

# SUCCESS STORY

## From the Ground Up



*Eunice Ajuoga smiles as she prepares to sell her freshly picked cilantro to a local hotel in Mbita, Kenya.*

It's 8 o'clock on a sunny Friday morning and Eunice Akoth Ajuoga has already put in a solid two hours of work. Walking past the rows of vibrant green spinach, osuga, and other local vegetables, you can catch the scent of cilantro hanging in the air, coming from the small plots lining the farms' edges. A small watchdog snoozes under a tree, and Eunice explains that the dog's job is to keep the monkeys away. She also reminds us that she is in a rush to get to town, in order to make a scheduled delivery to a local hotel. Although most would still consider her a young girl, Eunice is quickly becoming recognized as a dynamic 24-year-old business woman of Olambwe beach in Mbita, Kenya. Her sense of pride and satisfaction is evident in her firm handshake, but it wasn't always this way.

Barely 22 years old when she joined the Value Girls Program in 2009, her age was no indication of her life experience or skill. As a mother of a small girl and the wife of a sick husband, Eunice struggled to make ends meet as a tailor. The income was inconsistent and unpredictable. "I was dealing with aggressive customers and a lot of verbal abuse," she said. "If you don't finish your work on time, they abuse you." Willing to work, yet unable to save and provide for her family, Eunice, at times, had to resort to begging.

The Value Girls Program works with young women aged 14 to 24 along the beaches of Lake Victoria in Kenya. Funded by Nike Foundation and USAID, and implemented by Cardno Emerging Markets USA, Ltd., the Program helps young women increase their savings, income, and self-confidence by developing small enterprises in poultry and vegetable farming.

Eunice explains that she had always been curious about raising poultry, so when the Program came to recruit girls in her area, she was eager to learn more. What excited her most was the prospect of receiving bank services. "I had never [even] imagined that I would be able to work with a bank, and that really excited me," she said.

As part of the Program, she formed a group with seven other girls. They cleverly named themselves "Smart Ladies", but were probably unaware at the time of just how smart they really were. 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 options for their unique situation. The two business options selected were poultry and vegetable farming. When given the choice to select an enterprise, Eunice chose poultry. With the other Smart Ladies, she attended trainings in both poultry and farm training provided by local poultry and horticulture experts identified through the Program. She also learned basic business and financial management, and participated in the group merry-go-round (savings circle), saving 50 KES/week (USD 0.50).

Shortly after joining the Program, a tragedy occurred which would test Eunice's courage and commitment. After being sick for several months, Eunice's husband passed away and Eunice became the sole provider for her daughter, without a source of steady income. Many would simply not recover from such a loss. Eunice could have easily left the Program and returned to the comfort of a familiar life as a tailor. Instead, she saw an opportunity to change her life and that vision drove her to keep going.

Eunice decided to stay in the Program and continued to save a small amount on a weekly basis. Once reaching the minimum amount of savings (1,000 KES or USD 12), she

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*Top: Eunice (right) selling spinach, cilantro, and other local vegetables to a hotel in Mbita. She sold 340 KSH (USD 3.40) worth and negotiated a price 30% higher than what was first offered.*

*Bottom: Eunice harvests spinach at her farm for an early morning customer.*



opened a bank account and deposited her money. Through the Program, she took an input/supply loan of 7,800 KES to buy poultry feeds, drugs, vaccines, and 25 chicks. Often poultry breeders lose up to 6% of their birds due to sickness. Not Eunice. She didn't lose a single one.

Raising poultry gave Eunice a sense of purpose. "It's my own chicken and I have control over them. I am doing it for myself and not someone else," she explains. Eunice sold her birds, made a small profit, repaid her loan, and decided to take a second loan to purchase more chicks and feeds. After selling and profiting off the second round of birds, she noticed that some girls in farming were able to make money more quickly. She observed that in farming, women can make money in one to two weeks, whereas in poultry, you have to wait nearly three months before the chicks are at an appropriate weight to sell.

Having learned about both poultry and farming through the Program, Eunice used the savings from her poultry business to begin her second enterprise in farming. First, she purchased seeds and secured a plot of land in the group farm. Then, she ploughed and prepared the soil and began planting. Within two weeks, she had sold some vegetables in the local market and was even taking orders from hotels and other vendors, securing business for the following week.

Eunice is a marketer extraordinaire. In the dry season, vegetables are in high demand and easy to sell. In the wet season, vegetables are easily found all over the area, making selling vegetables in the local market less profitable. Staying true to her group name, Smart Ladies, Eunice has already accounted for this seasonal trend. "In the wet season I don't take the vegetables to the market but I take orders from the local hotels," she said. "I go around town and take orders from Monday to Saturday, and on Sunday, I deliver."

On average, Eunice can make around 800 KES/week just from farming. With this income, she can save, buy seeds, purchase household goods, and even set aside money for when her daughter is old enough to go to school. She now visits the bank twice a week and deposits up to 200 KES at a time.

Although she currently has no chicks in the group poultry house, Eunice remains in the poultry business and her goals are big. "I want to keep a lot of chickens and supply chicken to the whole of Mbita," she explains. "I want to take a big loan – maybe 100,000 KES, if I can get it – and build a big poultry house, buy the inputs, and buy anything I am missing for farming." Eunice added that the only thing missing for her farm is a generator which would make irrigation easier. Although Eunice farms individually, she currently shares the farmland with the seven other members of the Smart Ladies group and the landowner, but is saving up enough money to buy her own generator and plot of land so that she can farm on a larger scale. Once she has her own farm, she aspires to employ the other Value Girls in her group to work on it.

Eunice still participates in the merry-go-round with five other women, each contributing 200 KES/week. At the end of the month, it's her turn to collect. Eunice is of course still a woman, so when asked what she plans to do with the 1,000 KES she will receive; she replies "I will use half to buy more seeds, and the other half to buy myself a nice pair of shoes. Leather ones. So that they match my suit."

Eunice is a true success story. Her goals and ambitions are big but she's proven to herself that she has the wherewithal to get there. "Although I don't have something so big, at least I'm out of poverty," she says. "I don't want to remember how my life was before the Program. From where I am, and where I'm heading, I could even buy a car. I'm in the right direction."

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