

# THE VULNERABILITY ASSESSMENT FOR WOMEN GROUPS IN MOMBASA COUNTY Report

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This report was prepared by Collaboration of Women In Development (CWID) in collaboration with Aga Khan Foundation East Africa –AKFEA).

This work is intended to enhance the capacity of local women groups for gender Equality in Mombasa County. This is part of the wider “Advancing Gender Equality through Civil Societies (AGECS)” Project.

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## ACRONYMS

AGECS	Advancing Gender Equality through Civil Societies
AIDS	Acquired Immunodeficiency Syndrome
CBO	Community Based Organization
COVID 19	Corona Virus Diseases of 2019
CSOs	Civil Society Organizations
CWID	Collaboration of Women in Development
HIV	Human Immunodeficiency Virus
MCA	Member of County Assembly
NGOs	Non-Governmental Organizations
PwD	Person Living with Disability
SHG	Self-Help Group
ToR	Terms of Reference
VA	Vulnerability Assessment
VAT	Vulnerability Assessment Toolkit
WSSD	World Summit for Social Development

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## EXECUTIVE SUMMARY

Collaboration of Women in Development (CWID) is among the Non-Governmental Organizations (NGOs) that support women and other vulnerable groups in Kenya. Currently, CWID is working in partnership with Aga Khan Foundation to enhance the capacity of local women groups for gender equality in Mombasa County. This is part of the wider **“Advancing Gender Equality through Civil Societies (AGECS)”** Project.

The Vulnerability Assessment carried out in September 2020 analyzed selected women groups. It gives a detailed analysis of key vulnerability issues including but not limited to Access to state loans and grants, Access to grants and loans from NGOs and other non-state actors, access to book-keeping training, impact of COVID 19 on groups' activities and sustainability etc.

The Vulnerability Assessment covered four main sub-counties in Mombasa namely: Nyali, Kisauni, Changamwe and Jomvu. In addition, the Assessment used forty five women groups drawn from the four sub-counties.

The Vulnerability Assessment was carried out using institutional vulnerability assessment methodology. Data collection was therefore done using the Institutional Vulnerability Assessment Tool. Interviews were conducted via phone during the preliminary phase (to ascertain the nature of the groups) and focus group discussions with the group.

The Vulnerability Assessment made recommendations towards groups that were viable for grants for livelihood projects as well as those viable for home-based care training. On the basis of the findings, the Assessment revealed that most women groups:

- were adversely affected by COVID 19;
- have limited access to both state and non-state grants and loans
- Have limited capacity in record keeping and conflict resolution; and
- Have at least a financial framework which is important for business project sustainability.

The Vulnerability Assessment recommended twelve groups for micro-grant support based on the following grounds:

- Must be a registered group
- must be a women group or a group where more than two-thirds are women
- Must have a project that can be up scaled or revived
- Must have been affected by COVID 19
- Have limited access to government grants or loan

The Vulnerability Assessment further recommended four women groups for home-based care training as a mitigating measure against COVID 19. The recommendations were made based on the following criteria:

- The group members must either be at-risk population or caring for at-risk or vulnerable population; or
- The group members must have extra vulnerability beyond being a women e.g. widow, Person living with disability (PWD), Key Population





## 1.0 BACKGROUND

The UN Millennium Declaration 2000 resolved to promote gender equality and empowerment of women as an effective way to combat poverty, hunger, disease and to stimulate sustainable development. This is reflected in Millennium Development goal three. The Paris Declaration on Aid Effectiveness in 2005 called for harmonization of gender equality. Although achieving equality between women and men was one of the ten commitments agreed to by the heads of state at the World Summit for Social Development (WSSD) and is a main priority of the international women's movement, (Buvinic, 1999) gender discrimination remains pervasive in many dimensions of life worldwide. There exist significant variations across and within countries and gender gaps persist in access to socio-economic opportunities including business opportunities, markets among others.

For instance, while Kenya scores 81 (out of 100) on the Women, Business and the Law 2020 index and ranks 109 out of the 153 countries in the Global Gender Gap Report 2020 with 0.671, significant inequalities between males and females in health outcomes and participation in the labour market remain. Over the past decade, legislative and policy reform (as a result of the new constitutional dispensation) has established a basis for gender equality across all sectors. However, despite the strides made, the women and women groups continue to face several challenges compounded by the intersections of poverty, cultural beliefs, gender roles and currently the impacts of COVID 19 pandemic.

Women and adolescent girls are the most vulnerable groups in Kenya (including Mombasa County). They are particularly vulnerable to poverty especially at the household and community which is exacerbated by gender-based violence, economic pressure posed by government restrictions to combat COVID 19 pandemic and burdens arising from gender roles leading to unfair distribution of

<sup>1</sup> See DBA Africa Management Review August 2014, Vol 4 No 2. Pp 63-76



unpaid care work. The current gender inequalities have made women and girls more vulnerable to domestic violence, poor economic choices among others.

Studies have shown that because many women and women-led groups lack access to training opportunities they are likely to have weak management structures that may lead to them missing out on grant or credit opportunities that can help uplift their living standards. In addition, women and women-led groups lack business and marketing skills that may allow them to not only put together viable business proposals but also access better markets for their products. While some women may have access to such business-sensitive information a majority of Kenyan women and women-led groups have no access to such information because they either live in rural areas where such information may not be available or in peri-urban areas where such information may be limited to a few. Their low level of education to some extent hampers their access to information about existing/new technology. With this low access to information and technology, women's productivity will continue to be low and with lower productivity, their incomes will also be low which will leave them with nothing to plough back into their economic activities, a vicious cycle of under-productivity.

To realize gender equality as a necessary precondition for sustainable development, most women in Kenya ventured into women groups in the early 1980s to gain advantage in agricultural and welfare activities in rural areas. Statistics show that by the end of 1989, there were more than 26000 women groups in the country with a membership of about two million women (Women Bureau reports 1989). To bolster the gains for women and women-led groups, all stakeholders - governments, public, private and non- governmental sectors - must actively engage towards supporting and promoting women and women-led groups. Affordable credit facilities, micro-grants, accessible business-sensitive information, technical training among other key services must be offered to women-led groups.

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<sup>2</sup>See Buvinic Mayra (1999) Promoting gender equality. Blackwell Publishers, UK and USA.

## 1.0 ASSESSMENT DESIGN

### 1.1 Objective(s) of the Assessment

The objectives of this assessment were:

- To establish the vulnerabilities of women groups in Kisauni, Nyali, Changamwe and Jomvu Sub-Counties in Mombasa County
- To identify the local women groups that are eligible for the livelihood-micro grant support program and COVID 19 mitigation awareness

For detailed Terms of Reference (ToR) see Appendix I.

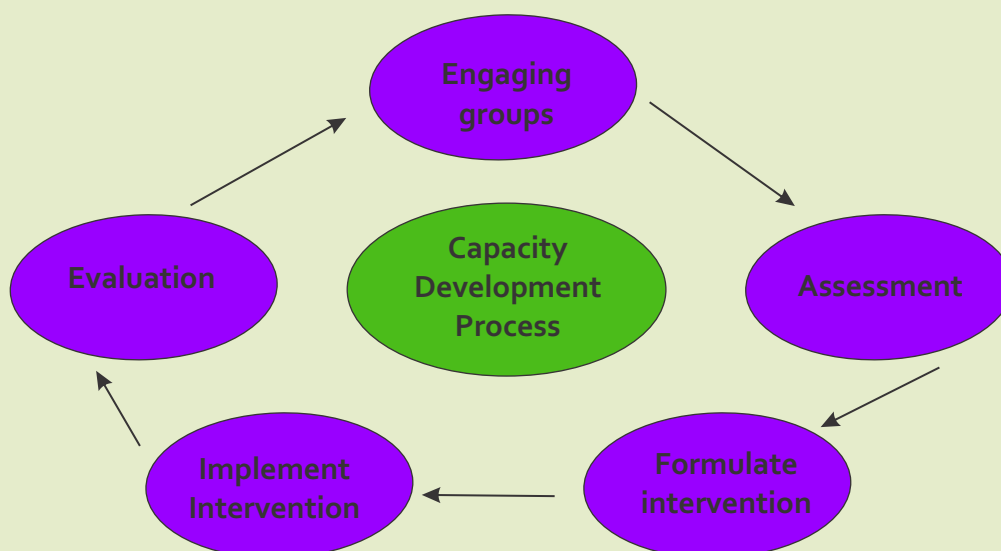
### 1.2 Scope

The assessment lasted from 7th to 22nd September, 2020 and covered assessed groups residing in Kisauni, Nyali, Changamwe and Jomvu Sub-Counties in Mombasa County.

### 1.3 Conceptual Framework and Methodology

The assessment was carried out under the Capacity Assessment Conceptual Framework. This framework gives CWID a detailed step-by-step guide to conducting assessment using CWID's Vulnerability Assessment Methodology. CWID uses this methodology when it envisions capacity development of beneficiaries or partners within a project cycle. CWID defines capacity development as the process through which individuals, organizations and groups obtain, strengthen and maintain the capabilities to set and achieve their own development objectives over time. Capacity development is not a one-off intervention but an iterative process of design-application-learning-adjustment. CWID captures this in a five-step process cycle shown below:

Figure 1: CWID capacity development process



The Vulnerability Assessment methodology is used for analyzing the gaps that places a specific group or institution at a position of risk. Specifically, it

1. Uses groups as the basic unit. The information is obtained from focus groups in selected zones. The information is thereafter triangulated using secondary data or using information from some key informants.
2. Looks at factors contributing to vulnerability of groups. It also investigates how those factors make the groups vulnerable.
3. Looks at coping strategies of different groups with specific focus on the key livelihood projects

#### **1.1.1 Factors affecting the assessment**

1. During the Assessment, it was observed that the CWID is highly respected and has a good reputation among the community mobilizers, community health volunteers, County Government, local administration. This facilitated access to individual groups and enabled the team members to get necessary information without problems.
2. Access to information for Jomvu Sub-County groups took longer than expected as most of the groups are not registered. This meant that the mobilizers had to rely on snowballing technique.

#### **1.1.2 Group Interviews**

At the group level, the team gathered information on the following areas:

1. Groups identify (type of group, membership, year of registration, type of projects, groups meeting points etc.)
2. Internal Management (governing laws, access to record keeping training, meetings, conflict resolution)
3. Economic capacity (Access to government grants, loans etc. (groups with limited access score higher), Group's fund (members' contribution), access to other funds (groups with limited access score higher), and savings)
4. Impact of COVID 19 on groups (members' contribution, meeting attendance, loan Repayment, Conflict, business/project continuity, and coping Mechanism/ mitigation measures)
5. Proposed business ventures (up scaling and new)

## 1.0 FINDINGS

### 1.1 Groups' Demographic Information

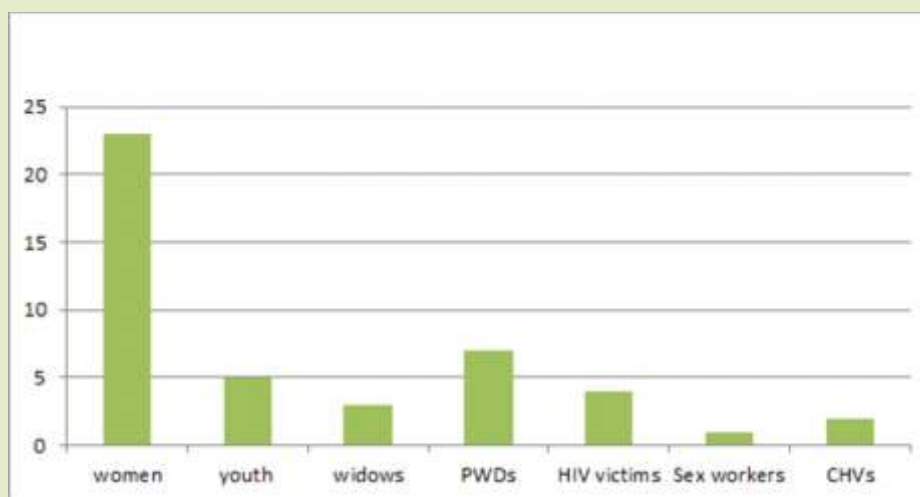
#### 1.1.1 Groups' distribution

The Assessment reached a total of forty five groups from the four sub-counties (Nyali, Kisauni, Chngamwe and Jomvu) in Mombasa County as shown below:

Sub-County	No of Groups Reached
Kisauni	20
Nyali	9
Jomvu	9
Changamwe	7

While most of the groups mapped were women groups, the graph below shows various criteria used for categorization of the groups.

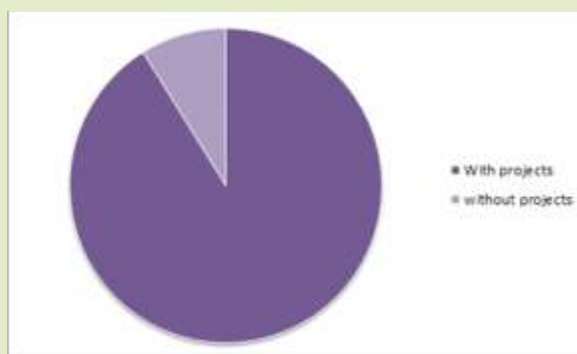
**Figure 2: categories of groups by interest**



It is worth noting that the majority of the members for most of the groups were women as the project majorly targeted local women groups.

## 1.1 Group ventures

Most of the groups which were interviewed had at least one income/business venture that they actively engaged in. These ventures included: table-baking, marry-go-round, credit facility for members, personal savings, poultry farming, beekeeping, mangrove planting, vegetable farming, cake making, liquid soap making, tent & chair business, gas distribution business, waste management, goat keeping, dairy farming, water distribution, gardening, mitumba business, and ornament business. Only four groups had no income generating venture as shown below:



### 1.1.1 Internal Management

Any organization, small or big, must have strong internal management structures. This is crucial if a group aspires to grow and expand beyond its current scope. For purposes of this assessment, the following areas were identified as key.

### 1.1.2 Groups' regulations/laws/constitution

When prompted if they had any rules governing their businesses, almost all groups responded positively. While most of the groups have written constitutions/laws, some have additional verbal regulations that govern meetings activities such as lateness, failure or delayed loan repayment. Due to time limitation, the research team did not review the contents of the groups' laws. However, it is correct to assume that the groups are safe from any risks that come with lack of laws or regulations governing groups.

### 1.1.3 General meetings

Regular meetings by members are very crucial in ensuring that plans are implemented and to evaluate groups' commitment towards achieving the goal. Most groups interviewed indicated that they meet at least twice a month or on a monthly basis. However, most groups did not have exclusive meetings for the executive committee members. When probed, most of them felt that such meetings breed lack of transparency within the group. This may still pose a challenge as there are some matters that may need to be dealt with at the executive level to reduce conflict or even reduce time for discussions during the general meetings. There is therefore a need for sensitization on executive committee roles and meetings.

### 1.1.4 Conflict Management

While most groups reported that they have not handled any conflict among members, several of them



indicated that they would follow the constitution and encourage openness in resolution of such. Most groups also did not have express provisions on conflict resolutions within their constitutions. Sensitization in this area will go a long way in strengthening the group's internal management system. It is important to note that strong conflict resolution skills are key in sustaining a group's stability thus smooth implementation of projects.

### 1.1.5 Record keeping

Well documented books of accounts, meeting deliberations and resolutions are an indication of strong management capacity. Thus, if a group has limited skills in keeping records it becomes vulnerable to mismanagement, and loss of focus. In this study almost all groups did not have any training on record keeping hence most of them relied on a few members who had some capacity. The figure below shows access to record keeping training by the groups

**Figure 4: Record keeping training**



## 1.1 Economic Capacity

### 1.1.1 Access to grants and external credit facility

The assessment revealed that most groups interviewed generate their own capital as they have no or limited access to credit facilities from government, NGOs or other private entities. However, data also shows that more than thirty percent of the groups interviewed have had access to government loans (i.e. UWEZO fund, MCA office funds) and support (training, chicks and seeds) from the Department of Agriculture.

**Figure 5: Access to grants, credit and technical support**

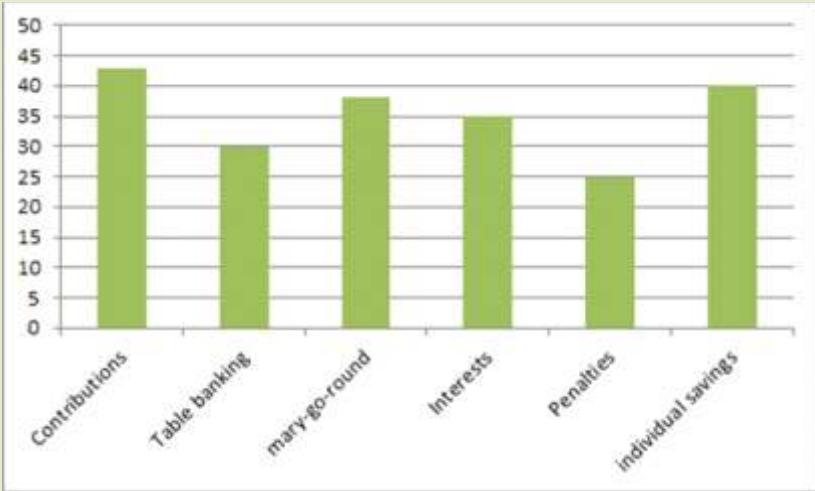


Limited access to external credit facilities, grant or technical support renders a group economically weak. This then in turn results in low income for members and thereafter more vulnerabilities follow.

### 1.1.1 Group's savings and income

Most of the groups that were interviewed reported that they had various ways of generating income and savings. These included table banking, penalties for lateness or delayed loan repayment, interest on personal loans, members' contribution, marry-go-round, and individual savings. Two groups, however, indicated that they did not have any source of income nor savings. The figure below shows types of income and savings.

Figure 6: income and savings

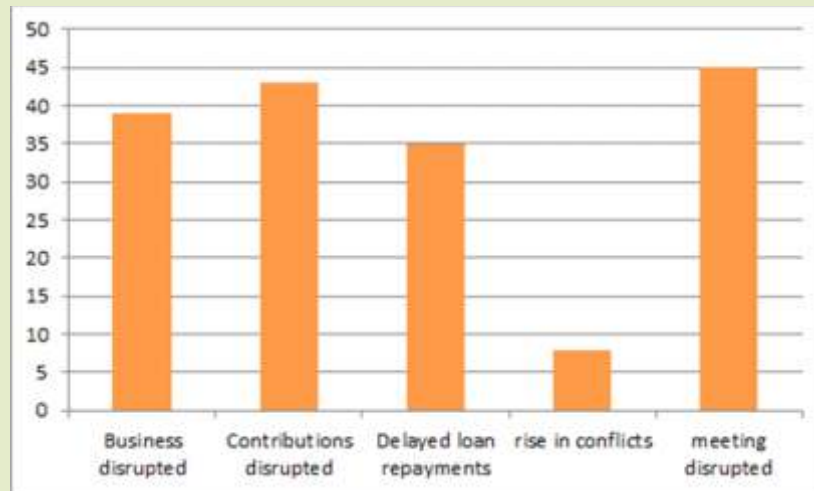


From the interviews, it was revealed that groups engaged in at least three of the above ventures to generate income and/or savings. All the above ventures are key in ensuring business sustainability and possible growth. For instance, a group may decide to invest all or part of interests and penalties into an ongoing business to expand it or to mitigate losses. It is important to note that a group with more of the above ventures is well placed in ensuring sustainability. In addition, the amount of contributions in any of the ventures may as well determine the economic strength. This therefore means that, even though one group may have many ventures, another one with only one or two may still have strong economic capacity if the amount invested is more.

### 1.1 Impact of COVID 19 Pandemic

The government directives towards mitigation of COVID 19 pandemic impacts have weighed down on each and every individual in Kenya. Groups have not been spared either. Assessment under this part was conducted on six main aspects namely: membership contribution, meetings, loan repayment, conflict, business continuity, and coping mechanism as shown in the figure below:

Figure 7: Impact of COVID 19 Pandemic



### 1.1.1 Business continuity

Most groups reported that most of their activities were affected - with some of them either being closed down or reduced sales. In fact one group reported that:

*“...Sisi tulishindwa kuuza kuku kwa sababu hatukuwa na wateja. Kwa hiyo tukawala kuku wote...”*

Translated as:

*“...We couldn't sell our chicken since there were no customers. And because of that we ate all the remaining chicken...”*

While most groups were adversely affected, some benefited from new ventures. For instance, some groups ventured into selling masks, liquid soap which had a vast market during the lockdown period.

Another group reported that its male members withdrew membership when the group was compelled to change from charcoal business to sale of “lesso's” and “Dera's”. This is because traditionally, men get stigmatized for engaging in what the society perceived as 'women's businesses.

### 1.1.2 Members' contributions

Just like businesses, members' contributions were affected differently - while in some groups members were unable to continue with the regular contributions, some groups reduced the contributions to allow members continue with regular contributions. However, some groups retained the same amounts despite the impact of COVID 19 on members.

### 1.1.3 Loan repayment

Since most business and many other income generating activities were affected, many groups that were interviewed indicated that most members either delayed in repayment of loans or defaulted. This led to tougher loan rules. A group in Kisauni reported as follows:

*“...Sisi tulipandisha kiwango cha loan ambayo mtu anaweza chukua ili wanachama wasichukue loan nyingi kwa kuwa wengi weo walikuwa wanachukua kisha hawalipi kwa wakati ufaao...”*

Translates as,

***“We increased the loan limit to discourage members from accessing loans because most of them were taking and delaying payment...”***

#### **1.1.4 Meeting attendance**

With the ban on public gatherings and meetings, most groups reported that they stopped physical meetings. However, some of the groups still continued meeting secretly in members' houses to discuss urgent group businesses. Others resorted to using social media i.e. WhatsApp groups. Others reported that when it came to Merry-Go-Round or table banking meetings, they would meet for very few minutes to contribute money and loan before dispersing.

#### **1.1.5 Conflicts**

Most reported no conflict at all while others indicated that with COVID 19 pandemic some groups experienced serious conflicts. For instance, a group in Kisauni indicated that the male members (all three) raised serious concerns when the majority had to adopt sale of “Lesso's” and “Dera's” as an alternative to charcoal which was then closed due to restriction of movement in and out of Mombasa County. The male members eventually decided to withdraw membership from the group. Another group also reported that when they introduced higher loan limits or reduced the size of loans to discourage members from accessing credit, some members felt very bitter.

#### **1.1.6 Coping mechanisms**

Most groups, as already reported above, adopted various ways for survival during COVID 19 pandemic. For instance, to mitigate losses from non-repayment of loans, some groups suspended credit during the months of March and August while others reduced the limit a member could borrow. For meetings, some groups adopted WhatsApp group meetings to ensure continuity of the group's agenda. While most businesses had to close down, some groups reported that they adopted alternative projects such as liquid soap making, selling masks, and selling “Lesso's” and “Dera's”. Other interesting measures include a group selling some chicken to purchase feeds for the remaining ones; and a group that decided to sub-divide the chicken and consume them.

## 1.0 RECOMMENDATIONS

### 1.1 Groups Recommended for Micro-Grant Support Program

The assessment recommended twelve (12) groups for the livelihood support program. The recommendations were made on the following criteria:

- The group must either have all members as women or majority as women and holding key leadership positions in the group.
- The group must have some internal members savings, regular contributions for purposes of supporting continuity of any proposed venture
- The must have had limited or no grants/loans from government and/or NGOs/PSOs
- Must have been adversely affected by COVID 19 pandemic
- Must have a business that may be up scaled or must have capacity to be trained to handle a new venture

The table below shows a summary of groups recommended for the support program:

No.	Sub-County	Name of Group	Special Interest	Proposed Venture	Proposed Training
	Changamwe	Loving Angels CBO	Parents of kids with special needs	Gas cylinder distribution business	Record keeping(simple bookkeeping/profit, loss and expenses records)etc.; conflict management
	Changamwe	Chaani Disabled SHG	PwDs	Up scaling of tent chair business into catering business	Record keeping(simple bookkeeping/profit, loss and expenses records)etc.; conflict management
	Changamwe	St. Charles Lwanga Disabled SHG	PwDs	Hand washing liquid soap	Record keeping; conflict management; labeling
	Nyali	Jamii Bora Women SHG	Women	Mitumba (2nd Hand cloth) business	Record keeping(simple bookkeeping/profit, loss and expenses records)etc.; conflict management
	Nyali	Kongowea Health Centre SHG	HIV/AIDS victims	Purchase of Oven and creaming equipment for cake business.	Recording Keeping and Use of modern equipment for cake creaming
	Nyali	Double Divas SHG	Women	Purchase of Incubator for their existing poultry business	Record keeping(simple bookkeeping/profit, loss and expenses records)etc.; conflict management; ; Incubation Techniques and Chicken rearing Best practices



	Kisauni	Bengala A Support SHG	HIV/AIDs, PWDs, Widows	Purchase of Incubator for their existing poultry business	Record keeping(simple bookkeeping/profit, loss and expenses records)etc; conflict management; ; Incubation Techniques and Chicken rearing Best practices
	Kisauni	Chapembe Mikoko SHG	Women	Purchase of bee hives	Record keeping; conflict management; marketing & sales
	Kisauni	Umoja Wema SHG	women	Mitumba (2nd Hand cloth) business in addition to "Lesso's"	Record keeping; conflict management; marketing & sales strategies
	Jomvu	Amkeni Women SHG	women	Purchase of more chicks for the existing poultry farming	Record keeping; conflict management; Incubation Techniques and Chicken rearing Best practices
	Jomvu	Msaada Women SHG	women	Purchase of more chicks for the existing poultry farming	Record keeping; conflict management; ; Incubation Techniques and Chicken rearing Best practices
	Jomvu	Miritini Amua Women SHG	HIV/AIDS victims	Purchase additional beads and other raw materials	Record keeping; conflict management; sales and marketing

## 1.1 Groups recommended for Home-Based Care Awareness Program

The assessment recommended four (4) groups for the sub-county level home-based care awareness program. The justification for recommending a single group as opposed to representatives of many groups was to ensure maximum impact within the short period.

The recommendations were made on the sole basis that the group must have additional vulnerability beyond being a woman i.e. have members that are for instance HIV/AIDS victims, PwDs, widows etc.

The table below shows a summary of groups recommended for the awareness program and justification:

No.	Sub-County	Name of Group	Justification
	Changamwe	Loving Angels CBO	The members are parents of kids with special needs. This means that the parents already have an unpaid care burden within their homes. Therefore, an introduction of a COVID 19 patient will not only increase the burden but also complicate the working schedules and interactions with the kids that need much attention.
	Nyali	Kongowea Health Centre SHG	Members (HIV/AIDS victims) are considered at-risk populations by the Ministry of Health. This poses a challenge in terms of how they need to handle COVID 19 patients within their homes
	Kisauni	Bengala A Support SHG	Members are PwDs, HIV/AIDS victims and widows - this mix is exposed to both unpaid care burden and risk of catching COVID 19 in cases where they get to take care of COVID 19 patients at home.
	Jomvu	Miritini Amua Women SHG	Members (HIV/AIDS victims) are considered at-risk populations by the Ministry of Health. This poses a challenge in terms of how they need to handle COVID 19 patients within their homes

## APPENDICES

### Appendix 1 - Terms of references

#### TERMS OF REFERENCE (TOR) FOR VULNERABILITY ASSESSMENT ON WOMEN GROUPS IN MOMBASA COUNTY

##### 1. About CWID

Collaboration of Women in Development (CWID) is a premier grassroots women led non-profit making organization based in Mombasa County. It was established in 2005 and got registered in 2010 as a Non-Governmental Organization by the NGO Coordination Board. Between 2005 and 2019, the Organization operated as Coast Women In Development (CWID) until September 2019 when the Board of Directors made a strategic decision to change the name. The organization is committed to creating a society that improves the lives of the vulnerable women, children, youths, and persons with disability, minorities and the vulnerable groups in the community.

##### 2. Project Background

***Enhancing Capacity of local Women groups for gender equality in Mombasa*** Project was designed within the context of the Aga Khan Foundation's broader **Advancing Gender Equality through CSOs (AGECS)** Initiative. The overall goal of the project is to contribute to Gender Equality and Agency through Strong Civil Society Organizations in Mombasa. In order to achieve this goal, the project will carry out activities that generate the following intermediate results.

**Outcome 1:** Enhanced knowledge generation for informed programming towards supporting vulnerable women

**Outcome 2:** Strengthened capacity of local CSOs to reduce vulnerabilities of women and girls in Mombasa.

**Outcome 3:** Strengthen Inter-Agency Coordination towards response to gender based violence.

The five-month project started in July 2020 and ends in November 2020. The project is being implemented in four different sub-counties within Mombasa County: Kisauni, Nyali, Jomvu and Changamwe. The project works with women groups and County Government agencies through key interventions including entrepreneurial livelihood training, media campaigns and development of county laws towards ending gender based violence.

The project is made possible through the generous support of the Aga Khan Foundation. The project will be implemented by CWID and in partnership with local agencies/NGOs.

### 3. Consultancy Objective

CWID is looking for a consultant to conduct a vulnerability assessment on women groups in Kisauni, Nyali, Changamwe and Jomvu.

### 4. Scope of work

To complete the vulnerability assessment on women groups, the consultant will be expected to:

- Develop a vulnerability assessment toolkit ;
- Collect data from identified women groups;
- Conduct data analysis and compile report;
- Make recommendations of women groups eligible for micro-grant support program

### 5. Timeline

The Consultant will start work for five (10) days spread within one (1) month.

### 6. Qualifications:

- a) Proven experience in research, protection and vulnerability assessment in Kenya.
- b) Proven experience in designing and implementing economic support programs including cash transfers, micro-grants to vulnerable groups
- c) Should have ability and willingness to conduct regular troubleshooting
- d) The consultant should be able to maintain deadlines and confidentiality

### 6. Responsible officer:

CWID's Monitoring and Evaluation Specialist, supported by Project Officer, will oversee the consultancy service in coordination.

### 7. How to apply

Due to urgency of this service, applications should include: motivational letter and detailed CV, All applications should be sent to [info@collabowid.org](mailto:info@collabowid.org) or [allan@collabowid.org](mailto:allan@collabowid.org) by Tuesday 1 September 2020.

<b>VA TOOLKIT</b>			
Name of Group:			
Gender of Respondent:			
Date of Assessment:			
Conducted by:			
	Maximum Scores	Average scores	Remarks on gaps
<b>1.0. Identity ( to be completed via phone)</b>	<b>22.00</b>	<b>-</b>	
Type of Group (women, youth, CBO etc)	3.00		
Composition of member by gender	3.00		
Date of formation/registration	2.00		
Composition of committee by gender	3.00		
Core business/reason for formation	3.00		
Current business or agenda	3.00		
Physical location (ward)	2.00		
Do you have an office? Probe for meeting space	3.00		
<b>2.0 Internal management (to be completed for groups that pass section 1.0)</b>	<b>30.00</b>	<b>-</b>	
2.1 Book-keeping trainings	10.00		
2.2. Regular meetings (members or committee)	5.00		
2.3. Constitution or by laws	5.00		
2.4. Conflict Resolution	10.00		
<b>3.0 Economic Capacity (to be completed for groups that pass section 1.0)</b>	<b>17.00</b>	<b>-</b>	
3.1. Access to government grants, loans etc.(groups with limited access score higher)	4.00		
3.2. Group's fund (members' contribution)	5.00		
3.3.Access to other funds (groups with limited access score higher)	3.00		
3.4. Savings	5.00		
<b>4.0 Impact of COVID 19 on Groups activities (to be completed for groups that pass section 1.0)</b>	<b>21.00</b>	<b>-</b>	
4.1. members' contribution	3.00		
4.2. Meeting attendance	3.00		



4.3. Loan Repayment	3.00		
4.4. Conflict	3.00		
4.5 Business/project continuity	3.00		
4.6. Others (explain)	3.00		
4.6. Coping Mechanism/ mitigation measures	3.00		
<b>5.0 Proposed business Idea (to be completed for groups that pass section 1.0)</b>	<b>10.00</b>	-	
5.1. upscaling of current business	6.00		
5.2. New Ventures	4.00		

### Appendix 3 - List of Groups Assessed

County	No.	Sub county	Name of Group	Name of Contact Person
Mombasa	1	Kisauni	Ufunuo Women Group	Amina Hussein
Mombasa	2	Kisauni	Umoja Women Group	Gaudensia Ogoro
Mombasa	3	Jomvu	Ganahola Women Group	Tatu Hamisi
Mombasa	4	Kisauni	Elimika Women group	Ethel Gonzi
Mombasa	5	Kisauni	Rays Of Hope Kajiweni Women Group	Naomi Mumba Mkoba
Mombasa	6	Nyali	Kongowea Great Hope	Janet Gambo
Mombasa	7	Kisauni	Jitenge Women Group	Kajumwa John
Mombasa	8	Kisauni	Chapembe Mikoko Women Group	Shan Shaban
Mombasa	9	Kisauni	Mwanzo mpya Widows CBO	Florence Nyarangi
Mombasa	10	Changamwe	Changamwe Albino	
Mombasa	11	Changamwe	Mbuyuni Mother Big Vision	Siproza Mwakoi
Mombasa	12	Changamwe	Loving Angles Self Help Group	Joan Wambui
Mombasa	13	Nyali	Vision Ladies	Mariam Obungo
Mombasa	14	Nyali	Jamii Bora Self Help Group	Margret Akinyi
Mombasa	15	Nyali	Kongowea Women Group	Tabitha Onyango
Mombasa	16	Nyali	Double Divas Women Group	Alice Aloo
Mombasa	17	Nyali	Odi Women Group	Anne Mgoye
Mombasa	18	Nyali	Kongowea Health Center	Edna Odero
Mombasa	19	Nyali	Muongano Self Help group	Agripina Munyalo
Mombasa	20	Kisauni	Magogoni Women Self Help Group	Noreen Achieng
Mombasa	21	Kisauni	Umoja Wema Self Help Group	Rose Akinyi
Mombasa	22	Jomvu	Maganda Disability Self Help Group	Jescar
Mombasa	23	Jomvu	Mbuyuni Development Youth	Hassan Angir
Mombasa	24	jomvu	Community Rescue CBO	Eliza Kathini
Mombasa	25	Kisauni	Bengala A. Support Women Group	Julia Chikamai

Mombasa	26	Kisauni	Kuvuna Women Group	Dama Kitsao
Mombasa	27	Kisauni	Kironga Women Group	Pola Katoi Ngumbao
Mombasa	28	Kisauni	Sambaza Lako Women Group	Rehema Gambo
Mombasa	29	Kisauni	Bengala CU Group	Elizabeth Kafuta
Mombasa	30	Kisauni	Faraja Self Help Group	Night Were
Mombasa	31	Changamwe	st lwanga pwd self-help group	Sarah Odhiambo
Mombasa	32	Changamwe	Chaani disabled	Getrude Mwanyefa
Mombasa	33	Changamwe	Loving Angels PWD	joan Wamboi
Mombasa	34	Changamwe	Mwamko Mpya PWD Self Help	Philip Mwandende/ Mariam Alumasi
Mombasa	35	Nyali	Nkoko Iju Africa	Marilyne Laini
Mombasa	36	Jomvu	Amkeni Women group	Priscah Chimwenga
Mombasa	37	Jomvu	Msaada Women group	Doris
Mombasa	38	Jomvu	Badilika Shiners	Linnah Kinyavu Kapala
Mombasa	39	Jomvu	Ray's of Hope PwD	Joshua Angiro
Mombasa	40	Jomvu	Jomvu Women Fellowship	Doris Mrisa
Mombasa	41	Jomvu	Miritini Amua Women	Mary Goye
Mombasa	42	Kisauni	Sahil Women Group	Halima Yusuf Omar
Mombasa	43	Kisauni	Mlimani Neighbour Group	Anjelina Garama
Mombasa	44	Kisauni	Kiembeni Initiative CHVs	Gaudencia Fumbu
Mombasa	45	Kisauni	Mwakivom	Jane Adhiambo