans were executed. For instance, the registration process of the SACCO could have been done concurrently with massive awareness raising for smooth transition of members, most of whom are still not clear of what the SACCO entails and their prospects of joining; calling for more information and patience in their use of ASCA model operation for smooth transition.
- Regular meetings by the SACCO Management particularly the Executive Committee members of the SACCO is key to deliberate on key pending issues including development of pending bylaws, SACCO budget and operations. The supervisory committee is expected to enforce SACCO regulations, ensure transparency and accountability in the SACCO operations.
- The management of the SACCO under the oversight of the FPFK Church raises confidence of its members, who have continued to be managed and supported by the FPFK Church since the inception of Tuinuane Project. This is likely to significantly influence the transition of members to the SACCO and have other members within and outside the Church joining as members.
- The project phase 3 successfully concludes its implementation, but with no financial contingency plan in place to sustain the operations for a smooth transition to sustainability of the SACCO though self-financing. The implementation of Tuinuane Phase 3 focused on institutionalization of this initiative within FPFK; facilitated ownership, but failed to adequately address sustainability of its operation beyond the project life. This requires immediate attention to ensure nothing is lost in the planning and operationalization of the SACCO including membership transition.

5.3 Group Linkages, Networking and Partnership within Tuinuane Groups, Local Resource Persons and Institutions

There is limited evidence of networking between Tuinuane groups and with other financial agencies of government or private sector. By design, groups manage their activities independently holding their regular meetings, with limited opportunities for inter-group meetings within areas and or across the regions. The groups' specific needs are supported by Field Agents, who have continued to play a vital role of coordination among the different groups. Some of the groups are located far apart from each other within a specific region e.g. Kericho and Loitokitok, presenting logistical challenges with cost implication for any joint planning and networking meetings. As such, networking and joint sensitization meetings have mainly received the support from Tuinuane head office including meeting costs for members transport.

Discussion with the respondents showed only a few groups estimated at less than 10% of all Tuinuane groups have registered with government ministry of social services, as legal entities that would have allowed them to access government benefits including Women's Development Funds and or financial services from other related institutions. Only a few groups reported to have registered as Self-Help Groups or Community Based Organisations in Kericho and Nairobi have benefited from the Government Women Development Fund, provided as loaning facility for economic empowerment and available for organised and registered women groups across Kenya. It was observed that most group members and their leaders, and Field Agents have limited information on the requirements for registration with the Ministry of Social Services, opportunities available and how that could be linked to Tuinuane Groups operating at local and county level. This potential is largely untapped.

5.4 Capacity of Key Field Agents to support local ownership and sustainability of Tuinuane

It is evident that Field Agents have played a key role in overall supervision of the group activities at the local community level. During the review, 57 Field Agents were interviewed through semi-structured questionnaire, most of whom were between 25 – 45 years as shown in distribution table below in numbers by regions and age.

Field Agents Respondents by Sex and Age

Regions	N=57		
	male	Female	Total
Kawangwa	0	6	6
Abaderes	0	7	7
Nakuru	0	3	3
Ahero	0	7	7
Kericho	1	13	14
Namanga	0	4	4
Loitokitok	0	16	16
Total			57

Field Agents by Age			N=57
Age	Female	Male	
15-18	0	0	0
19 - 24	4	0	4
25-45	32	1	33
46-55	16	0	16
55-65	3	0	3
Above 65	1	0	1
Total			57

Field Agents have provided direct contact and linkage between local Tuinuane Groups and the FPFK head office; serving as a strong link for communication and coordination of field

activities involving the groups and overall support. In the review, they clearly reflected on their roles as included in the table below:

The Field Agents reported to understand their role to involve the following:

Role of Agents , multiple responses allowed	N=57	% Responses
Training group leaders/ members on savings and credit.	38	65%
Book keeping and record keeping.	19	33%
Mobilize and establish new groups at the community-church level.	19	33%
Enforce procedures bylaws on savings and loaning	17	30%
Conflict resolution in the group.	12	21%
Training members on the purpose of Tuinuane/vision.	11	19%
Inspire women to be self-reliant, save and start their own business	10	18%
Supervisor of the group (s) and their leaders.	5	9%
Follow up and communication with the group and Tuinuane office.	3	5%
Sharing of members savings at end of year.	2	4%
Collection of group savings and banking.	2	4%

Through Tuinuane project, Field Agents have received various training which enabled them deliver on their mandate including conflict resolution and application of Do No Harm approach, providing supervision and coordination of the group activities. A review of training received by the Field Agents is shown in the table below:

Training received by Field Agents by Type, multiple responses received	N=57	% Responses
How to train group members on savings and credit	31	54%
Keep records/books for the groups	23	41%
Do no harm and conflict resolution	15	27%
Leadership and management of a group	14	25%
How to mobilize and start a savings and credit group	14	25%
About the new Tuinuane SACCO and what it entails	6	10%
Business skills (establishing new business/ choosing a business venture etc)	3	6%

5.5 Field Agents Perception on Tuinuane Group Ownership and Sustainability

Most Field Agents 45 (79%) reported that the groups are owned by their respective members. On the other hand, 3(5%) reported that the groups are owned by Tuinuane Head Office. Interestingly, 4 (7%) of the Field Agents reported to own the Tuinuane groups and 5 (9%) did not provide a response to this question. The clarity on the understanding of ownership of the groups is critical in influencing ownership and support of the group activities from its members, a contribution that Field Agents have successfully contributed to this project.

It is incredible to see that 49 (88%) of the Field Agents interviewed during the evaluation reported the groups under their supervision are sustainable and only 11% reported groups not being sustainable. For Field Agents who reported high level of sustainability of groups advance the following reasons include:

- Operated for longer time as a group and capable to managing their own affairs
- Members ownership of the group, defining its direction and decisions
- Able to independently run the group activities and have members money shared out annually without a problem.
- The group has good leadership and established records of transactions.
- Members know each other, and have interest to grow economically and spiritually together.
- Support from Tuinuane Head Office, based in Nairobi.

On the other hand, Field Agents who reported low sustainability level of the groups advanced the following reasons:

- Incidences of conflict involving miss-use of funds by some group leaders and failure by some members to repay back their loans (isolated group cases reported in Kericho, Nairobi and Loitokitok regions).
- Fear that Tuinuane groups will die/dissolve as members do not have all the information about Tuinuane SACCO, with transitioning the new SACCO remaining unclear and groups operation in 2018 likely to be negatively affected

Field Agents have also played a key role in the information dissemination about the new Tuinuane SACCO, with some of them also being included in the SACCO management and supervisory committees. This evaluation concludes that Field Agents played a critical role in the success of Tuinuane groups so far; and their role remains critical to the successful transition to of the groups to Tuinuane SACCO including awareness, mobilization of Tuinuane group members, coordination and communication with Tuinuane SACCO office, ahead of setting up of decentralised system to handle SACCO operations at regional and local level; contributions that is expected to build trust and ownership among members in the new Tuinuane SACCO.

In discussion, Field Agents reported anticipating slight changes in their roles in the support of Tuinuane SACCO. However, 37 (64%) are not adequately informed about the Tuinuane SACCO and reported need to for more information to educate and support group members' transition. The foreseen roles advanced by the Field Agents, are somewhat not very different from their previous roles and include the following:

- Educating and training members about the Tuinuane SACCO for them to understand what it is for ownership,
- Facilitate registration of Tuinuane members in Tuinuane SACCO, by facilitating registration procedures at the local level including submitting the completed forms and financial transaction slips, books and loaning activities to the SACCO Office.
- Serve as contact person in the region for Tuinuane SACCO including relying of communication and coordination of SACCO activities in the regions in support of groups and individual members.

A review of the time Field Agents have served Tuinuane showed that 19 (34%) have served for more than 7 years, 27 (47%) have served between 4 – 7 years, and 11 (19%) have served in this position for less than 3 years. Despite great contribution of field agents in the success of Tuinuane, and in supporting the on-going transition to Tuinuane SACCO, the field agents have continued to operate on volunteer basis, a situation that most of them

reported to be somewhat challenging. Some reported a lack of recognition of their efforts in supporting the groups; while others requested for identification cards as Tuinuane Field Agents to enable them to work in their areas and engage with officials of various financial institutions, although there were no cases of mistreatment or abuse of any Field Agent reported. It is evident that the field agents have invested their time resources in support of the groups and Tuinuane office; while serving as a critical institutional link and memory for these groups. Tuinuane project has successfully sustained their active involvement in the groups, providing them with training and opportunity of leadership of the SACCO is incredible incentive and an empowering process for them, with most of them being female agents. Although they raised these concerns, they expressed commitment to serve their groups as they consider them part of their church family and with a passion to see women and their local communities empowered financially. As their role adjusts to the demand of the new SACCO, it would be important to find ways of recognizing and rewarding their contributions both financially and in kind including facilitating their transport costs and use them as resource persons for training when such a need arises.

5.6 Tuinuane groups responsiveness to environmental issues in local context

The evaluation finds limited information and awareness among Tuinuane members interviewed on environmental protection and conversation, with only 2 groups in Kericho reporting their involvement in tree planting activities at home and in social institutions such as Churches. However, some members have used their loans to procure water tanks that enabled them harvest rain water for domestic use. Some of the groups in Kericho received training on environmental conversation from Tuinuane, while other regions were not covered.

The evaluation further examined the extent to which members of the groups have accessed opportunities to increase their knowledge on other thematic and cross-cutting issues including gender and human rights, savings and credit, leadership and management. The evaluation finds 219 (79%) groups' members interviewed have received training on savings and credit procedures that guide Tuinuane group's activities; 61 (22%) have received training on leadership and management; 53 (19%) have been trained on gender and 36 (13%) on human rights issues; health rights at 6 (2%) and other economic activities like soap making and cooking below 6 (2%). This evaluation concludes that main training on savings and credit has had a major positive impact on financial management and performance in savings and loaning activities of the groups. Information on gender and human rights is critical for women economic empowerment and Tuinuane has made great steps forward in building members confidence and ability to drive demand for women's rights and human rights in general; positively impacting on the findings relating to their participation in decision making over family income, impacting on their children education, health, food and nutrition and decent housing for their families. These training were largely offered by Tuinuane, FPFK women ministries at regional and local levels, and through other FPFK programmes; other non-governmental organisations and financial institutions operating in the regions.

5.7 Gender responsive and activities in Tuinuane groups and all levels FPFK

Women in Kenya as in other countries in Africa have limited access to productive resources such as land, housing and property, financial facilities like loans to improve their lives unlike their male counterparts. In most cases, women remain managers of homes taking up their reproductive roles with limited participation in the productive activities within the formal and informal sectors. Tuinuane project has worked to reverse this situation by creating opportunities for women access to financial and credit facilities that are affordable to them to improve their income, fight poverty and live with dignity.

This project elevated the role of women in economic activities and influenced their participation in leadership and governance position. As a best practice, the new SACCO management committee (Executive Committee (Female 4, 3 Male) and the Supervisory Committee (2 female and 1 male) is made up of women and men drawn from different professional background and groups to facilitate ownership. Importantly, women's participation in the leadership of this SACCO was underscored and promoted, elevating the role and capacity of women in leadership and governance of SACCO's in Kenya; and in church as well. In addition, the Project Task Force composed of 6 members is made up of 4 women (leaders and TFAs in Tuinuane Groups) and 2 male (Both are pastors and 1 leader of Male Tuinuane Group in Nakuru, while the other is a National Board member as well as a Tuinuane member at Chepsirian group in Kericho); strongly demonstrating women's ability to deliver in leadership and governance positions not only in Tuinuane Groups, but at the highest responsibility accorded to oversee and support the delivery of Phase 3 of this project. FPFK Women Ministry of the FPFK Church was involved in the efforts to integrate Tuinuane in its activities, and used its structures to reach out to women in the church from national to local level in support of Tuinuane SACCO and for mobilization of new members. The National leadership of the Women's Ministry responded positively to this intention, by accompanying awareness raising efforts in some regional conferences. However, the evaluation shows more efforts is needed to rally more women leaders in the ministry support behind the Tuinuane SACCO at all levels.

The Youth Ministry was however, not involved in Tuinuane Project activities, although some of its leaders are members of Tuinuane groups in their respective regions. The project therefore, need to do more to entice the youth especially those between 18 – 24 years of age including young mothers to join the SACCO and benefit from the financial opportunities that comes with it for their economic development. Youth Leaders of the Ministry have asked for more inclusion in the SACCO activities including involvement in the SACCO Management Committees for their direct contribution.

This important initiative has strived to transform the lives of women in rural and urban areas in ways that:

- **Fostered inclusion of women in economic development.** The project addressed serious problems affecting women, including financial exclusion, precariousness and barriers to services like credit, land, housing and social protection.
- **Promoted economic development.** Enhanced access to untapped resources of local women who have limited skills and a huge desire to be a more productive part of the economy, but are held back by their financial status and marginality, gender discrimination and disability to turn around their economic status.
- **Improved quality of life to live with dignity.** It elevated the quality of life of women in the project, providing them the voice, representation in decision making, improved living conditions, increased safety and security to their families through improved incomes from their businesses, information on their rights, increased confidence and having a feel of worthiness.
- **Accessed improved housing conditions for low income women.** Improved incomes enabled women to contribute to family ability to access better housing conditions for their families through extra income and lump sum savings used in purchase of land and construction and or payment of rent.
- **Addressed environmental conversation and protection.** It raised awareness about environmental degradation and importance of planting trees in farms and in

social institutions, though on a low scale. This raised the importance of environmental conservation for better living.

5.8 Tuinuane Impact on FPFK Church as a Civil Society

In Kenya, Civil Society Organisations (CSOs) continue to be a central pillar of society development. They play a crucial role in almost all facets of development; fulfil an important role as service providers, as well as playing an active role in humanitarian support, peace building and reconciliation processes at local, national and regional level. FPFK plays an important role as a civil society, as active member of Evangelical Alliance of Kenya (EAK), an umbrella body for Pentecostal churches in Kenya. Recently, the church also joined the National Council of Churches of Kenya (NCCCK) increasing her space of influence on national issues of importance including policies and programs.

Tuinuane project has expanded FPFK role to serve the local communities, providing them with tools for organizing, mobilization and pooling their own resources to influence their economic development, towards poverty reduction. Tuinuane has enabled the FPFK members mainly women to establish groups that create enabling environment to pool their financial resources as savings and through loaning to initiative income generating activities that create decent employment for women and their families, improving their income status to meet their family needs, fight poverty and live with dignity. The success of Tuinuane has improved the living standard of women and their families, contributing to behavioural change necessary to fighting income and gender inequality, and poverty. FPFK through this project identifies the links between economic indicators with women empowerment through participation in governance and decision making processes, for which Tuinuane project has successfully contributed to with women rising up to take positions of leadership in the church, local institutions and also involved in decision making on use of household income. There is still more work to be done to enhance women participation in decision making, but certainly, tremendous achievement has already been achieved through this project.

The registration of Tuinuane SACCO opens a new chapter of partnership and collaboration between the Tuinuane SACCO and National Ministry of Cooperatives in Kenya, under the leadership of FPFK. In this regard, FPFK expand the opportunity for Tuinuane members to access formal savings and credit services under the umbrella of Tuinuane SACCO that unifies all Tuinuane groups, extending this opportunities to its church members and those not in its membership. As a CSO, FPFK is therefore committed to remain involved and supportive to this SACCO as a vehicle to deliver economic empowerment to its members; mobilizing adequate resources to ensure its full establishment and sustainability of its operation. This project therefore, complements other FPFK programs and projects geared towards social, economic, gender equality and environmental development and humanitarian work.

The evaluation found no significant direct influence of governments, private agencies or other CSOs that could be attributed to this project or role of FPFK as CSO. The operations and management of Tuinuane has since been more internal, and delinked with other programs of

FPFK, a situation that could have limited its scope of influence and complementarily. With the registration of the Tuinuane SACCO, the project is set to open a new chapter of influence and engagement with the cooperative movement in Kenya, with direct links to governments and financial institutions and other CSOs in Kenya.

5.9 Current Status of Tuinuane Groups

Tuinuane groups have steadily increased from their establishment in 2005 to 2013, considered the most active period of Tuinuane groups' mobilization and support for establishment in FPFK regions. In 2014 – 2017, the establishment of new Tuinuane groups slowed down to allow consolidation of the groups in operations and capacities. This is the period when previous Tuinuane Project staff transited from the project, with replacement coming not too soon after. Despite this set back, most Tuinuane groups have braved the challenge of self-management, sustaining their operations following the training and capacity they had received earlier and with the support from Field Agents.

The new project phase 3 team put in place in the transition process was too lean, constituting only the Project Leader. This impacted negatively the ability to sustain adequate contact with the big number of groups and Field Agents, expansively distributed across the FPFK regions. Travelling for close monitoring of the group activities was practically challenging with no clearly allocated resources in phase 3 to support field operations in support of the groups capacity development, awareness and performance assessment of such activities. Despite this, an analysis of the records of Tuinuane groups and a cross check done with the groups visited points to the current status as follows:

Overall Group Membership Status by FPFK Region and Gender

	Region Name	Total No. of Groups Established	No. Of Active Groups Currently	No. Female in active groups	No. Male in active groups
1	Nairobi	35	32	925	30
2	Loitokitok	65	61	1875	55
3	Loitokitok East	20	17	675	20
4	Coast	36	30	1025	13
5	Southern	65	51	1785	16
6	Kajiado Central	61	58	2100	35
7	Narok North	-----	-----	-----	-----
8	Narok South	-----	-----	-----	-----
9	Central Rift	56	50	1650	60
10	Emali	42	38	1300	45
11	Nakuru	5	5	150	3
12	Nyambare	133	70	3575	57
13	Aberdare South	-----	-----	-----	-----
14	Aberdare Central	20	20	500	25
15	Aberdare North	3	3	90	4
16	North Rift	119	115	2975	86
17	Mt. Kenya	13	13	540	22
18	South Nyanza	140	90	2760	28

19	Machakos	26	16	520	4
20	Gusii Chache	74	54	1872	53
21	Gusii Borabu	55	47	1320	48
22	Kericho	193	130	3975	89
23	Kericho North	141	118	2950	77
24	Kisii Central	95	55	1750	64
25	Meru-Isiolo	14	14	420	40
26	Kisumu	72	51	1530	65
27	Kitale	-----	-----	-----	-----
28	Kakamega	-----	-----	-----	-----
29	Bomet-Bureti	23	20	690	40
30	Gusii Eastern	30	23	680	35
31	Teso	40	34	1551	52
	Totals	1576	1215	39183	1066
	Total Active Members (Male and Females)			40,249	

The numbers are derived from the review of MIS system as at 2015 and the bio data forms which bare the bi annual and annual groups' activities. Program internal reports and crossed checked with information sourced from the group records during the data collection process.

5.10 Results against the Digni Empowerment Assessment Tool for Measuring Empowerment

The Digni empowerment tool for measuring changes in empowerment attributed to a project at the group and individual level was used by the consultant to reflect findings of the performance evaluation of Tuinuane Project. The consultant adopted Digni's definition of empowerment as borrowed from Naila Kabeer; *Reflections on the Measurement of Women's Empowerment published in Discussing Women's Empowerment – Theory and Practice, Sida Studies nr 3, 2001*. Kabeer defines empowerment as "the expansion in people's ability to make strategic life choices where this ability was previously denied to them" Her definition underscore changes in the ability to exercise choice in order "to live the life one values" involve three inter-dependent dimensions":

1. *Resources* - the conditions under which choices are made (being)
2. *Agency* - the process /power by which choices are made (doing)
3. *Achievements* - the outcomes of choices, i.e. the outcome of a person's resources and agency (capability)

The evaluation above examined key outcomes in access to financial resources, access to health, food and nutrition for respondents' families, participation in decision making and perception of change in social status; agency and ability of participants to live a life of dignity; strengthening FPFK as CSOs, gender equality, environmental conservation, ownership and sustainability of the project among other aspects. In view of the findings of the evaluation of Tuinuane project presented in the previous sections of this report, the Digni Assessment Tool Matrix was used to reflect the findings and information presented as below:

DEGREE AND LEVEL OF EMPOWERMENT RESULTING FROM TUINUANE PROJECT						
THEMATIC AREAS OF RESULT		Level 1: Output	Level 2: Output	Level 3: Outcome	Level 4: Outcome	Level 5: Impact
		Individual or community	Individual or community	Individual or Community	Community and/or Society	Community/ Society/ Structural
	Strengthening Civil Society			X		
	Economic empowerment					X
	Environmental stewardship			X		
	Gender Equality (mandatory)					X
	Improved social status					X
	Participation in decision making				X	
	Increased Agency				X	
	Life of dignity					X
	Ownership and sustainability				X	
	Total assessment of project					X

CONCLUSIONS AND RECOMMENDATIONS FROM THE PROJECT EVALUATION



Tuinuane Project Task Force meeting with the consultant held in Nakuru, Kenya

6.0 Conclusions from the Project Evaluation

This evaluation makes the following key conclusions; presented in response to the objective of the review/evaluation:

Assess the structure, systems and management of Tuinuane in the context of its ownership and growth as a gender responsive economic empowerment strategy in FPFK.

- FPFK has successfully integrated Tuinuane Project in its structures and systems; and recognizes it as a Gender Responsive Economic Empowerment Programme within FPFK. This led to the successful registration of Tuinuane SACCO, allowing the transition of Tuinuane project from ASCA model to a formal Savings and Credit arrangement to advance the programme office, and over 1000 members registered by end of the evaluation exercise in December 2017.
- FPFK strategic plan and object 2, makes clear provision and commitment to economic empowerment of its members to fight poverty and other forms of suffering; with Tuinuane identified as a micro-credit facility contributing to achievement of this objective.
- Tuinuane SACCO has an operational leadership structure made up of Executive Committee and Supervisory Board as required by the ministry of cooperatives in place to support the SACCO decision making and oversight.
- Tuinuane SACCO has put in place an efficient financial management system linked to its members' information management and financial management. The online registration and payment system that uses mobile technology for money transfer is effective and cost efficient.
- Tuinuane Project has economically transformed the lives of rural and urban women and their families positively improving their income by over 50% through improved access to savings and credit facilities used to establish and expand their businesses. The project catalysed its participants' financial ability to address their personal and family needs including access to food security and nutrition, access health and better housing condition, enhancing their social status, participation in decision making and made them live a life of dignity.
- This project elevated the role of women in economic activities and influenced their participation in leadership, decision making at household, other social institutions and governance position. As a best practice, the new SACCO management committee (Executive Committee (Female 4, 3 Male) and the Supervisory Committee (2 female and 1 male) demonstrates women's leadership capacity.

To what extent have Tuinuane groups been strengthened in terms of group leadership, financial systems, membership growth and commitment, coordination and networking?

- The strength of Tuinuane SACCO and its success lies in its massive number of members. Overall, the Tuinuane groups have remained intact, with increase in number membership joining the groups, and autonomy in groups operations, with good financial systems and management procedures that are adequately followed.
- Despite successful integration of Tuinuane within the FPFK, the evaluation finds that the post Tuinuane Phase3 project concludes with no clarity of work plan and resources required to support activities beyond this period, a situation that may adversely affect the ability to sustain Tuinuane groups' transition process to full operation of the SACCO in 2018 and beyond. It is noted that 6 – 12 months plan that is resourced is needed to facilitate Tuinuane group mobilization and education about

the SACCO, strengthen and establish new SACCO structures including regional offices, staffing, vehicle and operational costs, as the SACCO gears toward self-sustenance, forecasted by end of 2018.

- The overall numbers of Tuinuane members currently stand at 39,183 women (97%) and 1066 men (3%).

Assess the level of linkages, networking and partnership within Tuinuane groups, local resource persons and institutions

- There was limited linking and networking of members of Tuinuane, as the group operations were largely conducted as internal. Most groups have also not been able to partner with other institutions of government or private financial institutions as few groups estimated to be less than 10% of all Tuinuane groups have registered with government ministry of social services, as legal entities that would have allowed them to engage and access government benefits including women's development funds and or financial services from other related institutions.
- The evaluation finds no significant direct influence of governments, private agencies or other CSOs that could be attributed to this project or role of FPFK as a civil society organization. This conclusion is limited to the evaluation of this project; and does not imply overall assessment of FPFK as an organization.

Determine the contribution of Key Field Agents towards increasing Local ownership and sustainability of Tuinuane as a gender responsive economic empowerment tool in FPFK

- Field agents have supported the activities of Tuinuane at local level, influenced local ownership and sustainability of the group activities; and served as a critical institutional link and memory for these groups to Tuinuane Project in FPFK.
- Tuinuane project has successfully sustained their involvement in the project, provided them with training to deliver on their roles and involved their representation in the leadership of the SACCO; an incredible incentive and an empowering process for them, most of them being female agents.
- Field agents remain a strong pillar for the success of Tuinuane SACCO as it moves forward. Field agents will do more to support the SACCO if more incentives including training, facilitation for field operations and allowances are provided to them as may be available as a token of appreciation of their time.

7.0 Recommendations from the Project Evaluation

This evaluation makes the following recommendations to key stakeholders of FPFK including the church leadership, Tuinuane SACCO leadership and management; and Tuinuane groups:

Recommendation to FPFK Leadership

- Continue to support and ensure enforcement of institutional policies and regulations in support of Tuinuane SACCO for effectiveness and efficiency in its operation.
- FPFK leadership to work towards strengthening the SACCO institutional structures to support its full operation as a SACCO. This may include an internal review of resource needs and commitment dedicated for local mobilization of Tuinuane members and groups to join the SACCO; setting up of field level offices, staffing, operations and management of equipment's like vehicle for at least 6- 12 months; a period estimated the SACCO to achieve self-sustenance.
- Promote FPFK policies and strategies that support the implementation of Tuinuane SACCO and ensure development and harmonization of all SACCO policies as may be applicable for shared objectives and in line with the overall goal as FPFK. This includes the implementation, review and evaluation of the FPFK strategic plan 2014-2021.
- Develop and support policies and standards that ensure the SACCO is governed as an autonomous FPFK Economic Empowerment Programme, accessible to FPFK congregants and non-FPFK members; within the confines of cooperative rules and regulations in Kenya to manage internal and expectations of financial returns or other benefits to the church.
- Engage and involve the FPFK church leadership at national, regional and local level including Pastors, Women and Youth Ministries to rally support for ownership of Tuinuane at its primary constituency and have more members to join the SACCO
- Review FPFK policies (e.g. constitution currently under review) to make the criteria for selection of women in top leadership more tenable; and promote access to more policy spaces for women leaders in FPFK at all levels; a process that can further advance the agenda for women empowerment within FPFK.

Recommendation to Tuinuane SACCO Leadership and Management

- Develop SACCO institutional plan that is guided by a clear transitional plan including clear work plan with key targets and resource needs sustain its operation towards self-sustenance, to be presented to church leadership, donors and other partners for consideration.
- Consolidate a communication package about Tuinuane SACCO for FPFK church members and groups as a way of raising awareness about this initiative and mobilizing new members.
- Undertake massive mobilization for sensitization and education of Tuinuane groups for more information about Tuinuane SACCO at the local level, while accompanying their transitional process as individuals or groups to join the SACCO. It is advisable not to stop the group activities as the mobilization to join the SACCO continues.
- Provide training to field agents on their expected roles and responsibility in support of the SACCO operation at community level to ensure smooth transition of individual or group members to the SACCO and effective delivery their roles.
- Promote and continue the use of new technologies including mobile banking for members' financial transaction system to reduce transactional cost and increase

efficiency in financial operations for the SACCO; while ensuring availability of alternative options for those not able to use this service.

- Put in place systems and structures that streamline SACCO operations that goes beyond the current centralised system, to FPFK regional level to ensure efficiency in delivery of services all members; with consideration of the church structures in support of the same at regional and local levels.
- Work closely with other FPFK programmes to promote the integration of the concept of economic empowerment from a gender responsive way, while exploring the possibility of mainstreaming SACCO related services for accessibility to women and men in need in various project areas.
- Promote and develop strategic link of Tuinuane SACCO with other women leadership and governance programs within FPFK, building on the successes and amplifying the role of women in leadership and governance at all levels.
- The project need to do more to create incentives for the youth especially those between 18 – 24 years of age including young mothers to join the SACCO.
- Promote transparency and accountability by applying SACCO regulations and promotion of all functions Executive and Advisory Committee of the SACCO at all times; with decisions taken through and Annual General Meeting of the SACCO.

Recommendation for Tuinuane Groups

- Sustain their group operations as they work towards a smooth transition to Tuinuane SACCO (as individuals or as groups) under the support of field agents and SACCO management office. The groups provide members with more than financial benefits including psychosocial and spiritual support needed to manage life dynamics.
- Register their groups with ministry of social services to expand opportunities to access government enterprise fund for women and youth in support of their joint business activities.
- Strengthen inter-group linkages and networking for learning of best practices in business; and with external groups including financial and training institutions to access technical and financial resources needed to grow their activities and personal development.
- Support policies that promote women participation and involvement in democratic elections, leadership and governance positions within the groups, and in FPFK local, regional and national level.
- Follow SACCO rules and regulations as defined by the Ministry of Cooperatives in Kenya to ensure maximum benefits from the SACCO at personal and individual level.