

# SUCCESS STORY

## Cultivating Youth Development



*Jane Atieno irrigates her farm by using her very own MoneyMaker Pump which she purchased through a loan from Cooperative Bank. Now she can easily distribute water to her farm without expending much energy.*

Behind every exceptional student is an equally exceptional teacher. As Jane Atieno of Kaugege Beach Lake Victoria in Mbita, Kenya describes, “A good teacher must be somebody who is not short-tempered, someone who can mediate, someone who can inspire and motivate, and most of all someone who can unite people.” Although she might not realize it, Jane is describing herself.

Jane Atieno and her husband have spent the past 13 years at this small beach in Mbita. She spent most of her time buying and selling fish in the local market and keeping a small shop for extra income. Although Jane was a born entrepreneur, some things were out of her control. She depended on the fishermen to bring in an adequate supply of fish for her to sell in the market and when the supply of omena (one of the three commercial fish species in Lake Victoria) started to dwindle, so did her income.

In 2009, she went to a local beach meeting where she overheard the Beach Management Unit Chairman talking about a program that worked to help young women around the shores of Lake Victoria. She was intrigued - how could this program help to increase her income? Shortly thereafter, Jane joined the Value Girls Program and was selected to be a Mentor. Funded by Nike Foundation and USAID and implemented by Cardno Emerging Markets USA, Ltd., the Program works with young women aged 14 to 24 in the Lake Victoria region to help increase their income, savings, and self confidence through small enterprise development in poultry and vegetable farming, in order to reduce their dependence on the fishing industry. Program Mentors are critical as they counsel the younger girls, encouraging them to stay with the Program and providing ongoing support and advice.

Jane completed a series of trainings in poultry, farming, and financial management. She also went through an intensive five-day mentoring training, where she developed her skills through skits and role playing. She learned how to recruit and mobilize young women, mediate conflicts, boost self-esteem, and motivate and counsel the girls.

In collaboration with the young women, the Program conducted a thorough analysis of potential enterprises which the girls could undertake and then identified the most suitable and viable businesses for their unique situation. The two businesses selected were poultry and vegetable farming. Jane chose farming, believing it to be more profitable and easier to manage. She was also hesitant about poultry since she thought constructing the poultry houses would prove to be tricky. As a Mentor, she was responsible for the seven girls in her group and guided them through the farming cycle. The Program linked the girls to Kickstart, a local non-profit organization that develops technologies for small-scale entrepreneurs, to provide irrigation pumps and training to the girls on irrigation, pesticides, and different types of seeds as part of their after-sales service.

Jane learned how to manage her business, facilitated the weekly group meetings, and learned the benefit of savings and loans. Most importantly, she became an inspiration to the young women she mentored.

Each week, she met with her group and encouraged them to save money through the merry go round (saving circle), each contributing 20 KES/week. She recalls a time

USAID/Kenya-Photo credits



*Top: Jane and one of the young women in her group working together on their farm. Bottom: The young women gather for their weekly group meeting as Jane, their Mentor, explains the importance of savings for the success of their enterprises.*



#### **Contact Information**

Beatrice Kinyanjui, *Chief of Party*  
Beatrice.Kinyanjui@CardnoEM.com

Victoria Collins, *Program Director*  
Victoria.Collins@CardnoEM.com

when one of her girls wanted to drop out because she thought she didn't have enough savings to start farming. Jane encouraged her, explaining that although she may not have enough savings to pay all the costs up front, she could borrow and take a loan. Since the girl was unfamiliar with the loan process, Jane eased her fears by explaining how she would be able to steadily repay the loan through monthly payments.

"I even volunteered to lend her some of my own money to help boost her savings," she says. "I also helped her dig and prepare her plot." The girl used the loan to cover her contribution to the group irrigation pump, lease a plot of land, buy seeds, and employ a watchman that kept an eye out for hippos, who were notorious for destroying crops. Through Jane's guidance and leadership, the young girl was able to start growing vegetables; after selling her vegetables, she was able to repay the loan that Jane had given her. The girl was so inspired that she remained in the Program, and even encouraged two other girls to join.

"It's people like Jane that keep girls in the Program," said Pamela Amuga, a Loan Officer with Jinue Holdings, a microfinance organization that is financing the new enterprises. The girls agree. "Jane is mature and experienced, and most of all she inspires, encourages, and motivates us," said one of the girls in Jane's group.

During peak season from September to February, some girls made nearly 4,000 KES/month (40 USD), even after they contributed to savings, paid all their expenses, and contributed to their loan installment. All of the girls in Jane's group are either currently repaying or have completely repaid their first loan as they continue to save and buy seeds for their farms.

Jane leads by example and takes her job seriously. "Managing the girls can be tough since they can become restless, but I am a teacher and an educator...I like being a Mentor," she says. Not only is Jane a good Mentor, she is a good farmer. She is currently repaying her third loan, which she used to buy her own Kickstart MoneyMaker irrigation pump. The pump can push water uphill as well as pull it up from the source, allowing her to easily distribute water throughout her farm without using electricity or fuel.

During the dry season, when vegetables are harder to come by, Jane can make nearly 1,600 KES/week and can save nearly 6,000 KES/month with the income from farming and her small shop.

In seeing Jane's success with the farm, yet realizing that it was not easy for her to distribute enough water to the upper plot of her farm, Jane's husband bought her an additional pump from his savings, making it easy to distribute water uphill. After repaying the loan for the MoneyMaker pump, Jane plans to save enough money to take a loan of nearly 50,000 KES to buy her own plot of land. Currently, the land is being leased from the owner at a significantly discounted rate due to the fact that the Program provides the fencing needed to keep out Hippos. This serves as an incentive for the owner to allow the girls to use the land, since the owner has the same portion of land as each girl and the owner does not have to pay to fence the farm on their own.

"The Program has helped me in many ways," she says. "It has given me independence and self confidence. Before, I relied on my husband and when he was not there, I was unable to be self sufficient," she explains. "Now, I am able to farm on my own." As a farmer, Jane learned a lot from the Program. But as a Mentor, the Program and the girls learned a lot from her.