

NURU KENYA

2020 IMPACT REPORT



RAY MARSHALL CENTER FOR THE STUDY OF HUMAN RESOURCES

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EXECUTIVE SUMMARY

In 2008, Nuru Kenya (NK) set out to provide meaningful choices that empower communities to lift themselves out of poverty in a sustainable way. The integrated Nuru model seeks to address three key areas of need: 1) food insecurity, 2) inability to cope with economic shocks and 3) unnecessary disease and death. From inception, NK developed agriculture, financial inclusion and healthcare programs as solutions for these areas of need by using a co-creative program planning process.

The programs evolved over the years based on the data and lessons learned. This report reviews Nuru Kenya's 2020 impact results for rural livelihoods, healthcare and farmer organization performance. To track program impact, the NK Monitoring and Evaluation (M&E) team collects yearly evaluation data to support all data-driven decision making. Since 2016, Nuru International has partnered with the Ray Marshall Center (RMC), an applied research and policy institute, to better understand program outcomes and impacts.

Nuru Kenya aims to increase crop and dairy yields, farm income, household savings, promote adoption of healthy behaviors and build self-sustaining farmer organization businesses. Participant households are all members of farmer cooperatives, through which they receive services. Agriculture and dairy inputs are disbursed on loan and coupled with training and extension services. The provision of quality farm inputs on loan are linked to household financial savings behaviors. As members of cooperatives, households repay their loans and are better able to cope with economic shocks as on-farm income increases. The cooperatives redistribute those loans as a revolving fund that members can access to support local economic growth. Cooperatives are also the vehicle for offering broad-based social services to members, including promoting life-saving healthy behaviors that reduce mortality of under-five children and infants. Key findings of the 2020 impact report include the following highlights:

- Nuru farmers increased their crop yields by 38% since baseline, which fully met the program performance target of a 32% increase.
- Nuru dairy farmers increased milk yields by 57% from baseline.
- The combined income for Nuru farmers in 2020 was \$333 USD, which is \$98 USD more than was generated at the 2018 baseline.
- Nuru Kenya achieved a 24% reduction in under-five child mortality through its work of promoting healthy behaviors in 2020.

- Cooperatives are competitive and competently run businesses as benchmarked by the farmer organization assessment tool SCOPEinsight which reported an average score of 3.4 out of 5 across eight dimensions of performance.
- On financial sustainability, 76% of Nuru Kenya-supported cooperatives were profitable from their business operations in 2020.

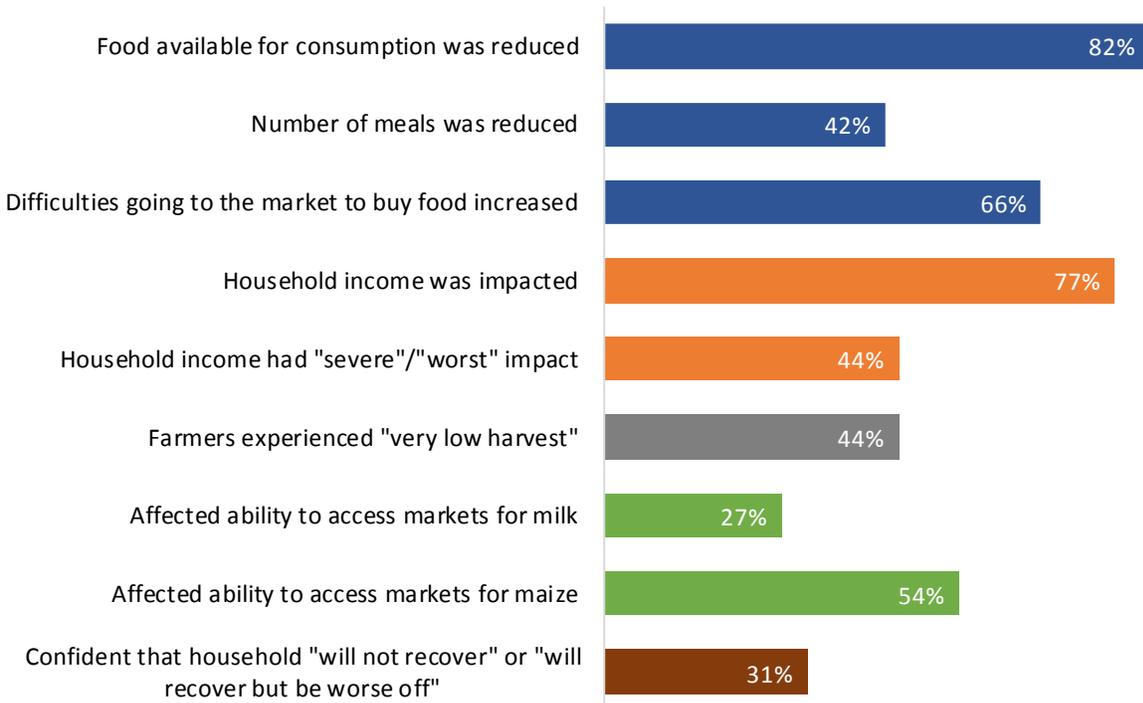
In 2020, Nuru Kenya demonstrated impact in rural livelihoods, healthcare and farmer organization impact amidst a challenging year of COVID-19 emergence.

CONTEXT: COVID-19 IN KENYA IN 2020

COVID-19 IMPACTS

As the COVID-19 pandemic spread in early 2020 and governments across the world enacted lockdowns, a food crisis of access slowly emerged across Sub-Saharan Africa. The sale of agricultural commodities faltered and stalled in rural Kenya due to COVID-19 public safety restrictions. This happened at the very moment rural business enterprises and cooperatives were aiming to sell late 2019 harvests at peak prices. Governments were unsure of how to provide updated guidance for domestic commerce. This severely threatened food security and income generation, as farmers lacked access to seeds and fertilizers as the 2020 rainy planting seasons began. NK set out to better understand the perceptions and impacts of COVID-19 in the communities it serves, and to ensure that farmers were able to access good public health and economic information.

Figure 1. Impacts of the COVID-19 Pandemic on Nuru Farmers



A survey of NK farmers in November 2020 reflects the toll of this challenging reality. As Figure 1 illustrates, the majority of farmers reported that their household income was impacted by the pandemic, with nearly half reporting that the impact was “severe” or “the worst ever”. The vast majority

of farmers reported that food available for consumption was reduced. Two-thirds of farmers reported experiencing difficulty going to the market to buy food. The pandemic directly impacted activities related to Nuru's Rural Livelihoods interventions: nearly half of all participants reported that the pandemic resulted in a very low harvest; a quarter reported that the pandemic affected their ability to access markets for milk; and, more than half reported that the pandemic affected their ability to access markets for maize.

NURU KENYA RESPONSE

NK switched to remote work in late March 2020 in response to the emerging COVID-19 pandemic and as the government of Kenya introduced COVID-19 restrictions. The emphasis was for NK to consistently deliver vital services to farmers in marginalized regions despite the limitations rendering it unable to deliver traditional on-site field support to farmers. The team adopted extended working hours to develop broad-based communication strategies as well as to continue to deliver one-on-one consultation through phone and SMS. These rapid adaptations were made during a time of great uncertainty and in compliance with government-mandated social distancing guidelines designed to save lives. In one example of a quick pivot, NK redirected its staff transportation budget to SMS communications and radio campaigns to stay connected to remote farmers. This ensured farmers received extension information and education for planting their crops on time with the rains, maintaining the dairy best management practices for their cows and continuing to practice key healthy behaviors.

The COVID-19 pandemic generated an atmosphere of uncertainty and fear that required its own dedicated communications strategies. Staff noticed that, as farmers were witnessing food shortages and fluctuating costs in local markets, they were becoming paralyzed as a result of the uncertainty. Particularly early in the COVID-19 pandemic, when fears and rumors were running highest, some Nuru farmers contemplated drastic short-term solutions, such as selling off farmlands and their dairy cows. Land ownership and livestock are critical assets to farmer livelihoods. Selling off productive assets would have meant hunger, lack of income, and possible displacement. NK took to the air waves with messages of hope and promoting agriculture as a longer-term solution. Through SMS and radio messages, NK reminded farmers of the importance of planting for their livelihoods and food security for both their own households and the community at large. Farming, by nature, requires social distancing, and so they continued to look out for their neighbors in the short-term by getting back to work on their farms.

NK's efforts to assuage farmer fears at the height of COVID-19 enabled its continued partnership with farmers and cooperatives throughout the rest of 2020. These efforts and others ensured the timely delivery of services. The subsequent impact data underlying the findings in this report were designed and collected using remote tools and were limited by COVID-19. Moreover, the benefits to farmers and their farmer organizations were achieved in spite of COVID-19 and in support of community resilience.

FARMER ORGANIZATIONS

INTRODUCTION

Farmer organizations are a cornerstone of sustainability in the Nuru Model. In order to successfully exit, replicate and scale to new communities and counties in Kenya, Nuru must evaluate the capacity of emerging farmer organizations. Nuru must determine whether it is able to sustain the meaningful choices it brings its farmer members. This first impact report segment covers farmer organization performance. Subsequent report sections speak to the impact of NK's work in Rural Livelihoods and Healthcare.

The NK Cooperative and M&E teams partner with SCOPEinsight to generate internationally benchmarked assessments that measure the operational and professional efficiency of NK-supported farmer cooperatives. SCOPEinsight basic assessments measure operational and professional efficiency against eight dimensions (Figure 2) and over 90 indicators. These dimensions and indicators are scored on a scale of 0 to 5 points with a final aggregate score provided for international benchmarking. The consistency and comparability of SCOPEinsight assessments help to limit bias and allow NK to develop a shared business language across different contexts.

To assess profitability, NK relies upon the businesses' audited financial statements and collaborates with local third-party accounting firms in Nairobi that specialize in cooperative accounting. The final profitability metric represents the percentage of cooperatives that achieved net profits during the most recent fiscal year of operation on a January to December calendar.

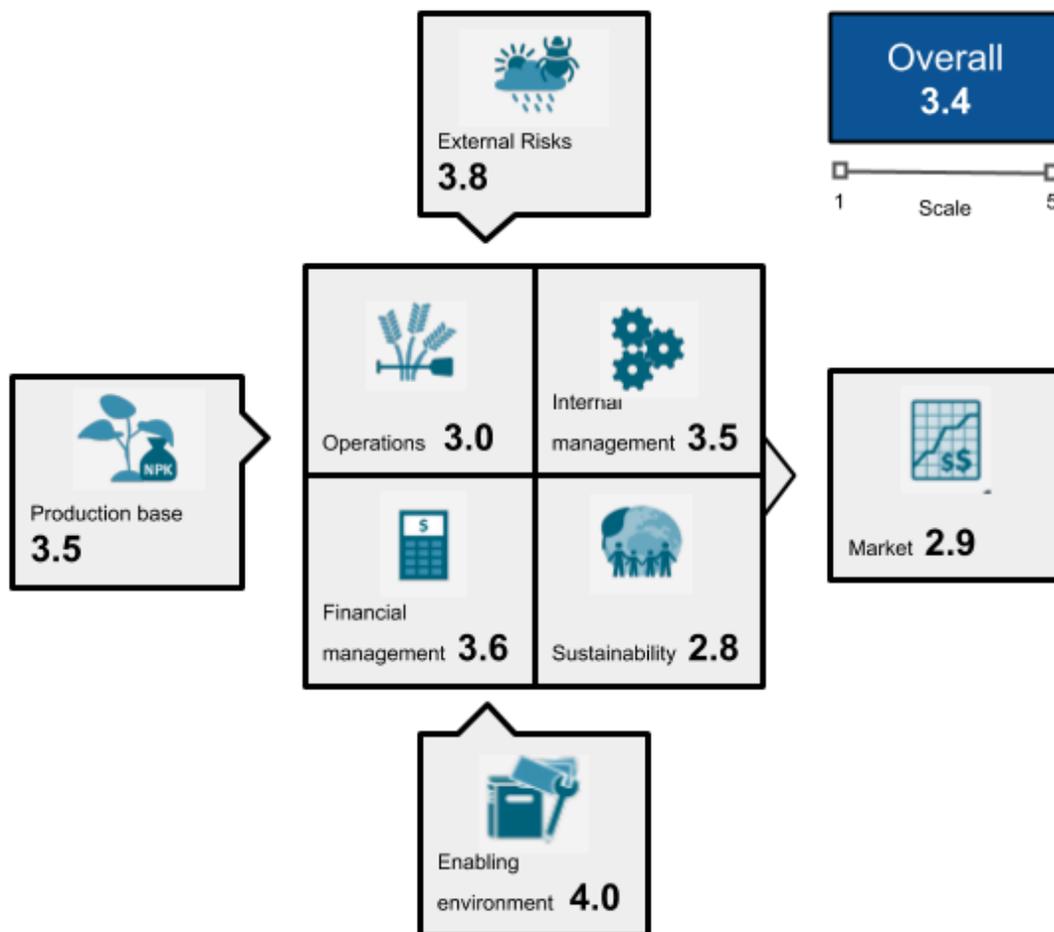
METHODOLOGY

In 2019, Nuru International facilitated the training of NK staff as SCOPEinsight-certified assessors. In 2020 the certified NK assessors conducted SCOPEinsight assessments for 14 NK-supported cooperatives. NK conducted 7 assessments in the first quarter of 2020. The other 7 assessments were conducted in the third quarter amidst the COVID-19 pandemic. During the pandemic, the organization undertook remote assessments in response to limitations on movement and gatherings in Kenya as measures to contain the spread of the COVID-19 virus.

RESULTS AND DISCUSSION

In 2020, NK-supported cooperatives averaged a score of 3.4 out of 5, which was above the benchmark for agricultural cooperatives which averaged 3.3. Moreover, 76% of supported farmer organizations achieved net profit from their business operations in 2020, which exceeded the target of 70% of businesses profitable in a given year.

Figure 2. SCOPEinsight Basic Assessment Scores by Dimension¹



¹ SCOPEinsight assessments were carried out by the NK team and results were shared with RMC.

CONCLUSION AND RECOMMENDATIONS

In 2020, NK-supported cooperatives met and exceeded their benchmark levels of performance for business competencies and profitability. This performance is remarkable given the context of the COVID-19 pandemic which shuttered businesses across Kenya. A key factor influencing viability of rural agricultural businesses during a challenging year like 2020 was adapting business operations to enable continued provision of services. Cooperatives provided farm inputs on loan, marketing services, and even training and extension provision, albeit through modified and socially distanced methods. Large convenings and general assemblies were suspended and replaced by smaller meetings and dissemination of key messages via mass communication.

Key challenges remain for cooperative performance and resilience to future shocks. Markets regionally, nationally and globally continue to experience abnormal fluctuations and disruptions due to the COVID-19 pandemic. Effective and democratic cooperative governance will continue to test the limits of social distancing, and over the longer term will require strategies for reaching and interacting with the broad base of membership. These and other challenges remain as NK strives to sustain and expand gains in cooperative performance and profitability.

RURAL LIVELIHOODS

INTRODUCTION

The full suite of Rural Livelihoods (RL) activities included in this report represent the Agriculture and Dairy Programs. Interventions under RL aim to equip NK farmers with the best agronomic skills such as utilization of quality inputs and best practices in crop and dairy management. The intended aims are to increase yields, increase income, and encourage savings to better cope with shocks. Increased production is also expected to result in the availability of surplus yields in households, which can then be sold to increase income, thereby reducing poverty levels. These activities build the adaptive and absorptive capacities that contribute to the resilience of communities to shocks and stressors, ensuring they can persevere in the face of a crisis.

During a typical season, farmers receive technical assistance from experienced NK field officers as well as periodic farm visits to ensure they are able to follow best practices and to monitor adoption. Field officers regularly join cooperative meetings and trainings in order to build trust and solidarity with cooperative members. Farmers finish repaying their loans to the cooperative, contributing to the cooperative's revolving fund (working capital) held in a formal bank account. They also aggregate their surplus produce for commercialization and have successfully fulfilled sales contracts with local and regional buyers. These activities continued in 2020 after a period of reflection, community feedback and rapid program adaptation at NK. Remote technologies were employed to overcome COVID-19 movement and gathering restrictions that included radio broadcasts, SMS coaching, and small outdoor gatherings with cooperative members and leadership.

Objective

This report integrates the impact results of all agriculture (crop and dairy) activities at NK. The following presentation of individual-level data provides an update on the progress Nuru farmer households are making towards improving crop and dairy production, and increasing household income. It is representative of the Kuria East sub-county in Migori County and the progress made by farmers in this region over the past 3 to 5 years. The dairy program was initiated in 2017 in Kuria East, while the diversified crop intervention with maize, sorghum, and millet was initiated in 2015. The Nuru Monitoring and Evaluation (M&E) team supports this work by conducting an annual assessment (Table 1) towards the evaluation question: *What is the impact of the NK Rural Livelihoods Program?*

Table 1. Rural Livelihoods Survey Timeline and Sample Sizes

Study Group	Sample Size: Agriculture	Sample size: Dairy	# of Enumerators	Data collection and QC dates
Nuru	153	143	4	Nov 18-26, 2020

Monitoring

In addition to yearly impact evaluations, the NK M&E team collects monitoring data throughout the year (Table 2). While evaluations focus on a sample of farmers, program teams monitor the entire Nuru farmer population. The monitoring data provides the NK team with quarterly data for real-time data-driven decision making.

Table 2. NK 2020 Rural Livelihoods Monitoring Results

Indicator	Performance ²	Target	Actual
Number of Nuru farmers (active cooperative members)		2,400	1,833
Number of households enrolled in dairy program ³		900	532

METHODOLOGY

The 2020 data analyzed in this report was collected in November 2020 toward the end of the rainy seasons in southwestern Kenya. The NK M&E team hires and trains a team of temporary enumerators to collect impact data on the following indicators using QuickTapSurvey on mobile phones:

- Crop equivalent yield
- Dairy yield and best management practices
- Livelihood diversification income (combined income generation)

Crop Yield

Nuru farmers have access to mixed seed packages for their crop loan packages, including maize, sorghum, millet, ground nuts, and/or beans. For purposes of comparability across Nuru farmers and

² The indicator is considered fulfilled if it achieves 75% of the target.

³ Due to the COVID-19 pandemic, heifers were not available for purchase in accessible markets during 2020. This limited the enrollment capacity of the dairy program against the targets set in late 2019.

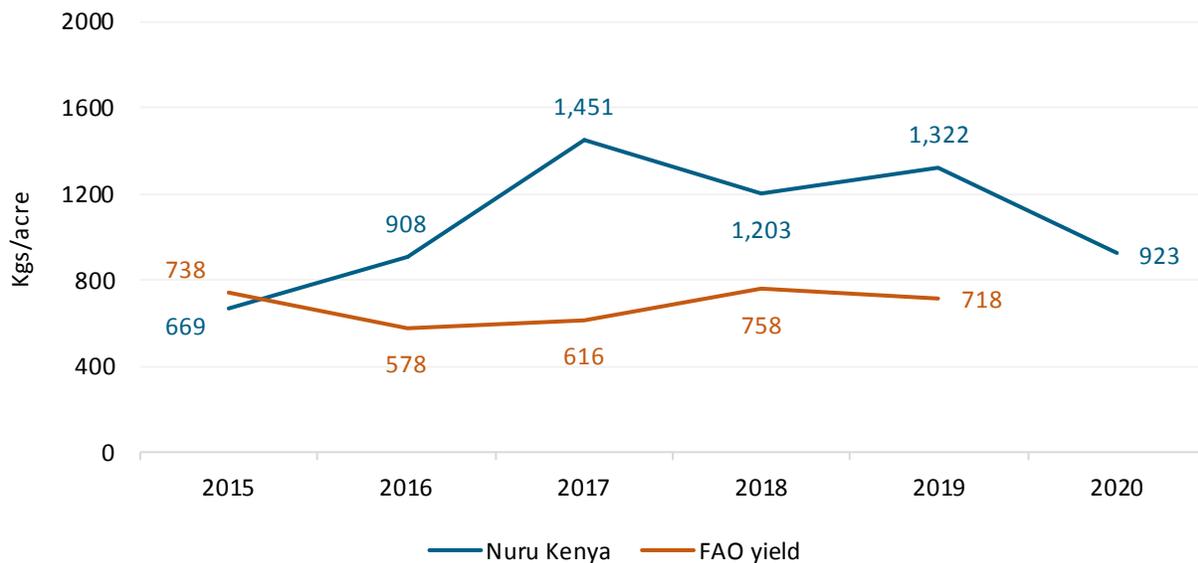
versus the baseline, Nuru employs a single composite indicator of crop performance: Crop Equivalent Yield (CEY). The CEY calculation converts the performance of select crops into one standard unit of maize kilograms per acre. This is done using the farm-gate prices per kilogram of, for example, haricot beans and maize. Finally, M&E transforms all crops into maize via the price ratios of haricot beans versus maize. One way to interpret this calculation is to ask: *If farmers only grew maize this season, how much maize would they have produced?*

RESULTS & DISCUSSION

Crop Yield⁴

Since 2016, Nuru farmers have significantly surpassed the national yield average for maize production in Kenya as reported by the UN Food and Agriculture Organization. Prior to the COVID-19 pandemic, Nuru farmers had maintained high yields for three consecutive years (2017-2019) which translated into steady and significant income increases for their households to advance on-farm production into higher value products like dairy and oilseeds. In 2020, Nuru farmers experienced a decline in crop yield compared to previous years. However, the 2020 crop yield still represented a 38% improvement over baseline (Figure 3), exceeding the annual target of 32%.

Figure 3. Crop Equivalent Yield in Kg/Acre for NK Farmers and FAO National Averages, 2015-2020



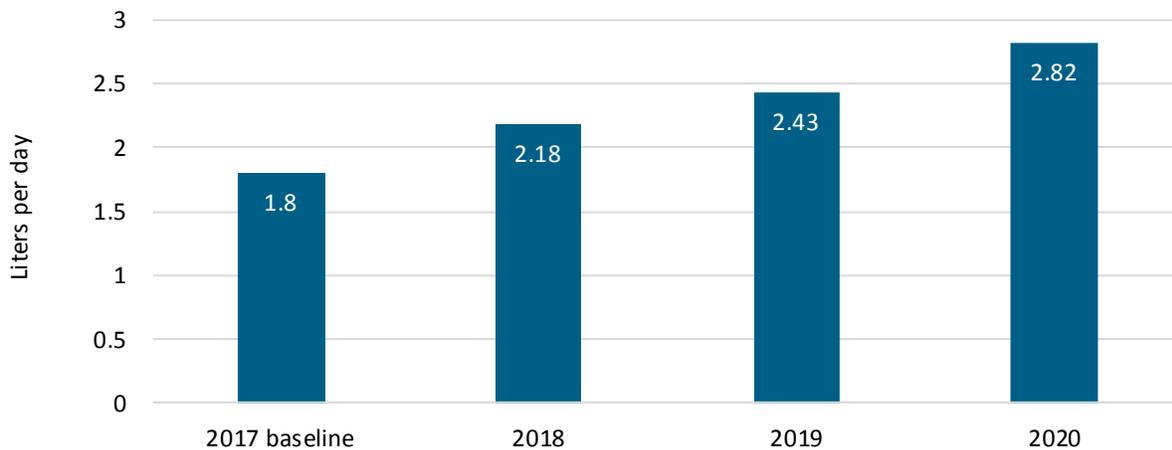
⁴ Agricultural yield data from 2015 through 2018 was analyzed by Nuru and shared with RMC.

Dairy Yield⁵

The NK Dairy Program aims to diversify the livelihoods of Nuru farmers and develop sustainable production and marketing systems for milk in Kenya. In 2020, the dairy program expanded from 9 cooperatives to 13, and it reached 532 farmers. The yield of milk per cow per day in 2020 was found to be 2.8 liters as can be seen in Figure 4. This translates to a 57% increase from the 1.8 liters baseline in 2017.

Milk yields have steadily increased for Nuru farmers since the inception of the program in 2017 with a 21% increase in 2018 and a 35% increase in 2019 over baseline. This translates to an extra 67 liters of milk in 2018, an extra 110 liters of milk in 2019, and an extra 178 liters of milk in 2020, per cow per year.⁶ A significant increase in protein-rich milk is now available for household consumption, thus improving nutrition and income generation opportunities for Nuru-supported households.

Figure 4. Milk Yield per Cow per Day, 2017-2020



Dairy Best Management Practices (BMP)⁷

NK set an ambitious target for behavior change in year two at *75% of farmers adopting a minimum of 60% of ten improved dairy management practices*. Against this target, 48% of farmers adopted at least 60% of the best management practices. Additionally, 67% of farmers adopted at least 50% of the best management practices. This is an improvement on the 2018 adoption of 54% of farmers

⁵ Dairy yield data from 2017 through 2018 was analyzed by Nuru and shared with RMC.

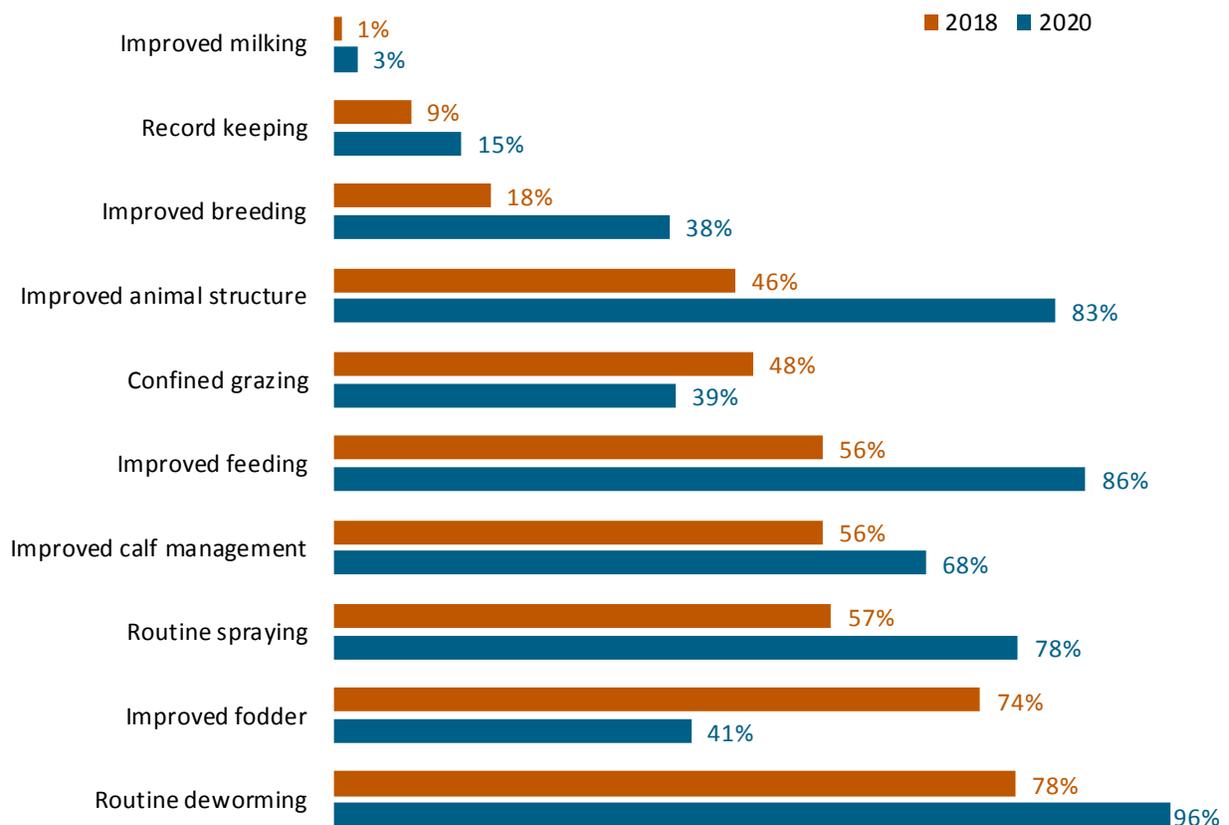
⁶ Assumes a 175-day average lactation period per cow annually.

⁷ Dairy BMP data for 2018 was analyzed by Nuru and shared with RMC.

adopting 50% of the same best management practices. Moreover, the adoption rates for individual best management practices increased for 8 out of 10 practices from 2018 to 2020 (Figure 5). The adoption of best management practices can be hindered by a lack of regular household visits and in-person coaching of farmers. These activities were limited due to COVID-19.

The adoption of improved management practices in livestock production is a behavior change metric. Best management practices are one of the three key components of measuring sustainable productivity. Yield improvements and income generation are the other two components. Assisting communities on their journey through the stages of change takes time. It can be met with environmental and social barriers to change, and traumatic shocks like a pandemic. Other barriers include extreme weather events, pests and diseases, and even entrenched social constructs (e.g. risk aversion to artificial insemination). However, as farmers begin to see the gradual benefits of improved genetics and animal health practices in the form of yield increases, the rate of adoption will increase.

Figure 5. Best Management Practice Adoption 2018 and 2020



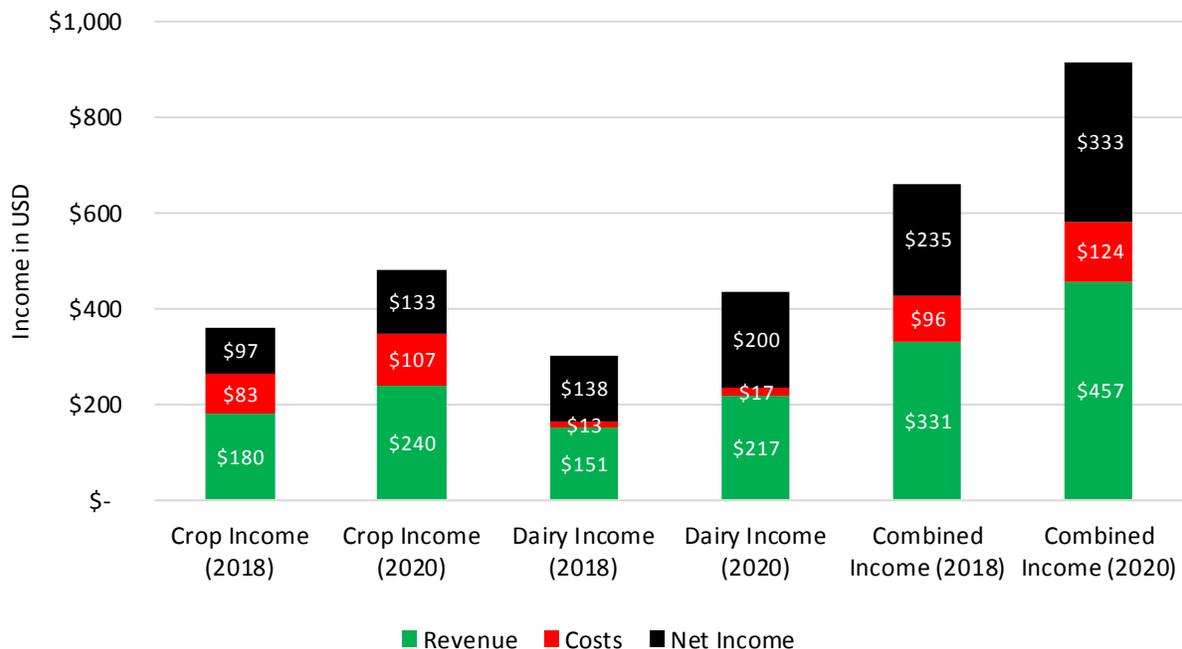
Combined Income Model

The combined income model found in Figure 6 is representative of the livelihood diversification activities implemented by NK in service of farmer households. The model is indicative of the net income that a farmer household achieves when investing in the full suite of rural livelihoods activities provided by Nuru. The net income is calculated by subtracting the financial investment of the farmer (costs) from the overall revenue generated from the commercialization of the crops and milk.

The extra household income from dairy is a very important impact to highlight, as it provides a smoothing effect on income during periods of extreme decline in maize prices as was experienced in 2018. Though maize yields were high for Nuru farmers in 2018, the maize markets in Kenya were negatively affected by poor national policy and governance. Maize prices returned to more stable prices in 2019, but became erratic in 2020 as COVID-19 resulted in price speculations and food supply shortages. Maize prices stabilized toward the end of 2020 at historic averages at the farm-gate, but concerns over continued price volatility persisted into 2021.

Maize price volatility remains a risk for NK farmers and their farmer organizations, but when coupled with a steady increase in dairy income, farmer household incomes increased by 42% compared to 2018. The 42% income increase generated an extra \$98 USD of income in 2020 for households that produced the diversified crop package and participated in the NK Dairy Program.

Figure 6. Combined Income Model Results (2018-20)



CONCLUSION AND RECOMMENDATIONS

Overall, NK farmers experienced positive impact in 2020 as it relates to combined income generation and maize yields. Incremental improvements were made in milk yield and the adoption of best management practices for dairy cow management. In short, Nuru farmers have \$333 USD of income to employ toward new opportunities on-farm, off-farm and to use for healthcare and education needs within their households, which is \$98 USD of extra income compared to 2018.

The dairy value chain presents a stabilizing and high value opportunity for Nuru farmers and their cooperatives with substantial gains in milk yields. The next objective in 2021 is to increase milk yields even more per cow per day and to improve the cold supply chain of milk to Nuru-supported cooperatives. This effort will stabilize prices annually for farmers and be the first step toward creating a thriving dairy market ecosystem in Migori County.

HEALTHCARE

INTRODUCTION

With the intent of improving maternal and child health, the NK Healthcare (HC) Program works with Nuru farmer households to promote the adoption of healthy behaviors. The chosen healthy behaviors have been proven by technical research to decrease unnecessary disease and death, particularly for mothers and young children. The NK HC Program utilizes evidence from the World Health Organization, which identifies the need to focus on maternal and child health.⁸ USAID's best practices on how to efficiently and effectively improve maternal and child health through behavior change also guides the HC Program implementation.⁹

NK delivers healthcare services via tailored interpersonal communication and the cooperative care group model. The tailored interpersonal communication approach employs observation and in-depth discussions to understand the specific needs of each household and where they fall in the stages of change continuum (pre-contemplation, contemplation, preparation, action, and maintenance phases). Small women's groups and elected volunteer leaders are trained to provide Nuru family households with information about maternal and child health behaviors and ways to put them into practice.

Objective

The Nuru Monitoring and Evaluation (M&E) team supports this work by conducting an annual assessment towards the evaluation question: *What is the impact of the NK Healthcare Program on Nuru farmer households?* To this end, NK HC impact is assessed by calculating the percent change in under-five child mortality applying the Lives Saved Tool (LiST).

Monitoring

The NK HC team collects monitoring data (Table 3) throughout the year. In 2020, the HC program successfully met its targets.

⁸ WHO. Children: reducing mortality. Updated October 2017. Retrieved 2018 June 25 from <http://www.who.int/mediacentre/factsheets/fs178/en/index.html>

⁹ USAID: Acting on the Call: Ending Preventable Child and Maternal Deaths, June 2014; Technical Approaches to Proven Interventions by USAID, Ensuring Healthy Behaviors p107-110. Retrieved 2017 January 17 from https://www.usaid.gov/sites/default/files/documents/1864/USAID_ActingOnTheCall_2014.pdf

Table 3. NK 2020 Healthcare Monitoring Results

Indicator	Performance ¹⁰	Target	Actual
Percent of farmer families delivering children in a health facility		95%	100%
Percent of farmer families drinking safe water		85%	90%

METHODOLOGY

Lives Saved Tool

This report includes calculations from the Lives Saved Tool (LiST). LiST is a modeling software designed to estimate the impact of maternal and child health interventions on mortality in low- and middle-income countries.¹¹ The tool aggregates the effectiveness of the NK Healthcare (HC) indicators (Table 4) based on peer-reviewed literature and the software’s mathematical algorithm. After inputting NK’s indicators, the tool calculates an estimated percent reduction in under-five child mortality.¹²

Table 4. NK HC Indicators Mapped to LiST Inputs

NK HC Indicators	LiST Inputs
HHs with a functional latrine	Improved sanitation - utilization of latrines or toilets
HHs washing hands at appropriate times	Handwashing with soap
HHs sleeping under LLINs	ITN/IRS HHs protected from malaria
Active pregnant women on track with 4 ANC visits	Iron supplementation in pregnancy
	Multiple micronutrient supplementation in pregnancy
Deliveries in health facility	Skilled birth attendance & health facility delivery
	Health facility delivery
Newborns immediately breastfed	Breastfeeding <1 month

¹⁰ The indicator is considered fulfilled if it achieves 75% of the target

¹¹ <https://www.jhsph.edu/research/centers-and-institutes/institute-for-international-programs/current-projects/lives-saved-tool/>

¹² LiST was developed as part of the Lancet’s Child Survival Series in 2003. In 2008, the tool was further developed by the Child Health and Epidemiology Reference Group with funding from the Gates Foundation. It was then shifted into the public domain as part of the Spectrum suite and is maintained by the John Hopkins School of Public Health. LiST estimates are utilized in reporting by USAID’s Acting on the Call, UNICEF, Save the Children, and PATH, as well as in peer-reviewed journals. <https://www.livessavedtool.org/list-in-reports>
<https://www.livessavedtool.org/list-in-peerreviewed-journals>

Women exclusive breastfeeding	Breastfeeding 1-5 months
Children 6-23 months on appropriate complementary feeding	Complementary feeding - education only
Newborns on track with immunizations (0-11)	BCG
	Polio
	Pentavalent (Includes DPT, H. Influenzae type B & Hep B)

RESULTS & DISCUSSION

Lives Saved Tool

In 2020, the LiST tool calculated that NK’s impact on behavior change resulted in a 24% reduction in under-five child mortality. The main driver of this calculation is the delivery in health facility behavior. A useful feature of LiST is that it allows for comparisons between organizations working on maternal and child health (MCH) interventions. An analysis of a peer-reviewed journal article by Perry et al¹³ about the effectiveness of the care group method demonstrated that the average care group MCH intervention saw a 30% reduction in under-five mortality, while the average non-care group MCH intervention saw a 13% reduction in under-five mortality.¹⁴ NK’s impact of a 24% reduction in under-five child mortality is within the range of optimal performance against the benchmark.

NK HC is demonstrating a trend in impact as the intervention achieved a 25% reduction in under-five child mortality in 2019, and a 24% reduction in under-five child mortality in 2020. This outcome was achieved at decreased cost compared to 2019 – representing a 12% increase in cost-efficiency year-on-year. The total Care Group programming expenditure in 2020 is \$48,193. The cost per life saved is projected to be \$2,433. The cost per person per year is \$4.84.

The COVID-19 pandemic was the context in which this impact was achieved. In Kenya, COVID-19 heavily disrupted normal life with curfews and closures, shutdown schools for a scholastic year, and

¹³ Perry, H., Morrow, M., Davis, T., Borger, S., Weiss, J., DeCoster, M., ... & Ernst, P. (2015). Care Groups II: a summary of the child survival outcomes achieved using volunteer community health workers in resource constrained settings. *Global Health: Science and Practice*, 3(3), 370-381. <http://www.ghspjournal.org/content/3/3/370>

¹⁴ Care Groups II: A Summary of the Child Survival Outcomes Achieved Using Volunteer Community Health Workers in Resource-Constrained Settings. Henry Perry, Melanie Morrow, Thomas Davis, Sarah Borger, Jennifer Weiss, Mary DeCoster, Jim Ricca, Pieter Ernst. *Global Health: Science and Practice* Sep 2015, 3 (3) 370-381; DOI: 10.9745/GHSP-D-15-00052

sickened the populace. NK HC altered the planned activities to adapt to social distancing and new health challenges amid this new context. During, and in spite of, these circumstances, NK HC continued to offer life-saving health behavior change interventions and make impact in 2020.

CONCLUSION AND RECOMMENDATIONS

The NK HC Program successfully achieved its program performance metrics as described by its monitoring and effectively reduced under-five child mortality by 24%. The primary recommendation for the intervention program is to focus on sustaining impact while decreasing costs. Both of these outcomes are expected to take place as NK incrementally transitions activities to cooperative-based Care Groups, rather than paid NK staff.