

Long Rain Season Report – 2015



"Everything starts with food"
- Charles, Momentum farmer



Momentum Trust works together with small-scale farmers in Western Kenya, through a business approach – not charity. Our focus lies on group dynamics, mutual trust and help to self-help to empower our farmers towards food security.

Momentum has been working in Western Kenya for three rain seasons now. This impact assessment report provides an overview of the long rain season 2015, how our farmers have been performing, how their living standards have improved and it concludes with a future outlook.

Long rain seasons typically start with the distribution of farming inputs in February, the rain will normally be on-going from March to July with harvesting in August.

In the long rain season 2015 Momentum operated with 33 groups and 503 farmers on 323.5 acres of land (similar to 323 football fields).

Our overall focus remains the same – to support our farmers on their way to food security and beyond. Our focus lies on "the beyond" from now on as we are looking into new future opportunities. Food security is one thing but overall enhancement of living standards is another point on our agenda that needs to be addressed.

For the first time we started into the rain season with so much relief. I could, for the first time, tell the team that the funding was in place early on, so there were no concerns on the ground like last season. This season One Life Foundation and Otto Sandgreens Legatfond has assisted us with funding so we could expand our number of farmers both for this season but also for the next one.

What a difference it makes to work in such a position.

We are still in the process of improving food security in Siaya and Kisumu and we are not even close to reach the target yet. To create long term development, you need to move slowly and make sure that all the farmers move in the same pace as we are. Else we might jeopardize the entire project and the great work and results we have created so far.

We have experienced that if we expand to quickly and our employees do not keep the same close contact with our farmers, results will be worse. Repayments will take more time and attendance at trainings will decline. This confirms our belief that the close contact with our farmers and community is vital for the long term impact we wish to create. And therefore our farmers and our relationship to them will remain the key.

Christian H-G-Hoff

Impact Assessment – Methodology & Progress in Numbers

Methodology

Since Momentum is continuously growing and interviewing each and every single farmer becomes more and more labour intensive, we have decided to use a sample method for the first time. This only affects the data with regards to the farmers' harvest not the financial numbers and loan repayment, since those are of course gathered for each farmer throughout the year.

Out of the 503 farmers, 222 were interviewed, which represents 44 percent of our farmers. Statistically this is a representative sample. Furthermore, we made sure that females and males were equally represented in the sample. Additionally, every single farming group was at least interviewed partially and is therefore represented in this report.

Of course choosing this process does offer a different insight than interviewing each and every single farmer, however it would be far from efficient and necessary. By interviewing 44 percent tendencies can clearly be identified and provide a valuable overview about the impact we are creating together with our farmer.

In the following, Momentum's progress and expansion will be put into numbers, to show the exact number of farmers, total acreages, harvest quantities of the sample, consumption vs. selling split of the sample, loan repayments data of all farmers, and male vs. female farmers.

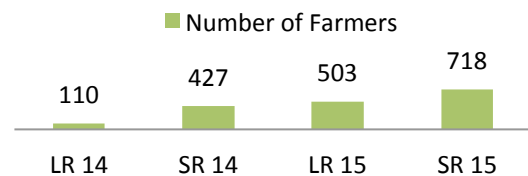


...growing together

Progress in Numbers

The number of Momentum farmers has increased ever since Momentum started. In the Long Rain 2015 we were working together with 503 and we have mobilised 215 more for the current Short Rain 2015 season, bringing the total number of farmers Momentum is working with to 718. Momentum is expanding, but our focus remains on steady, stable and healthy growth.

Momentum Trust Number of Farmers

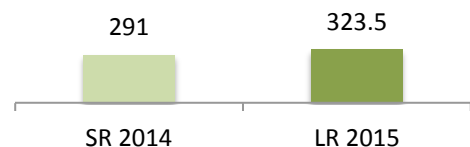


"Knowledge and training is power"

- Alex, Group Leader and Momentum farmer

Our 503 farmers, cultivated 323.5 acres of land, which is similar to 323 football fields - to put it into perspective.

Total Acres



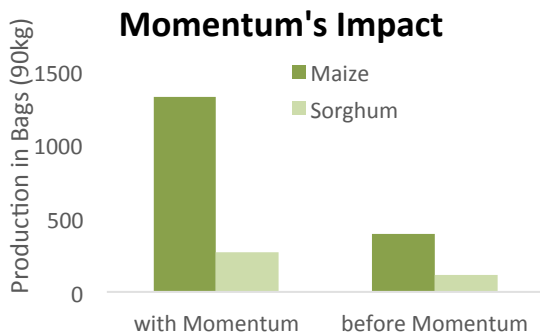
This implies that on average, our farmers cultivate 0.64 acres. However, most of our farmers do own a larger land, and thus have a higher potential to reach in the future. Smaller loans are taken on for now due to risk averse behaviour, lack of manpower or simply inadequate financial means. But as our farmers evolve, and our mutual trust grows, so do their opportunities.

Impact Assessment – Progress in Numbers

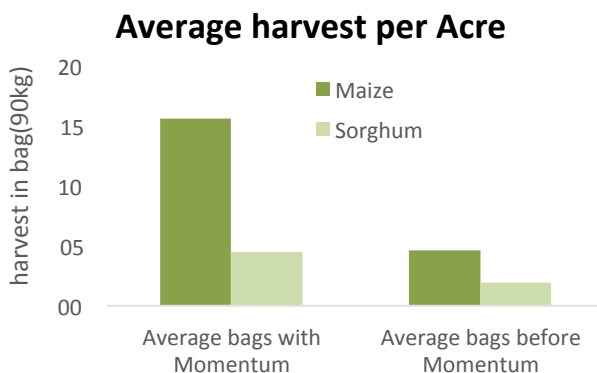
Harvest Outcome

Out of the sample of our 222 farmers, 1326.5 90kg bags of Maize were harvested on the long rain season 2015, in comparison to 395.5 bags à 90kg, before they have joined us, resulting into an improvement of 235 percent on average!

The improvement of the harvest output of Sorghum was 135 percent if comparing to our farmers' harvest before working together with us. Numbers our farmers and us can be proud of but we believe that there is still room for further significant improvement.



The average harvest per acre increased from 4.6 bags of maize to 15.5, which represents a 237 percent improvement, while the sorghum production of the Momentum farmers increased from 1.9 bags from the time before joining Momentum to 4.4 bags per acre after having joined Momentum, resulting into an improvement of 132 percent.

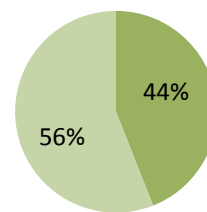


Selling vs. Consumption

44 percent of our 222 farmers sample were able to sell part of their Maize. This is six percent more than in the previous season.

Who is selling Maize?

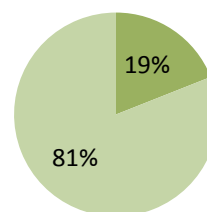
■ sale ■ own consumption



However, only 19 percent of the total production was sold, which was the same the season before.

Momentum Maize Production Sale vs. Consumption

■ Production for Selling ■ Production for Consumption



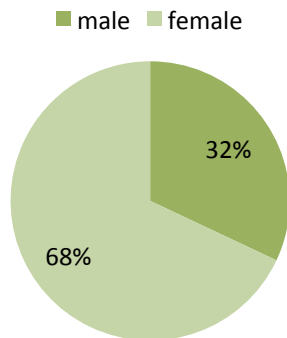
This indicates that per selling farmer, less quantities are getting sold. This stems from low bargaining power for our farmers and very fluctuating prices. Therefore, creating a market linkage for our farmers and supporting them in selling their excess output for more favourable prices is one of the key areas we need to focus on but most of all also want to work on! More and more farmers would be able to sell their excess produce, but only under better conditions.

Social Impact

At Momentum, we believe that impact is not only measurable in quantitative numbers, instead social impact is as important for the development of our farmers and in turn of Momentum Trust. We want to create a social impact with regards to living standards and social standards.

We are proud to say that the majority of our farmers are actually female!

Male vs. Female Farmers



Why is it so favourable?

Female farmer are important and valuable for the society because they are responsible for the children, they are also more at home and thereby more involved in domestic issues than men. Women are the ones ensuring that there is enough food on the table, but at the same time it is the Kenyan women have far fewer opportunities to find work in Western Kenya.



From having interviewed our farmers, it was revealed that often times the men are more sceptical about taking on a loan than women are. Women seem to be more open for new programmes but oftentimes they also cherish the loan-taking as an opportunity which they would normally not get. An opportunity towards more independence for the women and their standing in society and in their families, while creating unity within the families at the same time.

"If you want to grow and succeed as a country, you have to empower your women." – Barack Obama

For example Lilian, a Momentum farmer, tells us she can now create unity in her family. "After joining Momentum it has created a lot of peace in my family because before I joined there was chaos with my husband over the issue of maize and food.", she says.

But also our male farmers raise the same issue. Charles says that "only a hungry dog bites", meaning if there is enough food on the table there is peace and unity in his family. This is what he experienced himself and Momentum hopes to create this unity in all the farmers' families. We hope to be part in creating more equality in Kenyan families, at least indirectly . At Momentum we believe that more peace can be created through hunger and poverty reduction.

If the families are less stressed, and have to worry less about how to feed themselves, they can live in better harmony and actually use their strength more efficiently.

Loan Repayments

The 3rd Season of Loan Repayments

The Long Rain Season 2015 marks the third season that we are working together with our farmers and out of the 503 farmers, we still do have farmers from the so called "Pioneer groups" that are with us from the very beginning. The average loan size was 5208 KES (approx. 358 DKK).

Total loan portfolio size	2619800 KES
Total numbers of farmers	503
Average loan size	5208 KES

Outstanding Loan

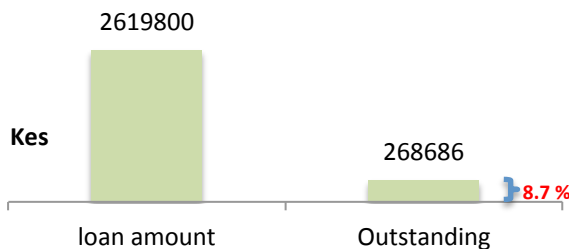
Out of the total amount of 2619800 KES (approx. 180000 DKK) by November 2015, 268686 KES (approx. 18455 DKK), thereby 8.7 percent, are still outstanding.

We do not want to create fear about the concept of microloans and around our name Momentum Trust. And eventually we do get our money back, with the right mixture of creating trust but also being an authority.

However, It is difficult to do a prognosis now since the farmers are still in the process of repaying therefore for now we can only be transparent about the status quo. But the farmers that have not been able to clear their loan until the end of the year will be, in form of the default rate part of the next report.

„The farm inputs I receive now are real and workable.“ – Roselyda, Momentum Farmer

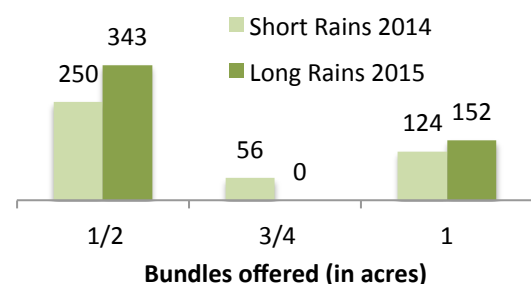
Long Rain 2015 Loan Repayments



Mid of July was the due date for the loans but history of working with our farmers tells us that eventually they will clear their loans. Therefore, we will not speak of default for the Long Rain 2015 yet. Before officially declaring a default, there is a long way to go and first we would go after the collateral. But this rarely is the case, it happened max. a handful of time so far and then our farmers have been able to gather together more money to clear their loan and also to get their collateral back. Our concept is based on trust, mutual trust.

In long rain season 2015, Momentum decided to only offer loans for either 0.5 acres or 1 acre. The loan bundle for 0.5 acre was the most sought after. This counts especially for risk-averse and newly joining farmers. Farmers that have been with us longer tend to increase their loans step by step to get farming inputs for a bigger piece of land. And most of our farmers do own more land than 0.5 acres, thereby the future potential and demand is higher.

Number of Bundles



Success Stories of our Farmers

Janet

Janet is one of our first farmers and working together with Momentum has enabled her to open up her own shop. Having reached the point of food security and even selling excess food allows her to focus on other income generating projects. Now she has the resources to employ local workers to work on her farm while she can focus on expanding her shop and tailoring business. This enables her to have enough food on the table for her three kids, husband and three orphans she is taking care of. A truly remarkable woman!



Mary

Mary has been with us for one year now and became one of our most successful female farmers. She increased her output from 5 bags of Maize per 0.5 acre before joining Momentum to 14 bags in long rain 2015, resulting into an improvement of 180%. By selling excess food she was able to rent a tractor to help her with the heavy farm work. *"Now I have more peace in my mind and within my family because there is enough food in the house."*

Angeline

"I joined Momentum because I wanted to have better seeds and fertilizer in time, which I cannot get by myself."

Angeline got 10 bags of Maize on 0.5 acre, before joining Momentum she harvested only 2 bags, which means she has increased her output by 400%. She is food secure now, can for the first time of her life sell excess food and care for her six kids and her disabled husband.



Washington

"I was seeing the farms of other Momentum farmers and how good they were doing so I decided to join Momentum too and never regretted it." Washington got 15 bags of Maize on 0.75 acre in comparison to 2 bags before joining Momnetum. This equals an incredible improvement of 650%.

External Factors

Farming Conditions

The conditions were favourable for our farmers. The Long Rain Season 2015 was characterised by an above average rainfall pattern, according to the Kenyan meteorological department, and therefore no drought problems.

Other External Factors

The weather conditions, something we cannot influence, were beneficial, however there are other external factors that - for now – negatively affect or at least hinder our farmers in their development.

- Market creation & access
- Storage facilities
- Manpower
- Agricultural machinery



Plan B

Luckily there was enough rain and harvest for the Momentum farmers. But if a drought occurs or pests invade leading to a poor or no harvest at all, there needs to be a plan b, jointly, from farmers and Momentum.

Different options have to be evaluated and offered to the farmers in the future to support them. It could be in forms of drought resistant crops, cash crops that allows to save more money on the side or engagement in livestock, e.g. poultry as a first step.

For now Momentum is still small and growing, and it is a step by step process to reach our goals. Nevertheless we want to be honest about potential vulnerabilities. However, potential threats can be opportunities and Momentum will work on decreasing threats, while transforming them into opportunities.

"Togetherness is always a success for groupwork." - Josephine, Momentum farmer

Our farmers lack the bargaining power and market access to sell their output. We will have to strengthen their position, link them to the market and also help them in setting up storage facilities for their excess food so that nothing is lost.

Having enough manpower to work on the fields may also be a problem for our farmers. On the one hand they are supporting each other very well within their groups and also helping out one another. E.g. they are planting together and move from farm to farm. However, it takes a lot of time and is tough work, especially for the older generation. Therefore, in the future, it would be very beneficial to get agricultural equipment or offer the possibility of renting a tractor.

The Road Ahead

Future Outlook

The best is yet to come! This describes our future outlook but most of all our future potential. There is always room for improvement but most of all there are a lot of possibilities ahead.

Instead of growing in quantitative forms with regards to new farmers, our focus will be on expanding our current loan bundles, to offer new varieties of crops to our farmers, to incentivise our farmers, and to offer more to them. Furthermore, we are currently working on a poultry pilot project since we believe that our farmers need income generating projects to complement food security farming on the side also in case of droughts or floods.

Additionally, our focus will lie on supporting our farmers to get a favourable linkage to the market to be able to better sell their excess food since their incredible improvement in output is nothing worth if they are not able to sell it.

We want to empower our farmers more, to strengthen their position more, to improve their lives even more! There are more battles than “just” being food secure and those we want to be fought jointly. Therefore we are very much interested in setting up new strategic collaborations, e.g. with “GreenChar” through whom we can offer cleaner cooking solutions to our farmers.

We see a significant challenge for our farmers to realise their potential. Not only are they risk averse, many simply don’t have the financial means to take the next steps in improving their lives, like buying farming inputs on a larger scale, or getting machinery to help them.

It is a step by step process and we hope to enable our farmers to utilise more of their land in the future by not only making them food secure but also allowing them to save some money on the side by selling excess yields.

There is more to come and Momentum’s future is bright! We have more visions in mind and more challenges that we want to face, embrace and transform into possibilities, jointly, since our motto is “growing together”!

“I am happy because I have enough to eat. I am so happy that I do not even know how to express myself about Momentum.” – Eunice, Momentum farmer



A final word of appreciation

There are so many people who dedicate time and money to help us with our mission in Kenya. It's sounds like a cliché but it is simply not possible to do this work without the goodwill of many people. A lot of people who has never even been in Kenya to see the project believe in our work and dedicate their time for us. Thank you so much for this. Please continue !!!!! The amazing partnership we now have with One Life Foundation is truly making an impact in Kenya. We are still in a humble position where donations are essential for our work.

We have now been able to focus even more on mobilizing farmers in Kisumu and set up a team and an office. Our supporters know that we aim at reaching a position where we do not need to ask for donations anymore. We are now much closer to reach that milestone thanks to supporters. The financial support of Momentum Trust for the Long Rain Season 2015 came from:

- One Life Foundation
- Otto Sandgreenslegat Fond



*"I am standing as a woman, I can just do my work and I am proud to do my work."
- Josephine, Momentum farmer*

Follow us here



[Instagram.com/momentum_trust](https://www.instagram.com/momentum_trust)



[facebook.com/momentum.trust](https://www.facebook.com/momentum.trust)



[Momentumtrust.com](https://www.Momentumtrust.com)



[Blog.momentumtrust.com](https://www.Blog.momentumtrust.com)



christian@momentumtrust.com