

# Pack 117, Item

Type: Drama

2021

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**Safely managing VSLAs (chamas) during COVID-19**

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Notes to broadcaster

A Village Savings and Loan Association (VSLA) is a group of 10 to 25 self-selected individuals who meet regularly to save together and take small loans from those savings. A VSLA group is also known as a “chama”’ in Kenya, which means “savings group” in Swahili. VSLA group activities typically run in cycles of one year, after which each member receives accumulated savings. The accumulated interest from the loans is also shared out among the membership in proportion to the amount each member has saved. The annual share-out resolves any outstanding issues and builds confidence in the system.

The purpose of a VSLA is to provide its members with a safe place to save their money, to access loans, and to invest funds to address their socio-economic challenges. They mainly serve women and young people who do not have easy access to formal financial services. In countries where VSLAs thrive, there has been an improvement in financial inclusion, household business outcomes, and women’s empowerment. Members, and in particular women, have become more self-sufficient and support their spouses in meeting household needs. They can therefore help pay for needs such as school, healthcare, farm inputs, and providing nutritious meals at home. Members of VSLAs gain a support network that is useful especially during stressful times. And with easier access to cash, women rely less on credit. This results in women having new opportunities to buy more and better supplies as well as receiving more services than before to improve their farming practices and businesses

VSLAs elects the management committee of five persons with clearly defined roles and responsibilities. This encourages all members to participate in the group’s operations. VSLAs encourage a culture of saving among members, who are required to save weekly by buying shares. The share price is determined by the members of the association at the beginning of the cycle.

Each group may decide to have a social fund, which provides members with a basic form of insurance and serves as a community safety net for emergencies like funeral expenses. The VSLA maintains a simple centralized record book and individual member passbooks to track savings, loans, and social fund transactions during each meeting.

After the share-out, members who do not wish to continue ma leave the group and new members may be invited to join. Then the members conduct new elections, review their constitution, and may make changes to the conditions that apply to savings, lending, and the social fund.

Research in five countries over five years showed that 89% of VSLAs restart every year and, on average, have doubled their capitalization.

This script is a six-scene drama that shows how Village Savings and Loan Association (VSLA) are beneficial in a rural setting. The script talks about how a group of women in a village in Western Kenya overcome financial challenges made worse by the COVID-19 pandemic. Although their VSLA operations are affected, they manage to launch some income-generating activities and continue with their contributions until the end of the group cycle.

CHARACTERS:

**Maria:** Woman in early 30’s. Has three school-going children and is married to Patrick. She rears chickens and sells eggs and chickens in the village. Maria is self-centred and likes attention. She is a member of the chama.

**Anette:** Woman in early 30s. Maria’s friend and neighbour. She is an official in the chama and also the village gossip.

**Patrick:** Man in his mid 30’s. Maria’s husband. Quiet and sensible man who tries to talk sense into his wife. He owns a food kiosk in the village.

**Chama chairperson:** Woman in mid-thirties, headmistress of Ramula primary school, she is firm and a good leader. Known and loved in village.

**Chama secretary:** Woman in mid 30’s, a mathematics teacher. Good with numbers and is the chama secretary who also helps keep the financial records.

**Mama Mwai:** Elderly woman, one of the founder members of the chama. She sells liquid soap in the village.

**Hellen:** An active member of the chama, she has been a member through all the cycles and always wants the chama to succeed.

**Jacky:** A quiet but active member in the chama, she is involved in the chicken business.

**Proud member:** Woman in her 40’s works for a local NGO and wealthy by village standards, she is a member of the chama and is always looking for an opportunity to show off.

**SETTING:** RAMULA VILLAGE IN NYANZA, WESTERN KENYA

**SFX:** SIG TUNE UP THEN UNDER

**NARRATOR:** In today’s drama, we meet members of a fictional Maendeleo VSLA group based in Western Kenya, an all-woman group. (A VSLA group is also known as a “chama” in Kenya) Two months into a new chama cycle, the COVID-19 virus was declared in Kenya. This affected the operations of the chama as members’ businesses were affected and therefore most of them were not able to pay their contributions. For almost two months, the chama could not meet physically due to the government restriction on public gatherings. In today’s program, we learn how the Maendeleo chama group members fought to survive during the slowdown caused by the COVID-19 crisis and the measures taken to contain the spread of the disease. Stay tuned.

**SFX:** SIG TUNEUP THEN OUT

**SCENE 1**

**SETTING:** MEETING OF THE MAENDELEO CHAMA GROUP. (“MAENDELEO” MEANS “DEVELOPMENT.”)

**NARRATOR:** Welcome to Ramula village, the place where members of the Maendeleo chama group live. Today, the members of the Maendeleo chama women group are having their weekly meeting. Let’s listen.

**SFX:** SOUND OF WOMEN TALKING

**CHAIRPERSON:** (TALKING OVER VOICES) Ok! (CLAPPING) Silence as we finish our meeting. (PAUSE AS VOICES STOP) We are done with our business, so I will let the secretary read what she has recorded regarding our money.

**SECRETARY:** Thank you, Chairlady. We raised a total of $190 today, $100 from the weekly contributions of 20 members. Also, $60 dollars are from Alice and Patricia who are repaying their loans, and 30 dollars are from Anette and Maria who paid their welfare contributions. $150 has been borrowed and shared out as loans: 50 dollars each to Mama Ali, Mama Mwai, and Hellen $ and 40 dollars’ welfare given to Habiba who lost her mum last week.

**MARIA:** Madam secretary, I paid $15 dollars, please.

**SECRETARY:** Yes, and I have that on record, I am just giving a summary. I said you and Anette paid $30.

**MARIA:** I prefer you mention how much, don’t just give the general figure! Some of us …

**SFX:** MURMURING FROM THE REST OF THE MEMBERS

**SECRETARY:** (SIGHING) Okay, Maria, you paid $15 and Anette paid $15. But I have all this spelt out in your passbooks.

**MARIA:** You know …

**SFX:** LOUD MURMURING

**Anette:** Just stop, Maria! She has said it was a summary and she has broken it down for you. We need to finish the meeting. I don’t know about you, but my chickens are out and it’s about to rain.

**SFX:** (AGREEING WITH ANETTE) Yes, she should keep quiet …we need to go.

**SECRETARY:** Okay ladies, last thing. Next meeting is scheduled for next week on Thursday and not the usual Wednesday meeting day because most of us will be attending Habiba’s mother’s funeral on Wednesday.

**MARIA:** Can’t the rest of us who are not going for the funeral come for the meeting? What did she die of anyway? I hear …

**SECRETARY:** Maria …!

**MARIA:** We need to know … there is this crazy virus going round. Don’t you people listen to the radio?

**CHAIRPERSON:** Maria, just stop! Habiba is one of us and she said her mother died from diabetes.

**MARIA:** Ok, but you know people are dying in other countries … I also heard that in Kenya …

**CHAIRPERSON:** (FIRMLY) We have heard of a certain disease in other countries, but until it is official from the government, we cannot speculate. That’s it for now. Since you really want to talk, Maria, why don’t you say the last prayer? Thank you.

**SFX:** LAUGHTER FROM THE GROUP MEMBERS.

**MARIA:** (SIGHS) Hmmm … Ok! Let us pray. Thank you, God, for this day, for a good meeting … some of us have been able to reduce our loan balances.

**Members:** GIGGLING

**MARIA:** There are some here who have not paid a single cent to clear their loan but, (SIGHING) you provide for them to pay … (GASPS FROM MEMBERS) We pray for Habiba and her family, only you know what her mother died of. (GASPS FROM MEMBERS) Keep us from this virus that some of us here are in denial about and we are hearing is killing thousands out there. Amen.

**SFX:** MORE GASPS AND SHOCK AND SOME GIGGLING

**CHAIRPERSON:** Amen. On that very ridiculous prayer, we end the meeting.

**SCENE 2**

**SETTING:** MARIA AND PATRICK’S HOUSE

**SFX:** SOUND OF WATER AND DISHES BEING WASHED

**MARIA:** (COMING ON MIC, SINGING OFF-KEY OVER THE SOUND OF WASHING) By the way, Patrick, have you heard the news? It is here.

**Patrick:** What news? What is here?!

**MARIA:** The government has declared that COVID-19 is here and that we have to take drastic safety measures. I have been telling you and my Maendeleo chama group, but no one wants to believe me.

**Patrick:** It’s 1 p.m., switch on that radio so I can confirm it from the news. We have been married for 10 years and I know you can create fake stories.

**MARIA:** Hmmm … (Sound of radio being tuned)

**SFX:** (RADIO ANNOUNCEMENT) “... We can confirm that the first cases of COVID-19 have been reported in Kenya …

**MARIA:** There you are. For you and other doubting Thomases in this village.You know what that means?

**Patrick:** What? Can I at least listen?

**MARIA:** That we have to stock up on essentials, plan to pick the kids from school ... Ahh … I will start on the budget right away …

**Patrick:** Maria, why are you like this? Take a moment and let’s think through this, ok? Have you thought for a moment how this announcement could affect my food kiosk? Let’s make a plan of things that need to be prioritized and how we will survive this, but first let me listen to the news.

**SFX:** (RADIO ANNOUNCEMENT) “… We will be beginning nationwide testing in the next few days to ascertain the number of infected people … but we ask that everyone takes the necessary health measures as laid out by the World Health Organization. We shall give a full statement on other measures in the coming few days ...”

**MARIA:** (FRANTICALLY) We need to move fast, Patrick. Ok, food is a must, we need to stock on poultry and animal feed. We may need to pay up the chama …

**Patrick:** Just stop right there. Chama is not a priority in this house!

**MARIA:** What?! It is a PRIORITY. We have six months before share-out, am not losing out on that money. You just have to get me money to pay for the next six months!

**Patrick:** Maria, let’s be realistic here!

**MARIA:** (RAISING HER VOICE) Yes, why don’t we? If we cut back your weekly alcohol consumption, we will definitely get some money for my chama weeklypayments. Even the …

**Patrick:** (RAISING HIS VOICE) Maria, just stop! You do realize that you may not even be able to meet for your chama? Restriction of movement may also mean people are not able to come to the food kiosk. That means my business may be affected. There will be no money! (CALMLY) Maria, for once stop thinking about yourself and think of the whole family. Can we take this slow and see what the government says?

**MARIA:** You can touch anything Patrick, just not my chama money!

**Patrick:** You are not listening! What is it about this chama? (SIGHING) Ah! Let me go out a bit to hear what the rest of the village is saying.

**SCENE 3**

**SFX:** FADE UP VILLAGE SOUNDS FOR A FEW SECONDS, THEN UNDER NARRATOR.

**NARRATOR:** (PAUSE)It has been two months since the first case of COVID-19 was declared in Kenya. Learning institutions have been closed, there is a 5 a.m. to 9 p.m. curfew. Businesses have been affected. Patrick’s food kiosk is hardly making any money because he was dependent on office workers who would frequent his kiosk for breakfast and lunch. But only essential workers are working their normal shifts. It has also been a difficult time for the members of the chama. Some of the members have had family members fall sick and even die. Today, a few members of the Maendeleo chama have come to bury a member’s husband who died due to complications of COVID-19.

**SFX:** FADE UP VILLAGE SOUNDS FOR A FEW SECONDS THEN OUT.

**SETTING:** AT A FUNERAL IN RAMULA VILLAGE

**SFX:** FADE UP SOUNDS OF MOURNING AND FOR A FEW SECONDS, THEN UNDER PASTOR VOICE FOR A FEW SECONDS THE OUT.

**PASTOR:** We are here to bury our very own Mr. Matata, he was …

**HELLEN:** (LOUD WHISPER OVER FUNERAL PROCEEDINGS) This is so sad, this is the fourth person we are burying in less than a month. The government must do something about this virus.

**ANETTE:** I agree. People have lost their income and they are getting desperate. Robberies are becoming rampant in Ramula. Just yesterday, someone broke into my neighbour’s house and stole valuables.

**JACKY:** They also broke into my home; I lost several chickens and money. I hear it is just desperate people in Ramula. This virus is reducing us to thugs and beggars.

**ANETTE:** Yes, it is our very own people. (LOW WHISPER) I heard that it was one of our chama members’ son who stole at my neighbour’s house.

**HELLEN:** Really? Which member?

**ANNETE:** I can’t mention her name here, she is right behind us.

**HELLEN:** You mean Mama Mwai?

**MAMA MWAI:** (LOUDLY) I can hear you! My son is not a thief! You should be ashamed of yourselves! Let me come there and teach you a lesson!

**ANETTE:** Ohh, here she comes ….

**SFX:** (SOUND OF A SCUFFLE, MURMURING FROM THE CROWD)

**PASTOR:** Somebody separate those two ladies! Ladies! Let us have some respect for the dead. Please!

**SCENE 4**

**SETTING:** MARIA AND PATRICK’S HOUSE

**SFX:** CHILDREN PLAYING NOISILY IN THE HOUSE.

**MARIA:** Keep quiet! I can’t even think in peace. Come on, go disturb your father in the bedroom. Go!

**SFX:** SOUND OF CHILDREN MAKING NOISE THEN UNDER

**MARIA:** Silence at last!

**SFX:** KNOCK ON THE DOOR

**Anette:** Hello! Maria, are you home?

**MARIA:** (under her breath) I spoke too soon … here comes noise from the village gossip.

**SFX:** DOOR OPENING

**MARIA:** Come in, Anette, am sure you have the latest from the village about the COVID-19 virus. First, adjust your mask, we don’t want you infecting us with the virus.

**Anette:** Have you heard the news? There is no chama meeting this week, but we shall meet in the coming week to agree on the way forward.

**MARIA:** Really? Says who?

**Anette:** The secretary. She sent a message this morning.

**MARIA:** I have been so stressed with the kids at home, I hardly have had time to look at my phone. (whispering) Patrick is always in a terrible mood because his business is not doing well. He is threatening not to pay my chama money! Anyway, what’s the way forward?

**Anette:** The chama officials and a few members will meet and ...

**MARIA:** What do you mean officials? I want to attend that meeting. My money is at stake!

**anette:** All our money is at stake Maria. Since it is just you and I from this area, (SARCASTICALLY) yours truly will represent you in the meeting. I need to run now, Maria. You know the curfew and all? I will let you know how the meeting goes.

**Scene 5**

**NARRATOR:** The Maendeleo chama group members have not had an face-to-face meeting since the Kenyan government stopped public gatherings. Only the five elected officials have been meeting twice a month to make sure that the financial records are updated. So far, it has been working well. But with COVID-19, some members are struggling to raise their weekly contributions and some are defaulting on their loan repayments.

Recently, the officials convinced the county government to allow short meetings every two weeks because chama groups were an essential service—the members depend on the money raised in the chama to meet their family’s basic needs. The county government agreed to their request on condition that the COVID-19 prevention rules be observed. Today is their first meeting with the chama officials and a few members since the COVID-19 crisis began.

**SETTING:** Maendeleo CHAMA meeting

**SFX:** SOUNDS OF WOMEN IN MEETING UP THEN UNDER.

**CHAIRPERSON:** Let’s make this very short. As you have been hearing from the news, the COVID-19 numbers are increasing and that means meetings with all members are not resuming any time soon. So far, with the help of the local administration, we have been able to convince the county government that our meetings and transactions are an essential service. We agreed that we shall have short meetings with the Maendeleo chama officials and a few members who will be acting as buddies for other members. Being a buddy means representing the rest of the members in meetings and passing on any important information to them.

**SECRETARY:** How many members will be allowed in the meeting?

**CHAIRPERSON:** We are 20 members, so 11 at any one meeting. We will have to wear our masks as we are doing right now, sit one metre apart, wash our hands with soap and water before we sit down for the meeting. As head of the school, I have requested my school board to allow us to meet outdoors in this field and they have agreed. You need to behave or I will treat you the way I treat your children in this school!

**SFX:** LAUGHTER

**Member 1:** Let’s discuss more important things. It’s been two months, our children are home, our businesses are affected. Some of us cannot afford to pay our weekly contributions and others are defaulting on their loans. It is so bad, our children are turning to robbery, two of our members were in a fist fight the other day because of this. This is affecting our chama.

**CHAIRPERSON:** The COVID-19 measures are just as important as our finances, but yes, we have to discuss the issue of dwindling weekly contributions, defaulting on loans, and how to treat the currently running loans. But first, let everyone know that we will not deal with cash. All payments will be through Mpesa direct to the bank account, just as we had begun before COVID-19 struck. As for the contributions, we have been advised about some options which I would like us to discuss and come up with a crisis management plan that will show how we can adapt during this pandemic period.

**Member 2:** Why don’t we just share-out and begin again when this virus is gone?

**MEMBERS:** (loud protests) No … No, we have come too far … Let’s just continue … let’s take a break … no, let’s continue …

**CHAIRPERSON:** (SHOUTING OVER THE LOUD PROTESTS) Okay, okay, order! One person at a time … Yes, Hellen?

**Hellen:** I think we should continue and still have our share-out in November as we had planned when we began this cycle.

**Member:** But what about the ones who cannot afford to pay their contributions and are struggling with paying loans?

**Hellen:** They will just have to work harder!

**CHAIRPERSON:** Hellen, the circumstances are really hard right now. Members are trying, but it is still hard to pay up. So, we need to agree on a way forward.But we first need to agree if we should have a share-out or not. Those in favour of a share-out, raise your hands. Errmm, just one member? Okay, those who do not want a share-out, raise your hands. 1, 2, 3 ... 10. Ten members have voted against a share-out. With the majority wanting no share-out, we continue contributions. But we will have to review if the current situation does not improve.

**SFX:** CLAPPING AND SHOUTS OF JOY

**Mama Mwai:** Although I want to continue, I ... I cannot raise Kshs. 200 each week.

**Members:** (SEVERAL MEMBERS AGREE) Yes, me too … me too … that’s too much money for now.

**CHAIRPERSON:** Order, ladies … We all have to move at the same pace.

**Proud Member:** Why don’t we reduce the amount to Kshs. 100 then?

**Members:** No … no … Kshs. 100 is high … 100 is still high …

**Hellen:** Four is still on the higher side, let’s make it Kshs. 50.

**Members:** MURMURING

**Proud Member:** Kshs. 50 is too low. We might as well share-out.

**Hellen:** I suggest we reduce it by half.

**Members:** (murmuring then jubilation) Yes, Kshs. 100 …

**CHAIRPERSON:** We will have to take this to a vote. How many for 100 1, 2, 3, 4, 5, 6, 7, 8 … eight members want Kshs. 100. Are we in agreement?

**Members:** (shouting, clapping) Yes. Kshs. 100!

**CHAIRPERSON:** Agreed, then each month until things improve, everyone has to raise Kshs. 100 a week, that’s Kshs. 400 a month.

**SFX:** MORE SHOUTING AND CLAPPING

We can review this in three months to see how we are doing. Now, in view of the circumstances, we shall also have to suspend lending and encourage members to pay outstanding loans.

**SFX:** MURMURING

**Member:** Hmm … That makes sense. I vote to suspend lending.

**Members:** Me too, me too. Let’s suspend lending.

**CHAIRPERSON:** I see most members agree to suspending the loans. Yes … at the back, you have something to say?

**Member:** Yes, please. I had asked for a loan and it was approved. I knew I would get it in this meeting! What happens with this suspension?

**CHAIRPERSON:** Yes, you and anyone else who had requested for loans today will receive. However, going forward we are not receiving and processing any loan requests.

**Anette:** Even emergencies? These are difficult times … what if one of our family members, God forbid, dies from this virus?

**CHAIRPERSON:** We will still have our social welfare fund going so the social welfare money will cater for emergencies of that nature—but not loans for now, please. We are trying to reduce our risk, especially in cases where members are not able to pay back what they have borrowed.

**Member:** Is the time set to pay back loans, going to be adjusted given our financial circumstances?

**CHAIRPERSON:** We can give a little extension of time for members to pay what they owe and we shall not charge penalties on delays. But interest on the outstanding loans will have to be paid before we have the share-out.

**Anette:** It is not going to be easy, especially for those of us who depend on our spouses to pay our contributions.

**CHAIRPERSON:** These are tough times, but we soldier on and do what we can to survive. Speaking of doing what we can, there is a suggestion of two business ideas that might help us make money for our chama. Secretary, please share them before we end the meeting.

**SECRETARY:** We have two opportunities that can help us make some money. Maybe even offset some of the loan balances some of us have.

**Members:** Ehe … yes. Tell us!

**SECRETARY:** The county government has approached us and asked us to supply liquid soap for the handwashing points in the constituency. Since we already have members who are involved in the business of making and selling liquid soap, we can buy the ingredients required and provide the labour to make and distribute the soap. The profits from this business will be divided among all involved and shall directly go into offsetting their balances.

**Mama Mwai:** That’s a good idea. Since I do that business and business has been so low, I volunteer to teach those interested so that we can provide this soap.

**Members:** (CLAPPING AND SHOUTING) Yeeees!

**Mama Mwai:** Just one question before we get too excited: how do we get the money to buy the ingredients? A lot is needed to provide soap for the whole constituency.

**SECRETARY:** We can borrow from what we have at hand since we shall not be lending anymore. This has to be returned as soon as we receive payment from the county.

**Member:** But you know the county can delay their payments. What shall we do in that case?

**SECRETARY:** The county has agreed to pay the first instalment as soon as the soap is ready for distribution and pay the balance once the soap has been distributed. We are also hoping that they can pay us to operate the handwashing points—that way our members can benefit more financially.

**Members:** Yes! That is great. Good. We need the money!

**CHAIRPERSON:** (laughing) Ok. Now for the other idea. We need to wind up.

**SECRETARY:** The other idea is selling eggs. As you know, the borders with our neighboring countries have been closed because of the COVID-19 issue. This means some of the goods that used to come at a low cost from Tanzania like onions, and from Uganda like eggs are no longer supplied. There is therefore a great demand for these items. Our suggestion is to try and sell our eggs as a group to the local markets and supermarkets around the county.

**Members:** (CLAPPING AND SHOUTING) Yeeees!

**Jacky:** Who will contact the institutions that need the eggs?

**SECRETARY:** That has already been done by the chair. As we speak. two supermarkets want not less than 20 trays of eggs. We have members who can provide the eggs and we have to agree on a central place where the eggs can be dropped off so that the supermarket can check as they pick them.

**Jacky:** I am interested because I have a lot of eggs but no market since COVID-19 started. But how much will they buy the eggs at and when will the payment be done?

**SECRETARY:** The offer is Kshs. 360 per crate, which is a much better offer than selling per egg. With the farm gate price of Kshs. 300, we will be making Kshs. 60 per crate. Payment will be after 30 days and it will be made into the chama account and then distributed to the members who gave their eggs. I will keep a record of the people who bring the eggs and how many each has given for sale. On the other hand, if we are able to, we will buy eggs off the people we know at a lower price and sell to the supermarkets.

**Jacky:** That is fair. I will get a market for all my eggs and still make more money than if I sold to individuals. Let’s do this. The drop off can be my house if members don’t mind.

**SFX:** MEMBERS CLAPPING AND SOUNDS OF HAPPINESS

**SFX:** phone ringing

**CHAIRPERSON:** Anita, please, you know the rules in the meeting: put your phone on silent.

**Anita:** Sorry, chair.

**Chairperson:** Let’s form two committees for the businesses. I would like Jacky to be in charge of this because she has been in the poultry business. For the soap, Mama Mwai, you are in charge of the soap business. Each committee shall give brief updates on the Maendeleo chama WhatsApp group as well as in the meeting. I hope each person will find a place to fit so that we can make a little money during this unfortunate season.

**SFX:** PHONE RINGING

**Member:** (WHISPERING) Why don’t you switch off that thing or leave and go pick your call?

**Anita:** (WHISPERING) It’s Maria, she is getting impatient. She wants to know what’s going on in the meeting.

**CHAIRPERSON:** Silence back there, Anita. Ok, let’s wind up with our accounts. The secretary will call out the names of those who have made payments. Those who have no other business can leave as soon as we say the last prayer. Anita, why don’t you pray for us, you must have urgent business. Your phone has been ringing non-stop for the past five minutes.

**SFX:** PHONE RINGING

**Members:** Laughter

**Anita:** Ok. I can say the last prayer so that I can rush. That’s Maria calling.

**SFX:** LAUGHTER FROM MEMBERS.

**Scene 6**

**SETTING:** MARIA’S HOUSE

**SFX:** SOUND OF RADIO

**MARIA:** (SHOUTING OVER THE SOUND OF THE RADIO) Patrick, please switch off that radio. I am really tired of the depressing news every waking moment**.**

**PATRICK:** What do you want me to do? I can’t move around freely and I have to wear these hideous masks when I do. My food kiosk is not operational, I have no money, and our savings are getting depleted everyday! Even our animals are not doing well. Very few eggs from the chicken, and the milk production has reduced, thanks to inadequate animal feed. Nothing is working! Even my wife won’t let me listen to the news in peace!

**MARIA:** At least get out and get some sunshine, staying indoors listening to the radio will get you depressed. I am also having my own financial problems but am not moping around the house.

**PATRICK:** (LAUGING SARCASTICALLY) Which financial problems, Maria? Your chama?

**MARIA:** Yes, my chama.

**PATRICK:** Forget chama, we have more pressing financial problems.

**MARIA:** Do not dismiss chama, it may just be our saving grace. In fact, there is Anette perhaps she has some good news.

**PATRICK:** I will be in the bedroom. Listening to the two of you is as bad as listening to depressing news on radio.

**MARIA:** (shouting) It took you a long time. Were you sharing out our money?

**Anette:** (BREATHLESS) Relax, Maria. All is well. I actually have some good new …

**MARIA:** Just spill it!

**Anette:** Can’t I even catch my breath? So in a nutshell, we are not sharing-out until November unless it becomes financially harder for members in the coming days. The weekly contributions have been reduced by half. That means we will only pay $10 a month until we share-out.

**MARIA:** (INTERRUPTING IMPATIENTLY) … Ok, that’s good.

**Anette:** Some good news is that there are ready business ideas that can help members make money!

**MARIA:** (sarcastically) Hmm … What ideas?

**Anette:** Fast and safe business ideas for you and other members. Let me tell you more about this and what else we discussed in the meeting.

**Scene 7**

**NARRATOR:** It’s eight months since the first COVID-19 case was declared in Kenya. The Maendeleo chama group is finally having their last meeting where the share-out is happening.

**SETTING:** Maendeleo chama meeting at Ramula primary school playground

**SFX:** LAUGHTER, HAPPY SOUNDS

**CHAIRPERSON:** Order members… It is indeed a happy day today. If you will just allow me to give my closing remarks.

**SFX:** (CLAPPING) Yes it is! It is indeed a good day!

**CHAIRPERSON:** We are thankful that we have made it this far. We thought that we would actually suspend our operations and share-out prematurely, BUT we continued and even made money during this difficult season. This is because of the efforts of every member.

**SFX:** CLAPPING

**CHAIRPERSON:** The businesses to make and distribute liquid soap and the egg selling business have enabled our members to feed their families and pay their contributions and loan payments. What we thought would break us has made us stronger! We are where we are because we stayed united and we are today sharing out our savings with interest. Thank you for staying the course! (CLAPPING AND JOYFUL SCREAMING) As we finish, let me call the secretary to give us the way forward.

**SFX:** MORE CLAPPING AND SCREAMING

**SECRETARY:** Ladies, we have been running this chama for three cycles now. And like all the past three years, I am asking the question: (SHOUTING) Should we stop or we should start another cycle of Maendeleo chama?

**Members:** Another cycle! Another cycle!

**SECRETARY:** By show of hands, how many want us to restart the savings again in January 2021?

**Members:** (chanting) Restart! Restart! Restart! Restart!

**SECRETARY:** It seems like everyone’s hand is up … Maria, you do not seem to be happy. Don’t you want us to start again?

**MARIA:** I do want us to start again, just that this time I have to be an official!

**SFX:** LAUGHTER FROM MEMBERS

**SECRETARY:** Oh Maria … you know that members have to vote. You have up to December to convince these honourable members to vote for you.

**SFX:** MORE LAUGHTER

**CHAIRPERSON:** With that, I declare this year’s chama successfully complete. Let us meet in the second week of January for elections and that is also when we shall decide if we shall take on new members. LONG LIVE CHAMA!

**Members:** LONG LIVE CHAMA!!

## Acknowledgements

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Reviewed by: Vincent Alila, Technical Director, LACOMP Company Limited

**Sources of information**

Lacomp Co. Ltd website: <https://lacomp.co.ke/about-us/>

Innovations for Poverty Action website: <https://www.poverty-action.org/>

Interviews:

Vincent Alila, interview conducted on February 17, 2021

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