



P O Box 1659-80108 Kilifi
+254-757-628-885
info@grassecon.org
grassrootseconomics.org

December 2023

2023 Yearly Report

In Brief.....	2
Collaborators.....	2
Our Team.....	3
Operations.....	4
Training.....	4
Technical Systems.....	7
Technology Backend.....	7
Technology Interfaces.....	7
Sustainability Model.....	8
Impacts - Key Data Metrics.....	9
Programs.....	13
Social and Environmental Regeneration.....	13
Traditions of Mutual Aid (Mwerya).....	13
Agroforestry and Environmental Work in Kinango Kenya.....	14
Humanitarian Relief.....	16
Refugee Support with the Red Cross.....	16
Kitui with the World Food Program.....	19
Nyanza/Mombasa Report.....	24
Outreach.....	27
Coconut Producers Consortium, Kenya.....	27
Cooperation Jackson, USA.....	33
Uganda Rural Development and Training Programme (URDT) and African Rural University (ARU).....	33
IoT Technology Integrations.....	35
Loyalty points.....	35
Mesh Networks with iNethi.....	35

In Brief

Grassroots Economics helps people and communities fine tune and express their commitments and offerings in the form of vouchers. We then help them to combine and pool these commitments together for mutual service and aid. This is all done through a simple front end on SMS/USSD and <https://Sarafu.Network>, backed by decentralized Celo ledgers which will outlive us. These connected pools build grassroots economies, moving beyond the centralizing forces of capitalism. Our work in reviving mutual-aid networks is vital for our collective future.

This year has been transformative for many reasons. Grounding our work in indigenous forms of Mutual Aid found in Kenya has changed how we understand grassroots economics. In bridging our cultural and theoretical foundations around that understanding, Promise Theory as well as the Visionary Approach have also been a wonderful addition to our practice. This work has led to success with environmental programs featuring Syntropic Agroforestry and spreading these concepts outside of Kenya. We've reached several technology goals (especially getting beyond telecom-only access) by launching paper wallets on <https://sarafu.network> and moving our back-end onto the Celo distributed ledger. The culmination of these methods, tools and understandings is now being added to a Field Guide ([in draft](#)) which will be adopted by the African Rural University (ARU) in Uganda in 2024. We're excited to have added house building and farm creation to our list of metrics! This yearly report will paint the current what, who and how of Grassroots Economics, a Kenyan non-profit foundation.

Collaborators

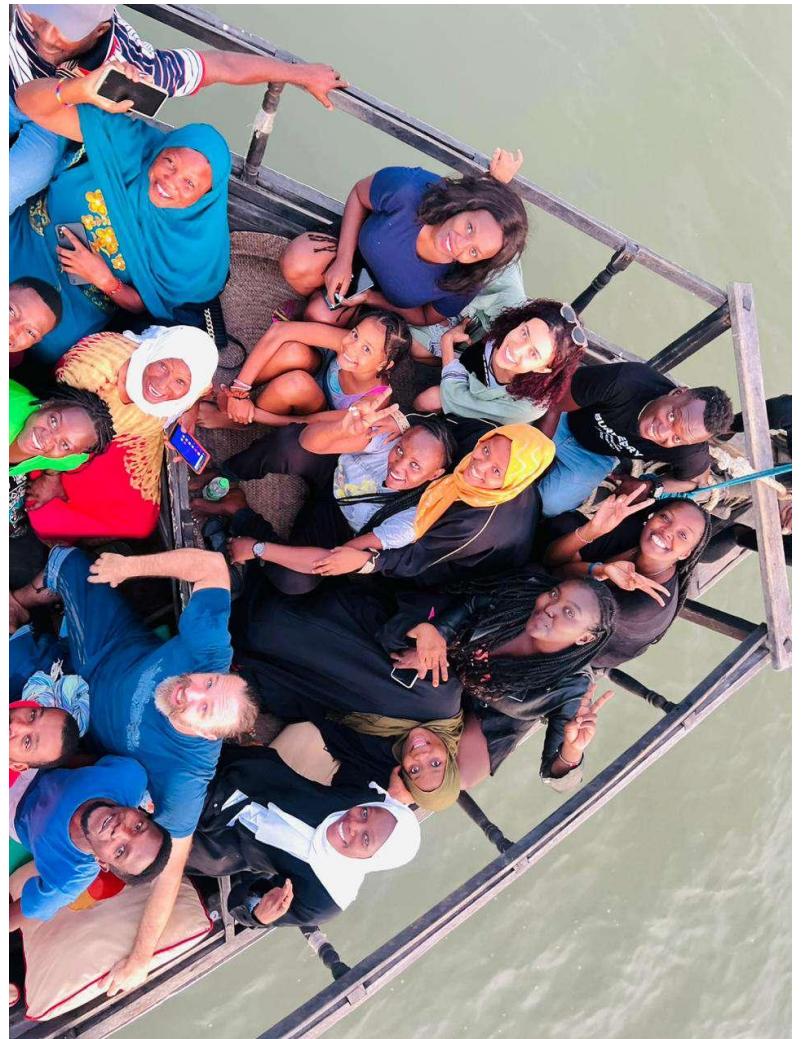
1. **85 community groups** across Kenya developing Community Asset Vouchers on <https://sarafu.network> - as well as over 20 more world wide. Over 20,000 active users are currently expressing and sharing their offerings via Sarafu Network.
2. **Red Cross** (Especially Kenya Red Cross KRCS) in a multi-year program in Kenyan refugee camps.
3. The **World Food Program (WFP)** focused on food security in 2022 Kitui Kenya and the results are still coming in.
4. **GIZ** - with lessons learned from Cameroon implementations.
5. The **Coconut Producers Consortium** in Kilifi demonstrating mutual aid among groups of farmer associations via production loans.
6. **URDT/ARU** in Uganda have been sharing the Visionary Process with us and co-developing curriculum
7. **Cooperation Jackson** has been teaching us about cooperative development and we're proud to be collaborating on several efforts in Mississippi USA.
8. **Foundation for Law and Governance (FLAG)** has been helping develop an asset based well being survey and reviving detailed governance frameworks for indigenous communities.
9. **iNethi** in South Africa is integrating our voucher systems in mesh networks for wifi intranet/internet access.
10. **GreenStand** - Utilizing the TreeTracker App to monitor our environmental programs.

11. **Celo Foundation** - in supporting our move to the Celo distributed ledger
12. **Mustardseed Trust** - in supporting environmental programs and curriculum development
13. **One Project** - in supporting general operations, software development and facilitating partnership with Cooperation Jackson.
14. **Randwood foundation and Eve Guterman** - For support and work on the Randomized Control Trial in Kitui Kenya along with WFP.
15. **Stichting De Koornzaayer**: For support working with LGBTQ communities in Kenya
16. **Corporation Conexus Colombia**: For supporting software development targeted at Colombian cacao farmers.
17. **AFD - Agence Française de Développement**: For supporting a study on our work.

Our Team

Picture from our 2023 mid year team gathering in Kilifi [HQ]

1. **Founding Director:** Will Ruddick
2. **Programs Director:** Njambi Njoroge
3. **Technical Director:** William Luke
4. **Technical Lead:** Mohammed Sohail
5. **Software Backends:** Louis holbrook
6. **USSD Frontend:** Phillip Wafula
7. **Field Coordinators:** Amina Godana, Janet Akinyi, Joyce Kamau, Emmanuel Mbui, Hamida Rhamadan, Francisca Onyango, Wilfred Chibwara, Jacob, Nadzua, Mwanaiidi, Sylvia Karanja, Antony Nkoga
8. **Field Champions:** Emma Onyango, Matuku katee, Mulekye mwalya ,Patricia Nyerere Dorcas wanjiku. Koki mbeva, Reeba nyaronzo, Magdalene kalondu, Elizabeth Kavutha, Cynthia Silas, Christine James Mwende Mui, Mula elione Ioriane, Jeff Ukutu. Salma, Koriyow
9. **Supporting Researchers:** Rebecca Mqamello, Caroline Matteson, Eve Guterman, Teodoro Ciceron, Leanne Usher



Operations

Training

Each one of our coordinators works with 5 - 10 groups directly with support from Champions. Often they are providing support and receiving emails and phone calls from groups while also monitoring their voucher usage online. When working with community groups we follow these [general instructions](#).

Phase 1: Discovery

Discuss the idea of mutual aid with your community. Learn more about CAVs <https://docs.grassecon.org>
Mapp resources: Community Asset-Based Well-Being Survey <https://forms.gle/tpQBRKScybX5tXx66>

Phase 2. Training & Co-Design

Visualize your connections to each other (string game). Simulate the proposed voucher system (bean game). Engage the Visionary Process: Map out your Current Reality of assets and situation; Create a collective Vision; and Develop Action Steps.

Phase 3. Equip

Develop an agreement (Economic Commons) that has a common vision and clear roles. Have the agreement audited and witnessed by the community. Based on your agreement, create your CAV at <https://sarafu.network>. Distribute your vouchers to your association that has committed goods and services. Support each other.

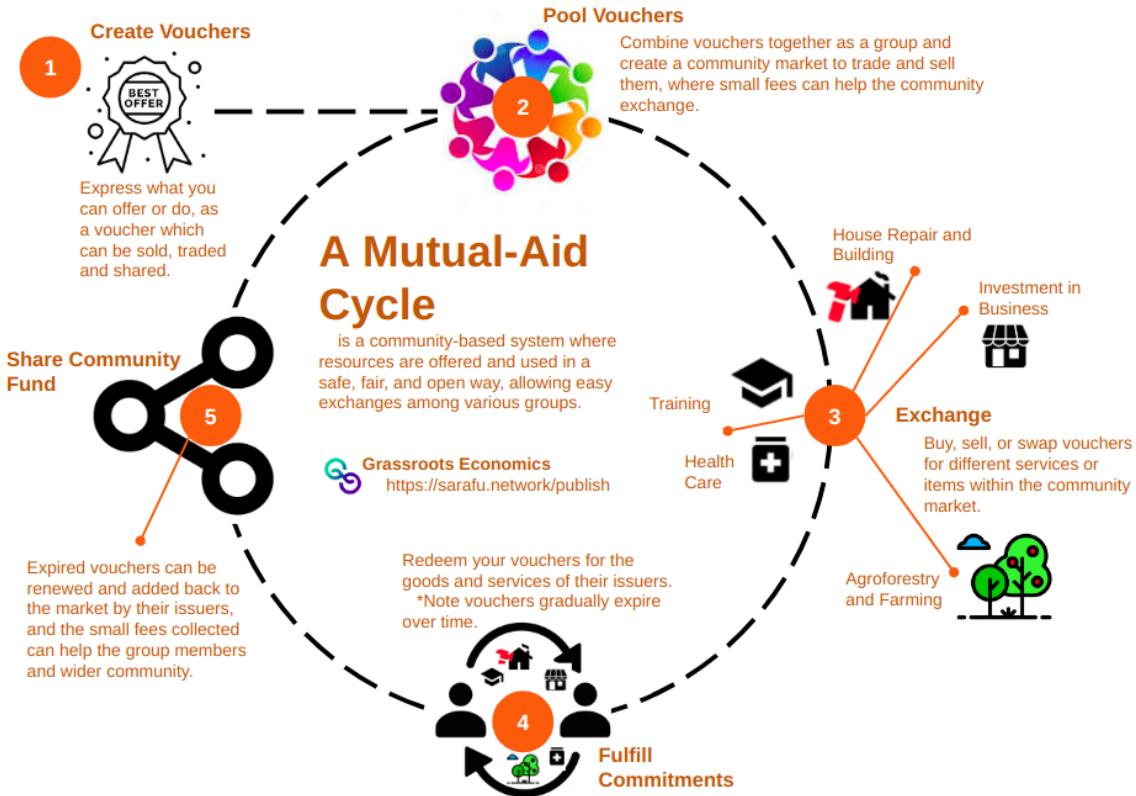
Phase 4. Support and Grow

Host and attend rotational mutual-aid gatherings. Meet up regularly for market days.
Monitor flows and accumulations. Schedule regular discussions to review progress toward vision.

Phase 5. Connect

Reach out to the rest of the Sarafu Network. Connect to your larger community and help with braiding people together. Create public market days and other events. Help people understand the concepts: Be a Trainer of Trainers.

We also add training on various income generating activities with a focus on Syntropic Agroforestry for soil regeneration and food security.



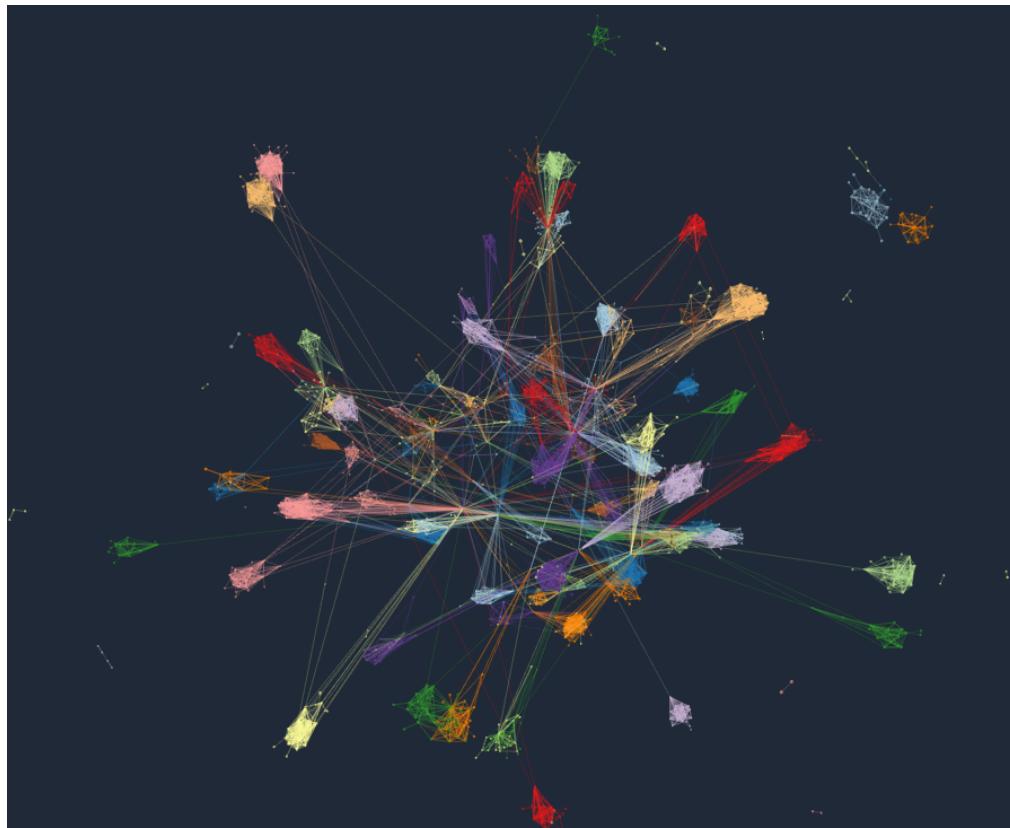
Above shows our general strategy moving into 2024 involving expressions of offerings (vouchers), combining vouchers into markets (pools) and supporting the local community (Mutual-Aid)

While Kenya serves as our headquarters and proof of concept we've been working as well in Uganda, Singapore, Hong Kong, USA, Colombia, Kenya, Austria, Togo, Cameroon, DRC Congo. Training trainers like the champions as well as partnering organizations has been how we've spread best practices across the globe.



Check out the vouchers that have been created here: <https://sarafu.network/vouchers>
Note that more and more vouchers are being created outside of Kenya!

Check out the exchanges using voucher here: <https://viz.sarafu.network>



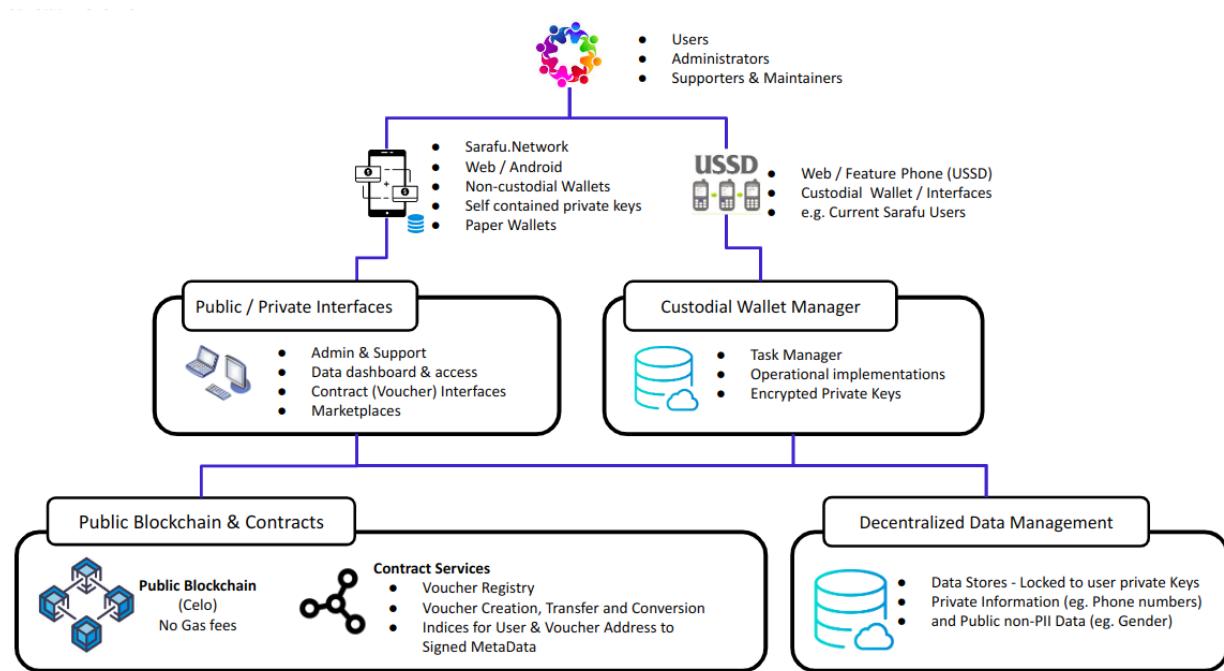
This voucher and pool approach enables us to work with governments and individual businesses to create legal instruments that they recognize: vouchers, loyalty points and gift cards and then pool them together to create resilient networks - which can operate similar to a currency by providing liquidity and multilateral exchange - but have no central network token or 'money'.

Important: For more on what a poly-centric economic system transition may look like, please see:

Village Market Simulation v1.2b - Polycentric-Transition

https://youtu.be/FsJISgJG_Yo?si=1NqzrApcuv6aPN8P

Technical Systems



Technology Backend

Users can interact with and publish Vouchers onto the Celo Distributed ledger. The Voucher is a contract where the issuer (a group or individual) specifies their commitment to providing some goods or services. This includes their capacity and an expiration rate. Expired vouchers are returned to the issuer. For many groups this store of renewed vouchers is their community fund used for various purposes to support well being.

Technology Interfaces

The voucher can be accessed and traded:

Website: <https://sarafu.network>

dApp: Within Valora wallet on android play store

USSD/SMS: Via feature phones with no internet via telecoms in Kenya (only)

Paper Wallet: A printable card with a QR code and password that enables the holder to exchange the card or access the card's contents on any android phone or cyber cafe computer.

Note that Grassroots Economics offers free (Celo) gas to people that apply for a social membership. Meaning that issuing and using vouchers has no charge.

For roadmap and future improvements to Sarafu.Network visit our [Product Requirements Document](#).

Here is a step-by-step guide on creating an account and voucher

https://youtu.be/uzECXhv0ZVU?si=YLAIG8G8g_YMwObz (please give it a try yourself!)

The pooling system we are looking at implementing on Srafu.Network is based on

<https://github.com/nolash/erc20-pool> and has some nice features:

1. Many options on pricing. 1:1, static rates, adjustable rates, oracles or algos managing rates, and relative value indexing
2. Limits on the supply of any given asset in the pool (to limit risk / over exposure)
3. It can be managed by a DAO or multi-sig wallet .. and can be sealed in a way where no one has control
4. Routing and credit clearing can be done by a 3rd party opt-in service outside the system
5. There is no intrinsic pool token - nothing to be considered a security. Albeit the creator of a pool can consider their own voucher as a pool token.
6. it is a simple stand alone contract that anyone can publish without needing the entire uniswap/bancor contract suite

Sustainability Model

While GE has operated since 2015 on grants in order to work with marginalized communities, we have more and more moved to offering our training and software services to clients and using any excess funding we earn to support marginalized communities ourselves (We are our largest donor!). Grassroots Economics has its own voucher called Sarafu or SRF for short. People and organizations can purchase this voucher as a subscription to our services.

For those with Crypto Currency: We are running a validation node on Celo which you can stake on and earn 3-8% returns per year in Celo. This is an investment in the distributed ledger infrastructure.

One of the best ways you can support us would be to make your own voucher on <https://sarafu/network> and tell us about it at info@grassecon.org or @grassecon Twitter/X

Impacts - Key Data Metrics

Gives me great pleasure to include these metrics for 2023! Note that these are from July 2023 (when we migrated to the Celo ledger) so we will only show data from ~half a year.

Field work Survey (Kenya) Data

1. **Farms Created:** 139 (*50 of which are using Syntropic Agroforestry*)
2. **Houses Built:** 30
3. **Trees Planted:** 45,693
4. **Water management and harvesting sites:** 69
5. **Traditional Mutual Aid Practices attended:** 1,637 (**this is amazing**)

Although numerous achievements exist, these above particularly stand out, demonstrating the strength of the Visionary Process coupled with the amplifying effects of mutual aid, especially when people are not solely dependent on limited national currency.

Sarafu.Network (Kenya) Data

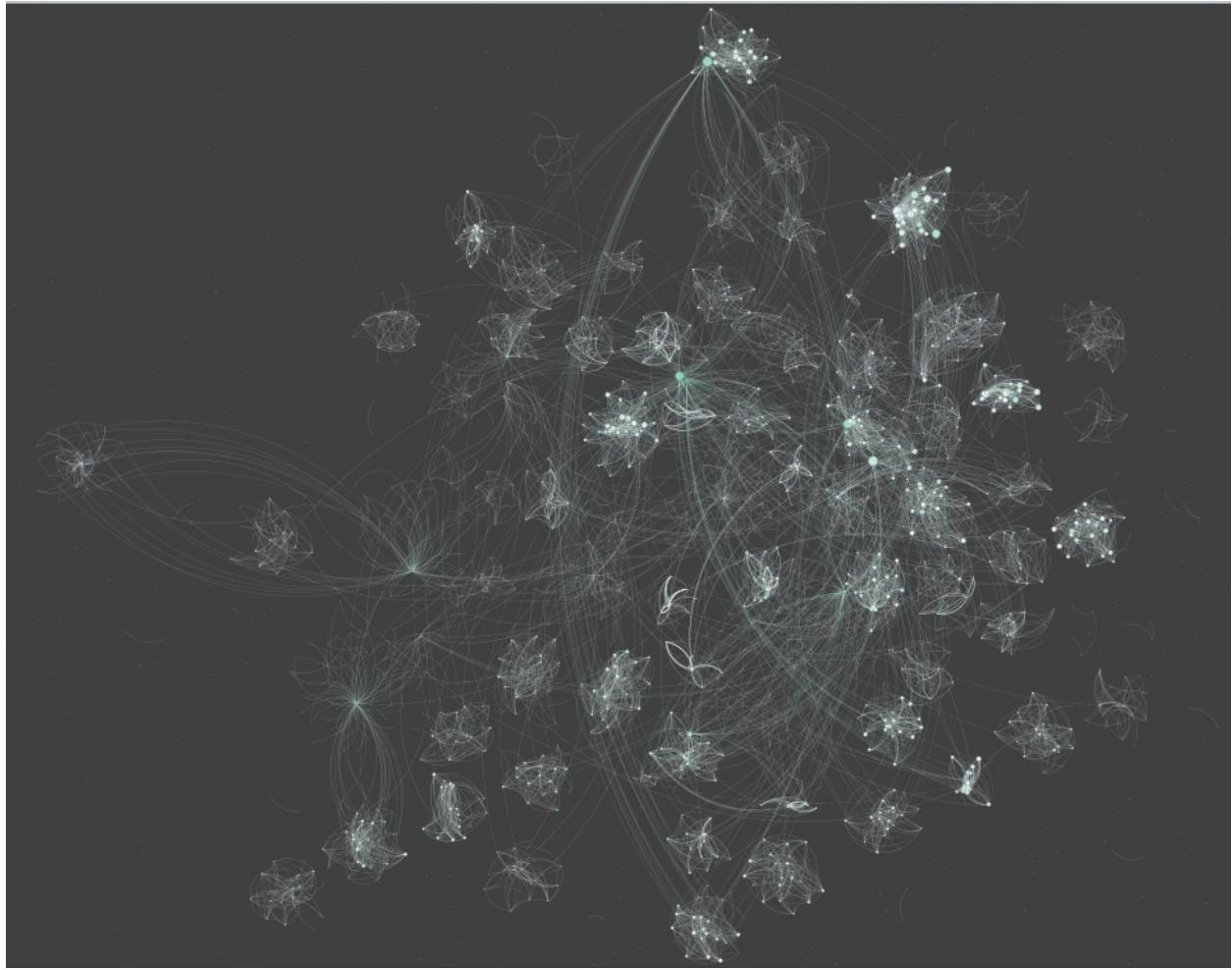
1. **Groups trained and active in Kenya:** 85
2. **Voucher value created:** 3,703,870 Kenyan Shillings
3. **Volume of vouchers exchanged:** 8,877,400.00 Kenyan Shillings
4. **Multiplier effect:** 2.4 (meaning that the entire supply of vouchers has changed hands at least twice in a few months)

From our start of using blockchain we have now reached in total over 1 Million exchanges between groups valued at over 4 Million USD! If we include the value of the farms and houses created we would be at over 5 Million USD. If you count the trust and skills shared by these groups - our impact today has been priceless.

Special thanks to the collaborators that supported mutual aid practices in rural, urban and refugee camp settings. This table represents transaction data since May - November 2023. And the asset development is as a result of voucher usage in mutual aid systems during that time period.

Collaborators	# villages	# transactions	# Mutual-Aid	# houses built	# trees planted	# Farms	# Water catchment
KRCS	19	19,887	261	19	74	0	0
MustardSeed	34	47,590	819	4	12,110	18	33
OneProject	18	4,347	189	1	32,709	67	31
WFP	14	14,987	368	6	800	54	5
Grand Total	85	86,811	1,637	30	45,693	139	69

Across Kenya, non-monetary economic systems and the spirit of mutual aid is making a comeback. In more than 150 clusters identified in our Trust Graph shown below, traditional practices like "Mwethia" in Kikuyu culture and "Mwerya" in Giriama culture are being revitalized. Each cluster represents groups of providers of local goods and services that have created their own unique Community Asset Vouchers (CAVs) for accounting credit and debt in their traditional practices, all recorded anonymously on the Celo Distributed Ledger.



Sarafu.Network exchange data from Community Asset Vouchers (CAVs) Kenya and Worldwide

Note that up-to-date live data can be seen at <https://viz.sarafu.network/>

The above graphic represents 3 months of exchanges on sarafu.network.

1. Total Clusters: 150 (label propagation algorithm)
2. Unique Users: 3,070 (the number of businesses / households taking part over 3 months)
3. Total Edges (unique interactions between users): 50,000+
4. Total Weight: 78,845 exchanges (over a three month period)

Community Asset Vouchers are not just digital tokens; they're promises for local goods and services and embodiment of trust and cooperation. Developed uniquely for each village, these CAVs are open-source and can be created by anyone globally via [Sarafu Network](#).

All the data driving this Trust Graph is sourced from anonymous Celo Blockchain, ensuring both transparency and privacy. The total weight of 78,845 represents the sum of reciprocal interactions within these clusters. Each weight point signifies a reciprocal exchange (trust), reflecting the flow of credit and mutual aid within the community.

The blend of blockchain tech with traditional mutual aid practices has created a robust, transparent, and adaptable system. It has turned into informal mutual aid agreements into accountable, interconnected networks. It's important to note that successful CAVs are not currencies (widespread media of exchange) but rather clear commitments for goods and services made by individuals and community groups.

This Trust Graph isn't just data; it's a living testament to community resilience and mutual aid across Kenya. With 80+ unique CAVs, 150 distinct clusters, 3,070 businesses, and 78,845 exchanges, this graph illustrates the adaptability and widespread nature of mutual aid networks in contemporary Kenya. It's a blueprint of community vitality, one that can be replicated and adapted globally through open source platforms like [Sarafu Network..](#)

Programs

From survey work and photos and videos in communities we get a complementary picture to the data. These can be found in the section below and on <https://grassecon.org/category/blog>

Social and Environmental Regeneration

Traditions of Mutual Aid (Mwerya)



A group of elders erecting a Kaya traditional structure in Kinango during an infrastructure Mwerya (Duruma traditional mutual aid practice).

"Duruma people started working for money rather than for each other," said Mariam Ruwa, a village elder. "The last Mwerya I saw was in 2003 when I was 17. It's amazing to see the practice coming back!"

Over **1,200 Mwerya (Mutual Aid) traditional events** among **82 groups** have been hosted this year where the community contributes their vouchers to different members who then host a work party where they call on everyone to make good on their commitments and return their vouchers.

The majority of these events have been for agriculture, but they also do home building, repair, juice making, house cleaning, care and support and so on.

56 Syntropic Agroforestry farms and **20 homes** have been built this year utilizing the multiplier effect of these practices and using vouchers for accounting and capital raising. These Mwerya events are amazing

because they touch on all our 6 asset categories. They develop infrastructure (physical asset), environment (soil regeneration), Social (group belonging and identity), Human (Skills and purpose development), Economic (Group holding and managing of commitments) and Political (everyone has a voice).

At the end of each cycle of everyone having a chance to host their own Mwerya and utilize the commitments of their fellow community members - the neighboring groups come together for a jubilee. This brings everyone who missed a Mwerya back into settlement with the others still holding their vouchers and gives everyone a chance to go over their and refine with vision, asset mapping and action steps for the next cycles.

These non-monetary mutual aid practices are thought to have died off, yet they are coming back full of life as if they have simply been waiting to be remembered. Of course we can do more together as humans!

What needs to happen: Spread the work and host your own gathering. Come together with a group of friends, neighbors, colleagues and family and start practicing these traditions of our ancestors. The more attention we can give to this revival and the more we can be part of it the better for humanity.

Check out some blogs on Mwerya here:

<https://grassecon.org/kaya-chiman>

This mutual aid practice began to fade as early as 1979, with only a few still practicing Mwerya. The introduction of currency through forced taxation (Colonization) also marked the beginning of wealth and capital accumulation and the end of mutual aid. "Duruma people started working for money rather than for each other," said Mariam Ruwa, a village elder. "The last Mwerya I saw was in 2003 when I was 17. It's amazing to see the practice coming back!"

Agroforestry and Environmental Work in Kinango Kenya

Syntropic Agroforestry has been progressively showing impact after over two years now of training and implementation via Mwerya practices - as the results become more clear the adoption is spreading faster and faster.

Kinango, one of our sites, as Grassroots Economics has and is still implementing Community work and interacting with the local people all to help improving their lives, through,

This year, the community started by showing their trust and commitments by making and fulfilling their promises to each other in the community, providing a readily available workforce for the task to be done.

By doing so, the community has revived one of their early days' practice in the Mijikenda community called Mweria, where different people would come together and offer their labor force to assist one of them to accomplish his/her task. The tasks could be preparing land for farming or making a granary store or constructing madhouses, depending on the needs of the person.

With the help of our Grassroots Economics field officers based in Kinango, introduce to the community groups the visionary approach process, which is a very significant way of identifying and coming up with communal based ways of identifying and settling their needs in the community. Adapted from the URDT team from uganda. The community came up with visions and steps to achieve them and with the labor force that was promised by the evidence of the CAVs committed to the host, the community groups were able to have something to showcase and celebrate in the community.

Currently we have 26 active chama groups that work to improve their lives. In the early months of the year, from March , the groups received their vision identifying training from our field officer and were able to come up with the specific needs in the community. The process involves pairing people into two until they form one group , sharing and weighing their thoughts and opinions to come up with a common goal that cuts across all the members that the group can develop steps to follow, guided by the current reality facts of the need they seek to satisfy.

Here are some of the visions they formed on they first cycle

- Increase food production through excavation of zai pits
- Have a healthy community through excavation of Sunken beds
- Improve the environment through establishment of tree nursery and planting.
- Availability of water closer to home stead through excavation of waterpans.
- Healthy diet to the community through poultry farming.

Most of these visions were achieved, with those doing both zai pits and sunken beds having a bumper harvest on a small piece of land compared to those who used other farming methods . Those doing waterpan excavation and expansion have seen increased availability of water close to the community because all excavated waterpan were filled with water that can last more than six months .

We have seen an increase of forestry coverage especially to those that were doing tree nursery and planting both at household level and at their farms and to those doing poultry farming we have seen an increase in poultry production from one chicken to several thus changing the dietary supplement at household level.

After seeing the results of the first visionary process, each group opt to come up with another vision ranging form:

- Zai Pits excavation
- Sunken bens excavation
- Tree nursery establishment and planting

This time using Mwerya to make sure they achieve their visions.

We so the need of bringing back the syntropic agroforestry technology that we had introduce some years back and we are proud to say that all the 26 group were retrained of SAF thus having 26 shambas prepared though we have been experiencing too much rains that making it difficult to work on these

shamba(waterlogged)thus forcing many group to wait until the shamba to dry up so that they can continue working on them

Humanitarian Relief

Refugee Support with the Red Cross

Kenya Red Cross received funding from DANIDA through the DRC to implement a four-year project targeting five counties i.e, Turkana, Marsabit, Mandera, Wajir and Garissa. The main goal of the project is to build longer-term resilience in marginalized areas, provide access to services, in particular primary health including protection from SGBV and MHPSS services, and promote rights for those affected by displacement whose vulnerabilities have been exacerbated by Covid-19.

As such Kenya Red Cross in collaboration with Grassroots Economics Foundation is supporting the implementation of Community Asset Vouchers as a component of Resilience, Health and Rights protection in Kalobeyei and Dadaab Refugee Operations.

A total of 10 Groups- Mavuno, Maendeleo, Mafanikio and La-Paix in Kalobeyei Refugee Settlement and Wadajir, Tawakal, Carlifo, Khairat and Hulgan in Dadaab Refugee Camp received a standard training on Community Asset Vouchers. This was outlined in three different workshops.

The groups were supported in creating their own Vouchers in March 2023 after which they were officially launched in May 2023.

The total number of CAV users in Kalobeyei Refugee Settlements is 173 and 150 in Dadaab Refugee Camp.

Due to the ripple effect of the programme, 1 group- Hot Fram Group showed interest in the Community Asset Vouchers and received training in August 2023.

A total of 5 Groups 120(42M, 78F), have been sensitized by CAV Champions in the second quarter awaiting to be trained by Grassroots Economics Foundation and their Vouchers activated.

CAV AND VISIONING APPROACH TRAINING

We trained a total of 80 members from 5 different groups in Kalobeyei and 40 members from 5 groups in Dadaab refugee camps.

During the 3 workshop training, we covered various concepts, including history and background of trade and resource sharing that included traditional practices and barter trade, Community Asset Vouchers and their examples, Visioning Approach, Voucher Creation and how to develop sustainable visions. We also provided practical demonstrations like bean games and thread games that illustrated how vouchers can be used to improve the local economy as well as provide basic necessities.

The training sessions were successful as members were actively involved throughout the two workshops. We had interactive Q&A sessions that enabled the participants to interact more with the concepts.

Each group was able to come up with common visions in a discussion where every member's opinion was respected and taken into consideration.

GE support and Collaborations

Grassroots Economics Foundation is working seamlessly with KRCS in Kalobeyei and Dadaab- to ensure smooth implementation of CAVs and Common visions.

Grassroots Economics Foundation supported the training of the 9 CAV champions in Kalobeyei and 4 Champions in Dadaab with the following tasks;

- Hand hold the group members and support them in CIC usage.
- Overseeing Merry go Round activities within the groups.
- Communicating group challenges to GE and KRCS.
- Sending reports on the group's progress.

As part of our efforts to strengthen the teams, Grassroots Economics Foundation identified two field officers in Kalobeyei and Dadaab. These are some of the tasks that the field officers have been performing;

- Act as overall team leaders in Kalobeyei and Dadaab
- Close monitoring of the groups.
- Easy communication among the champions, groups, GE and KRSC
- Braiding of the vendors and group members.
- Reporting on the CAVs and Visions progress of each group.

We conducted vendor training from 1st to 3rd of August in Kalobeyei and from 29th to 31st of August. A total of 200 vendors were trained, with 20 of them aligned to each of the 10 groups in Kalobeyei and Dadaab.

The training sessions were productive, focusing on discussions around the importance of Community Asset Vouchers and how they can be effectively utilized within the community. Additionally, we had insightful discussions about Traditional Regenerative Practices, specifically the Merry-go-round system and its impact to the community.

10 CAV groups, launching of their vouchers, training of new vendors, monitoring back end trades of CAVs, Training on Visioning Approach and helping each group to come up with SMART communal visions, monitoring of Esale activities each week done by the groups led by Champions.

Grassroots Economics Foundations onboarded 2 field officers to work closely with CAVs champions to collaborate in the field level coordination of CAV usage.



Wadajir group cleaning activity in Dadaab

In the spirit of reviving indigenous practices and community cohesion in our work, some of this groups have been participating in several activities that promote this cause; Here are some,

- Verandors construction.
- House construction/renovations.
- Compound cleaning.
- Fencing.

- Latrine construction.
- Shops/ Stalls Cleaning.
- Watering of farms.
- Tie and dye

Check out this blog for some of this amazing work <https://grassecon.org/goob-dadaab>

Kitui with the World Food Program

Our work in Kitui started in October 2021 in collaboration with the World Food Programme. The WFP Innovation Accelerator sources, supports, and scales high-impact innovations to achieve Zero Hunger. Through the Accelerator, WFP is leveraging unprecedented advances in digital innovation — such as mobile technology, artificial intelligence, big data, and blockchain — and new business models to transform the way we serve vulnerable communities across the world.

In 2021-2022, the Grassroots and WFP worked with three cohorts of VSLAs: control groups, groups that received cash and training, and CAV groups who received cash, CICs, and training. The results of the project showed the CAV cohort reporting a higher overall increase in diet diversity were less negatively impacted by chronic drought than the other cohorts.

Elizabeth Kavutha, from the Baraka Group in Zombe, Kitui, also expressed her appreciation for the project, saying, *"I thank Grassroots Economics Foundation for the support they have given us in creating our own voucher (CIC). So many members of my community would go hungry or have one meal a day because of the hardship that we go through. Now that we have our vouchers, things have been easy as we can exchange our goods and services without Shillings. This is a support that is long term and we are looking forward to expanding our networks by registering more members to our network."*

The 14 target groups in Kitui East were trained on Community Asset Voucher (CAV). The aim was to share abundance and build their economies by saving Ksh and using community assets vouchers.

In 2023, the 14 groups were later trained on a visionary approach, a system borrowed from the URDT in Uganda. The 14 groups have so far come up with visions they want to achieve after some years based on the concept of integral human development; human, physical, social, natural, economic and political.

To achieve their visions, groups have revived a traditional mutual practice known as Mwethia, where members help one another with tasks such as tilling farms, making terraces for water catchment, building houses, and many more on a rotational basis. Vouchers have been a commitment tool for labor during this process. During Mwethia (mutual aid practice) members send vouchers to the next Mwethia host as a commitment they will be a good example of the best Mwethia groups where members have benefited from labor offered by other members.

Success story from Mulei:

'I'm grateful my house was in shambles and almost collapsing; it could have cost me KSH 8000 to rebuild it, which I didn't have. I'm grateful that my group came together during Mwethia and helped rebuild it.'



Kithito group doing a house building Mwethia for Mulei.

Photo by Mulekye mwalya.

Groups have so far completed two complete cycles, and the third cycle is almost coming to an end. A complete cycle means that all members have been visited and assisted with tasks. A cycle depends on the number of people in a group.

Here are some of the group visions:

- **Makuka:** The group's ambitious goal is to boost agricultural production through terraces, agroforestry, and water catchment by December 2025. The group has created more than 40 terraces on members' hilly farms and two significant water catchment facilities.
- **Moseyo:** The group is on a mission to achieve syntropic farming for food security by December 2023. The group's determination is evident in their meticulous land selection, fencing, terracing, and preparation for planting.

Challenges.

Along the way this year Umisyo and Bondeni stopped doing their mwethias due to internal wrangles. We have had field officers from grassroots as well as group champions visit the groups to try and talk to them and help them come up with solutions. After talks they were on and off but have so far stopped meeting.



Members of Kithito group working at one of the members farm during their weekly Mwethia - Photo by Mulekye Mwalya.

Kitui group was also privileged to share their success stories with the rest of the community during a jubilee celebration after they completed their 1st cycle. Chiefs and village elders were also invited to be part of this celebration aimed at showcasing group success stories, distributing expired vouchers from their community fund account. They also do a market to help balance out those with high and low

vouchers.



Masikalini Members dancing during their Mwethia - Jubilee celebrations - Photo by Anthony Ngoka

Syntropic Agroforestry (SAF):

Syntropic Agroforestry is a technique of farming that helps in regenerating the soil for future generations. It discourages the normal practice of monocropping. Seven groups out of 14 established syntropic farms and developed community farms. The groups are: Mumo, Wendo wa Makayaa, Great Vision, Wikwatyo wa Kalinga, Kyeni, and Umiisyo.

Two groups are still on with their Syntropic Demo farms.

Next steps: Retraining/reviving syntropic agroforestry and setting up more farms and more training on water catchment.



Nyanza/Mombasa Report

Kwe kende women group

The group has so far done 39 Nyoluoro (Their version of Mwerya - rotational mutual Aid).

They have more than 20 plastic chairs which they contributed to buy for events.

They are now planting crops to sell later and be able to buy the tents.

Their trades for the month of October 191.

The group has 27 members.



Nyalgunga Farmers women group.

The group has done 44 Nyoluoro.

Has 26 members in total

Their main vision was a healthy community with enough food.

The group had reared chickens which unfortunately died due to a virus.

They have also planted different types of crops in their shamba and have been buying chairs to hire and get money to buy more seeds.

Nyal had 286 trades for the month of September.



Got gagi

With 25 members Got had a vision of community with food and animals. They were to contribute and buy some sheeps. They are also planting food in their farms. They meet twice every week.

Their trade for the month of October is 58 because most of them don't have phones to use.



Legion group and Wachna

These groups also have farms in which they planted different crops.

Legion's farm helps the people in the church who can cater for themselves

Legion and Wachna both had 13 transactions.

Mombasa

Ngombeni : The group was doing well having 271 numbers of trades in September but they stopped meeting because they felt like our contribution was very small.

Bunge and Bangla Mombasa: Bunge managed to have 45 trades in September while Bangla had 26 trades.

Outreach

Coconut Producers Consortium, Kenya

This is our first large group of groups. The CPC is made up of 11 farmer associations, each one has their own voucher which they use for accounting for Chikola (the Chonyi tribe's version of Mwerya). The CPC as a collective organization of these 11 associations is actively pressing coconut oil and has a voucher for the oil produced. Note that the ability to use vouchers as a way to fundraise has been really important. Vouchers can be sold for national currency (just like a bus ticket) and are a way to do production loans.

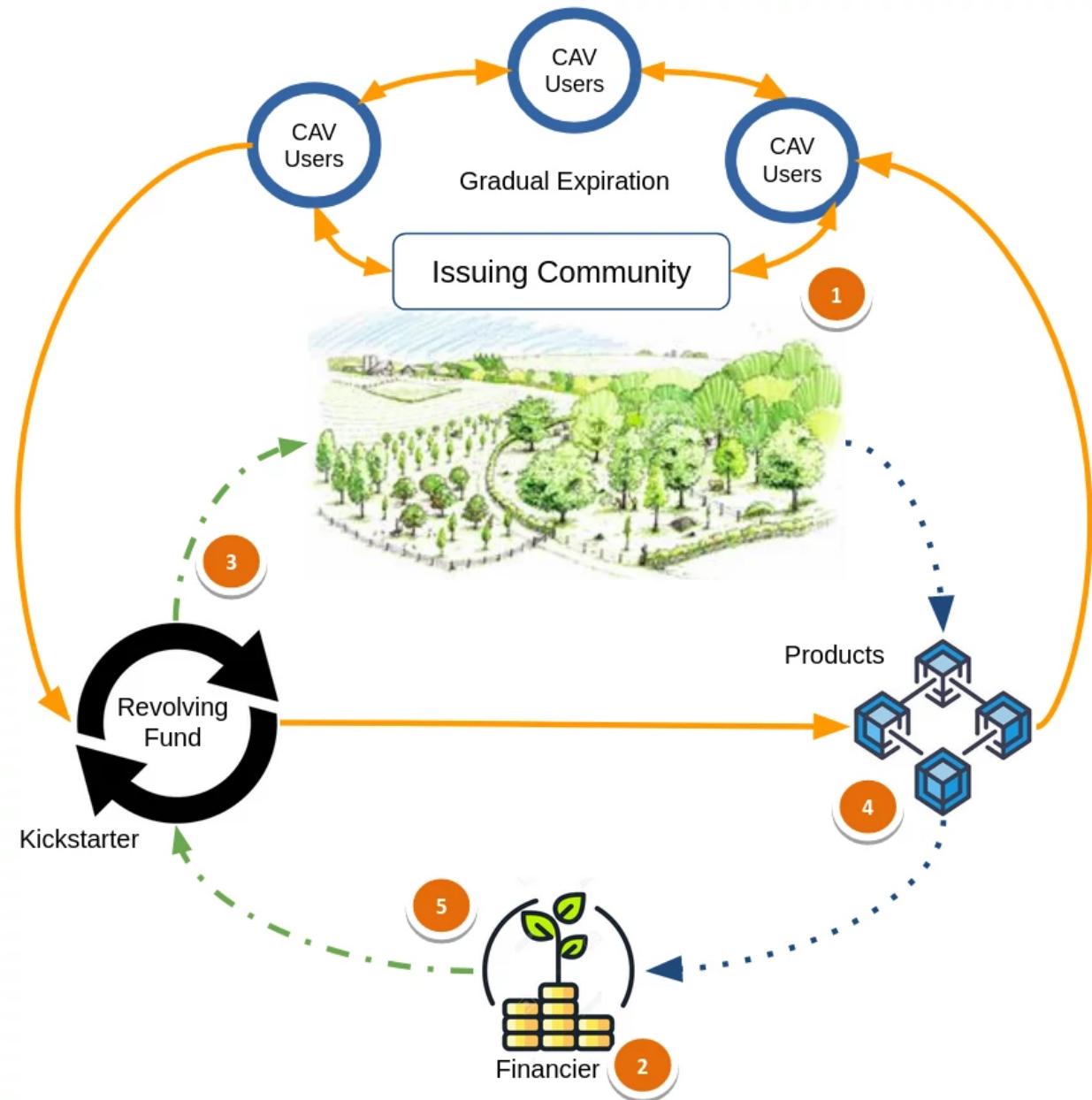
Dzitsoni Report

Grassroots Economics Foundation has partnered with Cooperation Jackson and One Project to empower groups in Chonyi sub county through introduction of community asset vouchers where members accept vouchers for specified goods and services.

Coconut producers consortium

The organization was registered in 2020 its main aim being to uplift coconut farmers in Kilifi County both socially and economically. In the social aspects CPC have helped the community members to form and register groups in which they will be working together, and economically through creation of wealth through sale of coconut products and bi products.

Our models revolve around Community asset Vouchers- it represents the community's commitment to providing specific goods or services. In chonyi sub county the members are committing to produce a certain amount of coconut oil in the future. Financiers can be a cooperative, company or an individual who commits to purchase a certain amount of the product when ready. This commitment offers guaranteed demand for products and hence gives the farmers confidence that their products will have a market, also it gives the farmers a chance to buy seedlings and equipment needed since they have the payments prior.



<https://grassecon.org/kickstarter>

Well being survey

Check out our [Asset Based - Well-Being Survey](#) co-designed with local communities.

The coconut toddy (wine) and coconut oil value chain study in Chonyi sub county was commissioned by the Coconut producers consortium, supported by the Foundation for law and governance (FLAG) . A survey was undertaken by a consultant in close consultation with officials of CPC.

The data and information collection from the coconut farmers was through administration of questionnaires, organized focussed group discussions and consultation with key industry players such as government agencies

Aims of the survey

- Analyze and document coconut value chains focussing on toddy and virgin coconut oil, identify value chain map, key players and analyze all activities from conception stage to marketing to consumption
- Identify business opportunities to create employment among the youths and women
- Document key challenges ; legal framework, hygiene, health, safety concerns.

Findings

- The coconut value chain at county level has shown a reduction of the area under coconut by 9% from 84,906 hectares in 2020 to ana estimated 78,000 hectares in 2021
- The average number of coconut trees that an individual farmer holds is 36 trees in the sub county.

Trainings offered by Grassroots Economics foundation

We have been working hand in hand with CPC to empower groups in Chonyi sub county by the introduction of community asset vouchers. The training had 3 workshops, we managed to train 10 groups and help them create their own vouchers which will be a commitment to provide specific goods or services.

Ndovidzo Group

“Ndovidzo” is a chonyi word meaning it's okay. The group was formed in the year 2021 and it consists of 25 coconut farmers. Their aim is to grow and conserve coconut trees and sell coconuts plus other coconut tree products to generate income for their day-to-day lives. The group has been practicing Chikola which is a mutual aid (Groups members come together and work on one member's farm and the cycle continues).

The group's vision is to create food security through growing food forests (Agroforestry) on a one acre of land by end Dec 2024. In order to achieve this the group has done 3 Chikolas so far which was setting agroforestry farms in individual farms. Members usually send 5 Vidzo vouchers to the host as a promise that they will avail themselves and help in the chikola and later get paid in vidzo vouchers as appreciation from the host.



Ndo vidzo group members preparing land for syntropic agroforestry. Photo by Hamida Ramadan

Mnazi Mwema Group

"Mnazi mwema" is a swahili word which means 'a good coconut,' and this is the name of a community group in Dzitsoni, Kilifi. They are coconut farmers with two years of existence and years of experience in coconut farming. Their aim is to grow and conserve coconut trees and sell coconuts plus other coconut tree products to generate income for their day-to-day lives. In estimation, every member has at least 10 coconut trees, with a harvest of around 15 coconuts per tree when the climate is conducive.

Elina Nadzua story

"When I first got married here, about 15 years ago, I had the pleasure of meeting Mama Alice, who happened to be married into the same family as me. We shared a unique bond, and our journey together began in the fields, tilling the earth. We worked tirelessly, driven by the shared goal of providing for our families.

However, life took an unexpected turn when Mama Alice decided to pursue her dreams of higher education and left our village behind. With her absence, I found myself shouldering the responsibilities of maintaining our family farm, where I toiled alongside my school-going children. At times, I had no

choice but to hire labor to help with the farm work, but the costs added up quickly, leaving me struggling to balance my obligations.

Working alone in the fields demanded an immense amount of time and effort. The hours were long, and the tasks were never-ending. It was a challenging period, and I often felt overwhelmed by the demands of the farm.

This year, however, a glimmer of hope emerged as we decided to revive the Chikola initiative. This decision proved to be a game-changer, bringing unity and transformation to our lives. As we gather today, a substantial area of the land has been tilled and sowed with our collective efforts.



Emmanuel Mbui a field officer taking mnazi mwema group through agroforestry principles. Photo by Joyce Kamau

The Visionary Approach System: Empowering Communities to Achieve Their Shared Vision

Every group was trained on a visionary approach, a technique which was borrowed from URDT and ARU, founded by Alida and Mwalimu Musheshe respectively. It involves helping communities come up with a shared vision and then guiding them in developing action steps towards achieving that vision. The process is made easier by using a rubber band that shows the structural tension that should only stretch upwards towards the vision. Grassroots Economics' Community Development Officers (CDOs) assist the community in identifying their current reality and outlining their action steps, complete with dates and accountable persons within the community to help them reach their vision.

- Kitsotata Group- Empower ourselves and build our economy through poultry farming by keeping 200 chickens, preparing and planting cassava and coconut trees for production of coconut oil by October 2028.
- Mnazi Mwema- Improve our livelihoods and build our economy through the sale of 300 makuti every week and production of 1500 coconut trees in 30 hectares of land with the aim of production and sale of of coconut oil by August 2028
- Ndovidzo- To create food security through the growing of a food forest by planting papayas,kales and coconut trees by the end of December 2023.
- Amua- To be economically empowered through planting 2000 coconut trees which will be used in making coconut oil by March 2024
- Chasimba Caves- Economically empowered and food security through planting of coconut on a 2 acre land for coconut oil production and growing of crops by end of 30th Aug 2028
- Lola Rako- Improve the livelihoods in Mafisini village through coconut oil production, making brooms,coconut products and planting 500 coconut seedlings by Dec 2028
- Chakoka- To grow the economy of the Chonyi community through Poultry keeping of 200 birds and growing of 100 coconut trees by the end of July 2030.
- Madzibu- To grow economically through sustainable Agricultural practices by growing coconut trees and eventually sell coconut oil by 2030

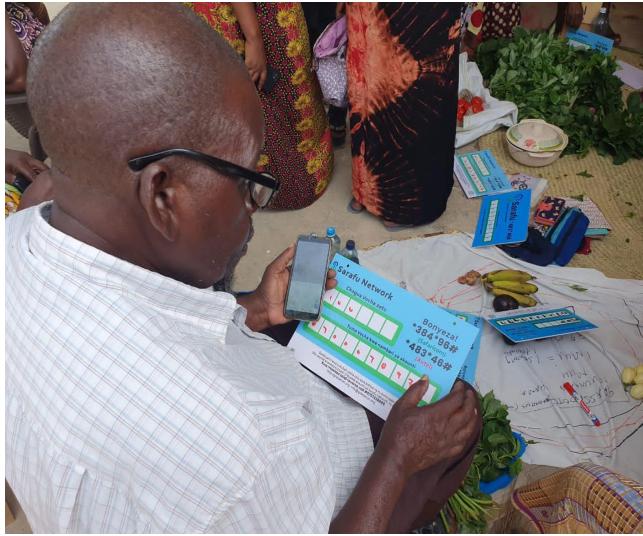
Cooperation Jackson, USA



Cooperation Jackson from Mississippi is a world renowned catalyst and consortium of cooperatives. They've been out to Kenya to learn about what we do and we've been to the US twice now to learn how they operate. We're learning more ways in which a group can collectively manage assets and preparing to work with them in the US via sarafu.network in 2024.

Uganda Rural Development and Training Programme (URDT) and African Rural University (ARU)

We've been blessed to have the URDT and ARU team visit Kenya and train us on the Visionary Process. We've restructured all our community work to include this process which involved asset mapping, vision development and SMART action steps. Our systems of vouchers and mutual aid fit within the assets and action steps that groups can use to untap their potential and coordinate resources to reach their goals. We will be training ARU staff to implement Community Asset Vouchers in Uganda in 2024.



The 'crosspollination' exercise took place from 13-17 February 2023. Representatives from URDT traveled to GE in Kenya to co-facilitate the training for GE staff. The design of the workshop focused on the ropes and rubber band: practical skills on how to train community members in the basics of Community Asset Vouchers, the visionary approach and the principles of Community Action Planning. Amongst others, GE learned the basics of Community Action Planning (CAP) that starts from a shared vision and shared structural tension of the group. As a next step, members could also develop visions for their homes and businesses. They also appreciated that the training should be embedded in the notion that the members managed small businesses rather than Income Generating Activities. Hence members need to learn the basics and put the resource mapping training in that context.

The URDT team took home additional knowledge on community asset vouchers as a strategy for home and community transformation. They learned more on the requirements for a successful CAV pilot in Uganda. They appreciated that a preparation phase is key and needs to be accelerated for the project to take off in September 2023. The facilitators also realized again the value of the visionary approach to sustainable community development.

As it was observed during the evaluation: the URDT team came as visitors, after day one became colleagues, and they left GE as friends determined to work together for social justice and economical self-reliance in East Africa. The key to success were the trust, the informal learning atmosphere and respect for the multiple types of expertise. Such kindled the spirit of partnership and conversations at strategic level.

IoT Technology Integrations

Loyalty points

For one of our clients we are creating a voucher and loyalty point program - where their animal feed clients can fill out a simple survey and receive points that are redeemable for more animal feed. The animal feed is made from fly larvae after consuming human manure! It is an amazing project AND the points (as vouchers) can also be traded and used to create pools and build local economies.

Mesh Networks with iNethi

Offering a voucher redeemable for gigabytes of internet and free intranet is amazing. We are spreading this network across Kilifi.

This is the amazing Devo installing our third M5 as part of a community iNethi Technologies mesh network in #Kilifi which uses access vouchers

This type of distributed service technology powered through a fungible voucher is really a game changer for grassroots economics and infrastructure.

It means that as people set up wifi hotspots and maintain them they get rewarded in vouchers that can be used for the internet (and other shops in town) and that can also be sold to clients wanting to access the internet. This incentivizes the maintenance and expansion of the public infrastructure, while building a local economy around it.

It has been a pleasure to work with the iNethi team David Johnson Keegan White Senka Hadzic Looking forward to these systems taking root across Africa

