

Document Number 5.1	TITLE W+ Project Design Document (PDD) Template	
DOCUMENT MANAGER W+ Standard Coordinator	Version 1.1	ORIGINAL DATE April, 2015
APPROVAL J. Gurung, W+ AC/Standard Committee	FILE LOCATION(S) www.wplus.org/	REVISION DATE May 2017

PROJECT TITLE

KITUI PULA PROJECT

Project Name	Measuring the impact of the PULA project on women's livelihoods and adaptability to climate change.
W+ Project ID	
Project Start Date	August 15, 2021
Project End Date	December 15, 2021
Date of PDD	November 20, 2021
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1. DESCRIPTION OF WOMEN'S EMPOWERMENT ACTIVITIES

1.1 Summary Description of the Women's Empowerment Activities Implemented

- a) The location of the Project: Kitui County, Kenya
- b) Before PULA's intervention, agricultural productivity was low due to poor agricultural practices that was compounded by adverse effects of climate change. Farmers – the majority of who are women - experienced low agricultural yields, due to the over-reliance on traditional farming methods and lack of knowledge on the best agricultural practices and technology.
- c) The W+ domains selected to measure impacts on women are: EDUCATION/ KNOWLEDGE and FOOD SECURITY.

1.2 Project Sector and Type

PULA is an agricultural insurance and technology company that designs and delivers innovative agricultural insurance and digital products to help smallholder farmers endure yield risks, improve their farming practices, and bolster their incomes over time.

The rationale for applying for the W+ standard is to measure the impacts for the Shell Foundation and potentially sell the W+ units for revenue. Under the W+ domains, the project will measure education & knowledge and food security .

1.3 Project Implementer

Organization name	PULA
Contact person	Faith Kinyanjui
Title	Human Resource manager
Address of Home Office and Field Office	ABC Place, 2nd Floor – Block F, Waiyaki Way, Westlands, Nairobi.
Telephone	+254 722629495
Email	faithk@pula.io
URL	https://www.pula-advisors.com

1.4 Other Entities Involved in the Project’s and women’s empowerment Activities

Organization name	WOCAN
Role in the project	Providing technical assistance for W+ measurement
Contact person	Dr. Jeannette Gurung
Title	Executive Director
Address	77-6412 Kepano Place, Kona, HI. 96740
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1.5 Project’s Activities Start Date

The project to measure impact on women through the application of the W+ Standard followed:

Development of the Project Idea Note (PIN) in August 2021

Development of the Project Design Document (PDD), 15 November, 2021

1.6 W+ Domains and Crediting Periods

<i>W+ Domain and title of related activities</i>	<i>Start Date</i>	<i>End Date</i>	<i>Crediting period: Total Years/Months</i>	<i>Any Associated Standard (e.g. CDM, VCS)</i>
EDUCATION & KNOWLEDGE	2019	2021	2 years	NA
FOOD SECURITY	2019	2021	2 years	NA

1.7 Description of the Project’s Activities

Agriculture is one of the most important sectors in the Kenyan economy. It is the main source of livelihoods for the majority of Kenyan people in terms of food security, economic

growth, employment creation, off-farm employment and foreign exchange earnings. The sector is extremely vulnerable to climate change impacts that manifest in increased temperatures and extreme weather events, and changing rainfall patterns.

The Company provides opportunities for farmers, including women, to access insurance to cushion them against the impacts of climate change. They also provide education and information on good agricultural practices through training on insurance, agronomy support, pesticide application and post harvesting. They also provide advisory services which is done through phone on in person when possible. The main benefits include increased agricultural production and insurance against climate and other risks. PULA is in 13 countries in W. Africa and East and Southern Africa. They consider Kenya to be the country with some of the best gender impacts.

1.8 Project’s Activity Boundary and Scope

The project activities are implemented in Kenya within the 1.2597° S, 36.7770° GPS coordinates.

Over 80% of Kenya’s lands are classified as arid and semi-arid (ASAL), based on the relatively low amounts of annual rainfall received. Often marginalized, and with high rates of poverty, the 16 million people residing in these areas (~30% of Kenya’s population) earn their living principally through a mix of pastoralism and small-scale agriculture. Most of the farmers are women.

Farming in Kenya is primarily small-scale, with 75 percent of total agricultural output produced on rainfed agricultural lands on farms averaging 0.3 to 3 hectares in size. The impacts of a changing climate are evident through increased droughts and floods, increased soil erosion, deforestation, loss of soil fertility and reduced productivity.

1.9 Conditions Prior to the Project’s Initiation of Activities

According to the Nyanya FDP group, which consists of female beneficiaries of the project, life was difficult prior to the PULA interventions. It was characterized by low agricultural productivity due to poor agricultural practices compounded by adverse effects of climate change. The majority of those present in the meeting reported that they experienced low agricultural yields, due to an over-reliance on traditional farming methods and lack of knowledge on the best agricultural practices and technology. They reported the following differences in terms of yields before and after Pula’s intervention:

Table 1: Summary of the yields/ acre before and after PULA intervention

Crop	Yield/acre before PULA	Yield/acre after PULA
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Green Grams	1-2bags	Above 5bags
Cow peas	3-4 bags	6-10bags
Sorghum	1bag (90kgs)	3-4bags
Millet	45kgs	90kgs

1.10 Compliance with Laws, Statutes and Other Regulatory Frameworks

NA

1.11 Project Implementer’s Right to Engage in the Project

NA

1.12 Other Forms of Environmental or Social Credit

NA

1.13 Additional Information Relevant to the Project

NA

2. STAKEHOLDER ENGAGEMENT AND COMMUNITY INPUT

2.1 Gender and Stakeholder Analysis

An Focus Group Discussion (FGD) was held with members of the Nyanya FDP Women Group. The Nyanya FDP was established in the year 2010 as a self-help group, and is comprised of 27 members, 3 of whom are men. A total of 45 people participated in the group discussion on October 14th 2021. Forty-three out of 45 were females, whereas two men were in attendance, representing the community leadership. The group activities include the following:

- Merry go round
- Table banking
- Poultry farming
- Kitchen gardening
- Diversified farming
- Tree planting

- Digging terraces
- Planting grass

The result of the gender analysis is as follows:

Women’s contribution in production activities

Under the Pula program in Kitui, insurance and education is provided to the farmers for only four crops because the World food Program (WFP) - the main partner - only provides insurance for the following four crops: sorghum, millet, green grams and cowpeas. Farmers grow other crops but those are not covered by the insurance program. From the discussions, the following are some of the activities undertaken by women and men:

Roles of women and men

Activity	Men	Women
Digging terraces		✓
Fencing	✓	
Bush clearing	✓	
Cattle rearing	✓	✓
Planting		✓
Manure application		✓
Weeding		✓
Harvesting	✓	✓
Spraying	✓	✓
Protecting plants from animal interference		✓
Deciding on the crops to be planted	✓	✓
Paying for the insurance premiums		✓

Women are significantly engaged in production activities while also assuming household and community-level responsibilities outside the home. The money obtained from their production activities is used to educate the children and also as capital to run their small businesses.

Ownership of resources/crops

Assets/crops/Animals	Women	Men
Crops	<ul style="list-style-type: none"> • Beans • green grams • cow peas • sorghum • millet • pumpkins • sweet potatoes • cassava • black beans 	<ul style="list-style-type: none"> • Maize • beans
Animals	<ul style="list-style-type: none"> • donkeys • poultry 	<ul style="list-style-type: none"> • cattle • goats

The focus group consultation with the Nyanya FDG outlined the following benefits of the PULA project, in comparison to the prior situation:

1. Improved knowledge on agricultural technology has contributed to increased productivity and food security.
 - The women were taught about the Zai-Pit technology, which has helped double their crop yields and saved water. This has improved their incomes, food security and nutrition. They were also taught about other soil and water conservation methods such as digging terraces and separating crops to increase produce and prevent pests.
 - Timely planting that has prevented crop losses
 - Training on manure application for instance, prior to the intervention, they would apply manure directly without leaving it to dry. PULA taught them to keep the manure till it matures before use in their gardens.
 - Fruit tree planting
 - Grass growing and effective zero grazing
2. Agro-Climatic zoning which has helped inform the beneficiaries about the suitable crops to be planted in their zone according to their soil and climatic conditions. Before PULA, they would plant any seed, many of which did not thrive in their region. The farmers did not value some of the crops that would do well in their region, such as sorghum and millet, but through the knowledge gained, they have been able to appreciate these crops.

Training is normally done using the following channels:

1. Group gatherings
2. phone
3. Training trainer of trainees
4. Radio
5. Agricultural officers

However, some families said they do not have radios at home. The majority of participants noted they prefer physical trainings.

Insurance Payouts and how women use it

As noted in the table above (roles of women and men), it is only women who take crop insurance. This may also be associated with the fact that the crops insured are mainly those that are termed as “female owned crops”. Compensation from the insurance for reduced yields are normally paid to those who take them and, in this case, all are women. All the participants in attendance who had taken insurance noted that they had received compensation or rather “payouts” at one time or the other, since the project begun. Using the compensation or payout received, beneficiaries used it for the following:

- purchase seeds and other farm inputs
- purchase basic necessities such as food, clothing and other household items
- startup new businesses
- construct poultry structures
- buy goats and donkeys which are considered key assets. Donkeys are particularly valued by women because they reduce their burden of carrying luggage and water.

Challenges/obstacles faced in relation to the PULA project

1. Some beneficiaries are not able to obtain quality seeds due to financial constraints
2. The project targets crop farmers, leaving out some women who may want to join but they specialize in other types of farming
3. Sometimes the payments are delayed, and provision of hematic bags for crops storage and tarpaulin is also delayed or not always availed.
4. Quality seeds remain a challenge mainly because of financial challenges.

Women’s participation in local development

- They participate in chief barazas and other local development initiatives without any limitations. Some are village elders.
- Some of the female participants in the FGDs were part of a development committee at the county level and attend development seminars/workshops planned by NGOs or county governments

2.2 Results of Initial Stakeholder Consultation

3. SELECTION OF DOMAINS

3.1 Selection of W+ Domains

<i>W+ Domain</i>	<i>Benefits</i>
Food Security	The farmers reported increased crop yields and incomes, which contributed to relief during period of food insecurity.. For some farmers who received insurance payouts when crops failed due to prolonged drought, the additional income enabled relief during period of food insecurity
Education & Knowledge	One of the most conspicuous benefits of the PULA project, as demonstrated by the beneficiaries, was increased knowledge and education on farming methods and technology. This has contributed to higher yields from their farms, diversification of the crops grown leading to increase in income, assets and food security

3.2 Women’s Empowerment Results chain

<i>W+ DOMAIN: EDUCATION & KNOWLEDGE</i>		
<i>ANTICIPATED OUTCOMES</i>	<i>INDICATORS</i>	<i>ACTIVITIES</i>

Immediate outcome (ST):	<ul style="list-style-type: none"> Improved knowledge on agricultural technology (e.g. Zai pit and terracing technology) Improved knowledge for the need for insurance 	Insurance information Training
Intermediate outcome (MT):	<ul style="list-style-type: none"> Adoption of agricultural technologies Increased productivity Insurance payments lead to increased food security 	
End outcome (LT):	<ul style="list-style-type: none"> Establishment of local organizational capacity of women's groups to represent their needs and demands to local agricultural authorities and seed companies 	

W+ DOMAIN: FOOD SECURITY		
ANTICIPATED OUTCOMES	INDICATORS	ACTIVITIES
Immediate outcome (ST):	<ul style="list-style-type: none"> Improved access to quality seeds Increase amounts of food intake Decrease in months of food insecurity 	Provision of quality seeds
Intermediate outcome (MT):	<ul style="list-style-type: none"> Access to additional trainings and services for improved crop productivity 	
End outcome (LT):	<ul style="list-style-type: none"> Increased organizational capacity of women's groups to sustained access to agricultural services/resources 	

4. BENEFIT SHARING MECHANISM

There are two types of community -based systems of savings and loans for women, that can be used for the benefit-sharing mechanism :

Table banking: is a group-based funding strategy in which members form groups where they can save and borrow money immediately during meeting times. Members of a table- banking group save money each time they meet from which they can take either short or long term loans.

Merry go round: also known as *chama* is a small social organization where members contribute a small sum of money on a regular basis, often every week. Each time money is collected, the full sum is paid out to one of the members. By participating, members are essentially putting money away until it comes back to them as a larger sum.

5. MONITORING, EVALUATION AND REPORTING PLAN

W+ Domain selected	Title of project activities	Number of Beneficiaries	Required sample size	
			Baseline (or non-Benef.)	Beneficiaries
FOOD SECURITY		14,250	67	171
EDUCATION AND KNOWLEDGE		14,250 women	67	171

Signature of authorized representative submitting this Project Design Document

Name: Rose Goslinga

Title: Co-CEO & Co-Founder



Signature:

Date: 17 December 2021

