



Natural Capital Trust  
TRANSFORM. RESTORE. SUSTAIN

## **KISKAM PROJECT REVIEW MEETING**

Held at St. Annes Guest House, Kisumu  
12th -13th September, 2023







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12<sup>th</sup> to 13<sup>th</sup> September, 2023



Report by: *The Natural Capital Trust 2023*

A collaborative review meeting convened by the Natural Capital Trust (NCT) and the Hungarian Charity Service of the Order of Malta (HCSOM) aimed to provide a platform for beneficiaries of the KISKAM project to exchange experiences, glean insights from one another, establish potential connections and networks, and facilitate NCT's retrospective analysis of past practices for future project planning.

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## EXECUTIVE SUMMARY

The Natural Capital Trust (NCT), in collaboration with the Hungarian Charity Service of the Order of Malta (HCSOM), organized a review meeting for the KISKAM project. Attended by all 49 beneficiaries who had been successfully repatriated from Kibera slum

to their rural areas of residence, along with NCT and HCSOM representatives and local government leaders, the event aimed to foster knowledge exchange, networking, and reflection for future project planning. Facilitated by Ms. Firdaus Hussein, the meeting focused on enhancing beneficiaries' capacity, promoting linkages, and reviewing past practices.

### Key Objectives

- Exchange of ideas and experiences among beneficiaries.
- Strengthening beneficiaries' capacity for networking and resilience.
- Enhancing business record-keeping skills.
- Reflection on past practices for future planning.

During the meeting, participants engaged in group discussions, plenary sessions, and case study presentations to achieve these objectives. The KISKAM project, a voluntary urban-rural relocation initiative, facilitated sustainable settlement for 51 families from Kibera slum to Vihiga, Kisumu, and Siaya counties in Western Kenya. Beneficiaries received entrepreneurship training, financial support for business establishment, and ongoing monitoring to ensure successful integration and business growth.



Natural Capital Trust (NCT), in collaboration with the Hungarian Charity Service of the Order of Malta (HCSOM), organized a review meeting for the KISKAM project, having successfully repatriated 49 beneficiaries. The aim was to facilitate knowledge sharing,

networking, and reflection for future project planning. Led by moderator Ms. Firdaus Hussein, the meeting focused on enhancing beneficiaries' capacity, promoting linkages, and reviewing past practices.

## **OBJECTIVES OF THE REVIEW MEETING**

### **General Objective:**

Facilitate knowledge sharing, networking, and reflection for future project planning.

### **Specific Objectives:**

Exchange ideas and experiences through horizontal learning.

Enhance beneficiaries' capacity for networking and resilience.

Strengthen beneficiaries' business record-keeping skills.

Reflect on and review past practices for future planning.

## **Expected Outcomes**

Enhanced entrepreneurship and business management skills.

Strengthened connections among beneficiaries for resilience.

Improved business record-keeping practices.

Informed decision-making for improved project design.

Documentation and sharing of lessons learned and best practices.

Proceedings of the Meeting

## **DAY ONE**

### **Introduction**

Ms. Firdaus Hussein initiated proceedings at 09:40, followed by a brief session of praise and worship led by beneficiary Ms. Lorna. Afterward, attendees were served breakfast provided by NCT.

### **Opening Remarks**

Mr. Brian Simiyu, KISKAM's project officer, expressed gratitude to beneficiaries for their cooperation. He urged active participation in discussions. Mr. Anthony Wachira, NCT's projects officer, set ground rules for the meeting, emphasizing respect and active engagement.



## **Interactive Session**

Beneficiaries paired up to share information about their residences, businesses, and expectations. Expectations included additional funding, business diversification, and knowledge sharing.

## **Remarks from NCT Executive Director**

Dr. Janet Mangera thanked attendees and introduced government officials present, emphasizing the project's success and the importance of business growth.

## **Remarks from Invited Guests**

Ms. Rachel Czirjak (HCSOM) commended progress and encouraged continued effort.

Mr. Bernard Kanzika urged utilizing government resources, particularly in agriculture.

Ms. Rhoda Cherus emphasized attending government meetings for access to resources.

Ms. Florence Sitawa highlighted benefits of rural living and government funding programs.

## **Conclusion of Day One**

Ms. Sitawa emphasized proper documentation for government benefits. Dr. Mangera thanked guests, and attendees broke for lunch at 1:50 pm.



### Sharing of Experiences from Beneficiaries

After the lunch break, the moderator reconvened the meeting at 2:20 pm and organized beneficiaries into 7 groups, each comprising seven people and led by one of NCT's field officers. The groups were tasked with discussing five questions, to be later presented in plenary

### Comparison of Living Conditions

What are some noticeable and important differences you have experienced between living in your previous home in Kibera and your current home?

### Benefits of the KISKAM Project

In what ways has the KISKAM project been beneficial to you since you joined?

### Overcoming Challenges

What difficulties have you encountered since joining the KISKAM project, and how did you overcome them?

### Meeting Expectations and Areas for Improvement

1. How has the project met your expectations?
2. What aspects of the project appealed to you the most, and what areas do you believe need improvement?

### **Advice for Potential Participants**

From your perspective, what advice would you give to someone who would like to enlist in this kind of project?

Each group engaged in detailed discussions to address these questions, aiming to provide insights and recommendations based on their firsthand experiences.



The group discussions were lively and informative. All members of the different groups gave their inputs regarding each question. By the end of this exercise the different groups recorded their answers on charts that had been provided earlier by NCT. These charts were important during the next phase of the discussions, which was the plenary presentations.



## Plenary presentations



### Sharing of Experiences from Beneficiaries: Plenary Presentations

After the group discussions, the moderator instructed each group to nominate one person to present their findings in plenary. Here are the responses from the different groups:

#### 1. Notable Differences between Kibera and Current Home

- Reunion with family members in rural areas brought happiness and improved family ties.
- Clean environment reduced health risks compared to the polluted environment in Kibera.
- Absence of rent and free access to water in rural areas lowered living expenses, enabling financial growth.
- Opportunity for farming in rural areas provided food security and income generation.
- Improved security in rural areas allowed for business ventures without fear.
- Easier access to government services and institutions enhanced opportunities for beneficiaries.
- Self-employment in rural areas offered freedom and reduced stress compared to urban jobs.
- Less congestion in rural areas improved overall quality of life.

## **2. Benefits of the KISKAM Project**

- Establishment of businesses provided sustainable income and improved quality of life.
- Construction of houses and latrines offered ownership and improved living conditions.
- Valuable training in business skills facilitated successful business operations.
- Payment of school fees relieved financial burdens and enabled focus on resettlement.
- Assistance with transportation of belongings eased relocation process.
- Monthly stipend supported quick settlement and purchase of essential items.

## **3. Difficulties Encountered and Overcoming Them**

- Health challenges due to climatic change were addressed through medical assistance.
- Theft of livestock and assets prompted the construction of stronger storage structures.
- Initial skepticism was overcome with thorough explanations of the repatriation process.
- Reintegration challenges were resolved through patience and community engagement.
- Business setbacks were overcome with perseverance and guidance from NCT.
- Land ownership disputes were resolved with family and community intervention.
- Jealousy from others was managed by focusing on personal progress.
- Financial challenges were addressed by seeking alternative income sources and adjusting expenses.
- Limited access to social amenities was managed through adaptation to new routines.
- Lack of electricity was mitigated with alternative lighting solutions.
- Personal loss was overcome with support from community and NCT.

## **4. Meeting Expectations and Areas for Improvement:**

- The project met expectations regarding business establishment, but more funding was desired for faster growth.
- Construction of houses and latrines met expectations, but transparency and quality improvements were suggested.
- Provision of water tanks to solve water scarcity issues was recommended.
- Increased monitoring and evaluation, timely stipend disbursement, and improved school fee allocations were suggested.

## **5. Advice for Potential Participants**

- Assured the reality and benefits of the repatriation project.
- Emphasized patience and thorough understanding of program terms.
- Highlighted the better quality of life in rural areas compared to urban slums.
- Recommended prompt decision-making for urban-rural migration opportunities.
- Stressed the importance of researching viable business opportunities before participation.

## **Matters Arising and Responses**

Dr. Janet Mangera addressed concerns about individual support levels, emphasizing the need for beneficiaries to grow businesses sustainably using available funds. She apologized for delays in school fee disbursements and urged diversification of business ventures to ensure stability.

Mr. Brian Simiyu clarified allocation discrepancies and encouraged beneficiaries to start small and grow gradually, while assuring transparency in expenditure reporting.

## **SECOND DAY: CASE STUDIES OF THE BENEFICIARIES**

Five beneficiaries shared their experiences regarding resettling in rural areas and business ventures, addressing the following questions in plenary



- i. Factors that would draw them back to slum areas.
- ii. Factors enabling diversification of their business enterprises.
- iii. Their vision for the next five years.

These presentations provided valuable insights into the personal journeys and successes of beneficiaries, contributing to a comprehensive understanding of the project's impact.

The moderator concluded the day's proceedings, expressing gratitude to all participants and announcing the start time for the next day's activities.



### What Would Draw You Back to Kibera or Any Other Slum in Kenya?

**Patrick Opoto:** Mr. Opoto expressed contentment with rural life and stated he would never consider returning to Kibera or any other slum.

**Fredrick Ouma:** Having found a better life in rural areas, Mr. Ouma firmly rejected the idea of living in any slum again.

**Tobias Ochieng:** Mr. Ochieng acknowledged the improved quality of life in rural areas compared to Kibera, stating he would only visit a slum but not reside there.

**Mary Osita:** Stress-free rural life provided Ms. Osita with tranquility, making her unwilling to return to the stressful environment of Kibera or any other slum.

**Dennis Ondingo:** Mr. Ondingo fulfilled his dream of relocating from slums to rural areas and expressed no desire to return, firmly rooted in his current lifestyle.

### **Factors Enabling Diversification of Business Enterprise**

**Patrick Opoto:** Initially starting with a cereals-selling business, Mr. Opoto diversified to selling traditional snacks, construction bricks, and eventually established a posho mill business. Financial support from Faulu bank aided in expanding his ventures.

**Fredrick Ouma:** Starting with shoe and t-shirt sales, Mr. Ouma later ventured into farming cassava, arrowroots, and groundnuts due to their profitability in the rural market.

**Tobias Ochieng:** Despite initial success in cereal sales, family conflicts prompted Mr. Ochieng to diversify into second-hand clothes sales, although the cereal business remained more profitable.

**Mary Osita:** Initially growing vegetables, Ms. Osita expanded to a cereals shop with funding from NCT. She faced challenges due to competition but persevered.

**Dennis Ondingo:** Mr. Ondingo diversified from selling electrical appliances to establishing a children's clothing shop and engaging in farming, ultimately increasing his revenue and providing for his family comfortably.

### **Where Do You See Yourself in The Next Five Years?**

#### **Patrick Opoto**

In the next five years, Mr. Opoto wished to have gained enough income from his businesses to improve his house and compound. In addition, he wished to have built a house for his deceased wife to fulfil traditions of the Luo community. In regard to his business enterprise, Mr. Opoto hoped to increase the number of animals in his agribusiness.

### **Fredrick Ouma**

Fredrick posited that in the next five years, his business enterprise would have grown exponentially, enabling him to mentor at least five other young people. This way, he would have shared his knowledge in business with other people, enabling them to be successful.

### **Tobias Ochieng**

Tobias hoped to reunite his disjointed family so that they could live together in peace and harmony. In addition, he hoped to make his business very sustainable so that he could use proceeds from the business to cater for his family's needs.

### **Mary Osita**

In the next five years, Ms. Osita projected that she would have raised enough money to fence her homestead for increased security. She also had ambitions of purchasing many cows that would also provide income.

### **Dennis Ondingo**

Mr. Ondingo had plans of venturing into agribusiness to generate income. He would then use this income to fence his homestead and build a house for his mother. Additionally, he hoped to diversify his business enterprise by establishing an 'Mpesa' shop.

### **Reactions to the Case Studies' presentations**

After the case study presentations, the moderator of the meeting invited Dr. Mangera to give her remarks regarding the submissions. In her remarks, Dr. Mangera thanked the five beneficiaries of the KISKAM project for sharing their experiences. She urged the rest of the beneficiaries to work harder to ensure that all their businesses became more profitable. Additionally, she motivated them to continue diversifying their business enterprises to increase their sources of income. Finally, Dr. Mangera motivated beneficiaries to venture into farming, not only as a source of income but also for provision of food for their families' consumption. The moderator of the meeting thanked all the presenters and urged all beneficiaries to emulate them in growing their business enterprises amid any potential challenges. Thereafter, she led the congregation in



clapping for the presenters in a creative way, an exercise that served as an ice-breaker. After this exercise, she invited Mr. Stephen Okumu, a representative of Equity Bank, Kenya to address the meeting on business records growth and savings.

### **Business Records Growth and Savings**

Mr. Stephen Okumu introduced himself as the equity bank representative for business. Thereafter, he reminded the gathering that the main reason for establishing a business was to generate profit. However, for one to know whether his/her business was profitable or not, there was need to keep proper business records. Other than establishing profitability of a business, proper business records are used by banks such as Equity Bank to gauge if one qualifies to be granted a loan by the facility. Since loans help business persons to grow their enterprises, there is need to keep proper business records in order to always qualify for a loan from financial institutions.

Mr. Okumu then highlighted the three main types of records. These are: (i) Sales records (ii) Expenses records (iii) Stock records.

### **Sales Records:**

Sales records must include the date, stock, price per unit of commodities sold and the amount in shillings. These records are easily captured in tabular form. The following table shows a sample sales record template:

<b>Date</b>	<b>Stock</b>	<b>Price per unit</b>	<b>Amount in shillings</b>
<b>Total</b>			

Mr. Okumu reiterated the importance of keeping the three types of records in different books for easy accountability. In addition, he urged beneficiaries of the KISKAM project to record sale prices based on current market rates so that profits or losses can reflect sales of a particular period of time.

### **Expenses Records:**

All expenses incurred while transacting business must be recorded in expenses records. Consequently, Mr. Okumu reminded beneficiaries that transport cost incurred by the business person to move from one place to the other in relation to his/her business enterprise was to be recorded as an expense. This is because the transport cost eventually affects profits or losses generated from sales.

Date	Description	Amount
<b>Total</b>		

While recording expenses incurred while purchasing items for business, one should record current market prices. This way, fluctuations in prices related to expenses would not affect expenses records since they would be a reflection of expenses incurred at a particular time.

### **Stock Records:**

Stock records must be captured every time new stock is purchased. These records should be captured in tabular form and must include the date, description, price per unit and amount in Kenya shillings.

Date	Description	Price per unit	Amount in Ksh.
<b>Total</b>			

Mr. Okumu emphasized that transportation costs incurred when stocking the shop should be included in the stock records. This ensures that the cost price of the stock accurately reflects all expenses associated with acquiring it. Additionally, if part of the stock originates from the business owner's farm, it should be recorded at its current market value. Any other hidden costs related to transporting the stock to the shop must also be documented in the stock records. Furthermore, Mr. Okumu advised KISKAM project beneficiaries to minimize dead stock in their businesses to avoid losses over time.

In addition to maintaining proper business records, Mr. Okumu underscored the importance of saving. He encouraged beneficiaries to save whatever amount they could, emphasizing the cumulative impact of consistent saving over time. As an illustration, he presented a case study demonstrating the significant annual expense incurred by beneficiaries on telecommunications airtime. The table below outlines beneficiaries' daily expenditure on airtime and calculates the corresponding annual sum of this expense.

Airtime spent per day (Ksh.)	Number of days in one year	Amount in Ksh. (Annual)
70	365	25,550
100	365	36,500
50	365	18,250
150	365	54,750
300	365	109,500
500	365	182,500

This exercise served as an eye-opener for the beneficiaries, particularly those who believed they had no money to save. By simply redirecting funds typically spent on



airtime, beneficiaries could potentially save as much as Ksh. 100,000 per year. Additionally, Mr. Okumu highlighted the accessibility of saving even small amounts, such as Ksh. 1, through Equity Bank accounts. This accessibility allowed anyone to cultivate a savings habit for future financial security and improved credit scores for accessing bank loans. He encouraged beneficiaries to obtain Equitel lines from Equity Bank for convenient mobile banking, facilitating the development of a savings culture.

Following Mr. Okumu's presentation, the moderator led the gathering in expressing gratitude to him before introducing Ms. Beatrice Ouma, a member of NCT's board of directors. Ms. Ouma commended NCT for successfully implementing the KISKAM project and thanked HCSOM for their continuous support. She shared her personal visits to three beneficiaries, expressing satisfaction with their resettlement. Ms. Ouma encouraged beneficiaries to continue diversifying their business enterprises for maximum income generation before inviting the moderator to continue with the program.

The moderator announced a tea break, which lasted twenty minutes, during which a beneficiary led a prayer. Upon reconvening, the moderator introduced the segment focused on potential collaborations and networks, inviting representatives from various organizations and individuals to share insights with the beneficiaries.

Ripple Effect Kenya, represented by Ms. Beatrice Were, outlined its mission to empower farmers in rural areas through sustainable agriculture. The organization's integrated programming approach aimed at fostering sustainable agriculture, gender and social inclusion, and enterprise development and innovation. Ms. Were detailed various areas of support provided by Ripple Effect Kenya, including soil health management, livestock empowerment, and projects targeting youth unemployment and banana farming. She emphasized potential collaboration areas with KISKAM beneficiaries, such as vocational training and sustainable agriculture.

Sauti Kuu Foundation, presented by Ruth Oyengah, focused on personality development, education, sustainable economic growth, and infrastructure for children and young people. Ms. Oyengah highlighted projects like the SKF energy-saver 'Kendo' project and afforestation initiatives, offering potential collaboration opportunities in sports programming, vocational training, and education.

Mr. Philip Mabonga, a traditional vegetable farmer, shared insights into sustainable farming practices for indigenous vegetables, emphasizing their health benefits and market demand. He outlined steps for cultivation, from land preparation to marketing, and highlighted potential collaboration opportunities in marketing and partnerships.

After the presentations, the moderator thanked the presenters and their organizations, leading attendees in a creative applause as an icebreaker. Mr. Brian Simiyu, KISKAM's project officer, then facilitated the formation of beneficiary groups to foster unity and mutual assistance.

Following the group formation, certificates of achievement were issued to beneficiaries, recognizing their successful participation in the KISKAM project. Each recipient was congratulated by the congregation, marking the culmination of the review meeting.



## Vote of Thanks

Dr. Janet Mangera, NCT's Executive director issued a vote of thanks on behalf of the organization. She thanked all beneficiaries of the KISKAM project for their hard work and continued resilience to see through the project from inception to completion. She also thanked Ms. Rachel Czirjak and the entire team of Hungarian Charity Service of the Order of Malta (HCSOM) for enabling the inception and implementation of the project. Finally, Dr. Mangera thanked all invited guests for gracing the meeting and their important contributions. To end proceedings, she advised those living in flood-prone areas to prepare risk mitigation strategies before the onset of heavy rains. She also advised any beneficiary with any other problem to consult the project officer, Mr. Simiyu after the meeting. The meeting ended at 3 pm with a word of prayer from one of the beneficiaries.



## ANNEX 1: PROGRAM OF THE MEETING

DAY 1 12 <sup>TH</sup> SEPTEMBER 2023			
Time	Activity	Speaker	Moderator
08:00-09:00 am	Arrival and registration	NCT	Moderator
09:00-09:45 am	Climate Setting: - Prayers and introductions - Welcoming remarks and agenda setting	Brian Simiyu Anthony Wachira	Firdaus Hussein
9:45-10:05 am	Brief Remarks from: • NCT • HCSOM • Local Administration Guests	Ms. Ráhel Cziráková NCT Board/ Dr. Janet	Firdaus Hussein
10.05am-10.30 am	KISKAM Project Updates	Brian Simiyu	Firdaus Hussein
10.30:00 am-11:00 am	<b>TEA BREAK (GROUP PHOTO)</b>		
11:00 am-1:00 pm	Sharing Experiences (Groups & Plenary)	Beneficiaries	Firdaus Hussein & NCT team
1:00 pm-1:45 pm	<b>LUNCH BREAK</b>		
2:00 pm-4:00 pm	Sharing Experience: case studies	Beneficiaries	Firdaus Hussein & NCT Team
4:00 pm- 4:15 pm	<b>EVENING TEA</b>		
4:15 pm-6:00 pm	Business Records Growth and Savings	Equity/NCT	Firdaus Hussein
	<b>END OF DAY ONE</b>		Firdaus Hussein
DAY 2 - 13 <sup>TH</sup> SEPTEMBER 2023,			
Time	Activity	Speaker	Moderator
07:30-08:00 am	<b>BREAKFAST</b>		All
08:00- 08:15 am	Opening remarks - House keeping	NCT	Firdaus Hussein
08:15- 09:00 am	Business growth		Firdaus Hussein

9-00-10.30 am	Potential collaborations and networks	South KUU Ripple Effect	Firdaus Hussein
10.30-11am	Tea break <b>GROUP PHOTO</b>		
11.00-1.00PM	Potential collaborations and networks	<ul style="list-style-type: none"> <li>• Philip Mabonga -</li> <li>• Earth lands (bamboo)</li> <li>• Dairy farming-John</li> <li>• Rodrick Oware-</li> </ul>	
1.00-2.00pm	Vote of thanks	Mr. Brian Simiyu Dr. Janet Mangera	Firdaus Hussein
2:00 PM	Lunch & Departure		
	Meeting with FOs	Dr. Janet.M R.Czirjak B.simiyu A.Wachira	

**ANNEX 2: LIST OF ATTENDEES OF THE MEETING**

	<b>Name</b>	<b>Group/Institution</b>	<b>Position</b>
1	Ms. Florence Sitawa	Vihiga County	Deputy County Commissioner
2	Ms. Rhoda Cherus	Siaya County	Assistant County Commissioner
3	Mr. Bernard Kanzika	Lindi, Kibera	Assistant Chief
4	Ms. Beatrice Were	Ripple Effect Kenya	Project Coordinator, Migori County
5	Mr. Stephen Okumu	Equity Bank	Representative
6	Ms. Ruth Oyengah	Sauti Kuu Foundation	Representative
7	Mr. Philip Mabonga	Independent	Consultant
8	Ms. Firdaus Hussein	Independent	Moderator
9	Mr. Francis Ndegwa	Independent	Rapporteur
10	Ms. Rachel Czirjak	HCSOM	Programs Manager
11	Ms. Beatrice Ouma	NCT	Board of Directors
12	Dr. Janet Mangera	NCT	Executive Director
13	Mr. Anthony Wachira	NCT	Projects Officer
14	Mr. Brian Simiyu	NCT	Project Officer
15	Ms. Stella Nabwire	NCT	Administrative Assistant
16	Ms. Emma Bosibori	NCT	Finance Officer
17	Ms. Alice Dambe	NCT	Field Officer
18	Mr. Shalton Omondi	NCT	Field Officer
19	Mr. Dennis Ouma	NCT	Field Officer
20	Ms. Linet Anyango	NCT	Field Officer
21	Sarafin Awiro	KISKAM	Beneficiary
22	Tobias Ochieng	KISKAM	Beneficiary
23	Mary Anyango	KISKAM	Beneficiary
24	Jane Achieng	KISKAM	Beneficiary
25	Irene Atieno	KISKAM	Beneficiary
26	Raphael Juma	KISKAM	Beneficiary
27	Dominic Olali	KISKAM	Beneficiary



28	Margaret Awinja	KISKAM	Beneficiary
29	Alice Amuli	KISKAM	Beneficiary
30	Peres Dembla	KISKAM	Beneficiary
31	Akwanya Oloo	KISKAM	Beneficiary
32	Eunice Akinyi	KISKAM	Beneficiary
33	Josinta Owuoche	KISKAM	Beneficiary
34	Angeline Achieng	KISKAM	Beneficiary
35	Pamela Ogol	KISKAM	Beneficiary
36	George Odhiambo	KISKAM	Beneficiary
37	Emilly Atieno	KISKAM	Beneficiary
38	Nelly Ochieng	KISKAM	Beneficiary
39	Frederick Owino	KISKAM	Beneficiary
40	Geoffrey Ouma	KISKAM	Beneficiary
41	Anastacia Awuor	KISKAM	Beneficiary
42	Seline Adhiambo	KISKAM	Beneficiary
43	Stephen Ogutu	KISKAM	Beneficiary
44	Patrick Opoto	KISKAM	Beneficiary
45	Vitalis Aoko	KISKAM	Beneficiary
46	Monica Ayoo	KISKAM	Beneficiary
47	Evaline Adhiambo	KISKAM	Beneficiary
48	Jane Adhiambo	KISKAM	Beneficiary
49	Rosebella Aoko	KISKAM	Beneficiary
50	Gladys Akinyi	KISKAM	Beneficiary
51	Benson Odhiambo	KISKAM	Beneficiary
52	Dennis Ondingo	KISKAM	Beneficiary
53	Dorice Owuor	KISKAM	Beneficiary
54	George Owino	KISKAM	Beneficiary
55	Norah Atieno	KISKAM	Beneficiary
56	Margaret Apondi	KISKAM	Beneficiary

57	Judith Aoko	KISKAM	Beneficiary
58	James Ominde	KISKAM	Beneficiary
59	Dorcas Osengo	KISKAM	Beneficiary
60	Lorna Otambo	KISKAM	Beneficiary
61	Mary Mbone	KISKAM	Beneficiary
62	Mary Nyanguka	KISKAM	Beneficiary
63	Timona Omurambi	KISKAM	Beneficiary
64	Andrew Miya	KISKAM	Beneficiary
65	William Hasima	KISKAM	Beneficiary
66	Mary Osita	KISKAM	Beneficiary
67	Abinery Aswani	KISKAM	Beneficiary
68	Samuel Bulimo	KISKAM	Beneficiary
69	Mary Kayasi	KISKAM	Beneficiary

**ANNEX 3: LIST OF GROUPS AND THEIR LEADERS**

	<b>Name</b>	<b>Designation</b>
1	Sarafin Awiro	Chair person
2	Tobias Ochieng	Secretary
3	Mary Anyango	Member
4	Jane Achieng	Member
5	Irene Atieno	Member
6	Raphael Juma	Member

	<b>Name</b>	<b>Designation</b>
1	Dominic Olali	Chair person
2	Margaret Awinja	Secretary
3	Alice Amuli	Member
4	Peres Dembla	Member
5	Akwanya Oloo	Member
6	Eunice Akinyi	Member
7	Josinta Owuoche	Member
8	Angeline Achieng	Member
9	Pamela Ogol	Member

	<b>Name</b>	<b>Designation</b>
1	George Odhiambo	Chair person
2	Emilly Atieno	Secretary
3	Nelly Ochieng	Member
4	Frederick Owino	Member
5	Geoffrey Ouma	Member
6	Anastacia Awuor	Member
7	Seline Adhiambo	Member
8	Stephen Ogutu	Member



9	Patrick Opoto	Member
10	Vitalis Aoko	Member
11	Monica Ayoo	Member
12	Evaline Adhiambo	Member
13	Jane Adhiambo	Member
14	Rosebella Aoko	Member
15	Gladys Akinyi	Member

	<b>Name</b>	<b>Designation</b>
1	Benson Odhiambo	Chair person
2	Dennis Ondingo	Secretary
3	Dorice Owuor	Member
4	George Owino	Member
5	Norah Atieno	Member
6	Margaret Apondi	Member
7	Judith Aoko	Member

	<b>Name</b>	<b>Designation</b>
1	James Ominde	Chair person
2	Dorcas Osengo	Secretary
3	Lorna Otambo	Member
4	Mary Mbone	Member
5	Mary Nyanguka	Member
6	Timona Omurambi	Member
7	Andrew Miya	Member
8	William Hasima	Member
9	Mary Osita	Member
10	Abinery Aswani	Member
11	Samuel Bulimo	Member

12	Mary Kayasi	Member
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