

Free Pentecostal Fellowship Kenya (FPFK)

Tuinuane Women Project (TWP)

End of Project Evaluation

Final Report

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1.0 Executive Summary:

The Free Pentecostal Fellowship in Kenya (FPFK) is a young national church founded by the Swedish and Norwegian Pentecostal missions has been implementing the Tuinuane Women's Project (TWP) since 2005. The TWP is a project that aims to uplift and empower Kenyan women. So far it has been implemented in 18 out of the 27 different administrative regions of FPFK which altogether have about 500 congregations.

The aim of TWP was to enhance Kenyan poor women's ability to secure a better livelihood for themselves and their families by offering them access to savings and loans through credit associations based on the time- bound Accumulated Savings and Credit Association (ASCA) model. It sought to reach mainly women in FPFK Churches and surrounding communities, and it was implemented by a project team in FPFK and financed mainly by NORAD through Digni, with a 10% contribution from the Norwegian Pentecostal Mission (PYM). The project has been running for 10 years which were divided into two 5 year phases (2005-2014). The first phase was the start-up which involved sensitization, training and formation of initial groups. The 2nd phase was mainly for training of field agents, promoting members involvement in income generating activities and replication of groups through field agents.

At the end of the 2nd phase (2014) of implementing the TWP, FPFK carried out an end of project evaluation, looking at the 10 years of project implementation with emphasis on the second phase (2010 -2014). The evaluation took place at the beginning of 2015 which was a project transition year supported by FPFK partners. The evaluation specifically sought to assess the project in 3 main areas; Impact and performance, program design, relevance and sustainability, and key lessons and implications for the future of Tuinuane in FPFK. It also gave some recommendations for the possible processes that the project owner, FPFK, could undertake to sustain the project as an institutional programme.

The evaluation involved extensive literature review of relevant material, field work, analysis of collected data (quantitative and qualitative) and a validation workshop with key stakeholders of the project. It was however limited by a few factors including the fact that not all groups could be reached because of the vast nature of coverage, some of the field agents who filled the forms are of low literacy levels, so parts of the information was missed out and the lack of written reports about field interventions carried out by the project staff also limited the amount of information about the nature of interventions that were held.

This report outlines the results of the evaluation, key among which are the following:

Overall, the project achieved the expected results in relation to the planned objectives and quantitative indicators. After the 2nd year of implementing the project, outreach to new areas by the project staff was stopped so in a way the projected numbers were not met,



however it is clear that if the outreach had gone on, the numbers would have been reached or even surpassed in some instances. For example; 640 out of 650 (planned) field agents were mobilized; 1656 out of 3350 (planned) new Tuinuane groups were mobilized; members who had at least a 2 year membership in Tuinuane had their savings increased by 105%, the target was 100%; and 95% of members were doing IGAs at the end of the project.

Some of the greatest successes of the project were in its influence on the socio-economic aspect of the beneficiaries' lives as highlighted by the qualitative data gathered during the field visits. There were a great number of testimonies of how women's lives and those of their families have been transformed from struggling to meet their basic needs, to having IGAs that have enabled them to have a sense of economic security. Women talked of the confidence they have because they can look after their families, pay for their children's school, run their businesses comfortably as well as contribute to the family income. They are recognized and respected by their male partners who sometimes even borrow money from them.

The evaluation indicates that gender relations at family level have improved greatly as a result of Tuinuane; women and men who are members of Tuinuane stated that they are able to plan together for their families; share family responsibilities, and there is less conflict at family level. Women's leadership capacity at the local level has been enhanced through the leadership they provided at group level and as field agents hence strengthening the potential for women to participate in providing leadership in PPFK.

Key insights and lessons from the evaluation:

1. 'Decentralizing' key aspects of the project management and implementation by working through FAs to mobilize members, provide supervisory and technical support to the groups enabled the exponential increase in numbers of groups, enhanced strong local ownership of the project as well as its cost effectiveness.
2. Introducing Tuinuane to the women through PPFK local Church leaders, having the churches provide space for Tuinuane group meetings and the Church leaders regularly meeting the groups and supporting them has enabled a sense of ownership and 'institutionalization' of the project's work into PPFK particularly at the local and regional levels.
3. Tuinuane has achieved a key aspect of the ASCA model which is to enable women gradually increase their savings and explore bigger investment opportunities. Some of the women who have been in Tuinuane for at least 5 years, have 'outgrown' the 'smaller savings', and the numbers of this category is likely to increase with time. These women are ready to explore bigger business opportunities and may need support.
4. Training the FAs and leaders to manage the groups gave them confidence to exercise their leadership effectively. This was particularly evident among the FAs who have gone through



all the series of the project's training. There is evidence of their resourcefulness, great capacity to mobilize, creativity in problem solving, and they have a deep understanding of the project's purpose.

5. The group leaders and FAs working with local community leadership (local chiefs and local police) to solve group issues particularly those related to fraud, even though it was done in only a few instances showed that there are possibilities for combined community approaches to problem solving which in the end are more sustainable than support from outside.
6. The rare instances in which Church leaders have taught about gender and family relationships during Tuinuane meetings, and the times that the forums were used to train women in business skills highlight the potential for these spaces to be used to discuss socio-justice issues.
7. The deep commitment, dedication and professional expertise of the project team, plus the support they received from the PSC and PYM were the backbone of the effective implementation of project. However, the lack of institutionalised mechanisms for internal networking, sharing and learning in FPFK, limited learning opportunity for FPFK to sufficiently benefit from implementing at the institutional level. Most of the learning and experiences remained at the level of the direct implementers. In addition, the lack of, consistent and detailed documentation of field experiences limited the availability of benchmarking and institutional memory about the project.
8. The MIS is efficient in collecting a wide range of quantitative data in relation to the project to enable assessment of progress and impact at group level, and overall. However, some of the challenges associated with it including; failure of FAs to fill the forms correctly, late submission of forms and complaints about its length, limit its effectiveness as the only monitoring tool. In addition, it does not highlight qualitative changes that happen in beneficiaries' lives sufficiently.

Key recommendations with regard to the future of Tuinuane:

1. *Recommendations to strengthen and improve the current Tuinuane model as it is in order to remain relevant to the needs of the main target group.*
 - a) Strengthen decentralization by reminding the groups on the guidelines, identify suitable regional 'centres' and local churches in these centres for distribution of material for the groups to access, or copy right and allow the groups at regional level to duplicate the material for themselves.
 - b) Re- define the target group in terms of geographical areas, re-organize the field agents based on this and encourage them not to mobilise any more new groups (apart from the new regions) but strengthen the existing ones.



- c) Re-assess FAs capacity and commitment to supporting groups, identify their training needs, design and deliver comprehensive training (both new and refresher) that address both the technical and ethical aspects of leadership.
 - d) Clarify, redefine and document the local Church leaders' role in Tuinuane (based on the experience so far), enable a shared understanding of these roles by all and provide training for them where appropriate. In addition, organize events for them to share experiences, learn from, and support one another.
 - e) For those groups still not able to open bank accounts for various reasons; FPFK can explore what CARE did in Tanzania in 2010- approach a mobile money company like M-pesa to design a package that ensures safety of the group moneys.
2. Reach the 5 remaining regions so that the experience and project influence is organization wide and owned by FPFK as organization.
 3. Design a project local networking and linkage strategy to facilitate formal relationships between FPFK and local authorities and other community based initiatives in order to maximise local initiatives and reap the benefits that come from networking.
 4. Develop and institutionalize organizational learning systems and processes that will enhance organization wide learning from projects like Tuinuane.
 5. Develop systems and tools to enable systematised documentation of field activities by project staff, as well as a mechanism for more interactive sharing and discussion of the project within FPFK as a whole to enable benchmarking and developing of organizational memory.
 6. Review the MIS to have a shorter version with simpler questions that can be filled mid-year, then the full one can be filled at the end of the year.
 7. Develop mechanisms, systems and tools to have consistent, scheduled monitoring processes (that include non-project staff to facilitate 'external' learning) whose results are documented and embedded into the wider organizational learning systems.

With regard to the next steps to managing the changing needs of the groups, FPFK will need to consider the following possibilities:

8. Provide opportunity to 'graduate' those who seem to have 'outgrown' the current model by introducing them to investing in, and managing group investments. This might mean linking them to the local banks where they can access bigger loans. However this needs to be approached with care and managed institutionally to ensure that women are not indebted by the process. FPFK can study and learn from how CARE has supported linkage of groups to formal financial institutions that is savings-led and the continued importance of savings is emphasized throughout the linkage process.
9. Another alternative to further institutionalize Tuinuane within FPFK is to support the women to form a cooperative- cooperatives are run by principles that have some similarities



with Tuinuane's current design- i.e. 'Voluntary and open membership', 'democratic member control, 'members' economic participation', 'autonomy and independence' etc. However cooperatives have also been known to become exclusive to the more influential and powerful.

*There were suggestions from a few women to create a bank with Tuinuane funds, however this has the potential to destroy what Tuinuane exists for because the target groups' needs are likely to be side-lined in the process. There are also questions related how the national banking regulations will affect the current design particularly the interest rates.

Future of Tuinuane:

10. What the evaluation points to is that Tuinuane has grown into *something* larger than the project's initial intentions and has the potential to continue growing and transforming the lives of women and the communities in which they live. These achievements need to be consolidated and sustained, which means that Tuinuane can no longer be seen as just a project in FPFK, it needs to graduate into a programme- perhaps an economic empowerment programme or a programme that is geared towards women empowerment in FPFK (considering that there are other empowerment needs that women may have) In order to define the nature and scope of this program, FPFK needs to have a strategic thinking process to redefine and manage Tuinuane as a programme of FPFK. This process needs to be well facilitated and should involve good representation of the women at all levels, as the key stake holders. Local, and regional consultative processes need to be organized leading to a national strategy making process to define and design the programme. It needs to be done expeditiously to give the groups a sense of direction as they look to the future.



Tuinuane members in a focus group discussion during the evaluation

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Abbreviations/Acronyms:

ASCA-Accumulated Savings and Credit Association

ALC- Alternative Language Channels

ALM- Action Learning Model

CMA-County Member of Assembly

FA-Field Agent

FPFK- Free Pentecostal Fellowship in Kenya

IGAs- Income Generating Activities

MIS- Management Information System

NORAD-Norwegian Agency for development Co-operation

PYM- Norwegian Pentecostal Mission



2.0 Background to the evaluation:

2.1 Brief description of the project:

Tuinuane Women's Project (TWP) is a project that aims to uplift and empower Kenyan women and has been implemented by the Free Pentecostal Fellowship in Kenya (FPFK) since 2005. The FPFK is a young national church, a product of the Swedish and Norwegian Pentecostal missions. FPFK's vision is to expand its national reach and continue to enrich the lives of its members and communities where it operates both spiritually and physically. For administrative purposes, FPFK is divided into 27 different regions with about 500 congregations.

The origins of Tuinuane were in a literacy programme that was aimed at equipping women in FPFK churches with literacy skills. However as time went by it was realized that literacy was not sufficient in meeting one of the women's greatest need which was that of economic stability. This saw the establishment of Tuinuane in 2005 and its aim was to establish savings and credit groups based on the time-bound Accumulated Savings and Credit Association (ASCA) model for women in FPFK Churches and surrounding communities. (See annex for details on the FPFK ASCA model). The project is implemented by a project team in FPFK and financed mainly by the Norwegian Agency for development Co-operation (NORAD) through Digni, with a 10% contribution from the Norwegian Pentecostal Mission (PYM). Its goal is to enhance the poor women's ability to secure a better livelihood for themselves and their families by offering them access to savings and loans through credit associations.

The project has been running for 10 years which were divided into two 5 year phases. The first phase ended in 2009 with an evaluation that recommended the 2nd five year phase which ran from 2010- 2014. The main focus of the 2nd phase of the project was training of field agents, promoting members involvement in income generating activities and replication of groups through field agents. The project is implemented in Bomet, Kajiado, Kericho counties in the Rift Valley; Kitui, Machakos, Makueni counties in the Eastern; Isiolo, Nakuru, Nandi, Bungoma, Busia Nyamira, Siaya, Migori, HomaBay, Kisii, Kisumu counties in the Western region, Kilifi, Kwale, Lamu, Mombasa, and Taita, Taveta Counties in the Coastal region.

2.2 Purpose of the evaluation:

At the end of the 2nd phase of implementing the TWP, FPFK sought to carry out an end of project evaluation looking at the 10 years of project implementation. Specific emphasis of the evaluation was put on the 2nd phase (2010- 2014) of the project. The evaluation took



place at the beginning of 2015 which was a transition for the project supported by FPFK partners. The evaluation specifically sought to assess the project in 3 main areas; Impact and performance, program design, relevance and sustainability, and key lessons and implications for the future of Tuinuane in FPFK.

Specifically, the evaluation assessed;

- i) To what extent the planned goals and out puts were met, including changes that have occurred as a result of the project for individuals, families and communities;
- ii) How the project influenced gender relations among the beneficiaries and communities;
- iii) The efficiency and effectiveness of the project design and delivery in relation to expected and achieved results;
- iv) How the project was influenced by, and contributed to fulfilling FPFK's mission and policies.

Last but not least, the evaluation also gave some recommendations for the way forward for the future of Tuinuane with emphasis on sustainability including suggestions of a process that the project owner, FPFK, could undertake to sustain the project.

In a separate, but related process the evaluation also briefly assessed the progress of the ongoing OD process in FPFK in an attempt to contextualize the projects into other ongoing processes in FPFK as an institution as well as enhance sustainability at all levels of FPFK. *(Detailed evaluation questions are annexed to this report)*

2.3 Evaluation Methodology:

2.3.1 How the data was gathered:

1. A desk review of relevant information including FPFK institutional documents; relevant policies, specific project documents- the proposal, baseline survey report, mid-term evaluation, end of phase 1 evaluation, annual plans and reports, the project Management and Information System (MIS), as well as external literature on savings and credit schemes.
2. Field activities including meetings with selected stakeholders at the level of FPFK governance- the board and PSC, management and staff, and focus group discussions with direct and indirect project beneficiaries. Purposive sampling was used to select a cross-section of Tuinuane groups and Field Agents (FAs) as contributors to the evaluation process. The selected areas that were visited included groups that have been part of Tuinuane though both phases, as well as Kericho which was a baseline study area. Groups and FAs from the counties visited were joined by others from nearby areas. The selection was done with the guidance of the project staff; and the places



visited were; **Nakuru**- where groups and FAs from Mwariki, Bavuni, Molo, Solai, Timboroa, Matharu, Kiptangwani gathered , **Kabiria**- which hosted groups and FAs from Kabiria church, Kawangware and Eastleigh, **Kimana**- that brought together groups and FAs from Loitoktok, Rombo, Mauani, Ilitilal, Ntarara, Enkutoto and Kimana, **Olmaroroi** – where groups and FAs from Entaretoi, Samuli, Kanaani, Sultan Hamud, Muua gathered and **Kericho**- where groups and FAs from Kapsabet, Mbogo Valley, Kaitui, Kiptere, Chepsirian, Kisumu, South Nyanza and Nyambare met. Attempts were also made to meet indirect beneficiaries like pastors of the churches, local leaders and community representatives in the respective areas.

3. Questionnaires were sent to selected FAs of the areas that were not part of the field visits in order to widen the coverage of the evaluation.

Both qualitative and quantitative data was collected through the use of participatory evaluative and learning methodologies and tools to enable local appreciation and ownership of the process and outcomes as well as effective analysis and interpretation of the results.

2.3.2 Data collection tools:

1. Semi-structured interviews and focus group conversations supported by the use of strategic questions were used to generate reflective and open responses from respondents.
2. The MIS was studied and analysed with the support of the staff responsible for it. Simple questionnaires were sent to a selection of field agents that could not be part of the field visits
3. A standard questionnaire for FAs was developed by the evaluator and reviewed with the staff before it was used. The same questionnaire formed the basis for the focus group discussions with the FAs who the evaluator was able to meet for purposes of consistency of data from this particular group of respondents. In some areas like Kabiria and Kericho they filled them out.
4. Two reflective learning meetings were held with the PSC and the board at the commencement of the evaluation and at the end with the project staff. The main tool that was adapted for use in these two instances was the Action Learning Model (ALM). (*see annex for the ALM model*). Aspects of the ALM were used in most of the processes with the different groups which were also often divided into smaller groups except in Olmaroroi where the number was too large to be split into meaningful discussion groups. The tool was modified in each instance working with the basic principles of recalling, reflecting, analysing, meaning making to derive learning, and identifying a way forward.
5. Use of Alternative Language Channels (ALCs) -in order to enhance creative participation of all, some of the groups presented their responses using alternative

language channels like storytelling, and working with images/pictures. This was used in Kimana and Kericho.

6. Photographs and testimonies of some of the contributors also contributed to the data that was collected to strengthen the evidence base particularly for qualitative information.

Group presentation on changes in women's lives through Tuinuane



2.4 Data analysis and report writing:

Data analysis and report writing was done through:

1. Ongoing clarification and verification during the field visits and email with the project staff;
2. Analysis and structuring of all the information gathered including studying the MIS;
3. Preparing a first draft of the evaluation report, including an executive summary; background to the evaluation, key findings in relation to the evaluation aims, conclusions and recommendations;
4. Holding a validation and Feedback meeting with FPFK and sharing the draft with PYM;
5. Final edits and submission of the final report.

2.5 Limitations of the evaluation process:

1. Not all areas covered by the project could be visited mainly because of the wide coverage and insecurity in some areas.
2. In some areas like Olmaroroi and Kabiria the groups were too big for the evaluator to have a meaningful discussion with, so a few questions were asked in plenary and later smaller focus groups had to be formed and this made the processes longer than they should have been.
3. In certain instances (Kimana, Kabiria and Nakuru) the meetings took place on group business days and this was mainly because it would have been difficult to get women to leave their work for 2 days in a week. While it was also important for the evaluator to witness group business transactions, it meant that the evaluation

- process had to be 'hurried' to give them ample time to do their business.
4. Some of the FAs who received questionnaires seemed to experience problems interpreting some of the questions so data in this sense was 'lost' but these were not a substantial number to affect the results.
 5. The lack of written reports about field interventions carried out by the project staff also limited the amount of information about the nature of interventions that were held, or the issues that were followed up. The evaluator had to rely mostly on the annual reports which are filled as per the template from the donor (this does not capture the entire experience) and oral recounts of the experiences by staff.

3.0 Evaluation Findings:

Below are the findings as per the specific focus areas outlined in the Terms of Reference (TORs) of the evaluation.

3.1 Impact and performance:

3.1.1 Extent to which the specific project objectives were met and what influenced the achievement of these results.

The project document and plan for the 2nd phase outlined specific objectives with both quantitative indicators that would help FPFK assess the project's outputs, and outcomes at group level. The evaluation assessed these objectives using already existing data and information in the relevant literature, particularly the annual reports and Management Information System (MIS), and triangulated it with evidence from the field visits. Overall, the project achieved the expected results for each objective and in some cases even surpassed it.

The table below provides an outline showing the extent to which each of these objectives was achieved. Key highlights from the evaluation that indicate what could have influenced the extent to which each of these objectives was achieved is outlined below the table.

Objective	Extent to which it was met	Comment
To mobilize 640 field agents	640 Field agents were mobilized, 88 were dropped due to lack of commitment. The total number of active field agents at the time of the evaluation were 552	The field agents are volunteers and key to the project implementation process i.e in mobilization, management and monitoring of groups
To mobilize 3350 new Tuinuane groups	49.4% achieved- Mobilized 1656 groups by the end of the project period with average membership of 24 members each group	Mobilization of more groups by the Tuinuane office stopped after a review and learning meeting with PYM which recommended that it stops. The achieved number by the 2nd year indicates that by the 5th year at least 90% of the target would have been achieved.
To mobilize 67000 Tuinuane members where by at least 95% women	61.5% achieved- Mobilized 41234 members with 97% women and 3% men	Project didn't reach all the areas as initially planned, in the project document due to enormity of the work
To increase members' savings with at least 100% after two years of membership	Members who had at least a 2 year membership in Tuinuane had their savings increased by 105% (Average lowest weekly savings per member increased from sh 84 (2012) to sh 172 (2014)	After realizing the benefits of savings and the need of lump sum money members doubled their savings 2 years after start up
To assure a net positive interest on members' savings	Members net positive interest increased by 70% by the 3rd year after group start up	The demand for loans has been high to start or promote the IGAs as well as to enable women meet other needs such as paying school fees for children
To facilitate loans to at least one third of Tuinuane group members	48,994 (2014) loans given out to Tuinuane members, value of Ksh 113,152,802 (2014).	This was assessed by the number of loans taken by members- some take more than one in a year hence the high uptake level.
To ensure the sustainability of the groups (less than 15% of groups drop-out two years after start-up.	Average dropout reduced from 1.4% (2012) to 0.3% (2014)	Effective and efficient group management and transparency led to reduced number of members drop out
To minimize member drop-out from groups (less than 20% per year)	Achieved - Member dropout rate minimized to 0.3% drop out rate per year	Group members valued their benefits from Tuinuane hence the few cases of dropout
To increase members' involvement in income generating activities and have greater outcome from such.	39173 (95%) of members are doing IGAs at the end of the project in comparison to the beginning of the project.	Basic trainings and sensitization on IGA led to increased number of members getting involved in small businesses
To stimulate members' interest for literacy, nutrition, farming etc	4315 members have taken on or continued these -literacy, nutrition, farming	Most members seem to be most concerned about their economic status at the moment. Those who take on literacy classes do so in order to improve their individual record keeping

3.1.2 Influencing Factors:

3.1.2a Mobilization of Field agents:

By the time of the evaluation, the project had 552 registered Field Agents (FAs) managing the groups. This number was reached without completing the planned outreach to new areas by the project office. After the first two years of implementation during a technical support



meeting from PYM, it was agreed that there would be no more outreach to new regions. This left out the regions of Mt. Kenya, Narok, Abardere North, South and Central, Kitale, Nakuru, Kakamega and Meru- Isiolo. Outreach to these areas would have increased the number of groups and in turn increased the number of FAs.

The scale down was prompted by the fact that the process involved in the initial stages of effectively setting up the groups (getting the local church leaders on board, setting up and training the groups on the model and how to use the materials, supporting them to identify their leaders, selecting and training the FAs, etc) is very demanding and requires a lot of travel and work time. The project had only 5 staff members and this proved to be very heavy for them; there were high possibilities of physical and emotional burnout as well as possibilities of inefficiency and ineffectiveness in the process. Training of field agents by the Tuinuane office contributed to the increased outreach to new groups. The project office concentrated on training, follow-up of field agents and monitoring of the groups.

In the beginning the FAs were selected by the head office during the initial training based on their skills and experience. Later to respect the contexts and increase ownership, these older FAs were asked to select others from among the groups. Generally, most FAs have worked very well except in a few instances where they acted in ways that undermined the success of groups for instance one FA from Makueni recounted that one of her biggest challenges with the new FAs in her area was that they colluded with group leaders, causing splits and ended up forming groups that collapsed.

3.1.2b Methodology for mobilizing groups

As the table indicates, the number of new groups that were mobilized were 1656 out of a planned 3350. This was an achievement of 49.4% in the first two years of the implementation time, implying that if outreach had continued at the same pace for the entire 5 years of the project, the numbers could have been achieved by over 100%. It was noted that the number of groups steadily increased partly because of the energy, commitment and zeal of the FAs and group members in mobilising their friends to join, but also the visible benefits of Tuinuane were attracting new members. This was evident from the fact that during the field visits out of the 20 women and 5 men who shared what caused them to join Tuinuane, only 4 women had been mobilized through the first church

processes. The rest had either been invited by an FA, a friend or made a request to join a group after seeing the change in the lives of members of Tuinuane groups. Field agents in Olmaroroi and Kabiria who started with 2 or 3 groups in 2008 were talking of 20 plus groups. In Kabiria the lead FA had to enlist the support of some group members to help her oversee certain groups because they had become too many for her to manage. The commitment and dedication of FAs to mobilize new groups and offer support is commendable although in some instances they went much further than their local areas despite the office having instructed them differently. This seemed to be the case mostly in groups that met in Kericho, Kimana and Emali. Eventually this became a strain on some of the FAs both physically and financially particularly where the groups were located very long distances apart. This seems to have been the cause for some FAs (8 out of 25) stating that they need remuneration. It would also appear that the 40% incentive for FAs from group mobilization could have been a driving factor for some FAs going the 'extra mile' to enrol groups even beyond what they could comfortably manage. Nonetheless, the potential for the groups to multiply and spread beyond expectations and without involvement of the head office was very high and shows the relevance of an initiative like Tuinuane in the lives of the communities. It is also an indication for a possible need to define the target group more specifically particularly in geographical coverage terms and in terms of specific number of groups that an FA should manage- if the process of mobilizing members through FAs continues.

3.1.2c Gender composition of the groups:

The MIS indicates an overall ratio of 97% women to 3% men and this was confirmed during the field visits that showed the large number of women in comparison to men. The involvement of men in Tuinuane seemed to be influenced by the different contexts; for example among the groups that met in Kabiria, with the exception of Eastleigh, there is no man belonging to any group. This has been unanimously agreed by all the women, and the reasons they gave for this action is partly due to previous incidents of insecurity that were experienced in the first phase. The second was the concern that men are likely not to respect the model, particularly the weekly saving of small amounts- as stated by one field agent from Kawangware; *“men see things differently, they are proud and despise little contributions, they may want to save big amounts but may not be able to do it the whole year”*. There was also the feeling that the men would try to take over management of the groups.

However, while men are not members of groups, they participate indirectly in Tuinuane; there is a general understanding in the area and a phrase among the women that *“they have swallowed their men”* or that *“our men save through us, they are dormant members”* meaning that a man can give money to his wife to save or take a loans on his behalf but in her name. In other places visited like Nakuru, they have a 'men only' group called Destiny, while the groups that met in Kericho, Emali and Kimana areas the groups are mixed with a





few men, including local Church leaders as members. With the exception of one group in Kericho, where they have a young man as the controller of the group, no men hold leadership positions. Men seem to have come to acceptance about this aspect of women leadership; according to one man in Kaitui-
“we humble ourselves and accept to be led by women and they do a good job”. It should be noted

that men’s interest in Tuinuane seems to be growing especially when they see the benefits. In Kimana the chairlady of the FAs indicated that the number of men getting interested in Tuinuane seems to be increasing and this would appear to be the trend in the groups that met in Kericho and Nakuru as well. But this does not cause immediate worry of the number of men competing with that of the women but may need to be monitored over time in order to keep focus on the target group. It was also important to note that Tuinuane has tried to reach out to the disabled persons and this effort could be increased; the MIS indicated that in the new group there are 26 disabled persons while the older group has PWD 67 persons.

3.1.2d Status of members’ savings:

From the testimonies shared by women in the groups visited, as well as the data captured in the MIS, most members increase their savings over 2 years. Many of them highlighted the fact that they started by saving the minimum 20 shillings per week, partly because that is what they could afford to save, while in other instances they were being tentative in case it did not turn out well. However a good number of them mentioned that they had increased their savings overtime to the maximum 1000 shillings, some even expressed interest and capacity to save more than the maximum indicated in the individual groups’ rules and regulations. It would appear that this is the case for those who have been in Tuinuane for more than 3 years, particularly those who were in the first phase or started right at the beginning of the 2nd phase and have been involved in IGAs that have grown over time. As the MIS data indicates, and from the information shared by FAs, about half of the groups particularly the new ones and those further from the towns do not have group accounts in the bank. Among the new ones out of 23 groups, 12 had bank, those who do not have still keep their money in boxes. Among the groups that met in Kimana, the reasons they gave for this is that they think the banks will ask for too many conditions, and they want to see their money ‘close’ to them. In one unique case, the FA from Nakuru Sub-county shared that all her 4 groups have mobile money accounts (M-Pesa) that are managed by the treasurer of the group. This was seen to be very risky even by her fellow FAs, it was noted that the group plans to open an account this year.

3.1.2e Loan uptake by group members:

The indicator for this objective was to assess the number of individuals who took loans in the project period, however it became difficult to track this because in many instances, individual members took more than one loan in the year. As a result the MIS was used to track the number of loans taken out rather than the number of persons who took up the loans. From the field visits there was an indication that loan uptake varies from place to place, but generally it is quite high because it supports the members' Income Generating Activities (IGAs) hence the high number of loans taken out. In some groups the need for loans seems to be so high that members were expressing a desire to bigger loans and more frequently.

The evaluation took place at the beginning of a new saving cycle there was evidence of members' frustration about needing loans and yet the savings were not yet enough to facilitate them. This was particularly the case in Kabiria and Emali which were visited on the day they were transacting their business. In these two areas, as well as Kericho, there was indication by the field agents and leaders that loan uptake is up to 90 % in all the groups and in some cases individuals take loans more than twice a year. In all the places visited, women suggested that rather than share out all the savings at the end of the year, some of them should be kept so that loans are available at the beginning of the year for those who need them at the time. In some groups however, especially those that met in Nakuru; loan uptake was noted to be low, and reasons given for this by the members were fear of not being able to pay back, not being sure what kind of IGA to take on and negative influence by friends and relatives. But on the whole, group members appreciate the loan facilities saying that they provide them with money to solve meet their immediate needs and run their businesses.

3.1.2f Sustainability of the groups and individual membership

There was indication from the field visits that group drop out is minimal and the MIS confirms it. From the discussions with FAs managing over 60 groups in the areas visited, only 3 in Kajiado County were known to have become inactive. The reasons given were largely around mismanagement by the leaders and FAs that caused the groups to become dysfunctional. On the whole the groups are able to go beyond the 2 years and more, the MIS indicates that average dropout of the groups reduced from 1.4% (2012) to 0.3% (2014), implying that group sustainability level beyond 2 years is quite high. With regard to member drop out from groups,

FAs acknowledged that it happens but at a very minimal rate. This is confirmed by the MIS which indicates that the dropout of members was minimized to 0.3% per year. The suggested reasons for these dropouts include; loan defaulting and not wanting to take responsibility, or people who felt they could not deal with the rules and procedures that govern the groups particularly the fines. In a few instances it was due to death or moving

away from the area. FAs also mentioned that in some cases those who drop out often express the desire to return to Tuinuane at the beginning of a new cycle which implies that it addresses a key need for them.

3.1.2g Tuinuane member's involvement in IGAs:

The evaluation revealed that 95% of the Tuinuane members are involved in IGAs. These include selling agricultural produce, tailoring, running small grocery shops, rearing chicken, cows, goats, selling milk, selling second hand clothes etc. In Kabiria and Kimana they are also involved in transport business (motorcycles, public and private vehicles).

According to the women who gave testimonies, these businesses are started, boosted and sustained by loans from their Tuinuane groups. For many of them the loans are the reason they have IGAs, a number of them indicated that the loans have helped them develop their businesses from small to bigger investments. As one woman from Kaitui shared; *“At first I was afraid of taking a loan for my milk selling business, but later I got courage and when I saw what the first loan did for my business, I took another. Now my business is doing very well, I can sustain it and as a result my child goes to a good private school and I am not worried about fees.”*



A Tuinuane member next to her 'IGA'

3.1.2h Interest for nutrition, literacy and farming:

The MIS indicates that 4219 people have continued with literacy classes and other activities like nutrition and farming. During the field results only the FA from Kimana expressed strong awareness about the literacy classes and how they have continued to try and have them. It would seem that at the moment it is not a high priority need. From the feedback by FAs and sharing of group members there is not much indication of members being involved in 'non- business'/economic activities like literacy and nutrition, those involved in farming are doing it as an income generating activity, while a few FAs like one from Makueni shared that she (out of her own initiative) trains women on hygiene when she goes to visit the groups or relate with them outside group meeting contexts. So far it would seem that most emphasis by the FAs and even the project has been towards strengthening economic status and livelihoods of the group members.

3.2 How the project contributed to the improvement of the socio-economic conditions of the group members and community

From the testimonies shared by the women and men, during the field visits, as well as the available literature and sharing from the FAs one can conclude that this has been one of Tuinuane's greatest success particularly for the women and their immediate families.

Women in all the areas visited spoke of having better lives as a result of being in Tuinuane. Out of those who gave testimonies in all the regions and from the sharing of the FAs, some of the most significant changes in the lives of the women include; i) better housing conditions- moving from mud and wattle shelter to stronger brick houses which they have constructed with their loans or savings; ii) being able to feed their families comfortably; iii) being able to buy house hold items and decent clothing for themselves and their families; iv) ability to access medical services; v) ability to send children to school including post primary and private schools; vi) owning IGAs for sustained income and vii) owning pieces of land which give them a sense of financial security.

The baseline survey in 2010 indicated that the living conditions of women in Kericho were quite dismal, with some of them not even able to afford a mattress to sleep on. Some of the testimonies of the women in this area (after being in Tuinuane) revealed that this has changed; they have basic household items that make the quality of their life better and some of them now own productive assets like pieces of land. It was evident that when women join Tuinuane, their biggest need is to try and meet their basic and immediate (unproductive) needs as well as those of their families. When they stay in the groups for longer they gain the courage and capacity to save higher amounts, take bigger loans which enable them to engage in larger scale IGAs. This was the case for most members who have been in Tuinuane for over 4 years. It would seem that their economic security in terms of assets and IGAs is much stronger compared to those who are new.

There was an expressed desire by a number of these individuals for instance in Kabiria, Kimana and Nakuru to be exposed to ways of bigger business and investment opportunities. The FAs and some members in these areas are already exploring ways of acquiring and developing group assets or making investments for long term sustainability for example buying land to invest in rentals, or setting up vocational schools. One group that has already done this is one from Namanga who have bought a piece of land and are preparing to put up houses for rent. From this one notes that Tuinuane has the potential to transform lives of women and their families steadily from meeting their basic needs to more strategic ones and as a result enable them to gain financial security. This implies that the Tuinuane groups need to be monitored so that members who attain a certain level of economic security and would like to explore bigger challenges are trained and linked to appropriate systems. At the same time those that are still saving low mounts and are not ready for such ventures will have their needs addressed through the current design of Tuinuane. This will ensure that Tuinuane will continue to meet the needs of the project's target group.

It was difficult to effectively assess to what extent the project has contributed to improving the socio-economic conditions of the communities because very few of those who contributed to the evaluation could link the impact of Tuinuane on their lives, to that of the communities. The few examples that were mentioned included; i) women having a stronger social support base in case of family challenges, particularly around sickness and death.



Groups that met in Nakuru shared how they visit those who are widowed, or sick in the group; ii) The women in Kabiria and Kericho counties mentioned that crime rates have gone down in the communities because youth are occupied in school; iii) some few investments benefit the communities directly like one woman in Kericho county started a school which now has over 300 pupils attending and a few women in Nakuru county have constructed water tanks which the communities benefit from

From the above examples it is evident that Tuinuane has greatly contributed to improving members' income levels through the IGAs that they carry out using loans from the groups. From the MIS and women's testimonies many members have been able to steadily increase their savings over time and these two aspects (savings and increased income levels through the IGAs) have greatly contributed to the economic security of Tuinuane group members. The IGAs that they are involved in enable them have a steady source of income and for many this has increased over time as their businesses have also grown over time. The potential for even more sustainable sources of income and bigger investments that can ensure even stronger economic security for the women resides in the length of time they spend in the groups as was seen from those who are seeking for bigger loan opportunities and investments.



A member's IGA- local chicken farm

Up to the end of the project's ten years, emphasis seems to have been on the economic front and how to meet individual needs in this regard. However the Tuinuane design where women of similar social status meet often, offers opportunity for integrating other (non-economic) skills that would enhance their holistic empowerment and this needs to be encouraged –look at other readings. It can also be a resource for advocacy and mobilization to influence change on key community issues (because of the numbers and commitment of women), particularly if linkages with local and government institutions is established through FPFK.

3.3 Extent to which the alternate livelihood activities and skills training supported by the project have been effective in increasing members' interest and involvement in IGAs.

The livelihood activities and skills trainings were provided for the groups by external facilitators to enhance the capacities of group members in promoting their existing

businesses and enabling them to identify new opportunities. The trainings given included how to prepare detergents, cakes and business skills on planning and management. It was not easy to establish how many women started IGAs in these specific areas because this aspect was not monitored. However, it is clear from both the MIS and field evaluation that most women in the groups (95%) have taken on IGAs which include selling vegetables, milk, simple household items, second hand clothing, and rearing animals among others and in all the cases identified through the evaluation visits, the women are self-employed. Evidence of this was seen in the urgency expressed about the need for the evaluation process to “end quickly” so they could return to their businesses and a comment from one man in Olmaroroi that *“these days our women are busy working and earning money, they do not even have time to gossip.”* In addition to the trainings, the high rate of involvement in IGAs by the women could have also been influenced by peer support, follow-ups and trainings provided by both the project staff and FAs.

It is the IGAs that have enabled the women to have the capacity to increase their savings, take up loans which in turn have enhanced their capacity to meet their basic and strategic needs. In general Tuinuane members, particularly those that have been courageous to take up loans and invest in IGAs are assured of more sustainable livelihoods and therefore the need for Tuinuane members taking up an IGA becomes imperative even as a way of ensuring sustainability of the results of the project beyond its life span.

3.4 How gender relations among the group members and in the communities have been influenced by the project

(including women’s leadership, participation in community life, and decision making at various levels)

The evaluation indicates that the influence of Tuinuane on gender relations seems to be most apparent at the level of relationships between spouses and in how it has influenced gender roles between men and women.

3.4.1 Improved gender relations between spouses:

Most of the groups that were visited, and from the women and men’s testimonies, it is evident that Tuinuane activities have generally had a positive impact on the gender relations in the families that are members. One woman in Kericho proudly stated that *“because Tuinuane has strengthened our relationship, I can walk hand in hand with my husband in public- something that was almost impossible in the community.”* This apparent improvement in relationships at family level seemed to be witnessed at community level as well. One field agent in Kimana shared that *“most of the families that have Tuinuane members quarrel less, compared to the ones who are not and this is known by the neighbours. I believe because those who are not in Tuinuane often do not have money to meet their most essential needs so this causes friction.”*



Women and men shared that now they plan and carry out family projects together, including constructing family homes, being able to send their children to school and this makes them happier as a couple. A Church leader in Kaitui stated that being in Tuinuane has helped him and his wife plan for their family, they relate better and have grown closer because of the continuous planning they do together. Women feel, and are proud to state that *“they are no longer a burden to their men because they are able to contribute to the wellbeing of the home, and do not have to ask for everything from the men.”* Women also stated that they have gained respect from their husbands because of Tuinuane, and they feel good that they are able to support their husbands; *“our men know that when they need money we can get it for them, we are happy that they stand out in the communities because their homes and families are well off”* stated a woman from Kericho. This has boosted women’s self-confidence greatly. Men who are members of Tuinuane also attested to the fact that their relationships with their spouses are stronger and better because it has enabled them be *real men* who can give their families the life they deserve. *“Tuinuane has made me feel like a real man because I joined it at a very hard time in my life financially- my daughter was about to be taken as a house-girl because I could not put her beyond primary school and the plans were already set. But just before she went I got a loan from Tuinuane and I have been able to pay her school fees, she is now in form 3. When the person who wanted her as a housegirl came to pick her, I was so happy to tell him this would never happen. For me and my family, Tuinuane is nguvu za kwendelea.”* (Tuinuane is the power to move forward).

Non- Tuinuane members also attest to the benefits of Tuinuane with regard to relationships between spouses; for instance one MCA said his relationship with his wife has improved because they are able to sit and plan together for the money from Tuinuane and this has boosted communication between them, as well as helped them carryout family projects. He also highlighted that Tuinuane has got him to respect his mother more and not treat her as totally dependent on him; he shared that he was helping her build her house out of his own means, but she was able to complete it using a loan she got from her Tuinuane group.

It would also seem that because women are able to contribute substantially to the wellbeing and long term sustainability of their families, it creates opportunity for more equitable relationships between the spouses- they see each other as partners. Men seem to consult the women more as well as request for their support and offer support in return. As one woman from Kabiria shared; *“ I was once asked by my husband to get a loan from Tuinuane. Unfortunately he failed to pay it back and I lost all that I had saved. That year I did not receive anything at the end. When we talked about it with my husband, he was very sorry and acknowledged his mistake. The following year I enrolled into my group again, with encouragement from him. This incident was tough but it helped to improve our relationship, now we communicate even better and plan more together.”*



3.4.2 Tuinuane's influence on gender roles:

Tuinuane is enabling men play their usually prescribed gender roles of providing for the family, and it has at the same time given women confidence and capacity to step outside the boundaries of their prescribed gender roles. This does not seem to destabilise the cultural context for the moment. The women seem to be alert and sensitive about this because when asked how they manage the issue of the husbands borrowing from them, or asking them to take loans on their behalf, they said that they treat it as a family issue because most times they have discussed what the money is for in the first place. - *'I do not ask my husband to pay back money he has borrowed from me- it is our money just that at the time I am the one who has brought it.'*

The men too expressed *relief* over the fact that women can now contribute to meeting family needs. From the field visits it was noted that all the sharing about gender relations at the level of the household were positive, however, this does not necessarily mean that there no negative ones. There were a few noticeable shy faces when the question was asked and this could indicate that there are some negative experiences but expressing it in public could be difficult. There was a hint from one respondent in Kimana who shared that *"Maasai men do not want women to be powerful so in order not to break our families we make sure that the pride of what we get from Tuinuane goes to the men."*

There was an indication that these positive gender relations could have been influenced by conversations amongst the women themselves, and the teaching from the local Church leaders, FAs, and the project officers to avoid negative influences on their relationships because of Tuinuane. Men have also been encouraged to care for their families and respect their wives. One man shared that the teaching has helped him to 'keep his wife'. Tuinuane therefore seems to provide an opportunity for women to become active decision makers in the family context, enhance positive spouse relationships and provide an avenue for deeper, open and contextualized conversations around gender issues in FPFK.

3.4.3 Influence on Women's leadership:

Women's self- confidence and leadership capacity has greatly been boosted by Tuinuane; they are able to provide leadership at group level, all the FAs who were met in during the field visits were confident and proud to exercise their roles. Men expressed appreciation for the women's leadership skills; *'when I come to the weekly meeting I do my teaching and then sit down as a group member to be led by women'*-Church leader from Emali. One male Tuinuane member from Kaitui shared that he *"respects the women's' leadership practices because they know how to manage the groups, they follow rules very well"*. Women in Tuinuane groups have taken on leadership roles in the local churches as was seen in the meetings during the visits. At the local and regional level of church leadership some

Tuinuane members have been elected in leadership, one woman is a member of the national trustee.

Tuinuane women's participation in decision making is more visible at family level because with the contribution they make on the economic front, they can make decisions, suggestions or plan with their husbands. One woman from Nakuru shared that with her husband being a drunkard she has to be firm and take leadership in making decisions about her family. When it comes to women's participation in decision making at other levels outside the family for instance in community and Church contexts (apart from within the Tuinuane groups), there was no evidence of active women leadership. One possible reason for this would be that currently the criteria for leadership positions in FPFK still limits women's active involvement by default because many do not fit the criteria. FPFK has a gender policy that stipulates a 30% women involvement.

However in practice this seems to still be difficult to achieve -there still very few women involved in leadership in FPFK right from the local level. Tuinuane has great potential as a resource for women leadership for FPFK especially if it is recognized and worked with at the higher governance levels. With regard to Tuinuane members' involvement in leadership and decision making at community levels, this does not seem to exist (from the data gathered), and the main reason could be that so far Tuinuane has still been 'inward looking'. Most of its efforts have been towards meeting members' economic needs so they have not been involved in activities outside their groups, businesses and Tuinuane activities. However there is potential for these women to take up leadership and be actively involved in local community initiatives if their awareness about the need to be involved is enhanced.



3.5 Assessment of cost effectiveness, allocation and use of project resources

The work plans and annual reports indicate that Tuinuane implemented most of its plans, what stands out as not being implemented was the fact that the regions of Mt. Kenya, Abadere, Kitale, Nakuru and Kakamega were not reached, but this was after planning and discussing with PYM. At the head office, Tuinuane was managed by a project and assistant project leader, 2 field officers with one doubling as the driver, and an IT officer in charge of the MIS. The coverage of Tuinuane is very wide therefore working with volunteer FAs on the ground was a cost effective way of managing the project. This enabled the project staff to reduce their travel and local capacity was used to effectively support the groups without

incurring operational costs. In addition, the groups contributed to the FAs facilitation whenever they visited them, so there were no costs incurred by the head office on the FAs to travel and support the groups. The main costs of the project were towards training the FAs, travelling to follow-up and outreach to the new areas as well as administrative costs.

The project was also designed to generate local contribution towards project implementation through the registration fees of members and the sale of materials. With regards to programme and budget management; there seemed to be effective collaboration between the project team and accounts department. The annual plan prepared by the project team, (led by the team leader) provided the basis and framework for the activities that the team implemented each year throughout the project term. The accounts office offered support towards budget preparation, monitoring the budget in line with planned activities and expenditures, verification of receipts after field work or any expenditure by the team, and preparation of financial reports as per the donor requirements. The budget was also reviewed on a monthly basis with the project leader to enable effective monitoring.

It was noted however that apart from retiring receipts and expenditures from the field, there is no formal documented feedback between the accounts team or other FPFK offices and the project team on what transpired during the activities. This does not seem to be a practice or requirement in FPFK so it is not peculiar to the project alone. This lack of systematised and documented 'accountability' not only limits the opportunity for the entire organization to learn about the project as an activity of the organization, but also affects the making and documenting of organizational history. This implies that the project team is solely responsible for planning, implementing and monitoring the project and this can be a limitation in as far as organization-wide accountability, inter- programme learning and support is concerned. Other than that, the financial accountability processes and systems have ensured good adherence to the budget and appropriate use of resources.

3.6 Project contribution to/ influence on growth and development of FPFK as an organization, as well as its member churches.

The Tuinuane project has greatly contributed to FPFK being recognized in the areas where it is located including at international and regional level. For example; National Union of Disabled Persons in Uganda (NUDIPU) came to understudy the project, and Tuinuane staff travelled to provide technical support to NUDIPU to start a similar project. Tuinuane has also been part of International learning initiatives and meetings on Church and Community Mobilization Programmes; i.e. Use your Talent Network and Competence Sharing Network project. Through these learning spaces the work of FPFK has come to be known by like-minded organizations. At the local level, the project's strategy was to launch Tuinuane groups through the FPFK local leaders in the respective Churches, and these provide a



meeting place for the groups every week. Because Tuinuane is comprised of a cross-section of community members who include; FPFK members, women and men from other denominations and some Muslims, this has earned it recognition and respect by communities.

Tuinuane has enabled FPFK make strides towards fulfilling its purpose of seeking to meet economic and social needs of the people at the local level as seen from the various testimonies about how Tuinuane has changed lives. In some instances Tuinuane members have made contributions to the local Churches out of their own initiative. A unique observation was made in Kabiria and Nakuru where the local Church leaders have resolved conflicts, provided teaching to Tuinuane members on issues of gender relations, and investment. This seems to have been well received by Tuinuane members and could perhaps be a contribution to the apparent good gender relations within families of Tuinuane members. In addition, Tuinuane has served as a platform to share information with, and amongst the members, so a significant part of the community is reached at least once every week.

In this regard therefore, Tuinuane can become a local avenue to sensitize, initiate conversations and teach community members on social justice issues including gender. This is especially so because a large number of members meet regularly and there are no extra financial costs attached to these meetings hence the possibilities of these initiatives being sustainable. From the evaluation this possibility was witnessed in two places (Kabiria and Nakuru) and was done out of the two local Church leader's initiative but it can be benchmarked as one of the roles that the local Church leaders can play to contribute to influencing change in communities through Tuinuane members. More women leadership is visible in FPFK churches that have Tuinuane groups- it has served as a place that surfaces and nurtures women's capacity to provide leadership in FPFK, this is an asset for the institution if it can come up with ways of using tapping into this resource for its benefit. The project was managed by very committed and skilled staff who, through continuous training and exposure including support from PYM had their capacity to manage the project's work increased further. This became a big asset for the organization with regard to skills on mobilizing communities and supporting economic empowerment for women.

At the level of governance, the active involvement of the PSC in the project implementation has facilitated knowledge and information sharing about it within the PSC itself and with the board through the representatives. The PSC has been closely involved in the project through; mobilizing and enlightening other Church leaders on the value of Tuinuane, visiting groups, attending AGMs and settling disputes, as well as participating in International fora. Through these experiences the PSC members have gained exposure, acquired practice and skills in the areas of conflict resolution, management of small businesses as well as linking Tuinuane activities within the context of the church as an institution that supports development. They too recognize that Tuinuane has the potential to be more than a project



that meets economic needs of women, as one PSC member noted; *“Tuinuane can be a tool for FPFK to provide holistic support to the world”*. Through these experiences the PSC members now have expertise that can be tapped into as a resource for FPFK work in similar community mobilization activities.

Within the context of the programmes, Tuinuane project staff have on a few occasions linked with other projects like the HIV and AIDS project to train people living with HIV on how they can use the model in their groups. Occasionally, the different project leaders (funded by the same partner) meet to share and plan around issues raised by the funding partner. Other than these few linkages, the project seems ‘isolated’ from the other aspects and projects of FPFK. This is not peculiar to only Tuinuane but seems to be the practice in FPFK with regard to other projects as well. The Tuinuane team in its annual reports of 2010, 2011, 2013, and 2014 expressed the need for the project owner to be more involved in Tuinuane activities implying that apart from the project staff and active PSC members, the rest of FPFK relates minimally with the project. There is no indication of institutionalized organizational processes or systems that enable FPFK as an organization to experience and learn from Tuinuane’s (and other projects) experience, each project is ‘on its own’. This makes it difficult for FPFK as an institution to learn, develop and grow from the experience of implementing Tuinuane or even consciously take organization-wide ownership of how Tuinuane contributes to its mission and vision.

4. Programme design, relevance and sustainability:

4.1 How the ASCA model influenced the performance of the savings and credit groups including what enhanced or hindered group membership stability and sustainability.

The ASCA model as adapted for Tuinuane seems to have worked very well in influencing the growth and management of the groups. Most groups are within the stipulated number of 10 to 25 members which is manageable and sufficient to raise money that members can borrow from. Members of the groups highlighted a number of things they find favourable and feel have worked for them in the model and have therefore kept them in Tuinuane; i) the existence and adherence to the rules, compulsory weekly savings and fines (as agreed to, and reviewed by the members themselves).

They believe this has kept the groups stable, disciplined and productive; ii) saving what one can has been very appealing to the members, they said it helps them meet their most basic needs without feeling indebted; *“am able to save what I can every week comfortably knowing I will get something good at the end of the year”* said one of the women who met in Nakuru; iii) The loan conditions- borrowing an amount equivalent to 3 times ones savings, removing the interest upfront so that one only has to pay back the principle, short loan term conditions that enable other group members to borrow also seems to have been favourable for the women- *‘you are able to borrow what you can afford to pay back and there is a*

backup in case you can't so that your group members do not suffer'-one woman in Kabiria noted; iv) *'having a place where one can access a loan quickly without too much bureaucracy as long as one is right with the group conditions'* was also highlighted as something favourable- many kept comparing it to other credit schemes; v) distribution of the savings at the end of the year ensures that one has a substantial amount of money to achieve a prior planned goal and a number of testimonies from the women celebrated this aspect of the model; vi) Self- management of the groups by having the four officials and members witnessing group transactions on business days was seen by the women as a favourable factor in enhancing ownership and group accountability; and vii) having FAs enabled local group management and timely, problem solving, this meant that groups could function well with local support and it also turned out to be a cost effective aspect of the model. These aspects of the ASCA model have served the target group very well as heard from their testimonies of how it meets their needs. It also has the potential to be self-sustaining because there is strong local initiative, management, ownership, accountability as well as the capacity to 'multiply' itself.



However, it was noted that a few rising trends in terms of practice may undermine this potential; as per the model design, groups set their own rules and fines (within given guidelines), and this is seen as one of the positive factors, however, there were a few indications of this being abused or becoming unfair to the members. Group feedback in Emali, Nakuru, and Olmaroroi hinted on the fines being too many and too high and rules being too strict.

PSC members who have supported the groups also shared that one of the challenges groups are experiencing and could be a cause of dissatisfaction or even dropout is the *'tough own rules'* that groups set up. This provision is prone to abuse because much as it is supposed to be democratically done, there are a few who are more 'powerful' as leaders or 'big savers' and these could influence the setting up of 'heavy' fines. In some instances there is even unfair application of these rules; for example groups in Olmaroroi indicated that some officials exempt themselves from obeying the rules or paying the fines, in Kericho county it was mentioned that some group leaders have increased the registration fees without discussion. While the voices that raised this may be few for now, it should be noted that if it rises as a trend in future it will undermine group sustainability if it is not regularly checked by the members or FAs.

Groups need to be constantly supported in this area and the members encouraged to be vigilant so as to avoid loop holes that may encourage this trend. It was noted that groups seem to be moving away from witnessing the full business transactions of the day, during the field visits it was observed that during the meetings, members just made their savings

and left with the exception of those who needed loans. This practice leaves the group leaders to manage the group accountability processes on their own which could lead to mistakes being made or even rules being decided without involvement of all the members. This may create discontent and distrust- in the end undermining some of the core principles on which Tuinuane is built.

It was also noted that some group members, particularly those who have bigger IGAs, have been in Tuinuane for over 3years and have over time increased their capacity to save are yearning to save more as well as explore bigger loan facilities. This is beginning to create a sense of 'boredom' amongst these members and a number of them are searching for available opportunities. As per the design of similar models, particularly the CARE model from which Tuinuane borrows, it is important that this group is exposed to and supported to explore the various options that exist and suit their needs without exploiting them.

4.2 How the community managed approach influenced the achievement of the project's objectives including its potential for sustainability beyond external support.

In order to implement Tuinuane using a community managed approach the FPFK project office used a number of strategies that enabled high achievement of the projects objectives and also surfaced the potential for the project's sustainability beyond external support. The following stand out:

4.2.1 Use of local Churches as entry and reference points for the groups:

The evaluation shows that FPFK implemented this project by using the local churches as entry points, as well as decentralizing the management and technical support of the groups among the leaders and FAs. Sensitizing the leaders of the local churches and training selected women leaders from these churches who then started the groups encouraged leadership and responsibility taking at the local level. Responsibility taking and ownership on part of the local Church leaders is seen in the way they willingly give the groups space to meet in the church premises. They also make time to meet the groups and teach them, as well occasionally provide support in managing conflicts within the groups when requested. From this, one can conclude that in a way the local leaders have embraced Tuinuane as part of their work and this increases the chances of sustainability without external support.

4.2.2 Promoting autonomy and group 'self- leadership':

The 'self-leadership' of groups with minimal supervisory support from the FAs seems to have worked well with groups able to manage their business quite effectively throughout the project phase and beyond. This has enabled ownership, enhanced creativity and resourcefulness in managing group issues. The women have improvised ways of sorting out



emerging issues amongst themselves, seeking outside help including help from local authorities. For example; in Kimana one FA shared that when they were stuck with a member who had refused to pay back a loan, she approached the local authority who assisted her. In Kericho county after a complaint about the church being used for Tuinuane activities, the FA and Church leader mobilized members of Tuinuane to construct a shelter for their weekly meetings in the church compound. This helped to manage potential conflict as well as still provided space for Tuinuane members to meet at the Church.

There were other examples of how groups have managed themselves even beyond money related matters. In Kimana one group leader shared how they managed 'internal gossip' that was threatening the marriage of one of their members. In spite of a few incidences of complaints about rules and fines, groups in Kabiria, Nakuru have been able to formulate their own rules which they collectively review at the end and beginning of every cycle. From the evaluation and as earlier indicated, Tuinuane members have been able to improve their lives, their savings and up take of loans has increased steadily. This effective and efficient 'self- management' of groups has taken place without external support apart from the occasional support from the FAs and this shows the potential for sustainability of Tuinuane.

4.2.3 Working with and through FAs:

Mobilizing and training FAs to support existing groups and form new ones, coupled with evidence of change in people's lives as a result of being in Tuinuane facilitated an exponential increase in groups in most of the areas. The groups grew without the direct influence of the project office and the FAs were able to support them to start, define their identity and manage themselves through the years. Many of the groups visited appreciated the support from the FAs and with the exception of very few, they were willing to pay the small fee to facilitate the FA visits. The FAs in some of the areas, for instance Kabiria, Emali and Nakuru schedule meetings to support one another without the office being involved. The frequency and nature of these meetings varies; in some instances they are scheduled while in others they happen when there is an issue to discuss, they also seem to offer a lot of support to one another through telephone conversations. This shows that there is a high level of sense of ownership and capacity for mutual support amongst the FAs which indicates the potential for them to work without being dependent on external support.

4.2.4 Holding of group regional AGMs:

Holding of AGMs at regional levels brought a sense of unity among the Tuinuane members, offered an opportunity for them to celebrate and learn from one another. At the beginning of the project the AGMs at the regional level were supported by the head office but in the last three years the groups have facilitated their own AGMs without any external support. By the time of the evaluation many of them were planning for, and looking forward to their



AGMs in March/April 2015. Through holding these AGMs at regional level, Tuinuane groups are enhancing ownership of regional levels as forums that enable exchange of information, experiences and learning for members in the same region within FPFK. This could be benchmarked as a means of strengthening this level of governance within the institution itself.

The above 4 aspects of a community managed approach that led to the success of the TWP highlight the potential for this kind of approach to produce sustainable impact among communities. However a few issues highlighted by the evaluation need to be kept in mind if this model is to succeed; i) where local Churches are used as entry points it is important for the all leaders to have a good level of awareness about the initiative and commitment towards it, as well as get equipped with the necessary skills; ii) autonomy and 'self-leadership' of the local groups needs to be checked occasionally to avoid possible abuse of power; iii) FAs need to constantly be supported in recognizing that they are playing a voluntary role- during the evaluation some of them expressed frustration and were requesting remuneration from the head office in form of a salary or allowance. This has the potential to undermine the voluntary spirit, and ownership which are key in sustaining a community managed approach.

The provision for the each group members to contribute towards the FAs visit seems to have worked well except in a few places, where the relationship between the FAs and groups is not going well; iv) Uniform and effective training for the FAs to build their capacity in supporting the groups is vital- it was clear that those who have attended the full 3 training modules are very confident, and well versed with the project. In addition, the FAs training could be boosted by training beyond financial management as observed by one PSC member *"the capacity of FAs needs to be strengthened by training them in facilitative leadership skills as well as management and strategic planning"*; and; v) making the regional centres in FPFK administration more visible and active not just for Tuinuane but other projects as well, will strengthen and institutionalise the concept of a community managed approach more effectively because the local churches can access this level easier than the national one.

Perhaps one of the key aspects of the project that is still highly centralized and may pose a challenge to the community managed approach model is the resource material for managing the group business and operational guidelines. The materials are delivered through post or bus services, or during follow up and monitoring visits and this is important in order for the office to keep records, monitor, follow-up and quality control purposes. However it was clear even from the visits that there are challenges with regard to the timing and the costs involved in delivering the materials. It was also noted during this visit that sometimes what is in stock or delivered is not enough particularly with the growing numbers of the groups. This affects the record keeping amongst the groups and makes them

prone to mismanagement and opening up avenues of distrust-one group was keeping its records on a sheet of paper. It is important to explore a decentralized way of getting materials to the groups in good time and without incurring heavy costs, and yet maintaining the quality and standard, here the regional centres would serve the purpose well if active.

4.3 Effectiveness of the project's monitoring, evaluation, learning processes and systems in enhancing effective project management and sustainability at various levels.

Following the evaluation of the first phase of the project, a MIS was developed to enable the documentation of progress of the groups, the change in members' lives and highlight potential problem areas. The data in the MIS was based on information from the field agents who filled a form twice a year and sent it to the headquarters for collating and analysis by the project officers. Technically, one can say monitoring took place every 6 months through this data collection process. Each member of the project team had a specific region they were overseeing so when the MIS was shared each one studied it and noted issues that needed to be followed up in specific places. Other monitoring processes happened when the project officers, sometimes with accompaniment of the PSC members went to conduct training sessions for leaders and field agents, during follow up activities or sometimes to solve a problem that they may have noted through the MIS or been called for. The field agents' visits to groups were also a monitoring process to check the record keeping and group management, as well as try and solve existing problems. The project officers had very good and close relationships with the FAs and were therefore able to conduct 'informal' monitoring through phone calls. Through these processes the project office was therefore able to keep abreast with what is happening on the ground.

The MIS was an efficient and effective tool in gathering and collating the essential quantitative, and some qualitative data, however its accuracy and effectiveness was affected by the fact that; some of the FAs were semi-literate and hence filled in wrong information, others complained that the forms are very long and difficult to fill, and that it was too costly to post them. Some areas were difficult to access or insecure, and it was very difficult to reach them or receive forms from them. In some cases the FAs sent the forms very late, even at the time of the evaluation a number of forms that were due at the beginning of January had not yet been submitted. This could have affected the data, but not to a worrying level, what was collected was sufficient to give a collective picture and the officers have found this very helpful.

The MIS also did not have provision to gather the real change stories and experiences of the group members, or any other issues that were outside its variables. The officers and FAs encountered these during the visits, and for now it seems there is no system for documenting them apart from one or two that are captured in the annual reports as per the templates. The project staff were trained in gathering qualitative data through storytelling

and writing although this does not seem to have been worked with yet. In addition, a documentary was produced as a way to capture some of the changes in women's lives and it revealed that there were many more such stories but there was no system of capturing them. The evaluation process also revealed that there was no system of documenting and sharing field experiences and activities by the project officers, this is not only unique to Tuinuane, but in the whole of FPFK, as a result there is no institutional memory of the project's life in the organization.

While the MIS together with the various monitoring processes have the potential to enable strategic and sustainable management of the project, there is no systematic, collective analysis, learning and documentation around the data collected. In addition, there is no indication of how this information relates to other programs of FPFK. What seems to exist is a system whereby the PSC meets every quarter and gets an update on the project, as well as the project officers sharing their annual reports with the General Secretary and PYM. This limits opportunities for FPFK to collectively benchmark learning experiences or come up with sustainable and institutionalized ways of strengthening the project and FPFK work as whole. It would appear that in many cases the individual officers did problem solving when the need arose but this was not documented. As a result, there is no institutional memory or a shared 'FPFK' way of managing similar problems so if they recur, there is no reference point.

The weekly group meetings could provide opportunity for women to learn together and support one another beyond economic issues as well as serve as a group reflective and 'self-monitoring' space. It was noted that most groups meet strictly for business only and of late the requirement for collective witness of transactions, balancing books etc. seems to be dying out. Many individuals register their savings and if they do not need a loan, they leave immediately. It is possible that if the groups are made conscious about the opportunity they have to strengthen accountability to one another as well as support one another in other ways they would use it and hence strengthen sustainability of the groups.

4.4 How gender, conflict sensitivity and environment were addressed during the project implementation and how they could have influenced the project results.

The Tuinuane project was aimed at improving the quality of life of poor Kenyan women so it sought to address a key historical gender issue related to women's access to income and assets and decision making. Through Tuinuane women have been able to access income through their savings and IGAs, they have acquired assets and their participation in decision making particularly at the level of family has been enhanced. This in itself has potential to challenge the status quo, especially in the rural areas where awareness of gender inequality is still minimal and seen as the norm in life. Currently, it does not seem to be causing problems, instead it seems to be promoting healthy gender relations especially among spouses. As noted earlier, some Church leaders, out of their own initiative have conducted

teachings challenging women to make sure their marriages are not affected by the fact that they are economically empowered. The women seem to be working with these teachings very consciously and it is hoped that it is not at the expense of their own needs. On the other hand, in Nakuru the Church leader has delivered teachings to the men's Tuinuane group challenging them to provide for their families and be 'responsible husbands'. This is a positive step towards ensuring that the 'burden of keeping a good marriage' is not placed on the women alone and could be adopted by other local Church leaders. The frequent group meetings provide a strategic opportunity to have discussions on gender in the context of Christian teaching that can promote gender equality.

As earlier mentioned, Tuinuane has surfaced the potential of women leadership in FPFK and this is greatly seen at the local church level where they manage their groups effectively. The question that stands out is how aware the higher governance levels of the church are about this potential, and to what extent they are able to tap into it to contribute to more gender aware leadership in FPFK.

The relevance of conflict in the context of Tuinuane was found to be minimal nonetheless during the implementation process the project staff worked with awareness about it. Over the project period certain areas of the country became difficult to reach because of increasing insecurity. The project officers innovatively monitored and provided support to the FAs and leaders in those areas through telephone calls. They also appreciated and worked with an awareness that FA reports from these areas were likely to come in late. The post-election violence that Kenya experienced in 2007 had the potential to affect some of the groups particularly those around Nairobi. The FA in the Nairobi area of Eastleigh and the Church leaders were conscious that during the post-election violence their area was populated by both the 'winning' and 'losing' camps. They noted that people were suspicious of one another and it was difficult to start the groups that year. As a team, the FA and Church where Tuinuane was hosted participated in inter denominational peace efforts moving from house to house encouraging reconciliation. They also used the platform to encourage the members to regroup and eventually they did- slowly at first, but later they picked up.

The engendering of environmental issues in the project was done by encouraging group members to explore alternative energy sources and plant trees. However this was not monitored so it is difficult to assess to what extent it was taken on by Tuinuane members. Something noted during the evaluation visits is that groups that live in drought prone areas like Emali and Kimana have taken on animal rearing as some of their IGAs and at the time of the field visit they were concerned that they were losing their animals during the drought season. Working with this awareness implies that some of these groups will need to be exposed to, and trained in alternative IGAs that are not badly affected by weather or that they are supported to manage it in a particular way.

5. Key lessons and implications:

5.1 Opportunities and implications for FPFK to use the community managed approach as an effective model for enhancing its community based development work.

Certain key practices of Tuinuane that led to its success provide insights for the FPFK to benchmark to work with in implementing its community based development work. These include; i) the fact that it addressed a real felt and expressed need of the target group, this was possible because the project staff were able to recognise the needs of the women; ii) the project employed various processes and mechanisms that facilitated local ownership of the project. These included working with the churches as the entry and hosting points, managing the groups through the FAs and group leaders, holding of AGMs at the regional level, building the technical capacity of local leadership (FAs) to support the groups, and providing appropriate resource material for them to use.

These processes facilitated effective roll out and management of the project with minimal direct involvement of the head office except for quality control, technical support and linkages with other stakeholders; iii) women were sensitised about their own resources, inspired and challenged to start with they had; a very minimal amount which the members could afford and this inspired a sense of belonging and ownership; iv) frequent meetings that gave opportunity for consistent interaction between the local Church leaders and groups; v) inclusion of members in the entire community rather than just the church members.

The above key success factors from Tuinuane provide a model that FPFK could work with to design future community development interventions; i.e. identifying and addressing real community/target group needs, using local human resources, skills and existing structures to manage and implement the work, building the capacity of local leadership, and mobilizing communities to recognize that they have something to start with (own resources) and enabled to meet frequently to support the purpose of the project and ensure local ownership and sustainability.

For this to work, FPFK would need to deliberately invest in strengthening the capacity of its' local resources and structures (local and regional) to effectively use this community based approach design. The linkage and roles of the various levels- local- regional and national would need to be clearly defined. The intervention would need to be supported with appropriate processes similar to the ones (above) that worked for Tuinuane. FPFK would also need to ensure that the whole church and especially the local Church leadership is involved right from the start of the project, and that they have a shared understanding of how the project links to FPFK's mission. The FPFK head office would need to be more involved than it was with Tuinuane in order to enable institutional development from implementing the project.



5.2 Key insights and lessons from assessing impact, performance and design of the project, and their implications for the key project stake holders:

1. 'Decentralizing' key aspects of the project management and implementation by working through FAs to mobilize members, providing supervisory and technical support to the groups enabled the exponential increase in numbers of groups, enhanced strong local ownership of the project as well as its cost effectiveness. This needs to be strengthened further and can be adapted as a methodology for FPFK work with the communities they serve.
2. Introducing Tuinuane through FPFK local Church leaders, having the churches provide space for Tuinuane group meetings and the Church leaders regularly meeting the groups and supporting them has enabled a sense of ownership and 'institutionalization' of the project's work into FPFK particularly at the local and regional levels. Further strengthening of this sense of commitment amongst the local Church leaders will promote sustainability of Tuinuane's objectives.
3. Strict adherence to the ASCA model as adapted by the project has enabled rural women (and men) to experience gradual positive change in their socio-economic lives, and those of their families. This design meets the needs of the targeted group with a potential to enable them acquire economic security. The model therefore has the capacity to enable FPFK continue changing the lives of economically poor women and enable them 'come out of poverty'.
4. Tuinuane has achieved a key aspect of the ASCA model which is to enable women gradually increase their savings and explore bigger investment opportunities. Some of the women who have been in Tuinuane for at least 5 years, have 'outgrown' the 'smaller savings', and the numbers of this category is likely to increase with time. This category of women is ready to explore bigger business opportunities as individuals or groups but they are still vulnerable to the 'harsh business world' including high lending commercial bank interest rates. As a way of sustaining the success of Tuinuane's work among the beneficiaries and communities, it is important for FPFK to find a mechanism of supporting these women to know about, and exploit suitable alternatives.
5. Entrusting the formulation and application of rules to the groups enabled a sense of responsibility and accountability to 'group own' rules and this enhanced group cohesion. However as seen from the evaluation, there are possibilities of this autonomy being abused. Therefore supervision of groups and frequent reminders about following the guidelines and maintaining group accountability needs to continue.

6. Training the FAs and leaders to manage the groups gave them confidence to exercise their leadership effectively. This was particularly evident among the FAs who have gone through all the series of the project's training. There is evidence of their resourcefulness, great capacity to mobilize, creativity in problem solving, and they have a deep understanding of the project's purpose. Continuing to invest in capacity building of this local leadership will ensure ownership and sustainability of the projects impact.
7. The group leaders and FAs working with local community leadership (local chiefs and local police) to solve group issues particularly those related to fraud, even though it was done in only a few instances showed that there are possibilities for combined community approaches to problem solving which in the end are more sustainable than support from outside. A systematised and formal way of establishing these linkages with local systems and relevant community based institutions will enable FPFK through Tuinuane to maximize networking opportunities and ensure sustainability of its development efforts.
8. Working through FAs was an efficient and effective way of working that saw the numbers increase, eased the work load of the project staff and enabled local women leadership to emerge. However some of the FAs are beginning to perceive it as a job and have begun requesting for 'payment', and in some instances FA mobilization of groups has been haphazard, ignoring caution from the FPFK offices about the distances and coverage. These trends need to be addressed to avoid undermining of the voluntary nature of FA work and having an 'undefined target' group.
9. The rare instances in which Church leaders have used the Tuinuane forums to teach about gender and family relationships, and the times that the forums were used to train women in business skills highlight the potential for these spaces to be used to discuss socio-justice issues within the context of the mission of FPFK.
10. The deep commitment, dedication and professional expertise of the project team, plus the support they received from the PSC and PYM were the backbone of the effective implementation of project. However, because FPFK does not have institutionalised mechanisms for internal networking, sharing and learning, it was not able to sufficiently benefit from implementing the project as an organization. Most of the learning and experiences remained only at the level of the direct implementers. In addition, the lack of, consistent and detailed documentation of field experiences limited the availability of benchmarking and institutional memory about the project. This gap brings about challenges particularly with regard to transition processes when new staff come on board.

11. The MIS is efficient in collecting a wide range of quantitative data in relation to the project to enable assessment of progress and impact at group level, and overall. However, some of the challenges associated with it including; failure of FAs to fill the forms correctly, late submission of forms and complaints about its length limit its effectiveness as the only monitoring tool. In addition, it does not highlight qualitative changes that happen in people's lives sufficiently and does not have provision to capture experiences of the project officers when they follow-up. Therefore there may be need for the form to be reviewed to take in concerns about its length and complexity for the FAs and to develop organizational systems that complement monitoring of the project through consistent, scheduled monitoring visits and processes at organizational level.

5.3 Recommendations on how to strengthen Tuinuane including suggestions on how it can become a sustainable part of FPFK, as well as how the church can facilitate the process.

1. To strengthen and improve the current Tuinuane (ASCA) model in order to remain relevant to the needs of the main target group.
 - a) Refresh the groups on the guidelines, and encouraging them to have planned reflective meetings to assess their own progress and facilitate group cohesion (perhaps twice a year).
 - b) Identify suitable regional 'centres' and local churches in these centres for distribution of material for the groups to access, or copy right and allow the groups at regional level to duplicate the material for themselves.
 - c) Re- define the target group in terms of geographical areas, re-organize the field agents based on this and encourage them not to mobilise any more new groups (apart from the new regions) but strengthen the existing ones. Keep the groups as homogenous as possible-i.e. do not mix members who have been in the system for over two years with those just beginning.
 - d) Re-assess FAs capacity and commitment to supporting groups, identify their training needs and design and deliver comprehensive training (both new and refresher) that address both the technical and ethical aspects of leadership.
 - e) Clarify, redefine and document the local Church leaders' role in Tuinuane (based on the experience so far), enable a shared understanding of these roles by all and provide training for them where appropriate. In addition, organize events for them to share experiences, learn from, and support one another.

- f) For those groups still not able to open bank accounts for various reasons; FPFK can explore what CARE did in Tanzania in 2010- approach a mobile money company like m-pesa to design a package that ensures safety of the group moneys.¹
2. Reach the 5 remaining regions so that the experience and project influence is organization wide and owned by FPFK as organization
 3. Design a project local networking and linkage strategy to facilitate formal relationships between FPFK and local authorities and other community based initiatives in order to maximise local initiatives and reap the benefits that come from networking.
 4. Develop and institutionalize organizational learning systems and processes that will enhance organization wide learning from projects like Tuinuane. (This is linked to OD)
 5. Develop systems and tools to enable systematised documentation of field activities by project staff, as well as a mechanism for more interactive sharing and discussion of the project within FPFK as a whole to enable benchmarking and developing of organizational memory.
 6. Review the MIS to have a shorter version with simpler questions that can be filled mid-year, then the full one can be filled at the end of the year.
 7. Develop mechanisms, systems and tools to have consistent, scheduled monitoring processes (that include non-project staff to facilitate 'external' learning) whose results are documented and embedded into the wider organizational learning systems.

With regard to the next steps to managing the changing needs of the groups, FPFK will need to consider the following possibilities:

8. Provide opportunity to 'graduate' those who seem to have 'outgrown' the current model by introducing them to investing in, and managing group investments. This might mean linking them to the local banks where they can access bigger loans. However this needs to be approached with care and managed institutionally to ensure that women are not indebted by the process. FPFK can study and learn from how CARE has supported linkage of groups to formal financial institutions that is savings-led and the continued importance of savings is emphasized throughout the linkage process.²

¹Lauren Kendricks: Village Savings and loans: A pathway to financial inclusion for Africa's poorest households.

² Ibid

9. Another alternative to further institutionalize Tuinuane within FPFK is to support the women to form a cooperative- cooperatives are run by principles that have some similarities with Tuinuane's current design- i.e. 'Voluntary and open membership', 'democratic member control', 'members' economic participation', 'autonomy and independence' etc. However cooperatives have also been known to become exclusive to the more influential and powerful.

**There were suggestions from a few women to create a bank with Tuinuane funds, however this has the potential to destroy what Tuinuane exists for because the target groups' needs are likely to be side-lined in the process. There are also questions related how the national banking regulations will affect the current design particularly the interest rates.*

Future of Tuinuane:

10. What the evaluation points to is that Tuinuane has grown into *something* larger than the project's initial intentions and has the potential to continue growing and transforming the lives of women and the communities in which they live. These achievements need to be consolidated and sustained, which means that Tuinuane can no longer be seen as just a project in FPFK, it needs to graduate into a programme- perhaps an economic empowerment programme or a programme that is geared towards women empowerment in FPFK (considering that there are other empowerment needs that women may have) In order to define the nature and scope of this program, FPFK needs to have a strategic thinking process to redefine and manage Tuinuane as a programme of FPFK. This process needs to be well facilitated and should involve good representation of the women at all levels, as the key stake holders. Local, and regional consultative processes need to be organized leading to a national strategy making process to define and design the programme. It needs to be done expeditiously to give the groups a sense of direction as they look to the future.



Tuinuane members arriving for the evaluation in Kimana



Evaluation validation workshop

6.0 Annex

6.1 The ASCA- Tuinuane Model:

A time bound Accumulating Savings and Credit Association model.
Business cycle takes one year. ASCA model requires basic record keeping to ensure transparency.

How the model works;

- A group is constituted of 10-25 members.
- Compulsory weekly meetings
- Group members agree on the lowest share at the beginning of the business cycle.
- All members have equal opportunity to access loan facility
- Interest of 1% per week is charged on the loans.
- These are short term loans because members have limited funds.
- Repayment period is between 1 week to 5 months
- Women have the opportunity to start and promote the existing businesses.
- The project trains volunteer field agents, who assist in follow up, training of new groups and problem solving within groups.
- The groups are self-sustaining and receive no external financial support, - they give and receive loans from their own group savings

6.2 Evaluation questions:

A. Impact and performance:

- a) Review and verify to what extent the specific project objectives were met and identify important supportive and obstructive factors including those beyond the project control that could have influenced the achievement of the project results and overall impact.
- b) Identify and analyse how the project has contributed to the improvement of the socio-economic conditions of the group members and community particularly;
 - (i) What changes have occurred in their socio-economic conditions as a result of the project- specifically changes in their income, savings and economic security.
 - (ii) To what extent have the alternate livelihood activities and skills training supported by the project been effective in increasing members' interest and involvement in IGAs, providing self-employment, income and influencing their livelihoods (literacy, nutrition farming etc) in general.
 - (iii) How have gender relations among the group members and in the communities been influenced by the project; including women's leadership, participation in community life, and decision making at various levels.

- c) Assess the cost effectiveness, allocation and use of resources in the project in relation implemented activities and timelines.
- d) Identify and assess how the project could have contributed to, or influenced growth and development of FPFK as an organization, as well as its member churches, in relation to her vision and mission.

B. Programme design, relevance and sustainability:

- a) Assess how the ASCA model and related group management processes have influenced the performance of the various savings and credit groups including what has enhanced or hindered group and membership stability and sustainability even for the future.
- b) Assess how the project's design by FPFK (community managed approach), management and implementation could have influenced the achievement of its objectives and impact, as well as its potential for sustainability beyond external support.
- c) Assess the effectiveness of the project's monitoring, evaluation, learning processes and systems in enhancing effective project management and sustainability at various levels (groups, FPFK, churches, communities)
- d) Identify and assess how the 3 key crosscutting issues; gender, conflict sensitivity and environment were addressed within the project implementation (including their relevance) and how they could have influenced the project results.

C. Key lessons and implications:

- a) Identify key insights and lessons from assessing impact, performance and design of the project, (A and B) and their implications for the key project stake holders
- b) Basing on the findings, identify opportunities and possible implications from the project for FPFK as an institution to use the community managed approach as an effective model for enhancing its community based development work.
- c) Provide recommendations (what needs to be strengthened, done differently, introduced or excluded) including possible processes, a framework and design for Tuinuane to become a sustainable part of FPFK, as well as how the church could support and facilitate this transformation.

6.3 References and reviewed material

1. Care International in Uganda-Village Savings and Loans Association workshop report-2006.
2. Guardian Global Development Professional Network- Informal banking in DRC.
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Reviewed Material:

1. Digni Evaluation Policy.
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3. Project annual plans and reports from 2010 to 2014.
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