Sarafu-Network - Community Impact Report – July 2025

Overview

This report summarizes the findings of a community-based survey conducted in July 2025 among households using the Sarafu Network in Kenya. Respondents provided input across diverse questions regarding Sarafu's use, impact, and areas for improvement. The survey was conducted across multiple regions including: rural, peri-urban, refugee camps and urban settlements.
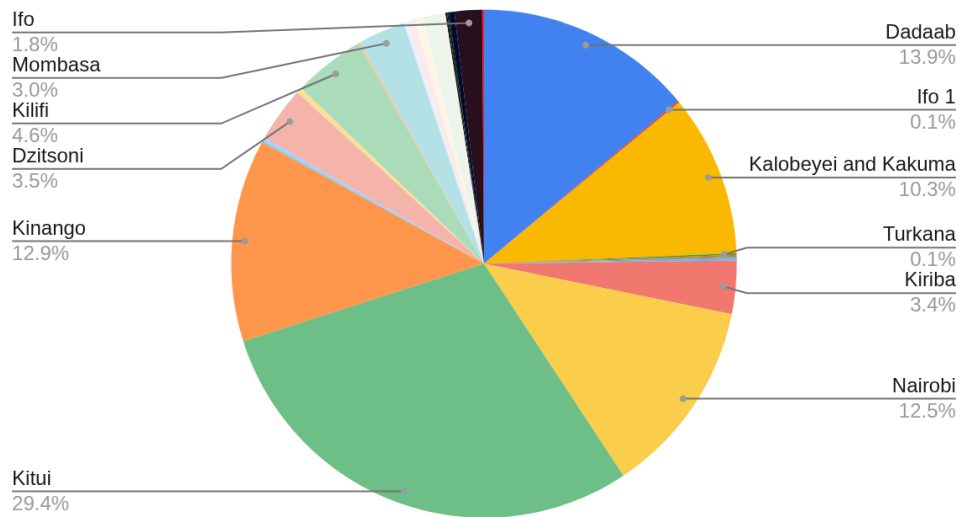
What is Sarafu.Network
The Sarafu Network is a community-based system where people make and track promises to provide goods or services in the future - like food, labor, or care. These promises are recorded as digital tokens called vouchers, which others in the network can accept and later redeem. When someone puts their voucher into a shared commitment pool, they're offering it for others to use, signaling trust that they'll fulfill the promise when asked.

People can also swap their own vouchers for someone else's from Commitment Pools … this allows families to get what they need even if they don't have money. The network tracks who has offered, taken, or fulfilled a promise. It works like a local memory of trust, helping communities exchange fairly, build relationships, and meet needs together .. especially when formal markets or aid systems fall short.

Survey Methodology

- **Respondents**: 855 active (over the months of April, May and June 2025) on Sarafu.Network Kenyan users contacted by phone.

- **Enumerators**: Trained facilitators speaking local languages conducted surveys.

- **Tool**: Responses recorded using a structured Google Form. (see appendix)
  - Note that most users access Sarafu Network via USSD on feature phones without internet. At least one member of each community can access the Sarafu.Network website on a smart phone.
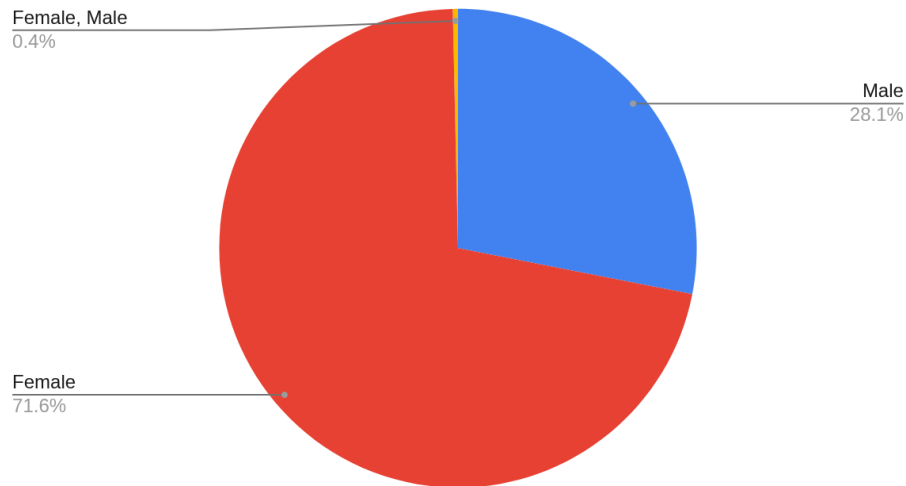
- **Demographics**:

Count of Location

Location	%
Ifo	1.8%
Mombasa	3.0%
Kilifi	4.6%
Dzitsoni	3.5%
Kinango	12.9%
Kitui	29.4%
Dadaab	13.9%
Ifo 1	0.1%
Kalobeyei and Kakuma	10.3%
Turkana	0.1%
Kiriba	3.4%
Nairobi	12.5%

  - 223 users were from **refugee settings**, in partNetwork use.

1. Demographics and Identity

- **Gender**:

Count of Gender (Jinsia)
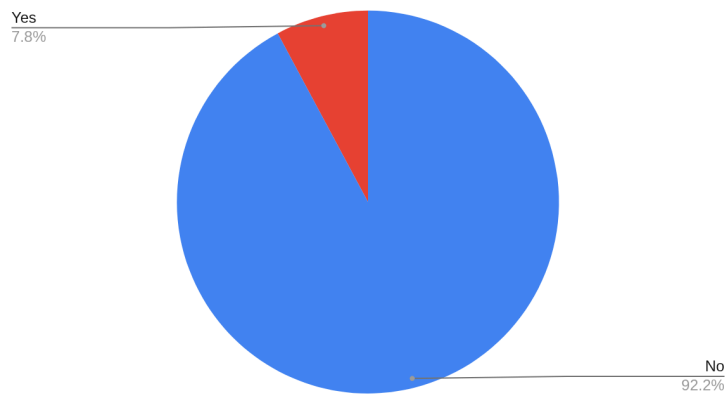
Female, Male
0.4%

Male
28.1%

Female
71.6%

  - Majority of respondents identified as female (71%).
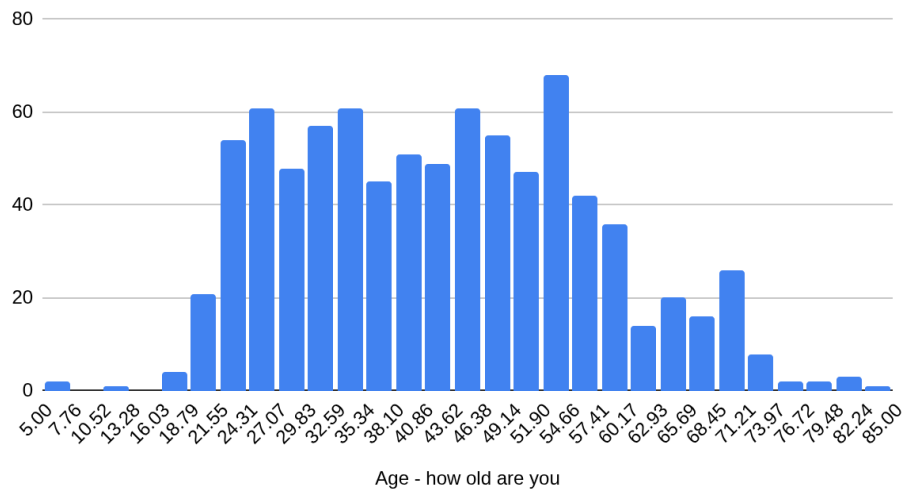
- **Disability**:

Count of Are you disabled?

Yes
7.8%

No
92.2%

  - Most respondents indicated they were not disabled.
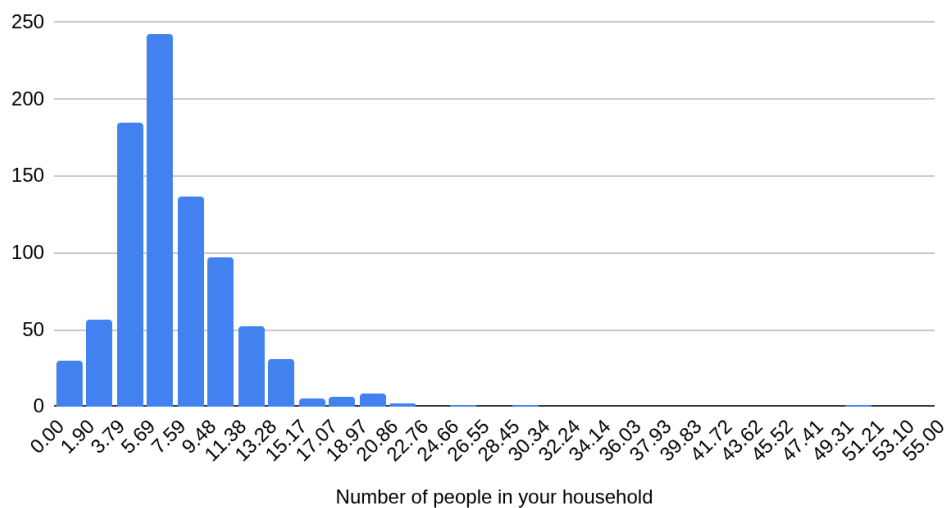
- **Age**:

Histogram of Age - how old are you

Age - how old are you

- ○ Median age range: ~30–35 years

- ○ Age distribution shows a broad mix from youth to elders.

- **Household Size**:
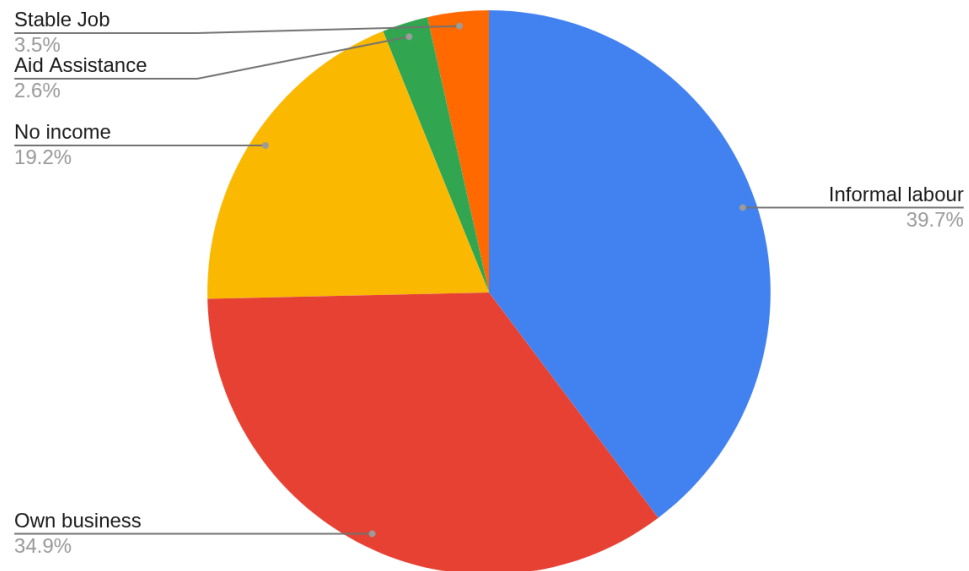
Histogram of Number of people in your household

Number of people in your household

- ○ Average household size: ~6–8 members

- ○ Some households reported 10+ members.

2. Income and Aid

- **Sources of Income** (multiple selections allowed):

Stable Job
3.5%
Aid Assistance
2.6%
No income
19.2%

Informal labour
39.7%

Own business
34.9%

- ○ Informal labor at 40% and Own Business at 35% and no Income at 19%, Stable Job at 3.5%, Only Aid assistance at 2.6%

- **Aid Use**:

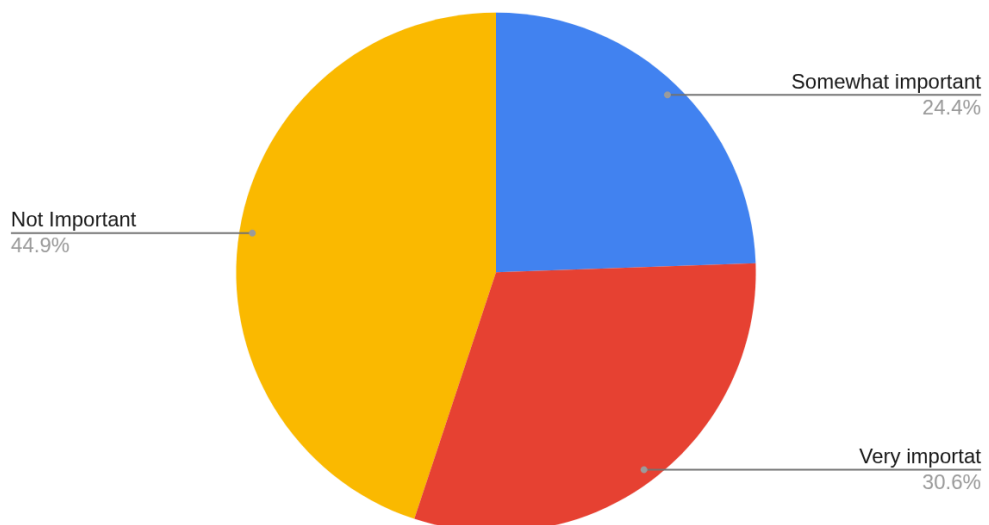## Count of Do you use other types of aid assistance ? (Mark all that apply)

Food Aid, Cash Aid
2.1%

Food Aid
12.9%

Cash Aid
2.2%

None
80.9%
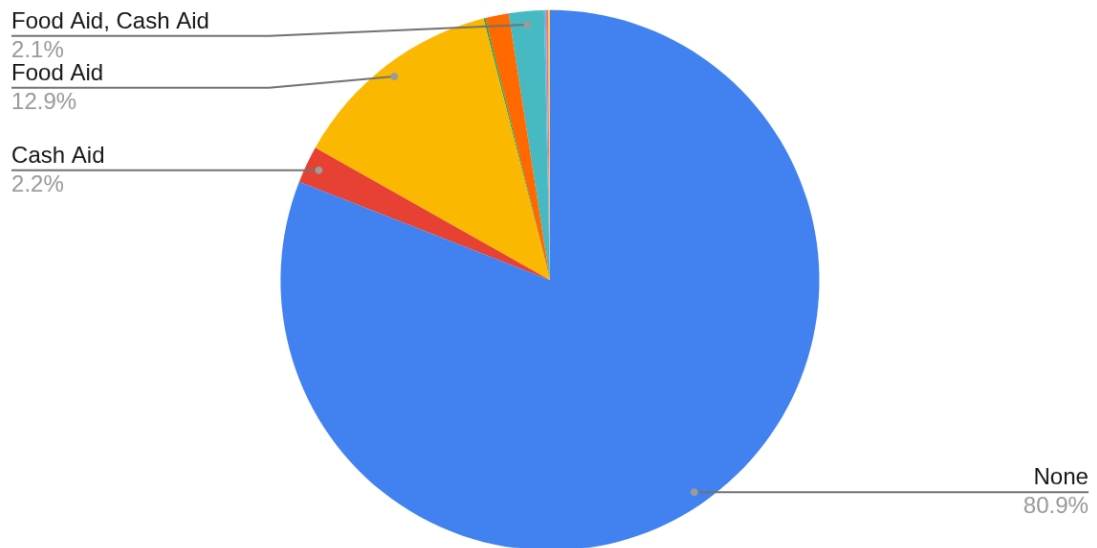
○   Majority 80.9% don't receive aid.

● **Importance of Aid**:

Count of How important is assistance aid in your household?

Somewhat important
24.4%

Not Important
44.9%

Very importat
30.6%

○ A significant portion rated aid as "important" 24.4% or "very important" 30.6% to household well-being.

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3. Sarafu Usage Patterns

- **Voucher Usage**:

None
1.2%
savings
5.6%
Cash out with cha…
14.8%

purchase goods o…
30.6%

sell your own goo…
20.3%

Rotating Labor As…
27.6%
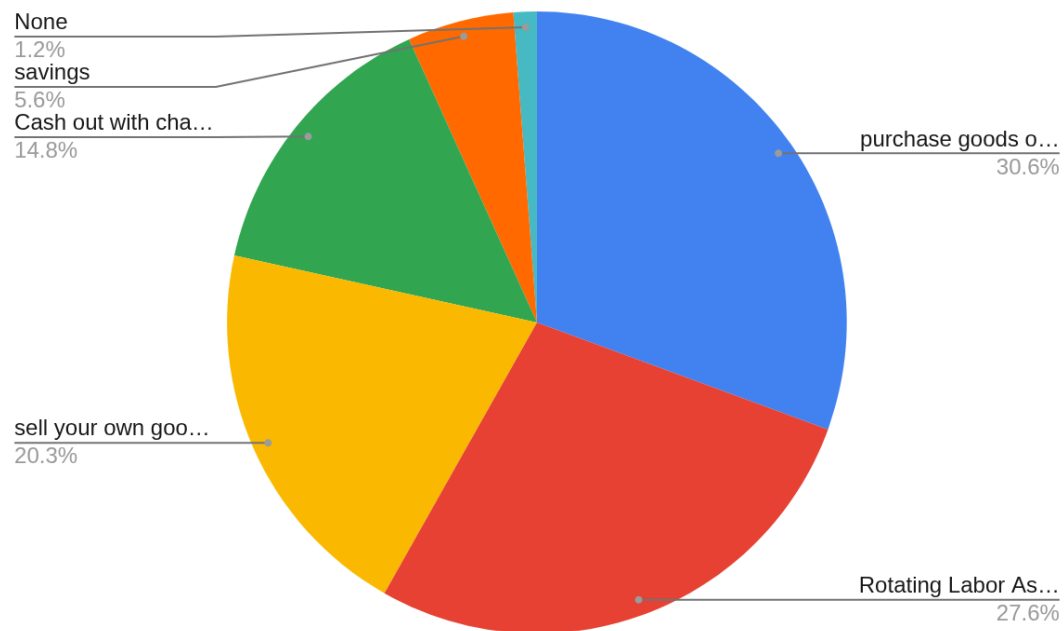
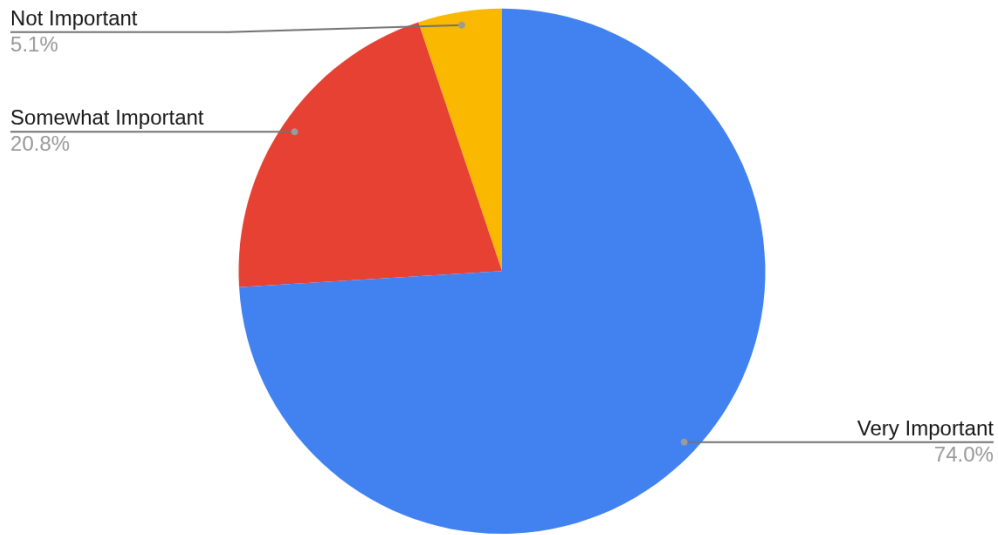- ○ Most-used purposes:
  - ■ Purchases of goods and services 30%
  - ■ Rotating Labor associations 27% (note that nearly all members are using Sarafu in rotating labor)
  - ■ Selling own goods and services 20%
  - ■ Exchanging for cash with chamas 15%
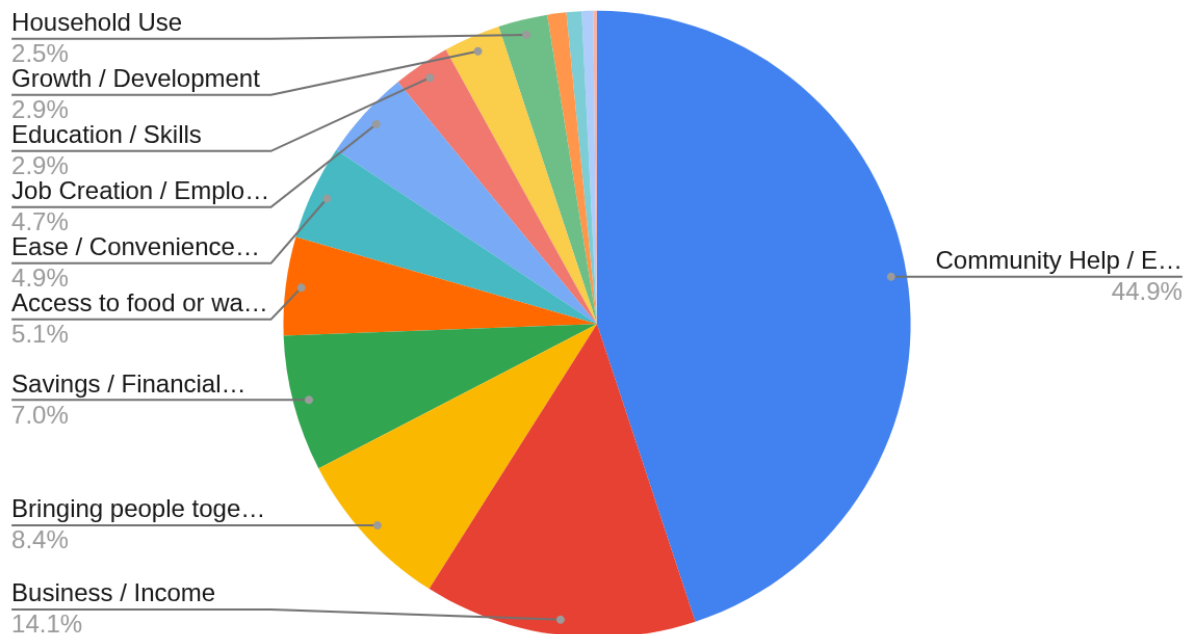 - ■ Savings 5.6%

- **Importance of Sarafu**:

Count of How important is Sarafu with your household?

Not Important
5.1%

Somewhat Important
20.8%

Very Important
74.0%

- ○ Majority said Sarafu was "very important" or "important" in their household economy. (important in total 95%)
- ● What do you like about Sarafu.Network?

What do you like about Sarafu?

Household Use
2.5%

Growth / Development
2.9%

Education / Skills
2.9%

Job Creation / Emplo…
4.7%

Ease / Convenience…
4.9%

Access to food or wa…
5.1%

Savings / Financial…
7.0%

Bringing people toge…
8.4%

Business / Income
14.1%

Community Help / E…
44.9%

- ○ The largest group said they liked Sarafu Network primarily because it helped their community (44.9%) followed by business/income (14.1%), Bringing people

together (8.4%), Savings (7%)

4. Economic and Social Impacts

- **Income Impact**:

Count of How has using Sarafu impacted your income?

Decreased a little
0.2%
No change
15.9%

Increased a little
48.9%
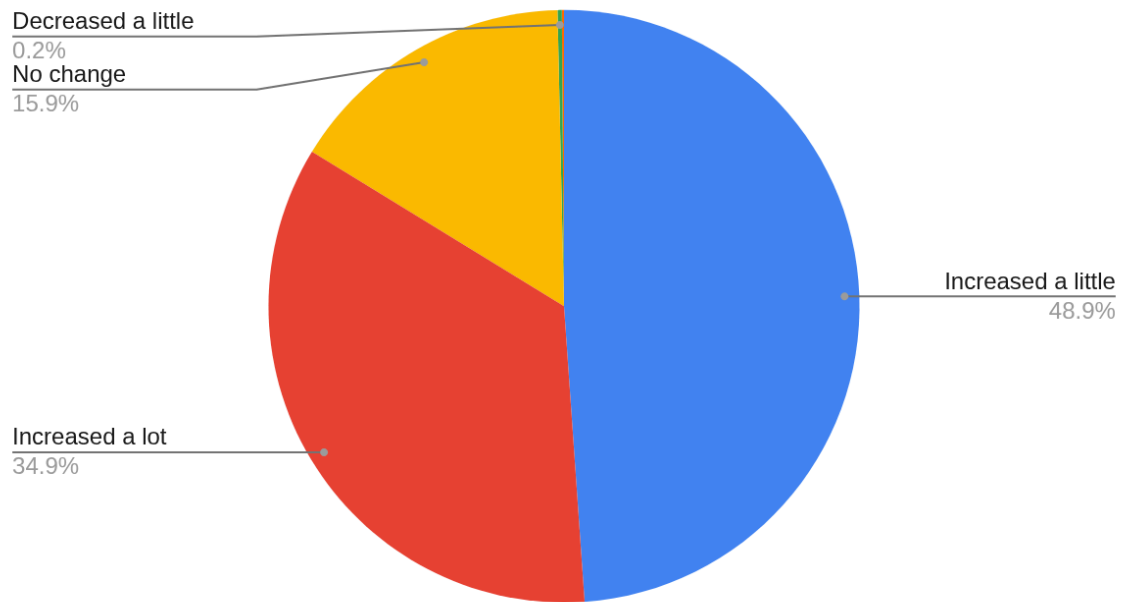
Increased a lot
34.9%

- ○ Many users (83.8%) reported a **positive income effect** from Sarafu use. 48.9% said it increased their income a little and 34.9% said Sarafu Increased their Income a lot. While 15.9% saw no change.
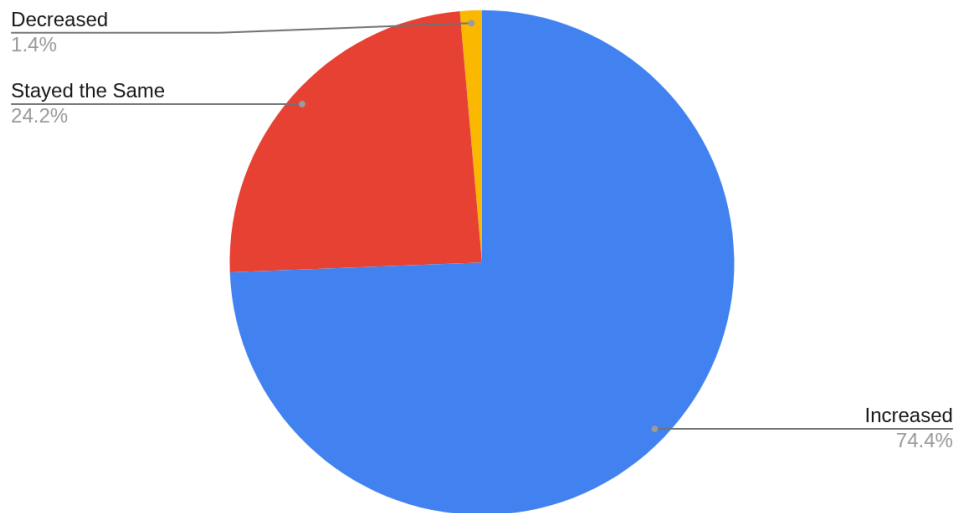
Number of trades vs impact on income

+2 = Income increased a lot ..... -2 Income Decreased a lot
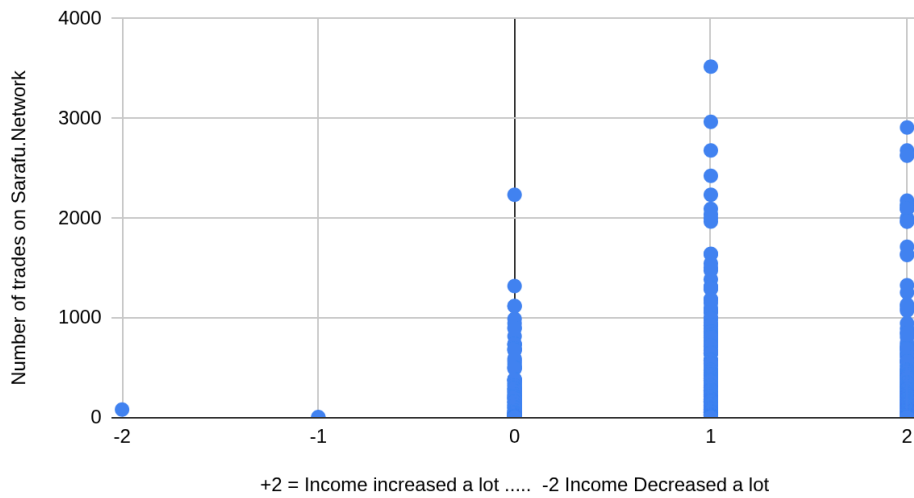
Those user with more trades generally reported a higher positive impact on income.

● **Savings Change**:

## Count of How has your savings changed due to Sarafu?

Decreased
1.4%

Stayed the Same
24.2%

Increased
74.4%

○ A majority said Sarafu helped them **increase savings (74%) and 24% said it stayed the same.**.

● **Purchases Enabled**:

Count of By using Sarafu, have you been able to buy goods or services you would not be able to buy otherwise?
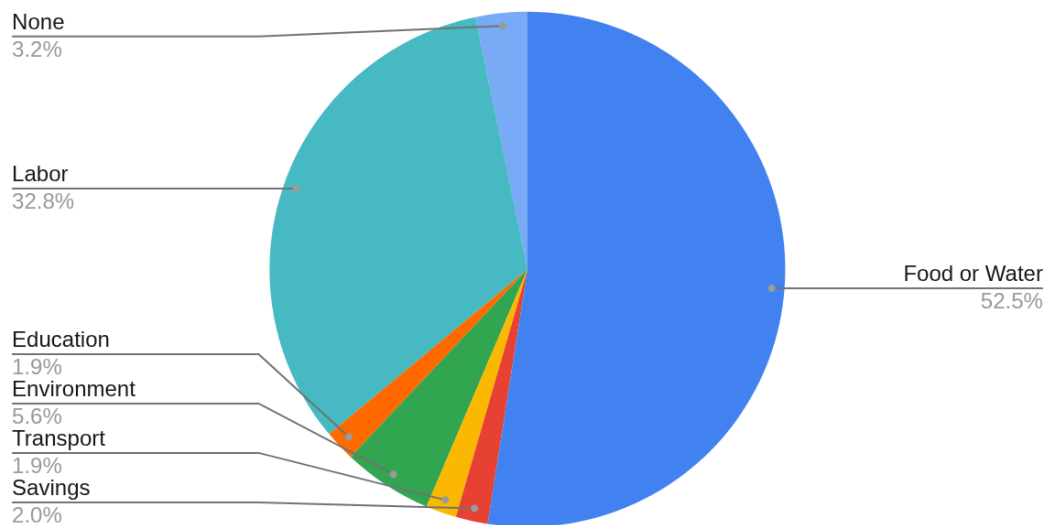
No
21.6%

yes
78.4%
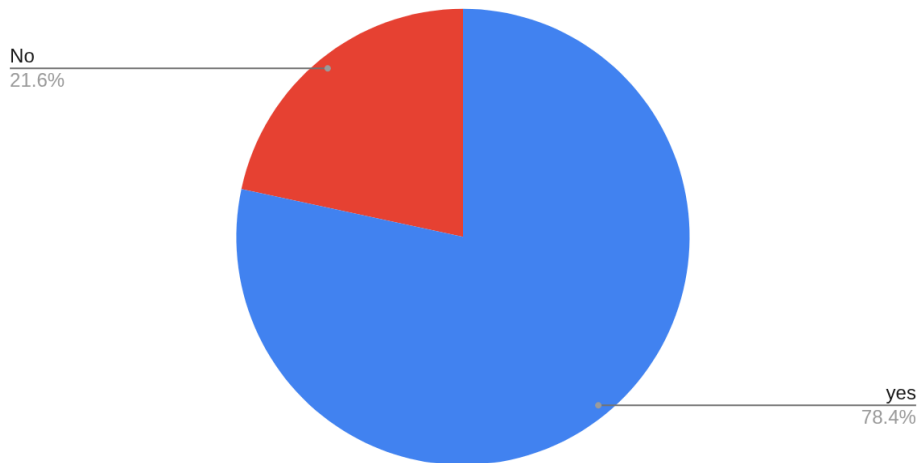
Count of How has Sarafu usage affected your purchases of goods and services?

Decreased
0.6%
No Change
21.2%

Improved
78.2%
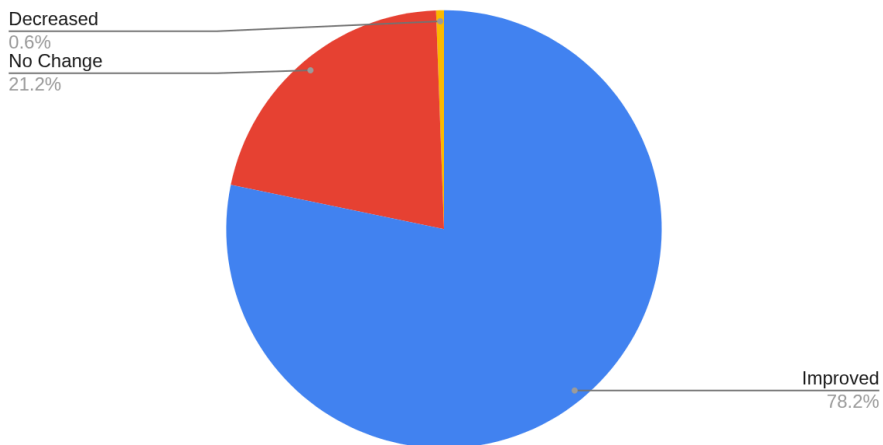
○ Most said Sarafu enabled them to **buy things they otherwise couldn't afford (78.4%) and that it increased their ability to make purchases (78.2%).**

What goods or services did you get through using Sarafu? (All that apply)

- None 3.2%
- Labor 32.8%
- Education 1.9%
- Environment 5.6%
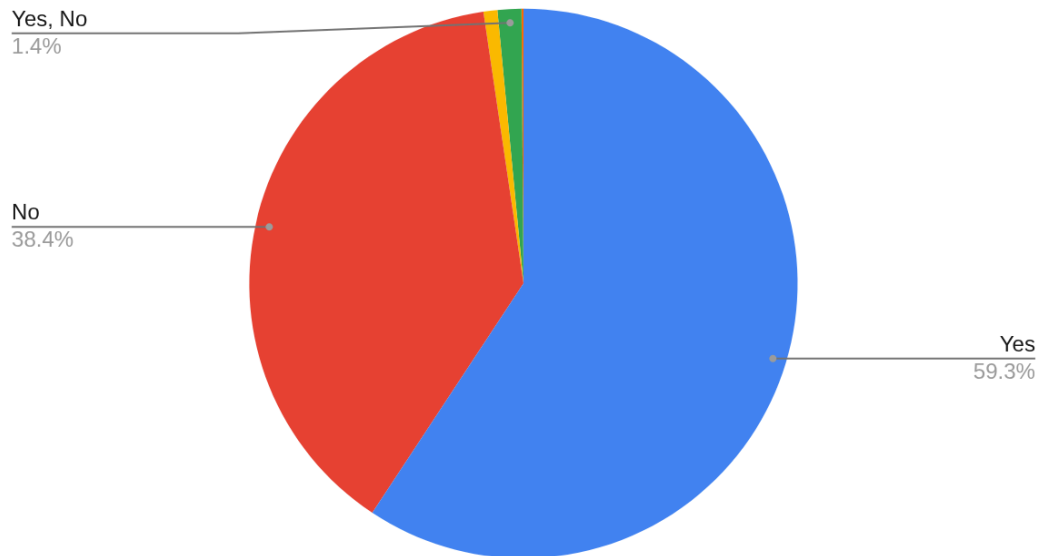- Transport 1.9%
- Savings 2.0%
- Food or Water 52.5%

Most people are using the Sarafu Network to purchase food or water - while Labor is the next largest category.

- **Access to Essentials**:

Count of Has Sarafu changed how you have access to medicine or clinics?

- Decrased 0.9%
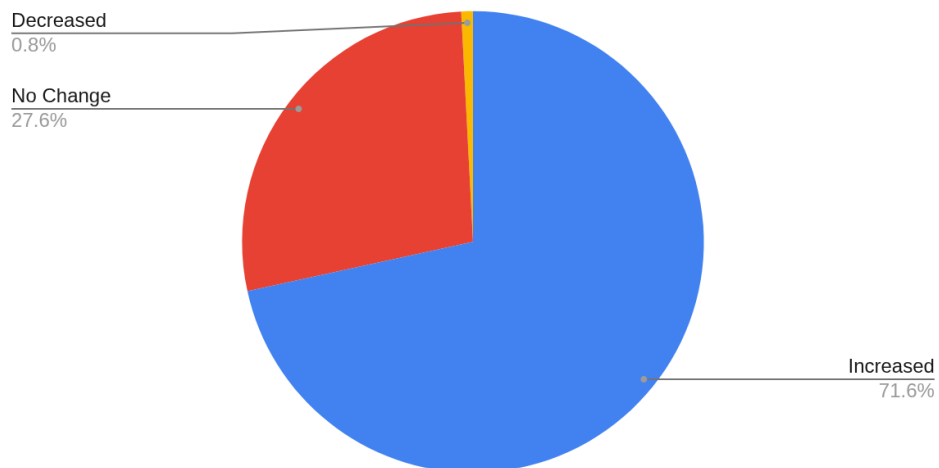- Increased 26.9%
- No Change 72.2%
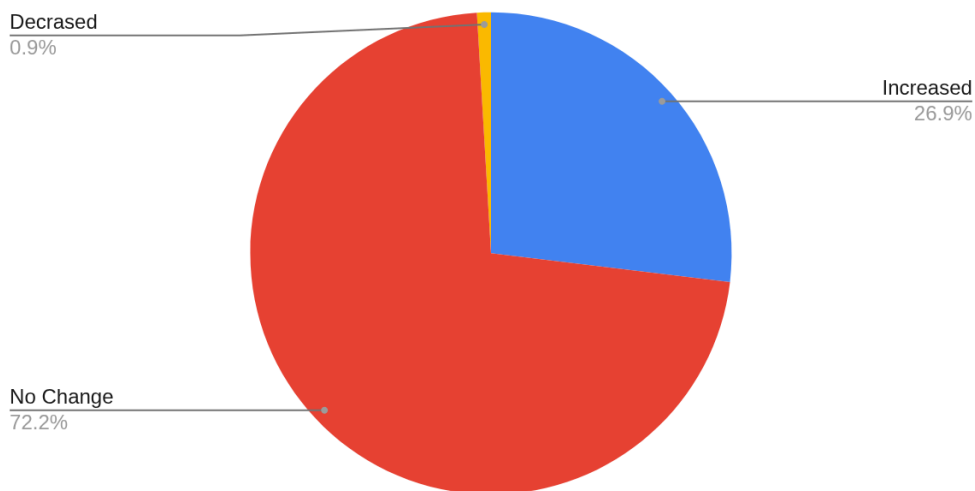
Count of Has Sarafu changed your access to clean water?

Yes, No
1.4%

No
38.4%

Yes
59.3%

Count of How has your access credit changed because of Sarafu?

Lower
6.0%

No Change
41.1%

Higher
53.0%
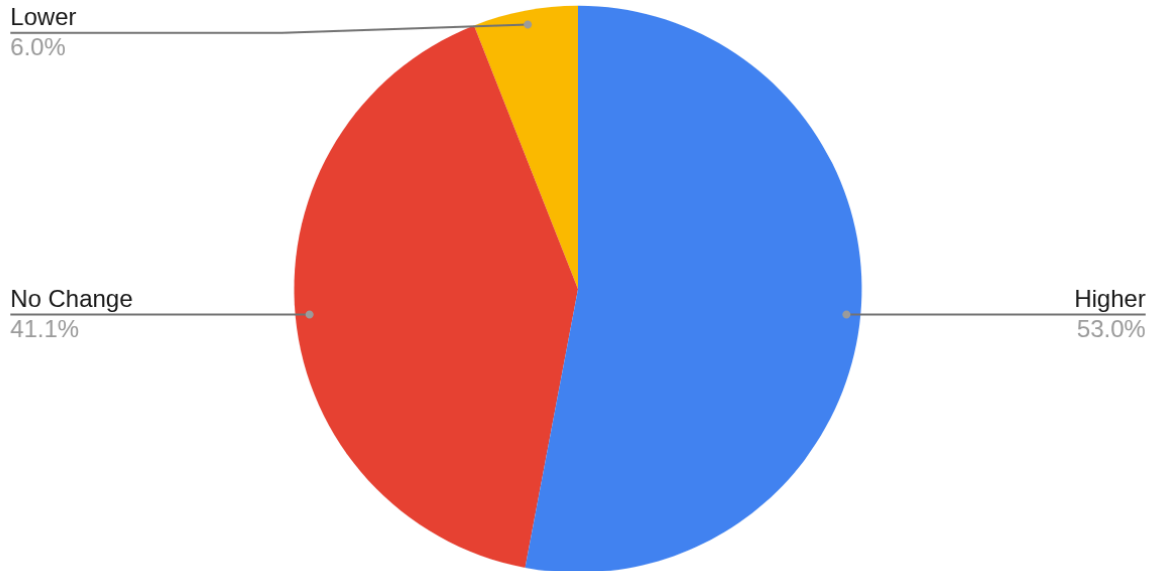
Count of How has using Sarafu changed how much labor is available?

Decreased
0.8%

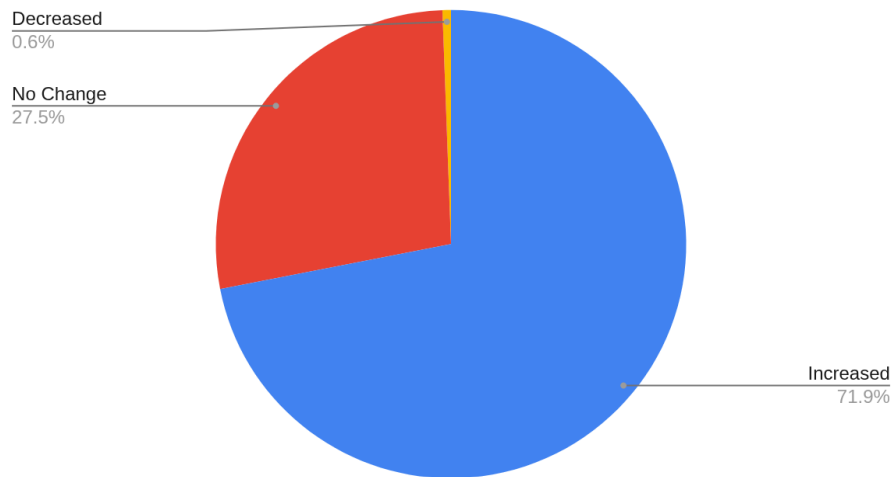No Change
27.6%

Increased
71.6%

- ○ Access to clean water: Improved for some, unchanged for others.

- ○ Access to medicine/clinics: Mixed; some noted improved access, others no change. More work to include clinics is in order.

- **Food Quantity & Quality**:

Count of How has Sarafu changed how much food you eat?

Decreased
0.6%

No Change
26.1%

Increased
73.3%
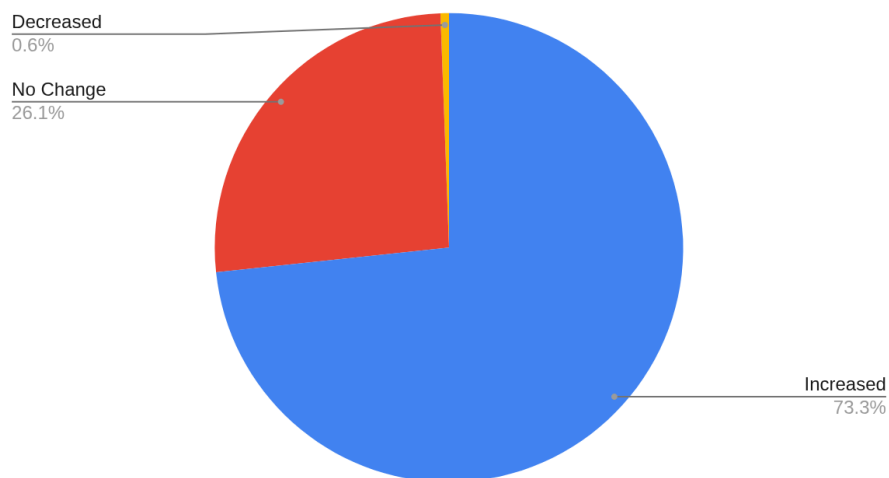
Count of How has Sarafu changed the quality of food you eat?

Decreased
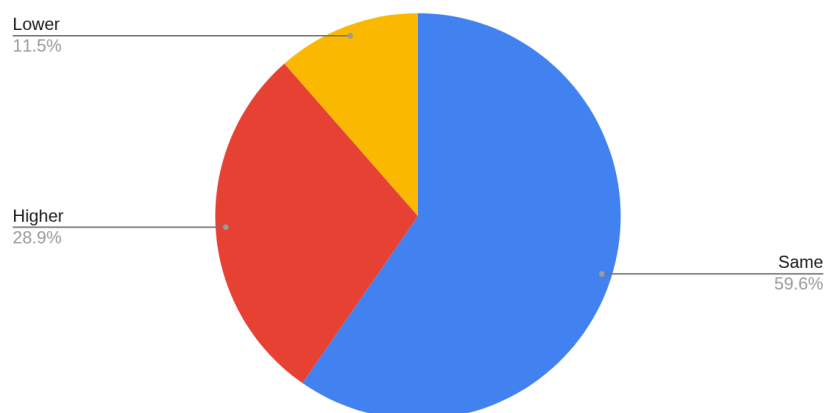0.6%

No Change
27.5%

Increased
71.9%

○ Reported improvement in both quantity and quality of food among Sarafu users.

5. Prices and Exchange Behavior

● **Perception of Prices (Sarafu vs. KES)**:

Count of How are the prices of goods and services bought in Sarafu compared to Kenyan Shillings?

Lower
11.5%

Higher
28.9%

Same
59.6%

- - Prices using Sarafu were often seen as **equal or slightly lower** than prices in Kenyan shillings.

- **Seller Pricing Behavior**:

Count of When accepting Sarafu Voucher for goods and services how are your prices compared to Kenyan Shillings?

Doesn't know
0.7%
Lower
18.6%
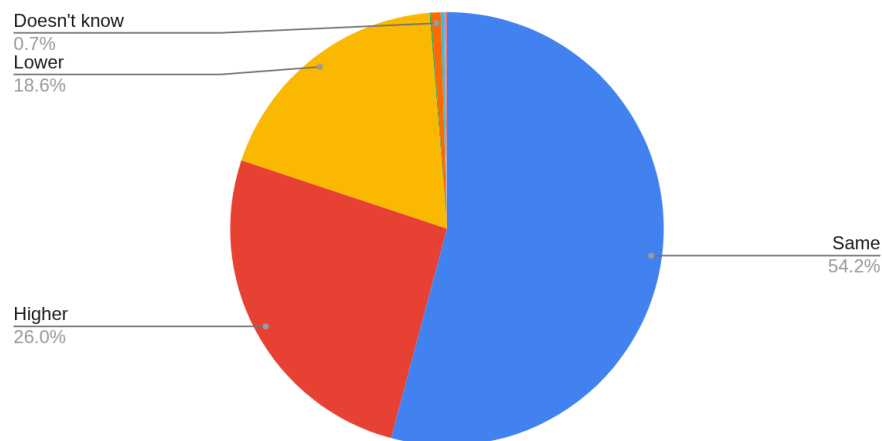
Same
54.2%

Higher
26.0%

- - When accepting Sarafu, some adjusted prices slightly higher, while others kept them the same.

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6. Trust and Community Dynamics

- **Household & Community Relations**:

Count of How does Sarafu affect your household relations?

Worse
0.1%

No Change
29.0%
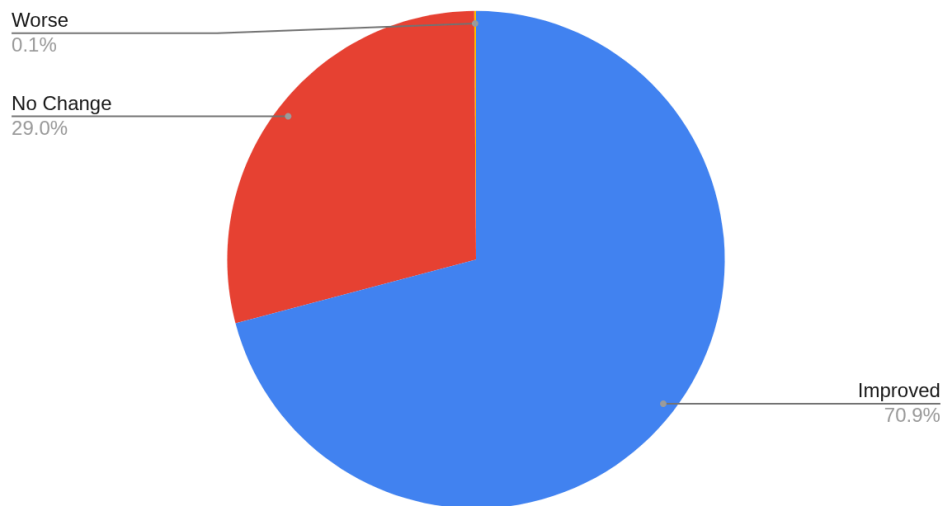
Improved
70.9%

Count of How does Sarafu affect your community relations?

Worse
0.4%

No Change
25.6%

Improved
74.0%

- ○ Most said Sarafu **improved household** and **community relationships**.

- ● **Engagement**:

Count of How has using Sarafu changed how you are engaged in the community?

Less Engaged
0.9%

No Change
13.3%

More engaged
85.7%
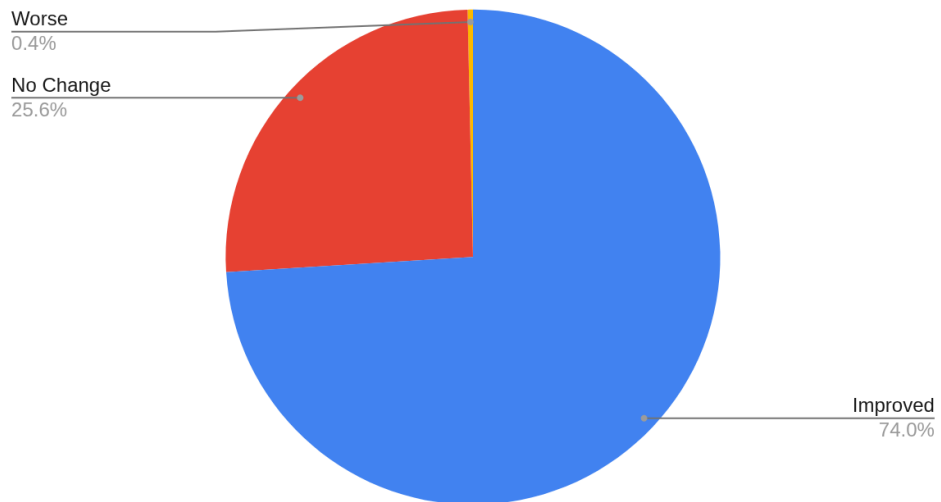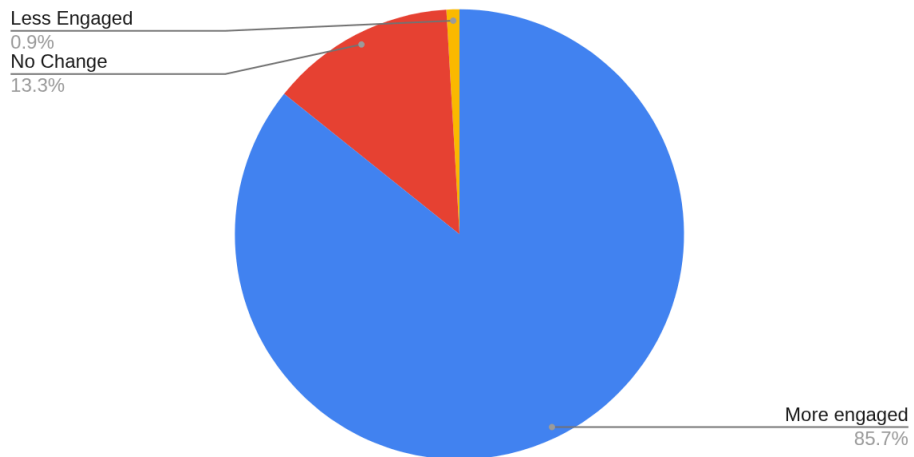
○ Reported increased **community engagement and participation**. (85.7%)

● **Consultation Before Spending**:

Count of How much do you have to consult others before using Kenyan Shillings?

Always
22.1%

Sometimes
31.1%

Never
46.8%
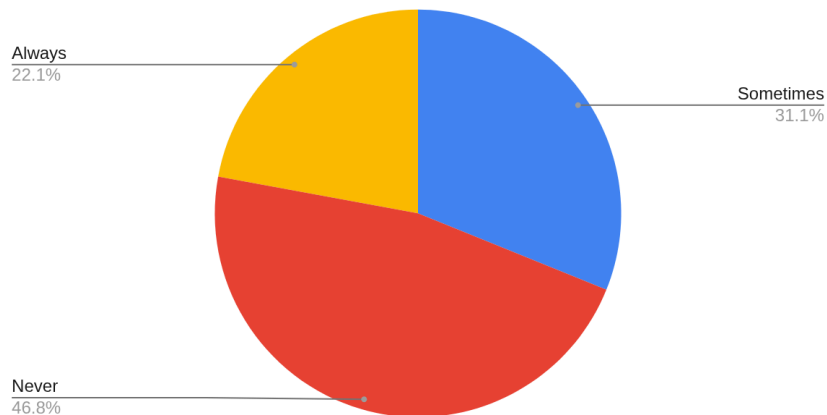
Count of How much do you have to consult others before using Sarafu?
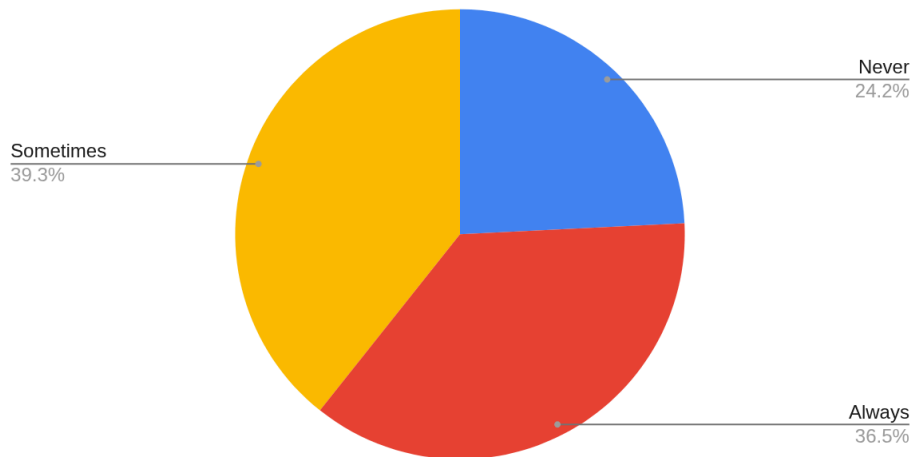
- ○ People often **consulted others more** before spending Sarafu than when using Kenyan shillings — reflecting community-based coordination.

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7. Digital Access and Understanding

- **Smartphone Access**:

    - ○ Majority had smartphones.

- **Internet Access**:

    - ○ Mixed: some had regular access; others had none.

- **Understanding Sarafu**:

Count of How well do you understand what Sarafu is?
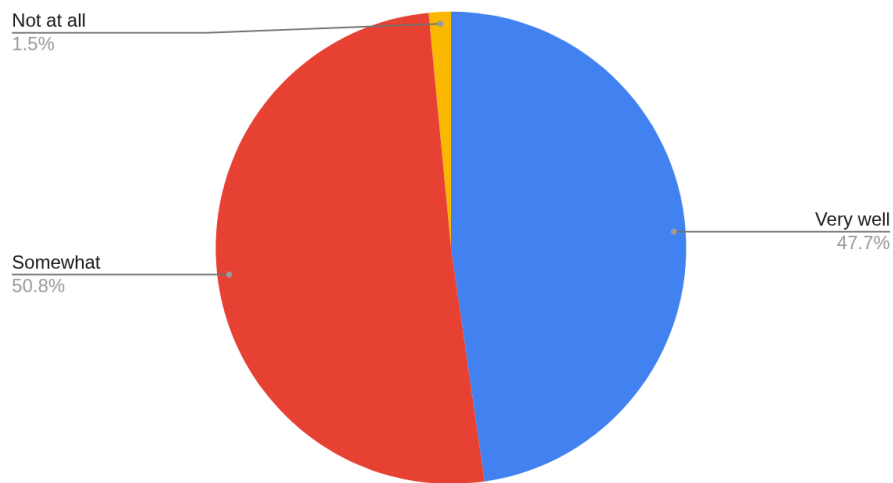
- ○ 47% users claimed to **understand Sarafu well**, with 50.8% only understanding somewhat and 1.5% not at all.

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8. Challenges and Comparison with Mpesa

- ● **Mpesa Challenges**:

Count of Do you face any challenges/obstacles/delay in using Mpesa?
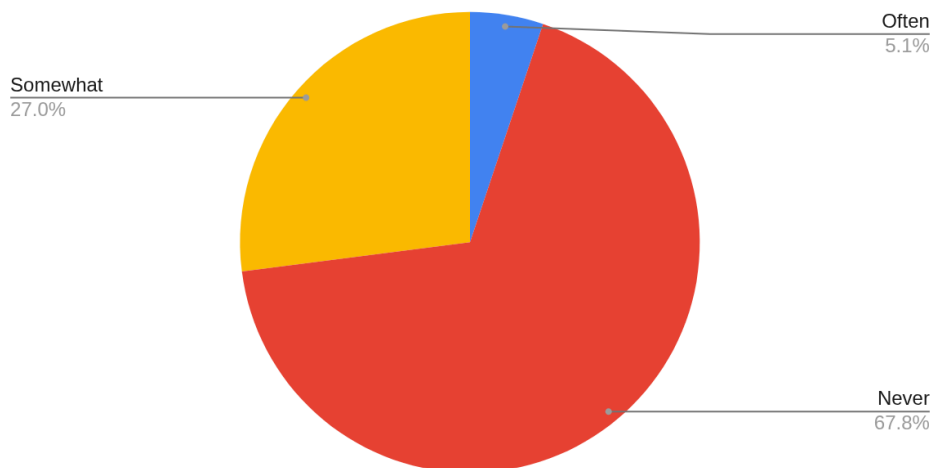
○　Common issues: delays, lack of float, high fees, and unreliable networks.

●　**Sarafu Challenges**:

Count of Do you face any challenges/obstacles in using
Sarafu?
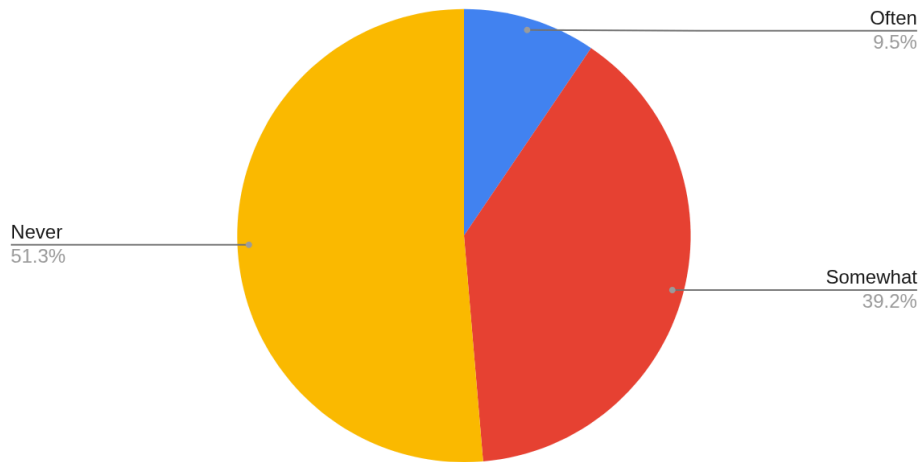
　　　　○　50% of users see challenges using Sarafu Network
　　　　○　35% of users see challenges using Mpesa

9. Feedback and Support

●　**Knowledge of Help Channels**:

Count of Do you know how you can get help should you have any issue or feedback on Sarafu Network?

yes, No
1.3%
No
11.2%

yes
87.5%
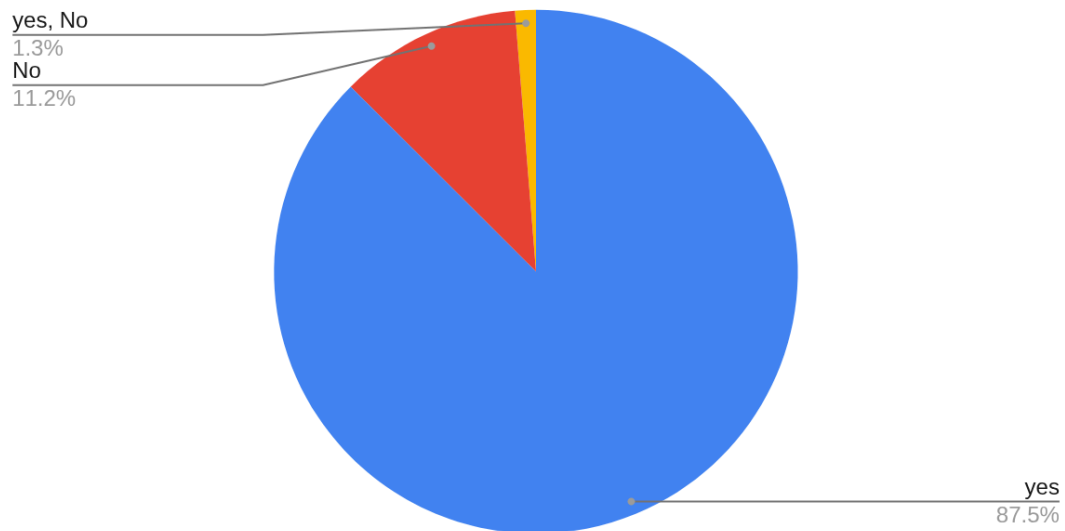
- ○ Most users knew where to seek help: Grassroots Economics staff, WhatsApp, local champions.

- ● **Community Myths and Rumors**:

What are people saying about Sarafu in the community that you think is not correct (rumours or myths)

It is Positive
3.6%

Fake or Scam
3.9%

Lack of Knowledge / M…
4.1%

Needs Clarity
23.4%

No Rumors
63.3%
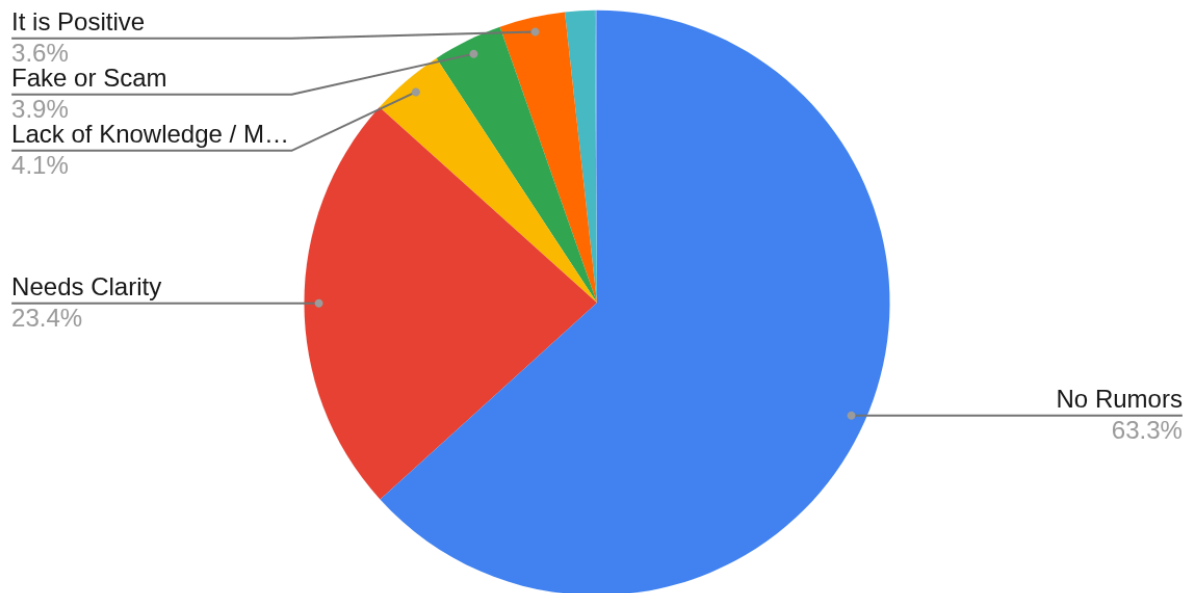
- ○ Some misinformation exists:

    - ■ "Sarafu is a scam"

    - ■ "Only works temporarily"

    - ■ "It's foreign-controlled"

- ○ Many users debunked these myths, citing positive experience.

- ● **Outstanding Questions**:

What questions do you have or do people in your community have about Sarafu that need to be answered?
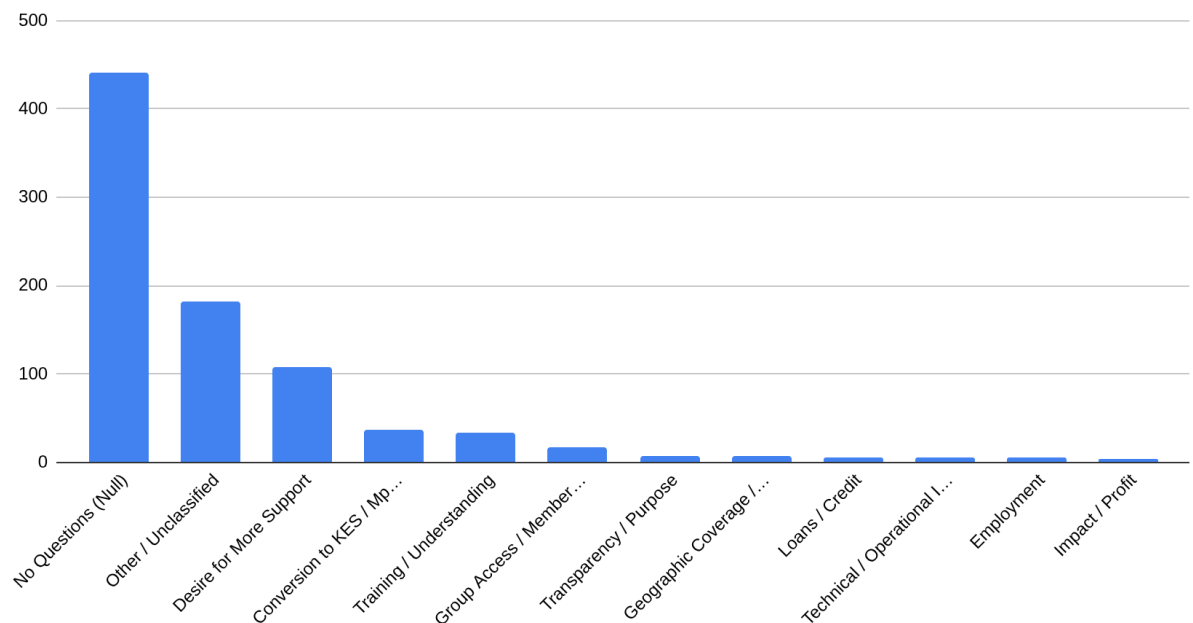
- ○ Users asked about:

    - ■ Converting Sarafu to Kenyan currency (possible via pooling)

    - ■ Long-term sustainability

    - ■ Expansion of usage and training

    - ■ More support for new users

Conclusion

This July 2025 Sarafu Network survey reveals strong continued use and support for community currency systems, especially among lower-income households. The system is viewed as vital for day-to-day transactions, has positively impacted savings and food security, and strengthened local relationships. Challenges remain around digital access and scale, but the overall sentiment is highly favorable.

Sarafu Network is clearly perceived not as a replacement for money, but as a **community trust layer** … helping people survive, connect, and exchange reciprocally.

Further interpretation:

The Sarafu Network 2025 Survey reveals that the platform is a vital tool for economic resilience and social cohesion among low-income households across Kenya, including rural villages, urban settlements, and refugee camps. Over 95% of users find the Sarafu Network important for their daily economy, with high uptake in purchasing goods (especially food and water), rotating labor groups, and selling services. The system is credited with improving income (84% reported gains), savings (74% saw increases), and food security, particularly for female-led and larger households. Most users do not receive traditional aid but still identify Sarafu Network as a critical support system. Community members also reported improved household relationships, stronger communal decision-making, and increased participation through Sarafu engagement.

Despite some digital access and usability challenges, Sarafu Network is widely trusted and well-understood, even when compared to mainstream systems like Mpesa. A small portion of the population is still uncertain about the Sarafu Network, but most users actively educate them. The network has handled over 250,000 peer-to-peer transactions since July 2023 and continues to grow through community-led swaps, pool seeding, and rotating labor practices. Overall, Sarafu.Network functions as a "trust-based resource coordination system" … not replacing money but enabling mutual aid, community exchange, and relational economics that many participants consider essential to their household well-being and collective survival.

Appendix A

- Data Source: "Sarafu Survey (CIC) 2025":
  https://drive.google.com/file/d/1SeS18BmKOpH76xD1xGi-PEfJJkpmLJ2M/view?usp=sharing
- Survey Tools: Google Forms:
  https://docs.google.com/forms/d/e/1FAIpQLScD-Q594zATaZUg_IeimIGCUqqMFHS8pBXWdLHj4opkLPndgQ/viewform?usp=header
- Group Statistics and reports: https://sarafu.network/reports and dashboard:
  https://sarafu.network/dashboard
- Graphical summary:
  https://docs.google.com/presentation/d/1aBCSMmTnbN-HAj6VX7ojYqOJjuRiEXPBTu8N40pvjbg/edit?usp=sharing

Appendix B

Data from July 2023 to July 2025 on
https://sarafu.network/dashboard?tab=vouchers&from=1654030800000&to=1752760031332&vouchers=

📅 Jun 01, 2022 - Jul 17, 2025

No. Vouchers	Active Accounts	Transactions
530 🔗	**3293** 👥	**262060** #
-	+ 3293	+ 262060

Stats

⬇ ⚙

Voucher	Transactions	Δ	Active Accounts	Δ Accounts	Reports ⬇
🔗 Forest r.. FOR	17	+17	1	+1	42
👤 Guro GURO	10645	+10645	25	+25	33
👤 Guro B GRB	3358	+3358	26	+26	31
🔗 Mnyumbun.. NYUMBU	1143	+1143	43	+43	30
👤 Chiman CHIMAN	2097	+2097	61	+61	29
Baca					

Transactions

1. Number of peer to peer transactions: 251,449
2. Number of users: 4,476
3. Number of Impact Reports: 899
4. Number of Vouchers: 561
5. Number of Pools created: 55
6. Number of pool swaps: 1803
7. Number of pool Deposits: 215
8. Number of people swapping: 304

Data from July 2023 to July 2025 on
https://sarafu.network/dashboard?tab=reports&from=1654030800000&to=1752760031332&vouchers=

Reports by Tag

Tag	Count
● Regenerative Agriculture	243
● Gathering	101
● Education	74
● Cleaning	70
● Construction	67
● Housekeeping	52
● Tree Planting	47
● Training	36
● Water Catchment	32
● Software	28

938
Total Reports