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Entrepreneurial Spirit Activated

A Story of Transformation

Hellen Ebei's life has been transformed. A married mother of four, Hellen lives in Turkana County, Kenya, a hot and arid area with high levels of poverty and limited resources, including no electrical power grid. Hellen cares for more than just her children. She feeds fifteen people in her household every day, despite the fact that she and her husband are both partially blind.

But these challenging circumstances met Hellen's enterprising nature *and World Renew* — and those two things together have dramatically changed her life. In 2015, Hellen joined a village savings and loan association, or VSLA, made possible by World Renew Kenya. A VSLA is a community-tended "bank," operated by participating members who encourage each other in saving and offer each other low-interest loans that are otherwise unavailable to people of their financial circumstances.

With entrepreneurial spirit, Hellen joined the VSLA in September 2015 and wasted no time in using her new ability to borrow money to start changing her circumstances. She used her first loan of 5,000 KES (Kenyan shillings), or 49 USD, to buy a shaving machine and started a barber business, from which she earns about 400 KES (4 USD) a day. After paying off that loan to the VSLA, Hellen continued saving.

Next, bolstered by the support of her fellow savers and the success of her barbering business, Hellen has taken out and repaid three more loans. With the second and third loans, she bought a solar panel, a television, a video machine, speaker, amplifier, and a battery, and promptly opened video-showing and phone-charging businesses, which have added another 400-1000 KES (4-10 USD) per day to her household income.

Hellen used her fourth loan to buy water pipes, which she used to bring water to her house. Now her family has ready access to water — and yes, Hellen opened another business! She now sells water to her neighbors and makes another 100-200 KES (1-2 USD) per day.



Her husband was motivated by these successes. With the VSLA's loan-lending at capacity, he secured a loan from a bank and, together with Hellen's savings, they have invested in another business venture with the purchase of a maize-milling machine. Their milling brings in 400-800 KES, or 4-8 USD, per day.

Hellen's five businesses have added up to 2464 KES (24 USD) per day to her family's income. Her life has changed. She can afford to feed, educate, and clothe her extended family, and gives cheerfully to the church. Hellen is encouraged by her success and isn't ready to stop; she has plans to invest next in a water tank.

"Our VSLA has uplifted my life," Hellen says. "I was poor, but now I live well. Thank World Renew for their support."

A VSLA has allowed Hellen's entrepreneurial spirit to flourish. In the span of just two years, she has started five businesses and is truly changing her story.

Reported by David Kangangi
World Renew Project Officer

Hand-dug water pan impacts the lives of thousands families

A Story of Transformation

They wake up early in the morning — the young, the middle-aged, and the elderly — to ensure that their dream of having water is realized. Ever since the residents of Karimboni village in the Garashi ward of Kilifi County, Kenya made up their mind to have water within their village, even hard ground and limited tools could not stop them. They will not stop digging.

Karimboni village's dream began in 2013 as the food-for-work program of a flood response project implemented by World Renew and our local partner, the Anglican Church of Kenya's development service, ADS Pwani. After the flood response, ADS Pwani conducted a participatory rural appraisal with the Karimboni community, in which community members prioritized the expansion of their village's water pan, a water-harvesting technology that involves the digging of a large crater that is then lined in order to collect rainwater runoff.

The digging and excavating of the community's water pan began that year and has continued, as the community continues expanding it to meet their increasing water needs.

So far, the water pan has:

- Become a source of water for over 100 households.
- Saved the community time by reducing the travel distance to water.
- Reduced the risks to women and girls who have had to travel far distances in search of water.
- Increased study time for children who used to travel a long distance to fetch water after school.
- Become a source of water for both livestock and wild animals.
- Become a source of water for tree growing and kitchen gardens.
- Provided a meeting place as people work together.
- Motivated community members who now feel they have a bigger capacity to carry out major projects on their own.

World Renew has also used the water pan as a venue to educate the community about safe water use/treatment, as well as management of the water pan. The community now has plans to fence the pan and install a water filter, a pump, and a tank.

This small project that started as a food-for-work activity in response to a flood has become a major community asset. Glory to God.

This project is implemented by Anglican Development Services of Pwani in Kilifi County (Magarini)

Written by David Njoka



Community members are excited to have water harvested in their hand dug pan.

