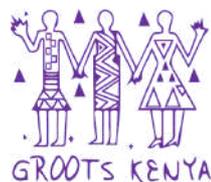


# COVID-19 RECOVERY AND RESILIENCE PROGRAM

Rebuilding livelihoods





# **COVID-19 RECOVERY AND RESILIENCE PROGRAM - JASIRI FUND**

## **Project Overview**

Centre for Rights Education and Awareness is leading a consortium that includes Collaborative Centre for Gender and Development and Groots Kenya. The consortium team jointly has established a women fund known as Jasiri Fund (Swahili word meaning `bold`). The overall objective is to support access to finance for 1000 survivors of Gender based violence as a means to strengthen survivors' recovery and resilience in a sustainable manner. The fund works to support women, youths, people with disabilities who are survivors of gender-based violence by focusing on building their socio-economic resilience against economic shocks stemming from Covid-19 and household violence. Jasiri fund is a \$350,000 guarantee fund held by Kenya Women Micro Finance Bank (KWFT) being implemented in 10 counties in Kenya namely: Kajiado, Kakamega, Kiambu, Kilifi, Tana River, Nairobi, Mombasa, Kwale, Mandera and Busia.

## **Consortium Partners**

Centre for Rights Education and Awareness (CREAW), GROOTS Kenya, Collaborative Centre for Gender and Development (CCGD)

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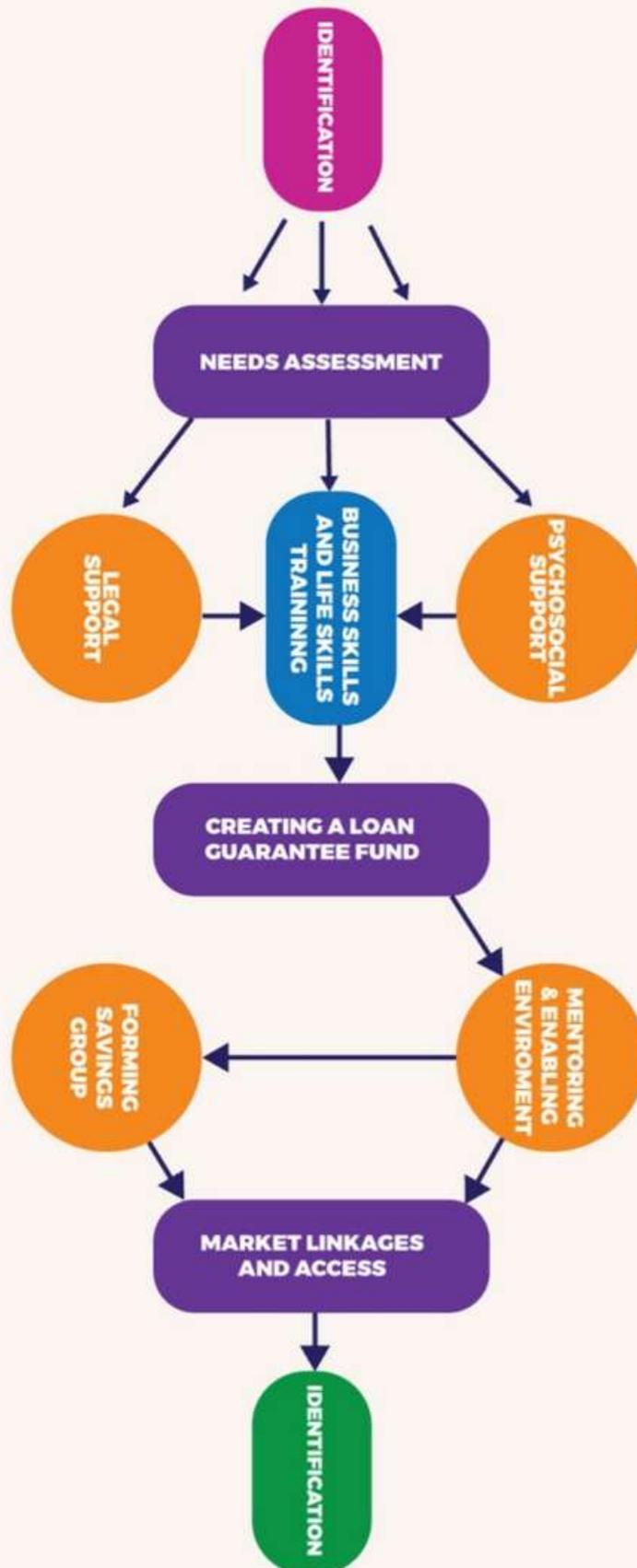
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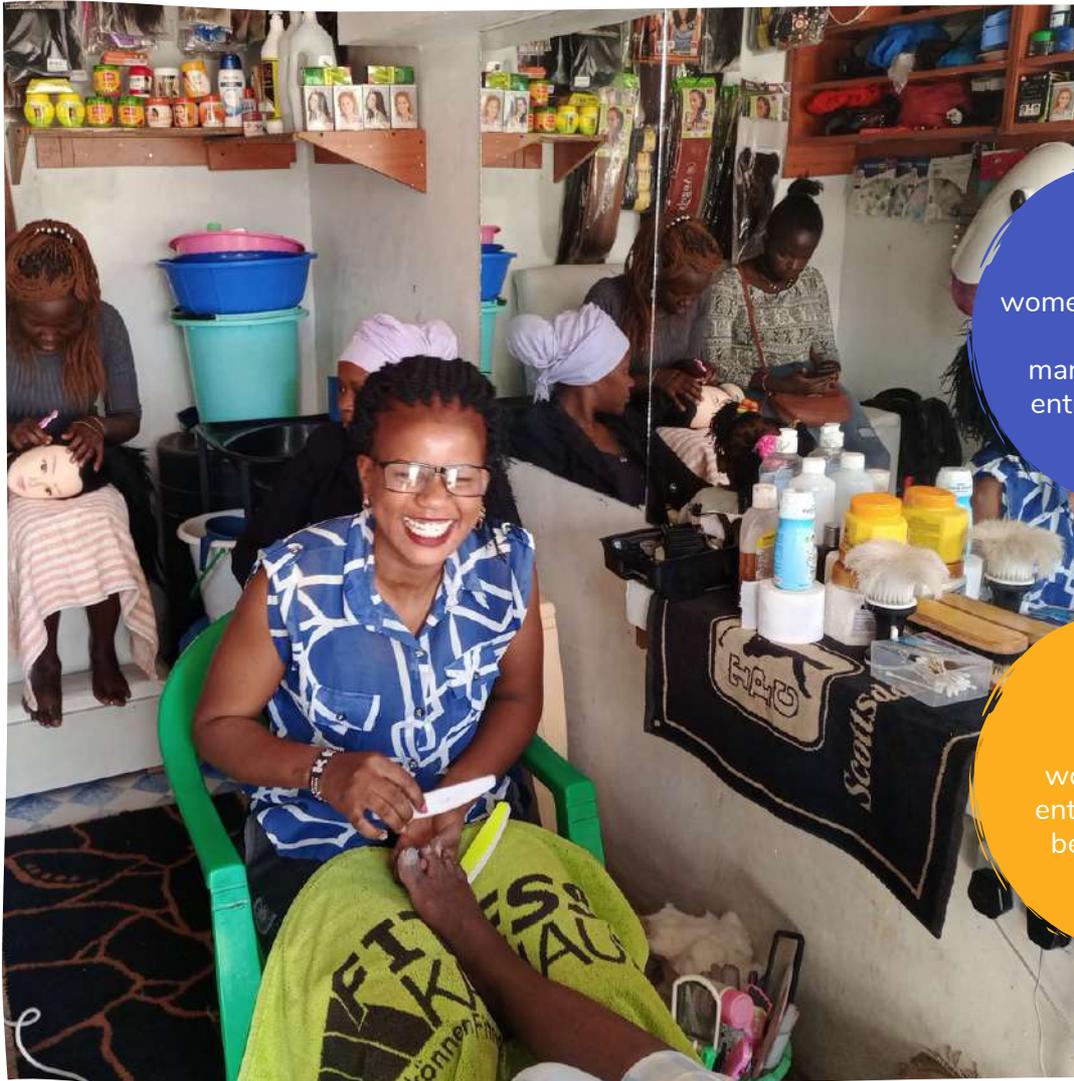
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# THE JASIRI APPROACH TO FINANCIAL INCLUSION



# THE PROJECT'S PROGRESS

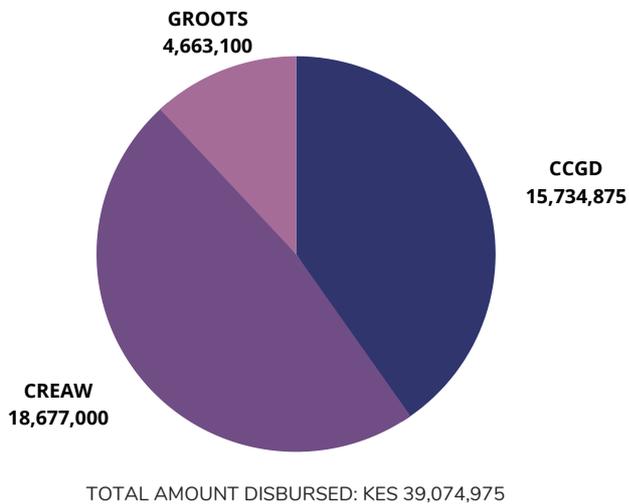


**1063**  
women have received business management and entrepreneurship trainings

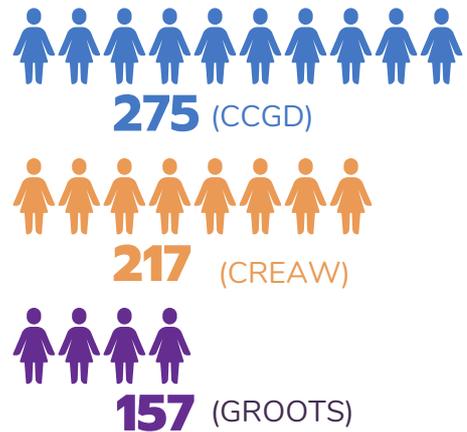
**614**  
women owned enterprises have been financed

Jasiri fund beneficiary from Nairobi in her beauty shop

## Loans disbursed per partner



## No. of Women Beneficiaries



# THE PROJECT'S IMPACT



**614**

Women-owned SMEs have employed

**327**

women and youths



Women-owned enterprises are generating more than

**Kshs. 300,000**

semi-annually.



**333+**

women have acquired assets and this has enabled them to generate more revenue.



**649**

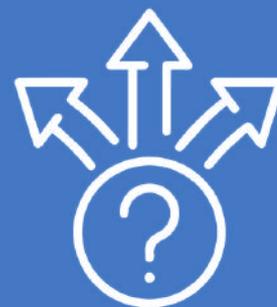
survivors have access to bank accounts & 515 are saving 2.5% of their loans with KWFT bank & have access to mobile phones, internet and digital payments.



Reduction of domestic violence among

**534**

survivors who have benefited from the Jasiri fund.



Decision making at the household level has improved among

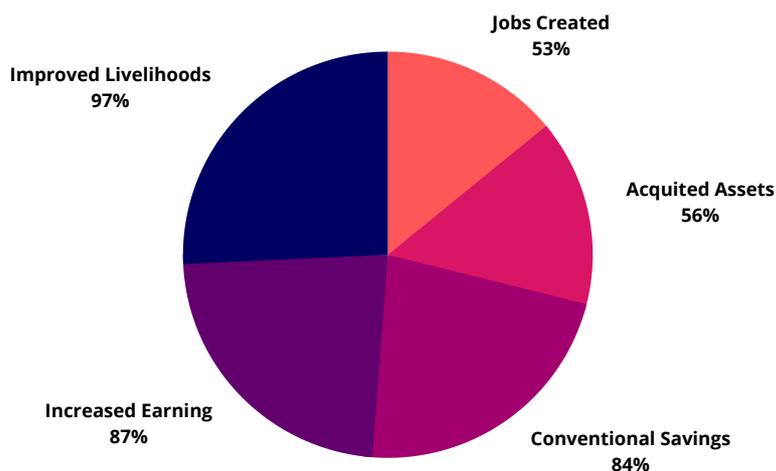
**571**

survivors of GBV.

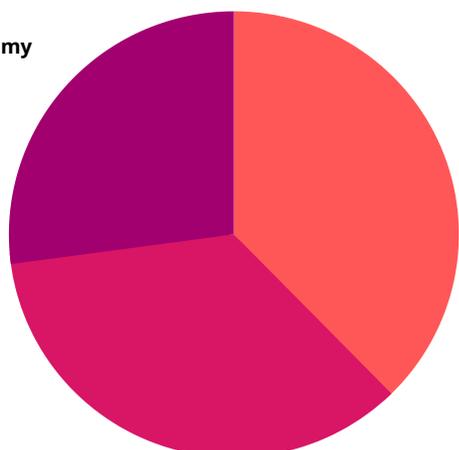


Maxine Auma, Jasiri fund beneficiary from Mombasa attending a group session with her group members who also benefited from Jasiri Fund.

### Impact of Jasiri Supported SMEs on Women Survivors of GBV



Autonomy  
67%

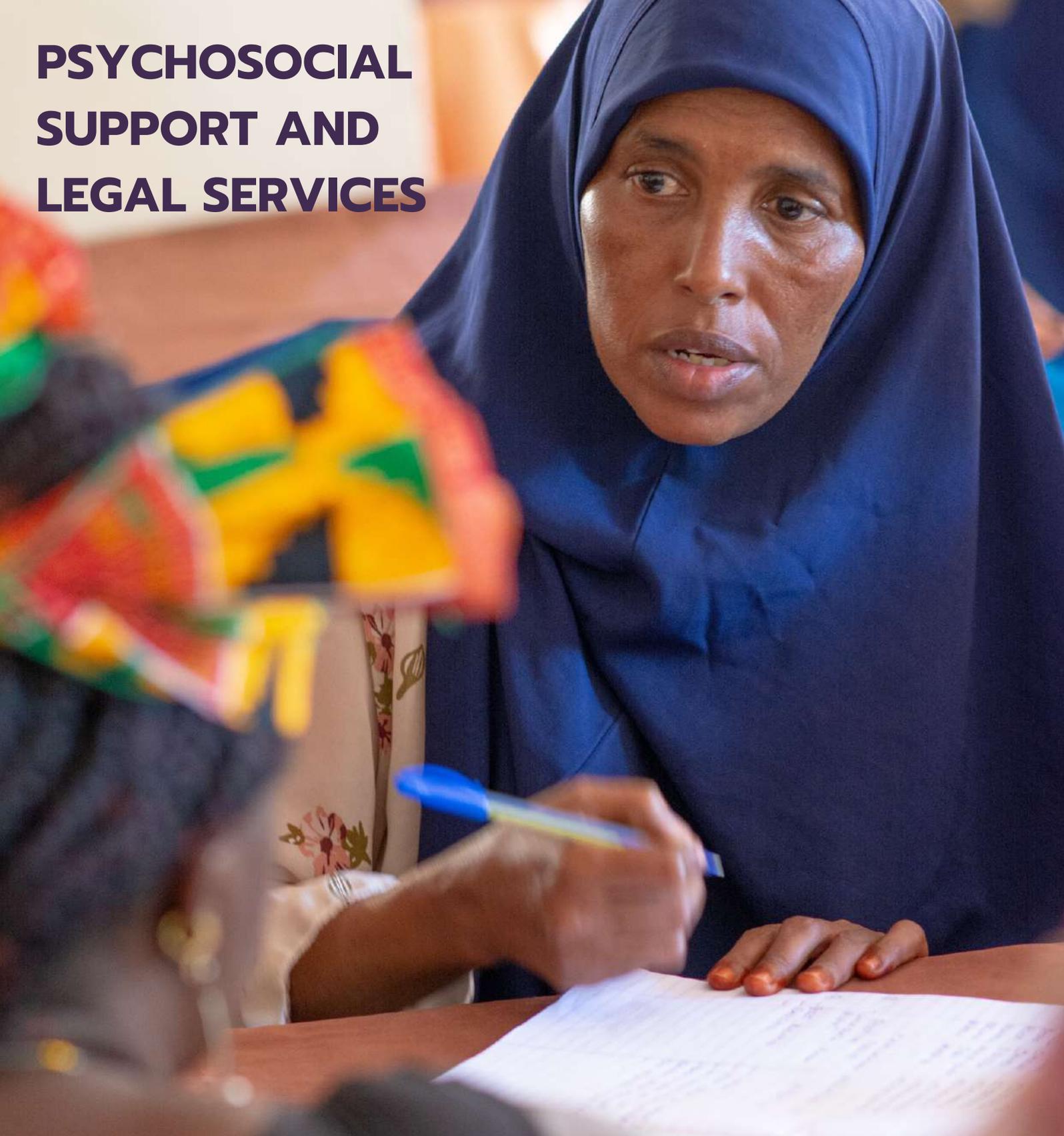


Decision Making  
93%

Reduction in IPV Cases  
87%

### Impact of Jasiri Project on Women's Agency and Power

# PSYCHOSOCIAL SUPPORT AND LEGAL SERVICES



**8,326**

survivors of GBV have received pro-bono counselling services together with hotline counselling services that has ensured hard to reach and marginalized populations have access to professional counselling services.

**2,948**

women in the 10 counties have received temporary shelter services to who were survivors of gender-based violence. 14 Shelters were supported to strengthen access to safe house for survivors of GBV.

**10,013**

survivors were represented in court, legal services and 3310 successful mediations were conducted, and 138 mediations ongoing This has enhanced access to justice to GBV survivors and ensured survivors get their rights.

# JASIRI FUND LEARNINGS



- During the implementation of the CRRP-Project we have learnt that access to quality financial services alone does not guarantee a wholesome recovery process for survivors of gender-based violence. A survivor of SGBV also requires psychosocial support, legal advice and representation and shelter /safe house services and these often have a cost implication which many survivors are unable to meet.
- Jasiri guarantee fund provides reduced burden of providing collateral to access loans. This gives peace of mind to the beneficiaries to focus on their businesses and building livelihoods. This has led to an increased demand for the Jasiri (GBV) fund among survivors in Kenya. We have therefore, disbursed 99% of loans to 614 survivors against the project's target of 1000 survivors.
- While survivors are borrowing loans as individuals, clustering them in support groups has helped strengthen their agency and improved opportunities to share experiences and learn from each other. Groups also allow women to save together and take small loans from those savings which are used to meet other individual/family needs. In some instances, members have opted to have social fund which is a form of insurance or social protection mechanism against emergencies.
- Advocating for gender sensitive policies and processes within the financial institution has begun reducing traditional barriers women would otherwise face as borrowers such as shift in negative attitudes towards survivors who are often termed as risky borrowers.
- There is a need to provide continuous capacity strengthening on financial management and provide opportunities for learning to provide ongoing support. This will encourage more women to seek financial services even if they do not qualify under the Jasiri Fund. These additional opportunities may include in access to government procurement opportunities, biashara funds, village savings and loans groups, saccos etc.
- The project has created a 'think small, big impact' effect by enabling women to thrive and rise from desperate situations of meeting immediate needs like food and medical bills to invest in solutions that improve their business turnovers, create decent and fulfilling employment, develop business networks and own assets.
- We are also learning that while Jasiri fund focuses primarily on survivors of GBV there is need to explore expansion of the model to include young women who are vulnerable to GBV and exploitation as a result of poverty, disability and marginalization
- Peer support amongst the women has been a useful for encouraging women to take up the Jasiri loan as well as encourage repayments through small installments throughout the month in order to meet the target for the monthly instalments. Though the intervention is at the inception, we have seen a change in the attitudes towards the uptake and repayments of the Loans. Encouraging small payments within the month. This would also encourage the young women to take up the loans as the group increases their confidence.



**Recommendation - What can the private sector and other actors do to promote financial inclusion and sustainable entrepreneurship for women.**

- Increase Jasiri Fund. 99% of the facility has been disbursed to 614 survivors against a target of 1,000 in the 10 counties and the consortium continues to receive loan requests from needy survivors
- Further technical support includes business development services to enable women effectively manage their enterprises.
- Despite the good working relationship with KWFT, there is a need for institutionalization of gender-responsive training to enable them to better support the growing number of survivors and continuously adhering to the 'do no harm'/safe guarding principles.
- With 1.7% of beneficiaries having fully repaid their loans and 45% of the loans performing well, there is a need to continuously document stories of change at systems and at individual beneficiary levels to inform the field, to drive shifts in negative social norms and biases and to advocate for more gender sensitive and survivor centered financial services
- Conduct an inter-county cross-learning forum to generate learning and best practices from among the beneficiaries through peer learning. This will also strengthen opportunities for partnership, networking and collaboration.

- We need to organize dialogue forums with Key government ministries to scale-up or take up of financial inclusion interventions such as Jasiri Fund by state actors, particularly now that the government through the Generation Equality Commitments committed to scale-up survivors' fund through a co-financing model with private sector, CSOs and other line actors to aide in promoting economic justice for survivors of GBV.
- Integrate economic empowerment intervention with other GBV prevention and management efforts to provide adequate safety nets for women and girls to heal and build resilience. In addition to this, there are GBV prevention models that have worked that Kenya can learn from and accelerate efforts towards addressing the root causes of GBV.
- We must inculcate and strengthen evidence gathered from implementation of this program in order to share the learnings and impact of this intervention. Jasiri model has proven to work better by turning around fortunes and livelihoods of the vulnerable women.
- We need to embrace technology and to reduce time poverty women experience by having to physically visit financial institutions for updates on loan performance. Use of technology to regularly communicate to survivors via sms or other digital forms can support this process.



Front from left Daniel Hailu, Patrick Karanja, Grace Odembo (executive director at Okoa Sasa), Dr. Peter Materu, Wangechi Wachira (executive director at CREAM Kenya), Wariko J. Kabuga-Waita, Mercy Omosa (woman entrepreneur) and Catherine Simiyu. Back Left: David Jahazi, David Bagenda, Moses Okello, Njeri Ngugi, Pauline Muigai and Naima Ali during site visit in Bamburi, Mombasa County.



## MASTERCARD FOUNDATION VISIT TO THE COAST REGION

### Details of the Visit

The MCF team led by David Jahazi visited Coast Region Partner Organizations on 16th May 2022. In particular, Okoa Sasa a community based organization situated in Mombasa and Kilifi Counties providing rescue, safe shelter and rehabilitation services to children, women and girls who have experienced gender-based violence was selected for the visit. Also present during the visit was the Centre for Rights Education and Awareness (CREAW) whose programs have for over 20 years focused on challenging practices that undermine equity, equality, and constitutionalism; promoting women’s participation in decision making; and deepening the ideology and philosophy of women’s economic empowerment. CREAW has been working with organizations like Okoa Sasa to support movement building to advance the agenda for social transformation, besides preventing, mitigating and responding to Violence Against Women and Girls (VAWG).

Those present during the field visit to the shelter and to a young survivor running an agrovet in Bamburi include 6 staffs from the Mastercard Foundation, 1 survivor, 2 staffs from Okoa Sasa and 4 staffs from CREAW. The main objective of the visit was to establish what worked, challenges experienced, key lessons learnt and recommendations under Covid-19 Recovery and Resilience Program.



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