



TUSHIRIKIANE (TUSA)

Community Based Organization

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PROJECT PROPOSAL

Submitted to:

GlobalGiving
1110 Vermont Ave. NW Suite 550
Washington DC 20005 USA

Project Title:

**RAISING THE LIVING STANDARDS OF REFUGEE FAMILIES THROUGH
INCOME-GENERATING PROJECTS.**

August 2019

Application letter by Micro-Project Manager (Coordinator)

Tushirikiane (TUSA)
Community-Based Organization
P. O. Box 25905
Nairobi 00504, Kenya

23 August 2019

GlobalGiving
1110 Vermont Ave. NW Suite 550
Washington DC 20005 USA

Dear Sir/Madam

Receive greetings from Tushirikiane (TUSA)

It is with great pleasure that we submit this proposal as the next step to do in order to be able to participate in the Accelerator of September 2019 as per the communication received from GlobalGiving upon our successful registration. As it can be seen from the proposal herein enclosed, we are proposing a project whose aim is to help refugee families living in Nairobi/Kenya become self-reliant through granting women funds to start income-generating activities.

The beneficiaries of the project are refugee women from the African Great Lakes Region (mainly Burundi, Democratic Republic of Congo and Rwanda) who live in the suburbs of Nairobi and who are in need of running small businesses to be able to provide for their families and take them out of extreme poverty.

To carry out the project, TUSA needs USD 11,707.32, equivalent to 1,200,000.00 Kenyan shillings, local contribution inclusive.

We look forward to your intervention and collaboration to help a number of families get of out of dependency and extreme poverty.

Yours sincerely

Charles Sendegeya
TUSA Coordinator

Fr. Deusededit Mjankwi, M.Afr.
TUSA Treasurer

1. About the submitting organisation (Tushirikiane)

❖ Background

Tushirikiane (TUSA) is a community-based organisation which was created in late 1996 under the name of AMECEA Refugee Programme to work with and for refugees from Burundi, Democratic Republic of Congo and Rwanda with a view to encouraging them to help one another in their efforts to survive in exile. It is under the Archdiocese of Nairobi and closely work with three of its parishes, namely Divine Word Parish (Kayole), Our Lady Queen of Peace (South B) and Sacred Heart Parish (Dagoretti Corner) which in particular offer working space for its volunteers. From 2001 to 2010, TUSA was known as Africa Refugee Programme-Great Lakes (ARP-GL) and later on as Tushirikiane Afrika from 2010 to 2017. On 26 January 2018 TUSA was recognized by the Government of Kenya, registered as a community-based organization and its name changed to Tushirikiane (TUSA)-Community-based Organization. Its main objective is to help refugees from the above-mentioned countries living in Nairobi integrate into the host country and provide them with different types of assistance they need so much to cope with life in exile, in particular with regard to socio-pastoral care, family welfare, peace-building and school fees. In all its activities, TUSA gives priority to the most vulnerable individuals and families like the unaccompanied youth, the sick, the elderly, single mothers, widows and widowers.

Our vision

Inspired by faith, we envision to be a dignified, self-sustaining community based on solidarity.

Our Mission

To promote solidarity, active non-violence and community empowerment for social transformation.

Our Core Values

- Honesty
- Human dignity
- Peace
- Professionalism
- Solidarity
- Teamwork
- Volunteerism

Our Goals

1. To develop the spirit of mutual help and volunteerism in TUSA members
2. To promote the culture of interreligious tolerance, relation and cohesion in the society
3. To provide holistic education for TUSA members
4. To enhance self-sustenance through income generating and resource mobilization activities
5. To develop and maintain strong networks with stakeholders, former TUSA members in Kenya and in diaspora
6. To advocate on behalf of TUSA members

7. To provide psychosocial support to TUSA members
8. To strengthen/build systems of communication of work/efficiency.

TUSA Management

Tushirikiane is managed under the following structural organisation:

The Executive committee:

This Executive Committee, which is under the leadership of a chairman, is composed of 7 officials who assist the coordination team (team in charge of day-to-day running of activities). It also decides on policies and guidelines and ensures their implementation.

The General Assembly

The General Assembly is composed of 15 members who subscribed to TUSA's registration. They are entrusted with the ownership of TUSA, hence they oversee its activities by approving policies and giving general orientations to guide the activities of the organization.

Coordination Team

In its daily activities, TUSA is entrusted to a Coordinator who coordinates activities executed by its 6 departments (accounts; education; pastoral care and peace-building; emergency and new arrivals; livelihood; and information and communication technology).

Team of volunteers

Tushirikiane has also a team of around 100 volunteers who ensure the liaison between the members and the coordination team. These interact with members and report on their issues on a daily basis.

TUSA Beneficiaries

Now, TUSA has 1067 families of around 5741 members who benefit from its different activities in one way or another. These are:

- Refugees or asylum seekers from Burundi, Democratic Republic of Congo and Rwanda, who are registered with the United Nations High Commission for Refugees (UNHCR) and/or the Refugee Affairs Secretariat (RAS) and who are members of TUSA's solidarity group-basic unit at the grass root level and ready for voluntary work and mutual help among members.
- Needy Kenyan families recommended by parishes offering TUSA working spaces and other stakeholders.

❖ Organisation's Details

Contact

Name of the organisation	Tushirikiane (TUSA)- Community-Based Organisation
Registration Number:	HUD.GPO/STA/CBO/01/2018/0006
Address	P. O. Box 25905 – 00504

	Nairobi – Kenya Website: www.tusacbo.com
Primary contact representative for the application	Mr. Charles Sendegeya TUSA Coordinator Tel: +254-722-635-497 Email: admin@tusacbo.com
Project Legal Representative	His Eminence John Cardinal Njue Archibishop of Nairobi 7th and 8th Flr, Cardinal Otunga Plaza Kaunda Street P.O. Box 27043- 00100 Nairobi, Kenya.

2. Project Location

This project will be carried out in Nairobi City and its suburbs where those who will benefit from it live.

3. Social and Cultural Context

According to the UNHCR¹ Kenya Infographics of March 2019, Kenya has now 473,314 registered refugees, among whom 75,701 are urban refugees while 210,556 and 187,057 families live in Dadaab and Kakuma refugee camps respectively. Among those who live in urban areas, there are those who live in Nairobi, of whom 1067 families of 5741 people are members and beneficiaries of Tushirikiane. These are mainly refugees from the African Great Lakes region who decided to get together in order to help one another under Tushirikiane, which was started in 1996. Since then, they have been doing their best to live together in solidarity groups despite the differences in their countries of origin. Tushirikiane has also been the channel through which funds are raised and distributed among them on the basis of their needs, giving priority to the most vulnerable families, children's education and income-generating activities.

As far as their living conditions are concerned, most of them have limited means of livelihood. They arrive in the country with almost nothing, they find it hard to find jobs, it is not easy for them to start businesses because of lack capital and therefore, find it hard to satisfy most of their needs in general, and their children's education-related needs in particular. Their financial incapability results from different challenges they face in exile, including the lack of policies on urban refugees' economic life in the country, the lack of knowledge and skills on the part of some, the lack of financial means to start businesses and do jobs and even the inability to integrate into and cope with the new environment.

However, Tushirikiane has, in the course of two decades it has worked for and with refugees, realised that those who managed to have capital and start small income-generating activities are relieved of the burden and are able to satisfy some of the needs of their families. They particularly manage to put food on table and are free from the dependency on assistance. They become self-reliant and do not have to rely on handouts.

Starting small income-generating projects has proved to be a good solution to those who live in Nairobi. Though they have limited opportunity of getting jobs, it is easy to go into small businesses which do not require much capital. In addition, it is easy to integrate into the business community in the country as the requirements relating to running small business are easy to fulfil. That is the reason why many are into selling different items including second-hand clothes, shoes, fruits and legumes; pig and chicken rearing; selling different items of clothing; etc. These help them a lot in

¹ UNHCR: The Office of the United Nations High Commissioner for Refugees.

providing their families with food on a daily basis and is an important source of income that helps them satisfy other needs.

For the time being, we have about 200 members who are running small-income projects of selling vitenge (African cloth worn by women), shoes, fruits and vegetables, phone accessories, tailor's workshops, etc. These small businesses have helped them be able to satisfy some of their basic needs. They have something to do every day, and they can afford to buy food on a daily basis. Some who ventured into a bit bigger projects like selling second-hand shoes and pig-rearing are even self-reliant.

Though these small income-generating activities constitute a good solution to the economic problems faced by refugees, not all refugees can afford to start them. And the reason is nothing but lack of capital. That is the reason why Tushirikiane has embarked on providing loans to those who wish to start them. Loans are the main element they need to start, though Tushirikiane often takes them through an introduction to running businesses in order to inform them about the environment in the host country. These projects not only free them from financial dependency, but also relieve them of emotional stress due idleness, which might often plunge them into despair resulting from the feeling of not being able to do anything.

4. Project Description

Origins and justification

The origins of and justification for this project lie in the need of helping rendering refugee families self-reliant and improving their living standards. Its priority is based on the fact that income-generating activities have proved to help families improve the way they take care of their family members in general, and is one of the best ways of involving our members in economic activities in the host country.

Most urban refugees cannot find formal jobs and they have to resort to small business to provide for their families. However, finding capital to start income-generating activities is a big challenge for them. Still, Tushirikiane has realized that those who manage to start them do well and find it easy to take care of their families. For that reason, it is always better to help them start small income-generating projects instead of giving them anything else. Not only it helps them get income, but also makes them feel integrated and more secure as they do something that keeps them busy and do not feel the force of idleness, which affects them too.

Goals implementation

The general goals of the project are:

- Help refugee women start income-generating activities;
- Help refugee families become self-reliant
- Contribute to the wellbeing of refugee families

The project also seeks to achieve the following specific goals:

- Raise the living standards of families;
- Improve nutrition in refugee families

- Empower women who are prime family care-givers
- Contribute to the satisfaction of various family needs.

To realise these goals, Tushirikiane intends to identify refugee women who are ready to go into income-generating activities and train them to run small businesses. After the training, Tushirikiane wishes to give them some funds to start income-generating activities of their choice. The choice of women is based on some facts, including:

- They find it easier to integrate into small businesses than men
- They assume the prime role of taking care of families in general and children in particular and when they have some money in their wallets/handbags, the families flourish
- They can get involved in more small business than men, like selling any kind of foodstuffs
- The environment is more friendly to them than to men as no-one bothers about a woman who is involved in running small businesses.

During the training, the targeted beneficiaries will be requested to present their projects, which will be discussed and analysed to see their feasibility and profitability. If the project is found viable, the owner will be given funds to start it and there will be follow-up to monitor how the project evolves.

As Tushirikiane wants to give non-refundable loans, it will rather encourage the beneficiaries to form a self-help group which will open a savings account with a Self-Help Group and each member will be required to deposit some money each month in order to encourage them to save. These savings will help them become self-reliant. Self-help groups under Caritas Microfinance Bank have proven to be efficient savings institution and those who have joined them have benefitted from the services they offer. Tushirikiane would also like to have a group of women to become members of the Self-Group and encourage them to save, which will be beneficial to them when the project expires as they will have saved some money that they can use to do many other things. Tushirikiane will keep eye on the way they save and will always be involved in the use of the money saved.

We plan to give Ksh 50,000 (USD 500) to 20 women, who will also contribute Ksh 5000 each as a guarantee that they are ready to commit themselves to this project. This amount will be used to open a common account into which they will be depositing money to encourage them to save. After they will have received the loan and started to run their businesses, each will be requested to deposit at least Ksh 1,000 into that common savings account, which means that the account will be credited with Ksh 20,000 every month. After 25 months, each will have deposited Ksh 25,000 into the account and she will be able to borrow an amount equivalent to her deposit (Ksh 25,000 or more if she has deposited more than 1,000) which they will pay back while they will keep on saving and their savings will still be in the common account. They will go on saving like that and will be borrowing again and again to carry out different income-generating activities as they wish. The most beneficial aspect of the project is to help them save. In this way, the project will become self-financing and the women

will never need to borrow from TUSA, but will be resorting to their Self-Help Group Institution to get loans. This also means that after 25 months, they will have saved the total amount that we are going to give them and can go on self-financing.

As for the timeline, Tushirikiane commits itself to carrying out the project within 4 months upon receipt of the donation. In the first month, it will identify women who can run small businesses and are ready to commit themselves to saving. It will also train them. In the second month, it will give them the capital for them to start and TUSA will also begin monitoring their businesses. In the third month, it will go on with monitoring and assessing the running of activities and will produce a report in the course of the fourth month. The monitoring and evaluation will be done by the coordination team, in collaboration with its volunteers who are always on the ground.

Financial plan

To carry out this project, Tushirikiane will need a budget of which details are presented in the table below:

a. Requested from GlobalGiving

Item	Number of beneficiaries	Amount per head	Total in Kenyan shillings	Total in USD
Capital	20 women	50,000	1,000,000	9756.098
Training, monitoring and follow-up			100,000	975.6098
			0	0
Total			1,100,000	10,731.708

b. Local contribution: This will be used to open the account with a Self-Help Group and will be a commitment fee to show that the beneficiary is willing to engage in the project.

Item	Number of contributors	Contribution per head	Total in Kenyan shillings	Total in USD
Individual contribution	20 women	5,000	100,000	975.6098
Grand Total			1,200,000	11,707.32

Apart from the money that the beneficiaries will contribute to open the common account and as a commitment fee, they will also put in effort and time to carry out the project.