

SUCCESS STORY

It's a Business and it's my Business



Eunice harvesting spinach, cilantro, and other local vegetables which she then sold to two early morning customers.

“How can I go hungry?!” asks Eunice Anyango Winga, as she counts the money she just made from selling a bundle of spinach to two women from her village. Eunice, a 23 year old from Olambwe Beach in Mbita, Kenya, is a Value Girl. You might ask, what exactly is a Value Girl? In 2009, Eunice joined the Value Girls Program, implemented by Cardno Emerging Markets USA, Ltd.

Co-funded by Nike Foundation and USAID, the Value Girls Program works with young women aged 14 to 24 along the shores of Lake Victoria to increase their savings, income, and self confidence by exposing them to other types of businesses, such as poultry and vegetable farming, in order to reduce their dependence on the fishing industry.

Before the Program, Eunice made a living buying and selling omena (one of the three commercial fish species in Lake Victoria). “The chances of losing money in fishing were very high,” she explained, adding that the income she received was not enough to cover her daily expenses. “Sometimes, I would buy the fish and they would spoil before I could actually sell them,” she says. She customarily relied on the men to catch and count the fish for her to sell to local market vendors, and therefore had no control over her own livelihood. These problems were only exacerbated when the supply of fish in the lake drastically began to decrease. Her two small girls were often dismissed from school because she did not have enough money to pay for their school fees.

Eunice recalls the first time a local organization working with the Value Girls Program came to recruit girls in her area. “They explained the kinds of things we were going to do, like poultry and farming.” Having never been involved in poultry or farming before, Eunice was excited. “I thought if I am able to farm or raise poultry, I would overcome some of the problems I had before,” she said.

Eunice completed several training programs including “poultry and vegetable farming as a business” where she learned how to take care of chicks and prepare and irrigate farmland. She was also trained in basic business and financial management where she learned the importance of savings, the utility of taking a loan, and how to manage a small enterprise. The young women are all taught to think, “It’s a business, and it’s my business.” And that is just how Eunice sees it.

As the Assistant Chair in her group, Eunice frequently led the weekly group meetings where they discussed savings, table banking, and common challenges in their enterprises. “We encouraged those who wanted to leave to stay in the program and see it through, so as to realize the end results,” she said. However, despite her encouragement, there were still some girls who dropped out of the Program, lacking faith in the group and its resolve.

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 business

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options selected were poultry and vegetable farming. Initially, Eunice started a poultry business. “I learned where to get my own chickens, how to keep and take care of them, and how to sell them on my own,” she said. Once Eunice reached the minimum savings of 1,000 KES (USD 12), she took a 7,200 KES loan from Cooperative Bank to buy supplies for her enterprise, including feeds, vaccinations, drugs, and 20 chicks.

The loans that the women take are input/supply loans, whereby the bank pays the input supplier directly. As soon as the Value Girl receives her supplies, she is given a three-month grace period before she must begin to repay her loan.

Eunice was an exceptional borrower. She slowly built up a reliable credit history with the bank and used the income she earned from selling her chickens to repay her loan while continuing to save. However, when Eunice took another loan to expand her poultry business, she found that when she was ready to buy more chicks, there were none available. In order to continue her stream of income, she used her savings to buy seeds to try her hand at farming. After securing a piece of land in the group farm, she ploughed and prepared the plot, and began planting.

Eunice sells her vegetables to local hotels and market vendors, and has created a network of independent buyers who frequently visit her farm. Currently, Eunice is making about 1,600 KES/month, but only a portion of her farm is finished. She estimates that when she prepares the entire plot, she will make up to 4,000 KES/month; twice what she had been earning in the fishing business.

“I like farming so much,” she says. “In just two to three weeks you can start getting money, but in poultry you have to wait for over three months.” She is quick to add that although farming gives her a consistent income and the ability to save and plan, she does not forget poultry, where the income can be less frequent, but the payouts are larger.

Eunice no longer has to see her children’s sad faces after being dismissed from school. She now has enough money to pay her children’s school fees, repay her loans, and save for the future. At the start of the Program, she contributed 80 KES/month to the group merry go round (savings circle). Now she contributes over 200 KES/month.

When asked how the Program has helped her, she explains that she feels empowered because she can take what she has learned about farming and raising poultry and go anywhere. “Even if I go somewhere else, I can depend on myself and make my own money,” she says.

As Eunice finishes recounting her involvement in the Program, two young women stop by her farm to buy some of her vegetables. Recognizing them, Eunice smiles to herself. These were the same women who doubted the potential of the business and dropped out of the Program a year earlier. Now, they were her paying customers.

Eunice was a part of the Program’s pilot phase. Although the Program is currently scaling up to different beaches in the area and is no longer working directly with the girls from the pilot, she continues to expand her business – without the Program – because after all, it’s *her* business and nobody else’s.

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