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PROJECT PROPOSAL

EXECUTIVE SUMMARY

We are the Vincentians of Macalder, a community based charity organization, working with and for the poor, enriched by the spirituality of Saint Vincent De Paul a Catholic Church renowned St. and Patron of all charities, remain steadfast in our service to the poor, our work is broader though with limited resources to accomplish our goals. We are focused in our work of relieving people who are poor, sick, burdened, suffering and traumatized due to one reason or another. The community organization operates in Macalder Parish in Nyatike Sub-County, Migori County, in the South-west part of Kenya.

We are mainly focused on improving the lives of the poor with priority to the female headed household's socio-economic sustainable empowerment with regard to education, household economic strengthening, food and nutrition, feminine health and gender equality, pastoral care and psychosocial counseling. The South Western part of Kenya is a semi-arid climatic area, the place experiences highest rainfall during the winter season with the rest of the months experiencing severe drought. The above climatic condition can never sustain simple agricultural farming methods or other needs of modern techniques of farming methods.

As a community based organization we have designed a strategic plan to fight poverty in a more sustainable and empowered manner. Poor female headed households are our target group. After engaging in a wide range of research, brainstorming, consultation and based on a wide range of our experience in community charity work and in accordance with millennium goals and vision 2030 and the SDG, we have designed a more meaningful trajectory to alleviate poverty.

The Vincentians of Macalder-Migori County has come up with a more meaningful, better and sustainable strategic plan to fighting poverty and improving food security among the poor headed households in our communities impacted negatively by;-

- (a) Hiv/Aids pandemic in our community is a threat to better life.
- (b) Harsh Global & National Economic conditions resulting in high cost of living all over the world.
- (c) Global warming, harsh un-favoring climatic conditions.
- (d) High rate of unemployment.
- (e) High mortality rates especially among the married men living behind poor widows to care for their families.
- (f) Government policies imposing negative financial sanctions depriving opportunities out of poverty.



- (g) Illiteracy among African women who are never given a chance to go to school due to traditions and norms.
- (h) African traditions practicing against fundamental rights and freedom of African women individuals.

THE PROPOSED PROJECT NAME

The name of the project is proposed and shall remain to be,

PROJECT NAME:-LIFT-UP and ECONOMICALLY EMPOWER AN AFRICAN FEMININE (LEAF).

The project: Empowering poor female heads/headed households to start or boost their business by providing micro, small and medium credit, or Giving small grants for business startups.

We believe that financial lending to boost businesses or startups, will create employment to the poor women in Macalder by making life more affordable, women shall gain human dignity, respect and their female gender values uplifted. When a woman is empowered the following positive long term impacts shall take place in their lives, their households, the community and the Nation at large;

N/B; our target group, the poor female heads/headed households (de jure and de facto) in Migori county starting with Nyatike Sub-County. Kenya.

The name suggests an economically empowered community of dignified and respected uplifted poor women, who were once living in severe poverty. When a woman is empowered it's like a whole community is empowered. Women are the pillars of economic development when granted that opportunity.

Women in Nyatike depend mostly either on subsistence farming, local **mining** or shallow **fishing** for survival and their over dependence explains why they are vulnerable to poverty and food insecurity.



Women are also disadvantaged by the macro-economic trends (micro credit facilities for micro entrepreneurship) including globalization and trade that fail to take



into account women's role in economies.

Above; *Left*, photo Dated 13 Feb 2023: Poor women work for their livelihood at the old mines of Macalder in Nyatike Sub County, Migori County Kenya. *Right* photo: poor women and young girls Doing fish business at the shores of Lake Victoria.

The research has revealed that women are the key stakeholders who are bound to fighting poverty in the land of Africa, they are the caretakers of families as placed by the African traditional context, the research has revealed that women have the greatest love for their children and value family life so much more than men.

The economic trajectory is inclined to the small scale farmers and the small business owners who are the biggest percentage in almost every single African community.

Commonly women have assumed the responsibility of providing for their families, almost 90% of the women population has turned to be the household heads and living below the poverty line, (de facto & de jure), surely women are bound to feed their families despite the tough economic times. We appreciate the fact that women are a stake in the growth of the National and international economy. The pride of a woman is to let their families get satisfied.

The financial problems facing families are due to lack of a stable income generating activity. Truly, giving small and affordable loans to the poor families headed by women to start up business opportunities or to improve their businesses shall result in a more permanent lasting solution to fighting poverty at the grassroots level.

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human dignity, respect and their values uplifted. When a woman is empowered the following positive changes shall take place in their lives, the household, the community and the Nation at large;

How will this project alleviate both spiritual and material poverty by empowering the poor and sharing the gospel of Christ?

- 1) Children shall attend school regularly without fear of being sent back home for fees/levies, uniform, scholastic materials because of the sustainable household income.
- 2) Employment creation hence a stable economy.
- 3) An empowered household shall have access to medical services especially to children when they are sick.
- 4) An empowered household shall afford at least a meal daily for their children.
- 5) Mental, moral, psychosocial fitness will prevail in an empowered household.
- 6) Reduced number of school dropouts, early pregnancies, early marriages and immorality in the family, children shall have their minds fixed to schooling.
- 7) For those households which are living in dilapidated shelters, hope to repair, maintain or construct a new one.
- 8) The dependency rate shall go down, and a well stable economy at this corner of the world.

PROBLEM STATEMENT

Africa is considered a starving and hopeless continent despite its massive resource endowment.

Poverty and food insecurity are twin factors that are closely related and are household names in the poor continent of Africa. According to Lynn (2001), poverty is a major cause of food insecurity.

The world economic status is deteriorated, the global climate is posing more harm than good to the planet earth. The world catastrophic events are not a tune to dance to, things are never the same like they used to be.

A lot of knowledge, wide research and a better understanding is required to counter attack the dangers imposed on the human race today.

The above idea is worth bringing into play to create a more permanent solution to fight poverty and improve food security hence rising living standards in our communities especially among women.

POVERTY STATISTICS IN KENYA

The sub-Saharan Africa accounts for half of the global poor (Lebada, 2016).



Kenya is part of the rising evidence of poverty in sub-Saharan Africa, notwithstanding that the country is on considerable fair economic growth. Kenya is one of the most unequal countries in the sub-region and this is exemplified by the number of people living below the poverty lines and are deprived. Soon after independence in 1965, The Government of Kenya detailed its commitment to alleviate poverty together with ignorance and disease. The economy has since been hit hard by several shocking factors among them including;

- ❖ The rising global cost of living.
- ❖ Lack of access to micro-small and medium enterprise opportunities within the reach of female headed households.
- ❖ Lack of positive supportive interventions in improving educational standards in the remote rural poor and urban slums dwellers.
- ❖ Periodical Political unrest in Kenya.
- ❖ Nonintegrated agricultural methods of farming for both the small and large scale farmers. Rising rate of unemployment cases among the youths.
- ❖ The socio-economic imbalances among the marginalized communities.
- ❖ The world climate change poses an unpreventable and unbalanced threat.
- ❖ Lack of standardized practice of gender equality in asset acquisition among African women.

POVERTY/FOOD INSECURITY IN NYATIKE SUB COUNTY, MIGORI COUNTY KENYA

About half of the population of Nyatike Sub County, in Migori County, Kenya is not able to meet their basic needs and therefore live in poverty (UNICEF, 2015). According to UNICEF (2015) 56% of Kenya's population live below poverty lines and so for the case of Nyatike. Large segments of the population including the rural poor are vulnerable to climatic, social and economic shocks (Muiruri, 2010), hence, Article 43 (1) (c) of the Constitution of Kenya (2010) outlines that every person has the right to be free from hunger, and have adequate food of acceptable quality.

While poverty is widespread in Kenya, it is truly most concentrated in south western Kenya, in the rural areas of Nyatike Sub County Migori County.

Nyatike Sub County is located to the south western Kenya and borders Tanzania to the south and Uganda to the east, it is situated to the eastern shores of Lake Victoria. The sub county has a total population of 176,153, {92,162 FEMALE, 83,989 MALE}. Over 70% of the population across the gender lives below the poverty line.



In this area, the main economic activities are local artisanal mining and partially small-scale fishing is also practiced, while the rest are small-scale entrepreneurs. Poverty has been a persistent problem facing Kenya more specifically in the South western Kenya in the sub county of Nyatike, in Migori County since its independence when poverty, ignorance and disease were identified as the greatest impediments to national development.

The poverty issue in Nyatike Sub County is increasing more in rural areas and urban slums settlements where almost 70% of the population lives (KIPPRA 2007). According to the World Policy Institute report (2013), Kenya's rapid population growth, declining land productivity and low income have caused many people to migrate from the rural areas to urban areas in such jobs and other opportunities with women making a significant proportion of this urban migration (Mokomane 2014).

The manifestations of poverty amongst this group of women are; inadequate access to basic necessities such as education, safe water and sanitation, employment, health facilities, decent housing, lack of plenty of dietary food hence hunger and starvation. The living conditions of female headed households is more precarious in rural poor and urban slum dwellers.

POVERTY/FOOD INSECURITY IN FEMALE HEADED HOUSEHOLDS IN NYATIKE SUB COUNTY, MIGORI COUNTY, KENYA.

Research has revealed that women are the pillars of every successful economy, the empowerment of female gender in any economical approach is considered relevant in fighting poverty.

Female headed households have become a concern because of the high incidence of poverty and food insecurity in our Country Kenya. There is a growing perception around the globe that poverty is increasingly feminized because an increasing proportion of the poor in the world are female with limited access to opportunities including employment, education, family asset inheritance. Consequently, they have low income and are deprived socially, living in deplorable conditions and experiencing food insecurity. According to Country meters (2017), women in Nyatike Sub County in Migori County, Kenya constitute slightly more than half of the Sub country's population at >50.1 % and states that poverty incidence is higher among women than men.



World economic forum (2015) reports that the income gap between men and women in the country is still rife where a woman is paid Ksh. 62 for every Ksh. 100 paid to men.

Female headed households exhibit higher poverty levels (IEA 2008) and are over-represented among the poor of the poorest. Female headed households are on the increase in Kenya.

Almost 70% of the poor households in Nyatike depend mostly either on subsistence farming, local mining or shallow fishing with the rest of the population being small scale entrepreneurs. A bigger portion of the population are women heads of the households who are mostly affected and their over dependence explains why they are vulnerable to poverty and food insecurity.

Women are also disadvantaged by the macro-economic trends (micro credit facilities for micro entrepreneurship) including globalization and trade that fail to take into account women's role in economies.

Gender discrimination is one of the deepest roots of impoverishment resulting in a disproportionate burden on women. Both men and women face poverty but discrimination means that women may be involved in time-consuming unpaid domestic work and therefore less opportunity for paid work, less education and resources to cope (UN Women, n.d).

The ripple effect of such ventures would spread far beyond the confines of a single household. It is, therefore, necessary that deliberate measures are put in place to ensure that the support for women is addressed. This will guarantee a prosperous future where poverty & food insufficiency does not become a weapon that wages war on Kenyan households as a whole.

HOW MANY WILL BENEFIT FROM THE PROJECT.

Nyatike Sub County is located to the south western Kenya and borders Tanzania to the south and Uganda to the east, it is situated to the eastern shores of Lake Victoria. The sub county has a total population of 176,153, {92,162 FEMALE, 83,989 MALE}. Over 70% of the population across the gender lives below the poverty line.

The population shall be the 80% (percent) of the 70% living in poverty

Total population=176,153 persons.

70% of the 176,153=123,307 persons

80% of the suffering population 123,307= 98, 645 persons

❖ A total of 98,645 persons across the Sub County.

How long will this project take?



❖ The project is a long term with continuity as long as its positive impact is felt across the Sub County.

Those That Are Negatively Impacted by the problem are:

- ❖ Orphaned vulnerable children.
- ❖ Female heads of the poor households.
- ❖ Young adolescent girls.
- ❖ Poor elderly who are living in dire need.
- ❖ People living with disabilities.

Our Main Aim Is To:

- A) Alleviating poverty at a household level through-household economic strengthening.
- B) Improving and promoting from a household level the education standards and access to it.
- C) Promoting food security by enhancing improved and modern farming techniques.

The Reason for Doing So:

To improve, promote and restore human dignity, respect and values of the individuals impacted.

BELOW ARE THE IDENTIFIED POSSIBLE INTERVENTIONS TOWARDS ACHIEVING OUR GOALS:

The current attention required from us as an organization is more than we can sustain. Despite the economic potential of the region, a lot of people are languishing in poverty without any governmental/Non-governmental/external agencies intervention, We are seeking for a more permanent and sustainable means of providing solutions to the above stated problems, especially establishing a partnership/funding means to counter the problem.

- 1) Availing access to micro small and medium credit (between US D 300-500 USD) to the poor female headed households. (The first batch was 300 women in Nyatike Sub County).



- 2) Training on business plans and simple book keeping knowledge to help equip the individuals and their business.
- 3) Promoting modern methods of farming to improve food security by providing farm inputs i.e. certified seedlings for planting, farming tools, fertilizers and training on the modern farming techniques in relation to the area's semi-arid climatic condition.
- 4) Provision of clean and safe water for both primary and secondary schools in Macalder Zone in Migori County.
- 5) Advocating for gender equality in matters economic strengthening-thwarting gender based violence on African context. Upholding Feminine asset ownership culturing the African norms and tradition on women freedom of speech.
- 6) Supporting people living with disabilities under the same households equipping them with necessary tools to help their mobility, i.e. crutches, wheelchairs among others.
- 7) Promoting access to educational services in the affected households through linkages, networking and liaison with other like minded organizations.
- 8) Access to the acquisition of tangible assets without discrimination to gender.
- 9) Subjecting the female headed households to frequent professional mentorship on positive parental skills and psychosocial wellbeing of the family.
- 10) Pastoral/Spiritual mentorship/counseling.

HOW THE PROJECT WILL WORK.

We have set up a campaign for the purpose of soliciting funding for the poor female headed households-women in the south western Kenya, in a place known as Nyatike in Nyatike Sub County, Migori County, Kenya, along the lake shores of Lake Victoria to the east of Uganda and Tanzania to the South.

Any kind of funding received shall be given as a grant to the poor women who are the heads of the poor households to fund their businesses either;

- 1) Start up a business.**
- 2) To boost the capital for the already established.**



- All the operations shall take place under the management and control of the organization's leadership.
- There will be an assessment conducted at the beginning of the exercise to identify the most vulnerable and in dire need.
- The beneficiaries of this project shall be subjected to rigorous business plan training including bookkeeping to equip them with modern ways of operating small business.
- The beneficiaries shall occasionally be subjected to mentorship training with regard to their progress in their businesses.
- There shall be weekly meetings with the beneficiaries for monitoring and evaluation purposes by the responsible persons.
- Member beneficiaries shall be exposed to graduation upon Excellency in their business performance to give way to the others who are yet under consideration.

THE ORGANIZATION'S STRENGTH.

- We are a Christian faith based organization driven by the spirit of the Catholic renown Saint and Patron of all charity works in the whole world.
- We are a HIGHLY organized team rich experience in community empowerment and resource management for the betterment of our service to the poor in our community.
- Two of our team members have acquired a rich relevant experience in credit management, Thomas and Benter, the latter is a co-founders of Jamii Bora Trust, while Thomas has worked as a senior saving & loaning, credit officer and a



Branch Manager previous in Jamii Bora and Rafode LTD both are well doing microfinance institutions in Kenya. Thomas has a vast knowledge in;

- Delinquency management.
 - Project Monitoring and Evaluation with the AMREF International University-Kenya.
 - Value Chain product management.
 - Urban slum dwellers and Rural poor group/individual lending dynamics.
- The team is a halfway full of professionals in separate fields, we have;
- Margaret is a highly competent experienced community health worker attached to the Nyatike Sub County Referral Hospital.
 - Mr. John Aketch the org. Secretary is a secondary school teacher and a member of the Catholic Men Association of Macalder Parish,
 - Florence the org. treasurer is a valued experience in bookkeeping, a PMC animator currently working at the Mama Antonia Baby Home Orphanage and also a member of Catholic Women Association (CWA).
 - Rael the org twinning officer is an experienced accountant currently working with the NG-CDF Nyatike.
 - Benter has vast experience in Microfinance after working with Jamii Bora Trust for over 15 years in Kenya and knowledge in street children mentorship.
 - Madam Elizabeth the org Vice President is a primary school Teacher with a lot of knowledge in child care and young adolescence girls and boys.
 - Kepha the organization's catechist in charge of pastoral work and spirituality.

THE ORGANIZATION CURRENT CHALLENGES -YR 2022--2023

- (a) Lack of external funding to facilitate the organization's charitable activities and sustainable projects.
- (b) Lack a well-established sustainable project to financially support the organizational projects.
- (c) Lack of organizational partnership to join hands in achieving our goals.
- (d) Lack of stretched linkages and networking to support our work.



(e) The Nyatike region is remote and vast with difficulty in transport and communication especially during the rainy season when some places get submerged with floods.

- (f) The Overwhelming number of visiting beneficiaries who are in dire need of our services/attention.
- (g) The rise of global and Kenyan national high cost of living, hence poverty in the rise.
- (h) Harsh global climatic conditions which are non-favoring and unbalanced to current agricultural practices.
- (i) Lack of a well-developed organizational website

OUR PLAN OF ACTION.

- 1) Developing proposals to fundraise for the fulfillment of the organizations' future financial needs, recurring exercise in our organizations' calendar.
- 2) Building a world wide website for the organization before the end of 2023.
- 3) Building on the organization's positive local, national and international relations, ongoing activity.
- 4) Work on improved Networking and linkages, this is an ongoing activity within the organizations' calendar.
- 5) Exchange visit for the organization's membership to gain more reasonable experience in accordance with our work.

APPEAL FOR ASSISTANCE

The above case scenario has highlighted the extremeness of the poverty situation in female headed households in Nyatike Sub-County. It is demonstrating the increased number of households living in deplorable conditions and headed by females and the significant role they play in fighting poverty/food insecurity.

If Nyatike Sub County is to alleviate poverty and improve food security, efforts must be made to deliberately support initiatives geared towards empowering women headed households.



Issues concerning female headed households empowerment must be addressed conclusively to enable them to obtain assets which could be used as security for funding businesses as well as a collateral.

In addition, empowering the girl child must be given prominence so as to attach dignity to women from an early age. The position held in this proposal is that empowering the girl child and the poor women not only supports women, but gives a requisite boost to whole villages.

Finally, as a community based Christian charity organization in the fight against poverty, we understand why women must play a deliberate role in micro enterprise development and food production. UN Women (2000) reports that women living in poverty are denied access to critical resources such as land, credit, inheritance, education making it very difficult for them to come out of poverty. In Nyatike Sub County, Kenya, women are the majority of the poor with single mothers or female headed households both in the rural areas and urban slums being the most vulnerable (IEA 2008).

Therefore, as an instrument of positive change, St. Vincent Macalder community based charity organization, do hereby take this opportunity to appeal for any support geared towards changing the lives of the suffering women in Nyatike. We view micro-crediting as the most commendable means of fighting poverty in this case scenario and we appeal for funding of any magnitude to help us achieve the Lord's will in us.

Thank you very much for your time, corporation as we anticipate positive feedback towards our plea.

Yours faithfully
Thomas Abongo

The president
For and on behalf of,
Saint Vincent Community based charity & Dev. organization Macalder-Kenya.