Features:
- HiH EA turning skills and potential into enterprises
- Inculcating a savings culture

Articles:
- Personal motivation for success at the workplace
Our Vision
To alleviate poverty through enterprise and job creation.

Our Mission
To work for the economic and social empowerment of women, youth and men and therefore the society by supporting the creation of sustainable enterprises and jobs.

HiH EA transformational change (Road map)
EDITOR’S NOTE

According to UNICEF, more than half the Kenya population lives below the poverty line, earning less than one US dollar a day. This widens the gap between the rich and those who live in abject poverty. The most vulnerable of this group are rural women.

Hand in Hand Eastern Africa continues to stay true to her mission and vision by impacting in the livelihoods of thousands of her members, turning them into successful entrepreneurs by supporting them to start sustainable enterprises and jobs, to alleviate poverty and enhance the livelihoods of their dependants.

In this second issue of our magazine, you will read about HiH EA’s strategic plan 2015-2017, the progress of our programs and fantastic case studies of women economic empowerment. These are women who earlier had no source of income, but through the intervention of HiH EA, they have started income generating projects and are now able to provide the basic needs: food, housing, healthcare and education for their families. Another must-read is the captivating story of the season three winner of the Akiba Nyumbani (Home savings campaign) read on what drives the 61 year old widow.

Read the magical story of the blind ‘weaver bird’ who knits her way out of poverty and into self-reliance.

HiH EA is also profiled on the UN Women Knowledge Gateway for Women’s Economic Empowerment. It is a global network platform of gender-responsive companies, women’s collectives and institutions engaged to support and empower women economically.

The pictorial segment has featured photos of our staff, young mothers, clients and stakeholders training in different branches. You will also enjoy write-ups from our staff contributors. Read the inspirational story of one of our staff who crawled himself out of poverty to become a Certified Public Accountant.

Enjoy your read and be inspired!

Mukami Mungai
Editor in Chief

The editor welcomes articles, comments and contributions from readers.

Email them to: hihedition@handinhand-ea.org

Hand in Hand Eastern Africa social media sites

@HandinHandEA  Hand in Hand Eastern Africa  Hand in Hand Eastern Africa

Visit our website:
www.handinhand-ea.org
Pauline Ngari, Chief Executive Officer

An amazing 4 years journey in poverty alleviation by the HiH EA team

The four years of hard work by the HiH EA team has been amazing with good outcomes. The organization has recorded great achievements in the implementation of her job creation business model that has seen 120,000 enterprises and 160,000 new jobs created through enterprise development training, predominantly in the agricultural sector.

HiH EA has expanded her operations from the original 4 counties in 2011 to 22 counties in Kenya by 2015. In her Strategic plan, HiH EA continues to expand into the Eastern Africa region and already is working in Rwanda through the Care UK- Rwanda Village saving and loan groups (VSL), on a job creation project for communities in the Eastern Province of Rwanda. Plans are at an advanced stage for HiH EA to start operations in Tanzania in 2015. In her 2015-2017 strategic plan, HiH EA plans to mobilize and train over 500,000 members and facilitate creation of about 350,000 enterprises and 455,000 jobs within the Eastern Africa region.

In her effort to provide an all inclusive intervention to poverty alleviation, HiH EA has Integrated Enterprise Development with Adult Literacy training among other development interventions to help scale up the outcomes of her enterprise development training. Working with like-minded partners, the organization has been able to facilitate specialized skills training to her members that help to improve sustainability of their enterprises and jobs and that of the HiH EA objective of poverty alleviation.

Teaching the community on how to fish rather than giving them the fish is the HiH EA approach to empowering the community to help them take charge of their livelihoods. It also helps improve their self-belief in participating in development of both their communities and that of the country at large.

HiH EA continues to play a very critical role in tackling the unemployment problem in our country and complements the Government’s and the Millennium Development Goals’ efforts of halving extreme poverty levels. HiH EA also anchors her efforts in helping rural women access economic opportunities to bridge the gender disparity gap which is one of the determining factors of curbing poverty.

My call to all the development agencies is to appreciate that community development is never a competitive business but rather a collaborative effort that guarantees a win-win situation for both the target group as well as for all the stakeholders.

I would also like to call upon the Government to recognize and support development agencies such as HiH EA which are actively engaged in the alleviation of poverty. This is the sure way to achieve sustainable development for a progressive Nation.
John Ndung’u, Chief Operations Officer

HiH EA program operations

The HiH EA model is based on a tried and tested approach to job creation of four mutually interlinked components:

- Group formation and savings mobilization to develop confidence, social cohesion and mutual support through groups’ savings and loans.
- Business training and enterprise development to help group members run and manage their own enterprises.
- Financial management and facilitating credit when internal group revolving funds are insufficient.
- Value addition and market linkage.

We build capacity through enterprise development training, which is guided by our vision of alleviating poverty through creation of long-lasting enterprises and jobs.

Where Will the New Jobs Come from?

The Kenyan government will not be in a position to employ all her citizens. Large corporations will continue to expand in developing markets but, not employ people on the scale needed. The solution will be to create your own small enterprise or work for someone you know well. This can be achieved through the HiH EA integrated 4-step approach.

Value chain management

The program strengthens incomes and sustainability by focusing on value chain management, identifying and linking entrepreneurs to market opportunities, integrating businesses into value chains and improving product quality and competitiveness.

Since April 2011, significant value chain activities, trainings, capacity building and case study documentations have been done. There has been gap analysis, interventions development and partnership creation to meet the needs of the members we serve in terms of food security, environmental sustainability and improved income generation.

Agricultural Sector Development Support Program (ASDSP) partnership has immensely contributed to value chain development through value chain platforms, in which staff participate in the thematic committees and platforms. These platforms discuss and promote various value chains in diverse sectors of agriculture and livestock including poultry, dairy, bananas and many other value chains across the counties that have greatly benefitted our members.

Notable value chain successes have been witnessed in hibiscus farming, avocado value chain in Thika, and honey value chain in Eldama Ravine. HiH EA has been instrumental in mobilizing farmers, training and linking groups to partners for better market access, quality assurance and value addition. Other partners that have played a key role in promoting value chains include the Kenya Bureau of Standards (KEBS) for quality certification and the Agricultural Technology Development Centre (ATDC) in Ruiru for banana value addition.
Unique Lending Approach

HiH EA targets entrepreneurs excluded from the existing financial services in the poor rural and urban areas due to lack of collateral, inability to pay as well as those without confidence to access credit.

The Enterprise Incubation Fund (EIF) aims at incubating small enterprises and start ups by providing seed capital for a period of three years. HiH EA ensures each borrower has business and loan management skills prior to receiving a loan. With Kiva support we are able to assist vulnerable individuals, particularly women and youth, through groups to develop a credit history, improve livelihoods, ensure food security and increase income. HiH EA has disbursed 22,000 loans amounting to Ksh. 250,308,000 through the EIF. Kiva shares HiH EA’s mission of alleviating poverty through income generation.

The Table Banking Top UP is aimed at enhancing group ability to handle external borrowing through their revolving fund. It’s an approach for providing an alternative means to financial inclusion to the underserved.

HiH EA Projects

• SIDA Project

This project aims to reduce rural poverty and work in support of the country’s prioritized strategies of Vision 2030 and the UN Millennium Development Goals.

HiH EA members are provided with structured business training and facilitated to access credit services to enable them start and grow sustainable enterprises as well as create jobs.

HiH EA has facilitated the creation of 120,000 enterprises and 160,000 jobs amongst our 111,000 members in 6,000 self-help groups.

• Integrated Enterprise Development and Adult Literacy Project

This program is designed to enable people especially women develop their self-esteem by integrating the skills of literacy, numeracy, oral expression and problem-solving. It is an integrated component of the HiH EA social enterprise training/intervention and is implemented in line with the enterprise training to complement entrepreneurship development and job creation. The pilot phase is underway in Kajiado and Makueni counties to reach out to 11,000 beneficiaries. Up to June 2015, the project had 9,000 learners.

• HiH EA & CARE job creation project (Rwanda)

HiH EA and Care Rwanda have established a three-year partnership with the aim of empowering 100,000 Rwandese mostly women to work their way out of extreme poverty by running their own businesses. The project will see the creation of 80,000 jobs.

• Village uplift program (VUP)

The VUP is a specialized program, directed at empowering and mobilizing village members to drive economic development in their respective villages. Village members learn to build and sustain market-based, economic activities, enabling higher incomes and sustainable livelihoods. They become change agents in their villages by ensuring greater food security, better education for children, increased access to medicines and healthcare and improved housing.

• Johnson and Johnson Corporate Citizenship Trust Water Entrepreneurship project

This project seeks to support entrepreneurial opportunities for addressing the severe lack of access to clean water among many rural and semi-urban vulnerable people in Kenya. HiH EA members are also provided with education and awareness of the importance of filtrating water.

• Young Mothers Project

The Young Mothers project was a three year program targeting young and vulnerable teenage mothers with the aim of improving their human rights for a dignified life by restoring their emotional, psychological, mental and financial stability and giving them the ability to take care of themselves and their children.

By the end of the project in early 2015, about 8,000 young mothers in 450 groups had been recruited into the project, 3,700 enterprises and 4,700 sustainable jobs created.

The project strives to unleash the business potential of women through increasing gender equality and women empowerment hence creation of enterprises and jobs for improved incomes. The Young mothers have been educated on human rights including: legal rights, rights to basic needs, rights to information, right to life, self-awareness and right to affordable health services. The trainings were conducted by human rights lawyers with vast experience in family law


**Accountability** is responsibility for one’s actions. It implies that someone has a right to hold an organization to account and that the organization has a duty to explain and account for its actions. Good measures allow a manager to identify operating strengths and weaknesses, target areas for improvement and recognize them when they occur. Performance measures are categorized based on; efficiency, output and outcome.

**Efficiency Measures**

These indicate how well an organization uses its resources to produce goods and services. It focuses on resources, goods and services and productivity. The relationship between resources utilized and level of outputs at the end of the project period is very critical as donors need to get value for their money.

HiH EA uses the below indicators to rate performance:

**a) Cost of recruiting a group**

HiH EA has projects with diverse target groups. Group methodology is easy to manage especially if it has a manageable number of members.

Groups drive expenditure as training is done per group and daily activities are scheduled depending on how many groups an officer has to train per day. There is need to recruit many groups in far areas as the cost of visiting the groups will be shared among the visited groups unlike where an officer has to meet one group in a far area.

**b) Cost of recruiting a member**

The cost of recruiting a member is very critical in showing the level of membership in relation to the groups that have been recruited. There should always be a correlation between the cost of recruiting a member and the cost of recruiting a group. HiH EA has put measures in place to ensure that both parameters show a declining trend especially in old branches where the infrastructure and capacity building has already been perfected over the years.

**c) Cost of creating an enterprise**

For a member to create an enterprise a lot of training and capacity building activities are organized by HiH EA and this requires major costs in delivering the outcomes. This calls for monitoring the number of enterprises created by members and analyzed on a day to day basis before it’s fed in the management information system (MIS). Staff ensures that the training done yield fruits by ensuring that members start their own enterprises or enhance the existing enterprises through value addition and market linkages.

**d) Cost of creating a job**

HiH EA’s mission statement on job creation is a key deliverable for the organization. Once an enterprise has been created, it creates a job for the member and as the enterprise grows, more jobs are created. Staffs monitor the jobs created by HiH EA members every time they visit a group.

The cost of creating a job is being maintained at a low cost by ensuring that members finalize the training within the projected period of training.

HiH EA is an institution that values efficiency and is dedicated in ensuring that expenditure incurred by the organization is worth the output generated. The indicators have formed part of weekly budget monitoring tool, where cost versus productivity per Business Relationship Officer [BRO] is monitored.

**SYSTEM INTEGRATION MAKES WORK EASIER FOR HiH EA**

Paul Njoroge, ICT Manager

Recurrent scandals have evolved not only in the business sector, but also in several non-governmental organizations (NGOs) engaged in charitable work. Where there is no ‘silver bullet’ to prevent all questionable practices in organizations, transparency which is the degree of completeness of information, provided by each company to the market, concerning its business can be achieved through Continuous integration of the internal systems and partner based systems.

Continuous Integration commonly known as (CI) is the process of ensuring that all codes and related resources in a development project are integrated regularly and tested by an automated build system. Code changes are checked into source control, triggering an automated build with unit tests and early feedback in the form of errors returned. A stable current build should be consistently available, and if a build fails, it can be fixed efficiently and re-tested. Once an efficient system has been put in place, an institution becomes accountable internally and externally to its partners and donors.

Information and Communication Technologies [ICTs] can provide a valuable support to those firms interested in improving their transparency.

Hand in Hand Eastern Africa has embraced technology by integrating all its systems from partners such as KIVA to Cloudlending Inc. systems which are lending systems to its financial system. Evaluation, spot checks and monitoring is attainable and the management is able to retrieve informative reports that are crucial in decision making.

The Institution is able to track its overall performance against its annual commitment in a financial year. The reports retrieved also give an overview of how clients are consuming HiH EA’s products such as EIF loans.
One morning, Monique woke up earlier than usual to go to work. Her stack of things to do was involving and critical to the employer’s success. She was very confident that she could handle all the 5 key assignments within the day. Thus, Monique was early and ready when she arrived at the office to deal with the review of contracts with 2 strategic partners and to make reports to the other two. In the last assignment she would be terminating the contract with the filming firm that had delayed the production of a green environment documentary for 5 weeks.

Just as she was about to enter the reception area, Monique tripped and her lunch bag unhooked from her left hand in her attempt to maintain balance, spilling the contents of her vacuum flask on the orange carpet. She hurried to right things, picking a mop from the cleaners’ locker and doing a poor job of the cleaning. Mogabe, the cleaning company guy assigned to the premises, was busy elsewhere and when he came to the lobby, he had no kind words for whoever had besmeared the precious Persian carpet, and Talia the receptionist had to tell him to go slow on his words as it was no other persona but “that cat-walker, Monique”.

Of course it was common knowledge that Monique had dimmed the star for Talia when she joined Orbit Green Corporation, and Talia was inwardly gloating over Monique’s misfortune and Mogabe’s diatribe.

Soon Monique heard of Mogabe’s reaction from a sympathizer, who had picked it from the “OrbitTimes” the corporation’s authoritative grapevine. She was told of his mean words and was greatly offended, and had to sort this mess out. A sizeable part of the morning was spent in the HR office fixing the soured relations; another clarifying the facts about the spillage to the curious hearers, another chunk was spent re-running the mental tapes to isolate fact from fiction, and not to mention the man hours dedicated to sympathizing with Monique and criticizing Mogabe. That day Monique was in her worst element and Orbit missed a deadline with Ozone Fortunes, a strategic partner who would have funded the revival of the River Forest Project. One month later, 16 Tree Wardens were laid off, as there was no funding for the River Forest Project.

Emotional intelligence (EQ) is both a competence and a discipline. As a competence it comprises the ability to positively manage and apply emotions to guide thinking and behavior. It complements Intellectual Intelligence (IQ) and is a major contributor to happiness and affects the level of success at personal level, and cohesion within teams and organizations. Monique was on top of things and had the IQ to deal with the assignments of the day but her EQ may have been no match for the disruptive events in her environment. A lot of books and material are today available on EQ and the discipline is growing since the world got to hear of other forms of intelligence besides IQ.

Whereas individuals pass through the formal education system and are tested and certified for IQ in one way or another, few if any ever have a formal testing for EQ. Interviews and selection tests for prospective employees are opportunities to size up various competencies necessary for team play, leadership and self management. EQ helps in dealing with stress, disaster, conflict and generally lots of situations without having a negative approach, mindset and reaction. Methinks the best test for EQ is in its application whether in real or simulated life situations and any organization that picks employees with high EQ finds success that spreads and lasts.
Netpaq provides IT solutions to HiH EA

Netpaq Business Systems Limited (NBSL) is a business automation solutions company based in Nairobi, Kenya. We are a leading business IT solutions firm serving clients in Kenya as well as other countries in Africa. We offer accounting and business processes automation software solutions and support services that enable our clients operate efficiently, effectively and profitably.

Over the years we have specialized in offering clients the following services:

1. **Sage 300 ERP**: Netpaq Business Systems is an accredited Bronze business partner in Kenya
2. **Fixed Assets Management Services**: Netpaq FAMS offers implementation services from fixed assets verification, bar code based fixed assets tagging, and implementation of Sage fixed assets register software solution.
3. **Business Technology Support Services and Integration Solutions**: We design and deliver business-driven information technology solutions that enable our clients’ businesses to become more responsive to the market opportunities and threats.
4. **Netpaq-eLearning**: We offer interactive and web based learning management solutions that enable our clients implement their people development business strategies and achieve their set objectives through improved employee performance.
5. **Document Management Solutions**: Imaging and conversion of physical documents to digital document to digital documents.
6. **Sage CRM**: Our CRM Offering It is a business solution that gives you the ability to connect with and understand real people covering every interaction with valuable customers across your entire business. Decisions. Most importantly, it’s affordable—so you can be assured that you’re getting the best possible value for your money.
HiH EA PARTNERS WITH CARITAS TO RESTORE HUMAN DIGNITY AND PROMOTE SELF-RELIANCE

Hand in Hand Eastern Africa (HiH EA) has signed a Memorandum of Understanding (MoU) with the Archdiocese of Nairobi through Caritas.

The agreement is geared towards addressing the immediate needs of the poor and marginalized through peace and restoration of human dignity with special emphasis on dignity of women and children, promotion of self-reliance and sustainable development. This is in line with the vision and mission statement of each of the organizations.

The signing was held at the Caritas offices in Nairobi. Present during the signing were HiH EA CEO Pauline Ngari, Chief Operations Officer John Ndung’u, Partnerships Manager Thomas Alai, Director of Caritas Nairobi Sr. Mary Mbaci, Legal and Administrative Officer Rosemary Koech, Programmes Funding Coordinator Kevin Omondi and Programme Manager Michael Kiburi.

Pauline Ngari noted that the partnership will impact a lot on the people on the ground adding that her biggest desire is to “Partner with the entire Catholic fraternity.”

She also added that it is very important to “embark on real training to the executors on the ground to especially reach out to the youth.”

Sister Mbaci appreciated the role of HiH EA in bringing lasting impact in the society through poverty alleviation and the empowerment of women. “This partnership comes at a great time as we seek to empower those that are poor.”

The two organizations will work in Nairobi and Kiambu Counties.
HiH EA SIGNS AN MOU WITH THE DIRECTORATE OF ALTERNATIVE BASIC, ADULT & CONTINUING EDUCATION ON THE INTEGRATED ENTERPRISE DEVELOPMENT & ADULT LITERACY TRAINING

Hand in Hand Eastern Africa has entered into an MoU with the Directorate of Alternative Basic, Adult and Continuing Education (DACE) under the Ministry of Education, Science and Technology, which will specify out the roles played by each partner towards implementing HiH EA’s integrated enterprise development training and adult literacy project.

Present during the signing were HiH EA CEO Pauline Ngari, acting Director of DACE Mr.Irreneous Kinara, Partnerships Manager Thomas Jimbo and Adult Literacy project supervisor Martha Nderu.

Speaking during the signing, Pauline noted that literacy is a critical component when talking about development and that HiH EA is determined to create impact to the target population through the project. She praised the continued support that DACE has given Hand in Hand Eastern Africa in carrying out the project. “We appreciate the help that DACE has given us in making sure our work on the ground is impactful,” she said.

Mr. Kinara hailed the efforts made by HiH EA geared towards enhancing the implementation of the adult literacy project whose key goal is to equip the target members with the ability to read, write, keep simple records for their businesses and improve on their self esteem.”Literacy is part of your right to education,” he said.

HiH EA has been implementing the Adult Literacy project in Makueni and Kajiado counties and has 4,600 and 4,300 learners from the two counties respectively.
BASKET WEAVER TURNS HER TALENT INTO AN ENTERPRISE

Even in old age……..
Rebecca Mutele is a 69 year old widow and a mother of six. She lives with four of her grandchildren who depend on her for upkeep. She is a resident of Mweini location, Makueni County and joined HiH EA adult literacy training program in June 2014 in level one. She never believed that one day she would know how to write her name and do simple calculations. She could only communicate in her native language, Kamba. "I really envied those who spoke in Kiswahili because they were respected in the community."

On October 2014 Rebecca sat for her first graduation test and scored 60% in numerals and 55% in reading and writing. She is now able to write her name, construct simple words from syllables and understand few Kiswahili words.

Besides the adult literacy class, Rebecca has gone through the training on enterprise development. Before the training, she did not know that her weaving talent could turn into a business venture. She wove baskets for herself and for her friends for free.

After the training, she borrowed Ksh 1,000 from her group table banking and bought sisal and weaving threads. Rebecca weaves at least ten baskets monthly and sells them at Ksh 450 each. This translates into Ksh 4,500 monthly.

"Am now able to feed my grandchildren well and my future goal is to expand my business and target a wider market."
THE 2014 AWARD CEREMONY FOR OPERATION AKIBA NYUMBANI WINNERS

IH EA celebrated her third season of The Operation Akiba Nyumbani (Home savings campaign) at the Kenya Institute of Curriculum Development, Nairobi, presided over by Mr. Duncan Marigi, Programs Manager of Agriculture and Rural Development at the Embassy of Sweden.

The six-month campaign saw a total of 6,126 members participate pulling a total amount of Ksh 17,491,043. Philomena Nduku from Kinguu Women Group, Tala branch emerged the best saver with Ksh 330,850. She was the winner in season 2 with Ksh 194,651. Esther Njeri of Women of Grace group, Kawangware branch, came in second with Ksh 276,339, while Eunice Njuguna of Kiawambe Self Help Group, Kiambu Branch took the third position with Ksh 219,010.

Since its inception in 2012, the Operation Akiba Nyumbani has accumulated savings amounting to Ksh 31 million. In season 1, the savings amounted to Ksh 2.6 million and Ksh 10.6 million in season 2. The core purpose of this campaign is to inculcate a savings culture onto our members and to provide an informal saving channel to our members who do not have bank accounts and have been excluded from any form of formal banking. FinAccess National Survey 2009 reported that one in three Kenyans was excluded from the financial system, while 27% only had access to informal financial-service providers and the remaining 40% had access to formal providers such as banks, MFIs, and savings and credit cooperatives (SACCOs). The members are encouraged to use piggy banks and after the saving period is over, they can use the savings to buy an asset, expand a business or invest in their children’s education. This leads to increased domestic income and improved livelihoods and women become economically independent.
SAVINGS, A MEANS TO WEALTH CREATION

Philomena Nduku Mutuku, a member of King’uu women SHG hails from Tala, a semi-arid area in Machakos County. Despite lack of education and her old age, Philomena, a 61 year old widow, has raised 10 children by herself, all while running profitable businesses and winning two successive savings competitions. Having joined HiH EA in 2011, her life has transitioned from poverty to a successful micro-entrepreneur.

Before joining HiH EA, Philomena was a casual laborer fetching water and selling it to her neighbours at Ksh 20 per 20 liters jelican. She also worked in people’s farms and ran a small chicken enterprise. She grew subsistence crop for food security though "the money was not enough considering I had children to take to school and feed. I had my daughter who had dropped out of campus due to lack of fees,” she says.

She participated in season 1 and 2 of the Operation Akiba Nyumbani and pulled Ksh 30,000 and Ksh 194,651 respectively. She used the savings to build a stone walled shop, restock it and the rest to expand her poultry enterprise. Philomena has created jobs for three young men in her ploughing business.

“I have diverse sources of income and this is what has continuously helped me achieve my savings target,” she says. “I could feel the change in my life. I was not driven by the urge to compete and emerge number one. The urge for me to improve my life and that of my dependants was key in my savings,” she narrates.

In Season 3, Philomena yet again emerged the winner with a whopping savings of Kshs.330,850.

“I will use my savings to pay for my daughter’s education in the university and restock my poultry business. I have also acquired discipline and this will help me in spending my money”.

Many rural women in Kenya are excluded from formal banking because they do not have banking accounts. This makes it hard for them to access credit because of absence of asset-based collateral and they do not know the procedures for accessing bank loans. In addition, women need their husbands’ consent to borrow money from the bank.

The home savings is a simple channel of raising credit for rural women. It has brought positive impacts on their businesses and family life while many of them have been able to expand their businesses. In some cases, they no longer have to buy goods on credit, thereby avoiding interest payments and increasing their profits. At the family level, they are able to make more contributions to their family upkeep, eat better food, and pay children’s fees regularly and with less stress.

They also have financial freedom and are able to make decisions concerning their finances.
BUILDING RELATIONSHIPS
By Nicholas Njagi

In our day to day life, we interact with different people and we are bound to step on each others’ toes. But how do we address such challenges in order to maintain good relationships? Understanding our emotions and having the ability to control them is important. Understanding the emotions of others – and knowing how to respond appropriately – is equally important.

We know of individuals who are able to instill hope and optimism in their audience even if they might not have given the solution. There are others who are able to calmly come up with solutions in difficult and stressful situations.

These are people who know how to manage their emotions. They are willing to take criticism in a positive perspective and in the process improve their performance. The below elements helps maintain good relationships.

- Self-awareness, which involves the ability to understand emotion.
- Self-regulation, whereby an individual is able to control their emotions. It involves demonstrating integrity, knowing when to say no and thinking before acting.
- Motivation involves looking forward to challenges and delivering on tasks.
- Empathy entails putting oneself in another’s situation to figure out how they feel and what they go through.
- Social skills help people be team players and good communicators who are able to sustain relationships.

Office 2000 provides HiH EA with office stationery
NJAGU FARMERS ENTERPRISE

Kiganjo Business Faith SHG is in Kiambu County. The group joined HiH EA in 2013 and has undergone all training modules successfully.

Peter Mungai Njoroge, a member had an idea of opening a soya milling business. He scouted for four members from the same locality and shared his idea. They formed the group him being the chairperson. Their objective was to improve on the nutrition and livelihoods of group members and the community.

HiH EA connected them to the Ministry of Agriculture and Livestock who trained them on the nutritional and commercial value of soya beans. They then started a project on soya growing and value addition with the objective of improving nutrition of their members and the community, and earn income for the group.

Currently they operate a group business whereby they engage in:

- Soya drinks
- Cereals milling
- Selling groundnuts snacks
- Whole wheat and porridge flour
- Soya milk

They have realized the following benefits.

- Improved food nutrition in their families through soya drinks and soya beans.
- They generate a profit of Ksh 15,000 monthly from the sale of Soya products and share amongst themselves.
- They participate annually in the Nairobi International show, county exhibitions and field days offering them exposure and visibility.
- The members have gone through the HiH EA training and have learnt about group dynamics specifically on leadership and group discipline.
- Through the savings and resource mobilization the members have opened individual accounts and are now saving with HiH EA so as to qualify for the EIF loan. They have also benefited from Enterprise management training and proper record keeping.
- HiH EA has trained them on value addition: good customer care, good packaging, sorting, branding, and labeling. They now sell soya which is well packed and labeled. They have employed themselves and have temporary employees.

Their future plans are to

1) Open soya milling stations in various towns
2) To have own plots
3) Issue dividends to group members
4) Offer employment opportunities
Young Mother uses her entrepreneurship skills to start a kindergarten

“Education is the most powerful weapon which you can use to change the world”. Nelson Mandela.

This is Lillian Atieno’s favorite quote. A quote that has seen her dream come true after setting up her kindergarten school. Lillian, a single mother aged 30 years and a mother of one is a member of Rauka Kabimoi group, a young mother’s group comprising of fifteen members. She lives in Kabimoi, Eldama Ravine. The group has undergone all the HiH EA training modules and has accessed the Enterprise Incubation Fund (EIF) and Lillian is one of the beneficiaries. Lillian studied an Early Childhood Development (ECD) course while in college and was employed in the nearby nursery school after working for six years as a primary school teacher. She was paid a monthly salary of Ksh 3,500.

“My desire has always been to work for the education of children. I recall memories of my nursery school teacher who taught me the first letters A, B, C and D,” she says.

Taking the big test

In 2010, with no startup capital, she started a kindergarten school at a nearby church’s premises and registered six children. Each parent contributed Ksh 100 every week towards the education of his or her child. She continued to operate her kindergarten until one year later when she decided to relocate it to an old house given by one of the parents. However, she faced stiff competition from other established kindergartens. Living in a patriarchal society where women are not supposed to engage themselves in such ventures was a hindrance too. Also due to the fact that she was not born and bred in that village, she experienced animosity from some neighbours who saw her venture as an ambitious one. Some parents withdrew their children from the kindergarten.

“I could see my dream going down the drain and I felt so dejected. I decided to close down,” she remembers.

Her comeback

Being the aggressive lady she is, Lillian’s entry into Hand in Hand Eastern Africa in 2013, was a blessing in disguise. Equipped with the skills on savings and enterprise development, her desire to restart the Kindergarten, this time bigger and better, was ignited. Her personal savings had accumulated to Ksh 10,000 and she borrowed another Ksh 10,000 as a top-up. She rented an acre of land and started building the school. The school was complete by January 2014 and ten pupils had been enrolled. The school now has pupils up to class two and a playground.

“I applied for Ksh 10,000 from HiH EA’s Enterprise Incubation Fund (EIF) and used it to construct a pit latrine for the pupils. I am still repaying this loan,” she says. Her exemplary teaching skills have won the hearts of the pupils and their parents and now the school has 74 pupils. Lillian earns a basic salary of Ksh 6,000 from her kindergarten and makes a profit of Ksh 15,000 every month. She has created five jobs: four teachers and a cook. The teachers are paid a salary of between Ksh 5,000 to Ksh 6,000 per month.

“I am happy that HiH EA training opened my eyes and taught me that I can be my own boss. I am more proud that I am contributing to the education of our future leaders,” says Lillian. She plans to borrow Ksh 15,000 to improve the quality of her classrooms.

“I am very grateful to HiH EA for making me believe in myself and take the first step in owning a business. The training on entrepreneurship has helped me learn good customer care skills which have been very helpful. The training was an eye and mind opener.”

A teacher with the children in class
Jacinta Wanjira Njogu, 67, has seen her life change since she joined her group (Urumwe wa rianjeru) in 2014. She hails from Mumbuini village. The village hosts the 28,000-acre land South Njariama Settlement Scheme in Kirinyaga where 3,000 squatters settle. The village has been cut out from development. Farming is to the minimal mainly because of the dry and bare land.

Lack of water and poor infrastructure is evident. “A while ago when you fell sick, the only means of transportation was bicycles and wheelbarrows. It was tough for pregnant women,” she recalls. Before HiH EA, she engaged in subsistence farming by growing maize and beans. She had no source of income. Having no formal education and with her jobless husband, she says that the cycle of poverty never left their home.

“Even for my children, I was not able to pay for their secondary school education. They all dropped out,” she says.

After HiH EA, she says that her best training is on savings and resource mobilization.

“The teacher taught us the importance of saving the little that one has and she gave me a piggy bank as my home savings ‘bank’. She also taught us on commercializing our farming activities.”

After the harvest season in 2014, she sold her maize and beans at a cost of Ksh 100 per kilo. She saved a total of Ksh 30,000 in her piggy bank which she used to buy three goats and the rest she paid for her grandson’s secondary education.

She has also registered for the National Hospital Insurance Fund (NHIF) a public medical insurance cover for Kenyan citizens and their declared dependants (spouse and children).

This is after her husband fell ill and did not have enough money to cater for his hospital bill.

“The Hand in Hand Eastern Africa trainer mentioned to me about registering for the NHIF, where I make yearly contributions of Ksh 1,920. With the card my health is guaranteed.” She says

“I have never been in a classroom. Hand in Hand Eastern Africa is my first school,” she says.

She plans to continue saving to buy a 4 acre piece of land to expand her maize and beans farming.

SWEET FORTUNE

Joshua Kiuma from Kamuki self help group is on his way to being a millionaire. He is a smallholder farmer but his dreams are big. Joshua grows sweet yellow passion fruits in his one acre farm. This accommodates about 680 yellow passion plants and each vine can yield about 30 kg of fruit. “I zeroed in on passion fruits because they can be grown on a very small piece of land. Apart from being less capital-intensive, the fruits also fetch a higher price on the market as there is a high demand of passion fruit juice locally.”

“HiH EA Entrepreneurial training has benefited me alot as i have learnt the importance of savings and financial management. This has opened me up to new business ideas like this one.”

The plants are planted in rows, supported by strong five feet poles and a maze of wires running along the poles. These help support the soft stems in addition to helping the plants to climb. Passion fruit juice is in high demand both locally and internationally and therefore the market is good. “Once they yield, I will sell one kilo at Ksh 50 which will see my income increase.”

With increased production, Joshua hopes to venture into the export market. “I plan to start scale up and find new markets internationally,” he says.
MILCAH’S JOURNEY FROM A GARBAGE COLLECTOR TO A SUCCESSFUL ENTREPRENEUR.

In Kenya, most of the urban poor reside in slums where disease, crime, unemployment, lack of decent amenities like toilets, electricity and clean water is rife. Ask Milcah Maina what her greatest wish in life is and she will say

“I want to improve on my income and shift to a better place for me and my family.”

Milcah, 32, is a member of Unipoint SHG in Kahawa Soweto slums and is married with two children. She has adopted two more whom she lives with and caters for.

Her energy business is briquette charcoal making. Briquette is an improved type of fuel which is environmentally friendly and does not produce carbon monoxide like black charcoal. Before joining HiH EA, Milcah and her five friends were garbage collectors. They discovered that there was a lot of charcoal dust and saw dust been disposed of and they came up with the idea of moulding the dust into re-usable charcoal. She bought a binder and a molder to shape the briquettes.

“I decided to do briquette making because of the many advantages it has, especially on the environment. The greatest been that it is renewable. I can make use of organic materials which are common and renewalable and am assured of the sustainability of such a fuel source.”

Through the HiH EA training Milcah has been able to learn about entrepreneurship and financial management, which has helped enhance her briquette business, and now keeps proper records.

She has enhanced her business by borrowing from the EIF and printing her business cards as her marketing tool. She sells her products to the local community and also has customers from nearby counties owing to her good customer care skills.

Milcah has created job opportunities for two young men. Her income has also increased from Ksh 5,000 to Ksh 15,000 every month after the intervention of HiH EA.

Through this her living standards have improved and she can now afford to take her children to a private school and provide quality food for her family.

“I am motivated by the business income which has made me a rolemodel in the community.”

Milcah plans to expand her business by registering a briquette company.
HiH EA happy faces

Nelius, a Business Relationship Officer, Kawangware branch

Serem, a Business Relationship Officer, Kasarani Branch

Mary, a Business Relationship Officer, Kiambu branch

Dorcas, a boutique owner in Kiserian

Rose, a tailor in Ngong

Esther, a retail shop owner in Kiambu

Peris, Branch Manager, Kasarani branch
We are committed to making Insurance Better for Africa to enable you share all life’s moments in peace.

- Flexible, Affordable insurance packages
- Individual Medical Covers
- Inpatient and outpatient Covers
- Regional network of providers

Take CONTROL today!

We are a fully-fledged insurance company offering a variety of comprehensive, flexible Medical and Non-Medical Insurance Solutions for Individuals, SMEs and Corporates.
Give your business strong muscles by jogging

By Nicholas Kioko

Fitness is important to our health. Do you know it can also be good for your business? Elizabeth Robinson, a Philadelphia-based personal trainer and creator of Vit-Fit, a mobile app for customizable downloadable workouts, says regular physical activity can make you a better entrepreneur. She points out the below points:

**Build your network.**

Whether working out at the gym or participating in a team sport, fitness can help you network with prospective clients, partners and investors or strengthen existing business relationships. Fitness challenges open windows into an individual’s personality and allows you to communicate with others in a very different way and learn more about each other than you would over a cup of coffee.

**Get creative juices flowing**

Exercise improves brain power. A 2012 study by the Montreal Heart Institute showed aerobic exercise increased cognitive function. A jog might be just what you need before a brainstorming session.

**Reduce stress**

Physical activity reduces stress hormones and increases the production of endorphins. Exercising before work or during the day can allow you to approach your work with a calmer mindset.

**Boost your confidence**

Having a great workout translates into every area of your life, making you feel more accomplished at the end of the day about everything that you do.

**Improve your energy**

A 2008 study in the journal of Psychotherapy and Psychomatics concluded that inactive individuals who complained of fatigue were 65% less tired after participating in regular low-intensity physical activity. Exercising helps you sleep better, and if you sleep better you’ll have more energy during the day.
Young Mothers training on human rights and peace building

A trainer stresses a point during the training in Gatundu branch

A participant from Emali branch raises a point

Young mothers in Bomet branch are all ears

Young mothers in Machakos branch take notes

Freeing the mind for the young mothers in Kiambu branch

Young mothers training in Kasarani branch
West Breeze Hotel provides hotel services to HiH EA

West Breeze Hotel

Bar & Restaurant
Outside Catering
Accommodation
Conference

About West Breeze Hotel

West Breeze Hotel seeks to give the business or leisure traveler a relaxing home away from home atmosphere. Facilities are designed to meet the needs of today’s busy executive.

The hotel right through the reception, dining, guest rooms and the conference room, uses contemporary African furniture and fittings with original artworks framed in recycled timber. The soft furnishings with modern African prints and motifs and colors create a relaxing and refreshing ambience.

Restaurant and Bar

Our restaurant is airy and well lit. It features fresh innovative cuisine with a seating capacity of 40 people.

Our bar offers a full range of local and international beers, spirit, wines, champagnes, cocktails and fresh juices.

Cool sentimental music combined with movie and sports channel make it perfect for your everyday sundowner.

Guest Service

West Breeze Hotel has the ability to provide you with quality, personalized services to match your individual needs.

They include:-

- 24-hour reception and room service
- Concierge and porter services.
- Complimentary Wi-Fi internet connectivity in every room.
- Restaurant opens 24 hours daily.
- Cleaning and Laundry services.
- Airport Transfers and Taxi Services available.

Conference Facility

Our conference facilities are modern, comfortable and fitted with all essential equipment. Our facilities can cater for dinner parties, cocktails, seminars and executive meetings.

- Our conference rates are competitively priced and packaged.
- Facilities are air-conditioned and spacious
- Professional staff, always eager to offer you personalized services.

Our Garden

Our beatifully manicured garden for your private parties and outdoor activities.

Contact us
Masaba Road, Upper Hill
P.O Box 5218-00506 Nairobi.
Tel: 0788 219 176 / 0733 646 296 / 0732 772 083
Email: info@westbreezehotel.com
www.westbreezehotel.com

“We look forward to hosting you”

Location

Contact us
Masaba Road, Upper Hill
P.O Box 5218-00506 Nairobi.
Tel: 0788 219 176 / 0733 646 296 / 0732 772 083
Email: info@westbreezehotel.com
www.westbreezehotel.com

“We look forward to hosting you”

West Breeze Hotel

Bar & Restaurant
Outside Catering
Accommodation
Conference

About West Breeze Hotel

West Breeze Hotel seeks to give the business or leisure traveler a relaxing home away from home atmosphere. Facilities are designed to meet the needs of today’s busy executive.

The hotel right through the reception, dining, guest rooms and the conference room, uses contemporary African furniture and fittings with original artworks framed in recycled timber. The soft furnishings with modern African prints and motifs and colors create a relaxing and refreshing ambience.

Restaurant and Bar

Our restaurant is airy and well lit. It features fresh innovative cuisine with a seating capacity of 40 people.

Our bar offers a full range of local and international beers, spirit, wines, champagnes, cocktails and fresh juices.

Cool sentimental music combined with movie and sports channel make it perfect for your everyday sundowner.

Guest Service

West Breeze Hotel has the ability to provide you with quality, personalized services to match your individual needs.

They include:-

- 24-hour reception and room service
- Concierge and porter services.
- Complimentary Wi-Fi internet connectivity in every room.
- Restaurant opens 24 hours daily.
- Cleaning and Laundry services.
- Airport Transfers and Taxi Services available.

Conference Facility

Our conference facilities are modern, comfortable and fitted with all essential equipment. Our facilities can cater for dinner parties, cocktails, seminars and executive meetings.

- Our conference rates are competitively priced and packaged.
- Facilities are air-conditioned and spacious
- Professional staff, always eager to offer you personalized services.

Our Garden

Our beatifully manicured garden for your private parties and outdoor activities.

Contact us
Masaba Road, Upper Hill
P.O Box 5218-00506 Nairobi.
Tel: 0788 219 176 / 0733 646 296 / 0732 772 083
Email: info@westbreezehotel.com
www.westbreezehotel.com

“We look forward to hosting you”

Location

Contact us
Masaba Road, Upper Hill
P.O Box 5218-00506 Nairobi.
Tel: 0788 219 176 / 0733 646 296 / 0732 772 083
Email: info@westbreezehotel.com
www.westbreezehotel.com

“We look forward to hosting you”
SUCCESS

BY Allan Waweru

Winston Churchill defined success as moving from one failure to another without loss of enthusiasm. To succeed one must disown fear. We all learn by failing and it is by trying one more time than we fail that makes us improve. We may not be perfect at the first, but we become better on our second attempt.

Some enemies of success are:

- **Self-denial.** Life is all about how you see yourself and never about how others see you. You may be suffering from a complication but this can be a door to another opportunity. God created us with a purpose.
- **Refusing change.** The first step towards success is refusing to be a captive of the environment you encounter.
- **Thinking small.** We usually become what we think we are. Ordinary minds will always give average results and great minds will achieve extraordinary results. Think, feel, talk, act, become and live greatness!
- **Fear of failure.** Appreciating any loss and learning to recover from it is what matters most.
- **Losing focus.** Think of that captain in the ocean who doesn’t know where the port is. He may be headed to Cape Town but anchoring in Alexandria. This will be a waste of time and resources.
- **Failing to appreciate where we belong.** We can never choose where to be born but we can shape where to be in future. We need to understand it is our personal choice to work for an organization.
- **Ignorance.** The greatest loss in life is letting an opportunity die as we watch.
Stakeholders training on HiH EA job creation model

Stakeholders in Thika been taken through HiH EA background history

Chief Operations Officer, John Ndung’u takes the Kawangware participants through HiH EA transformational approach

Stakeholders in Kiambu keenly following the training

Stakeholders in Oloitoktok follow the training.

67 Airport Hotel provides hotel services to HiH EA

- Terrace Bar & Grill
  - Bar, Terrace lounge and bathrooms which has a commanding view of The Nairobi National Park and is open to guests residing in the hotel and the general public.

67 Airport Hotel is the latest choice for your hospitality needs located at the border of Nairobi and Machakos County where you will experience COMFORT & VALUE AT IT'S BEST.

At a distance of 6 kilometers and only 7 minutes from town, Keeps Sells International Airport (KIA). 67 Airport Hotel is located closest to East Africa's largest Airport, JIA.

Who we are

Lavishly Decorated Rooms

Why our hotel?

- Well designed rooms
- With comfortable beds
- En-suite bathrooms
- With high pressure showers & full length mirrors, and 60 working desks
- Caffeinated tea making facilities and with magnificent views of the Samburu plains and the Nairobi National Park.

Mathenge Restaurant

- Our restaurant, with an open kitchen concept serving local and international dishes as well as a wide variety of children delicacies.

Cockpit Lounge

- Our resident Cockpit lounge located at the hotel offering the place to be so you can indulge in your favorite drink, meal or snack.

Conference Rooms

- Well-designed conference facilities with audio-visual equipment, LCD projector, screen, flip chart and free wireless internet access.
DISABILITY IS NOT INABILITY:
The “Blind Weaving Bird”

Felister Wanjiru Ng’ang’a, 31, is a member of the Pamoja visually impaired SHG in Gatundu, Kiambu County. She and her visually impaired friends formed the group in 2013 with a common objective of assisting one another through merry-go-round lending and starting various projects. The group has a membership of 15 and all the members were visually impaired when the group begun and as the time went by, most of them ended up becoming completely blind including Felister. Despite being blind, the members run a tree nursery and make detergents which they sell to schools and the community.

Felister is the group’s secretary and has played a key role in influencing the members in doing great group projects. However, she did not know how to transform her skills into an enterprise until she was trained by HiH EA on enterprise management skills. She bought a knitting machine and started weaving table clothes and sweaters. Her enhanced knitting business is very unique in the area since most of the tailors are only involved in knitting sweaters hence giving her a competitive advantage in selling her products.

Felister saves her income through the piggybank, group table banking and merry-go-round and has been able to raise capital for expanding her business by buying stock. Further, she has implemented good record keeping practices and this has assisted her in determining whether she is incurring profits or losses in her business. She is able to accomplish this through the assistance of a temporary employee. Her impeccable customer care skills have enabled her to attract and retain customers.

Before HiHEA training, she was earning an average income of Ksh 5,000 per month, but now earns an average income of Ksh 8,500 per month. A set of seat covers takes her one week to complete and she sells it for Ksh 3,500 while the materials for one set costs Ksh 2,200.

She has been able to gain dignity and self-confidence and now she is self-reliant and can contribute merry-go-round and table banking without difficulties. Her future plans are to open a tailoring shop in the nearby market since currently she does her weaving and knitting at home and this will enable her to get access to wider market, increase sales and get more income.
International Conference on FIN4Ag: Revolutionizing finance for agri-value chains

The biggest ever international conference on Agri-value chain finance to be held in Africa, took place at the Kenya School of Monetary Studies (KSMS) in Nairobi, Kenya, in July 2014.

The conference brought together more than 700 financiers, farmers, regulators and Agri-finance experts from public and private organizations to look at new ways to boost finance for small holder farmers and to bring ICT solutions for agriculture finance in Africa.

The conference was officially opened by the Deputy President, William Ruto, who emphasized on the importance of educating farmers in rural areas in different ways to improve farming methods by incorporating new technologies. He said that the government intends to use biotechnology to increase growth in the agricultural sector.

The participants of the five days conference, deliberated on the rural finance gap through agricultural value chain finance and how financial service providers often see high risks dealing with farmers because they lack an understanding of the agricultural sector and food markets, and have no way to evaluate the risks in agricultural value chains. Case studies on the usage of innovative applications of technology were shown, thus demonstrating the potential of value chain finance for shaping agriculture in Africa, even as the continent grapples with hunger and poverty. African Rural and Agricultural Credit Association (AFRACA) secretary general Saleh Usman Gashua noted that

"Many agricultural producers use working capital and overdraft facilities as a substitute for trade finance. But there must be a close and trusting relationship between the supplier, trader and the bank."

Gashua further said that unlike local banks that support and finance farmers and cooperatives from the start, international banks get involved at the end of the Africa’s agricultural value chain.

The participants also discussed on credit information sharing whereby a borrower’s information on his reputation on repaying back loans or the lack of it, is shared between lenders and the Credit Reference Bureaus (CRB). If a borrower is consistent in repaying his loans, then he can benefit from reduced interest rates and his good reputation can act as collateral for his loan.

Ways of supporting and encouraging the youth to embrace farming also emerged with participants highlighting some of the greatest obstacles facing young people in entrepreneurship. It emerged that the youth lack access to funds and loans, are not involved in policy making. They also lack financial literacy and are not organised into groups.

It was resolved that the youth should be encouraged into farming as it is just like any other important money making venture. They should also have access to information about entrepreneurship, encourage them to use ICT for knowledge sharing/exchange and involve them in major decisions that affect them.

Hand in Hand Eastern Africa, a partner with AFRACA, has joined with Kiva, a non-profit organization that connects people through lending to alleviate poverty. The organization shares HiH EA mission of alleviating poverty through income generation.

The fund will help HiH EA to establish and expand its lending activities in meeting unidentified capital needs of its potential and current members.
HiH EA’s exhibition at the UN Women Sharefair

Hand in Hand Eastern Africa participated in the UN Sharefair on Rural women technologies held at the United Nation’s grounds, Gigiri, in celebration of the International Rural Women’s Day and the World Food Day.

It provided an avenue for local women to showcase their innovative and affordable techniques which contribute to increased income generation, climate change adaptation, value addition, reduced post-harvest loss and are labor and time saving.

The exhibition also sought to draw attention to the pivotal role played by rural women in agriculture as they are at the forefront of diversifying their families’ livelihoods. It also sought to address the barriers hampering women in agriculture which includes: lack of technology, no access to credit facilities, farm inputs and barriers in land ownership where their right to own land is limited by cultural practices and they do not have power to influence agriculture policy decisions.

It was opened by Her Excellency Tumusiime Rhoda Peace, the Commissioner for Rural Economy and Ms Zahle-Work Zewde (in print suit), Director UN Office in Nairobi, and Christine Musisi (In blue suit) Regional Director, UN Women East and Southern Africa, Kenya, visits the HiH EA stand at the exhibition.

Agriculture at the African Union, and Ms Sahle-Work Zewde, the Director United Nations Office in Nairobi.

Our three members were among a 100 exhibitors from 14 countries in the Eastern, Central and Southern Africa region Africa who showcased their technologies. These were:

1. Bilha Wambui from Limuru branch who exhibited a chicken shelter technology. Her technology is a round meshed metallic chicken shelter made from locally available materials comprising of wires and rubber from car or bicycle tyres. She came up with the technology after she saw many of her neighbours complain of vultures snatching their chicks and the chicks straying into other peoples’ compounds causing conflict. She makes the shelters with the help of her husband. She makes them in different sizes depending on the customer’s specifications. The cost also depends on the size with the smallest fetching Ksh 500 and the biggest selling at Ksh 1,200 and can hold 30 chicks. Her technology attracted a lot of attention because of its simplicity yet effective use. Through the technology, Bilha’s income level has gone up and she is able to help her husband in buying the daily essentials of the house, afford quality meals for her family and pay school fees for her grandchildren.

2. Esther Wanju from the Gathangari Farmers Group, Kiambu branch showcased her earthenware water purifying technique. Hers is an earthenware pot with added water purifying agents. The materials for the earthen pot includes sieved red soil and clay which is well mixed with water and chlorine and glazed carefully over a self made kiln. The earthen pots sieve the impure water into clean water ready for drinking into the dispensing pots.

Esther always had a struggle finding clean drinking water and this has been a challenge in the local village since her childhood. She was always looking for ideas that could solve this major challenge, not only for her but also for the entire village. During the Hand in Hand Eastern Africa training she learnt about enterprise creation and has been able to attend several other trainings where she was among other women who were trained on making earthenware pots with added water purifying agents. She started making the pots in June 2014.

This technology is able to solve the major challenge of clean drinking water in the village as well as reduce waterborne diseases. It is an instant remedy for the clean drinking water challenge where the local villagers have been boiling and incur costs in order to access the water. She has started training her group members and also the local people on the earthen pots’ use and nutritional benefits. Esther is now able to spearhead big changes in her local area by ensuring access to clean water in an economic way. The business is growing and she is able to support her family. She keeps business records to enable her track profits, sales and purchases. She sells the

Ms Zahle-Work Zewde (in print suit), Director UN Office in Nairobi, and Christine Musisi (In blue suit) Regional Director, UN Women East and Southern Africa, Kenya, visits the HiH EA stand at the exhibition.
earthen pots at Ksh 2, 000 each. She is now able to educate her children, afford quality healthcare and feed her family.

3. Purity Muthoni from Limuru branch exhibited her vegetable drying technology. A drying rack made of wood with a transparent net beneath it. She uses it for drying kales, cabbages, stinging nettle and rosemary and other traditional vegetables. Her technique seeks to address the challenge of post-harvest loss. She initiated it in 2011 after she saw the consistent loss of vegetables after harvest in her neighborhood. Together with three other women, they approached the Ministry of Agriculture who helped them come up with the technology. It has mitigated food wastage because once the vegetables are dried they cannot go bad and thus enhance food security. The solar drying extends their shelf life.

"Women constitute 50% of the African population and contribute significantly to household livelihood through agriculture. The Malabo declaration came up with a resolution compelling AU member states to set 10% of their budget for agriculture budget allocation and we must seek to monitor how effective this is."

-Tumusiime Rhoda Peace, the Commissioner for Rural Economy and Agriculture at the African Union

"I am happy as a woman to be associated with all exhibitors. Women play a vital role in rural economies as they provide food, engage in all farming activities and play a key role in nutrition. If all barriers hampering women in agriculture would be tackled, we would cut down the number of those who go hungry in the world by 150 million."

-Sahle-Work Zewde, the Director United Nations Office in Nairobi

Alliance Tours & Travel

For all your:
Airport transfer, Leisure travel
School transport & Cab services

Based at Silver Springs Hotel

Contact:
John: +254721 409 858
+254731 250 374
Email: johnmjunior@yahoo.com

“Your happiness our pride”
ASHUT supplies HiH EA with office furniture

Display, Storage & Office Solutions

Designed for the way you work

ASHUT ENGINEERS LTD, PO.Box 44669 - 00100, Nairobi, Kenya,
Website: www.ashut.com

Pleat Division
Tel: 0715 370864 / 0737 552222 L/L: 552225, 552292
Wireless: 057 5522246 Fax: 556982
Email: ael@ashut.com

Engineering Division
Tel: 0737 556780 / 0715 41644
L/L: 556970, 556780
Wireless: 020 2494566, 020 2499665
Email: saleseng@ashut.com, infoeng@ashut.com
OVERCOMING POVERTY, EMBRACING SUCCESS

Hand in Hand Eastern Africa is all about the success of members. But some staff have success stories to rival members’. Their dedication and passion for grassroots entrepreneurs is evident as they traverse deep into the slums and rural villages carrying out outreach and promotion activities. They too have stories to tell.

Bisma Muema, an accountant with the Machakos branch, was 12 when his father’s cattle were stolen from the family’s farm. The cattle were the family’s sole economic activity and so their loss dealt a blow to the struggling family. Within a year, traumatized by the loss, his father passed away. This marked the beginning of a long cycle of poverty characterized by lack of food, better housing and school fees. His struggling mother did menial jobs to provide for the family but yet this was not enough.

Bisma, decided to go against all odds facing him and he focused his mind to finding a better life. His first job was as a waiter in a city hotel earning a salary of Ksh 700 monthly. He was later to be employed as a house boy, a fruit seller and a cart-puller. The accumulated savings of Ksh 8,000 helped him set up a shop. The proceeds from the shop enabled him enroll back to school. This meant that he had to juggle both work and school.

“I got challenged by the lifestyle of most of the people living within the estate since they were educated and I wanted to be educated like them too,” he recalls.

He managed to put himself through secondary school and college and graduated as a Certified Public Accountant. He joined Hand in Hand Eastern in 2012 as an accounts assistant. He is now the branch accountant.

“I am able to pay my younger sister’s school fees,” he says.

Next up, he plans to earn his Bachelor’s degree in Business Administration.

“This will give me more technical know-how in service delivery to the general public,” he says.
WORK WITHOUT PLAY...
HiH EA staff teambuilding activities
HiH EA STAFF TRAINING

Dr. Stephen Ogidan of Successory Nigeria Ltd makes a point during the management development training.

Staff from Kawangware, Limuru and Kiambu branches at the training for break through results by Mr. Mithika of Frontfin Ltd.

HiH EA staff at the budgeting and quarterly review meetings in Gilgil.

A group photo session after the management development training conducted by Dr. Ogidan (seated with a blue tie)
## HiH EA branch networks and contacts

<table>
<thead>
<tr>
<th>Branch</th>
<th>Physical address</th>
<th>County</th>
<th>Mobile no.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kasarani</td>
<td>Pazuri place, 4th floor, room 5</td>
<td>Nairobi</td>
<td>0706 242 374</td>
</tr>
<tr>
<td>Kawangware</td>
<td>Riruta Shopping mall, 1st floor, room 32</td>
<td>Nairobi</td>
<td>0708 118 647</td>
</tr>
<tr>
<td>Kiambu</td>
<td>Kenmwa Plaza, 1st floor, room 37</td>
<td>Kiambu</td>
<td>0703 960 122</td>
</tr>
<tr>
<td>Limuru</td>
<td>Grand View Plaza, 3rd floor, room S3#02</td>
<td>Kiambu</td>
<td>0703 960 123</td>
</tr>
<tr>
<td>Machakos</td>
<td>Town Plaza, 3rd floor, room F3-4</td>
<td>Machakos</td>
<td>0703 960 119</td>
</tr>
<tr>
<td>Tala</td>
<td>Home-land Plaza, 2nd floor, room 352/3/B</td>
<td>Machakos</td>
<td>0703 960 120</td>
</tr>
<tr>
<td>Thika</td>
<td>Kigio Plaza, 2nd floor, room 27</td>
<td>Kiambu</td>
<td>0703 960 121</td>
</tr>
<tr>
<td>Nakuru</td>
<td>CK Patel building, 7th floor, block B</td>
<td>Nakuru</td>
<td>0726 162 323</td>
</tr>
<tr>
<td>Gatundu</td>
<td>PN Gitau’s, 1st floor, APT No.2. Bld L.R NO581</td>
<td>Kiambu</td>
<td>0725 057 327</td>
</tr>
<tr>
<td>Kitengela</td>
<td>Milele Centre building, 2nd floor, room 1013/43</td>
<td>Kajiado</td>
<td>0725 057 305</td>
</tr>
<tr>
<td>Eldama Ravine</td>
<td>Chambai Springs building, Block 1/268</td>
<td>Baringo &amp; Elgeyo Marakwet</td>
<td>0725 057 294</td>
</tr>
<tr>
<td>Emali</td>
<td>Martha Memorial House</td>
<td>Makueni</td>
<td>0708 264 270</td>
</tr>
<tr>
<td>Oloitoktok</td>
<td>Wakaruru Centre, OPP. Amani Plaza basement room A1</td>
<td>Kajiado</td>
<td>0708 264 271</td>
</tr>
<tr>
<td>Busia</td>
<td>Ingonyera Plaza, room 5, 3rd floor</td>
<td>Busia</td>
<td>0717 283 870</td>
</tr>
<tr>
<td>Bomet</td>
<td>Kipsigis Traders Cooperative Society building, 1st floor</td>
<td>Bomet</td>
<td>0717 283 878</td>
</tr>
<tr>
<td>Homa Bay</td>
<td>Roho Singo residence, 2nd floor</td>
<td>Homa Bay</td>
<td>0717 281 175</td>
</tr>
<tr>
<td>Embu</td>
<td>Eastern Emporium, 3 rd floor, Back wing</td>
<td>Embu &amp; Kirinyaga</td>
<td>0706 271 476</td>
</tr>
<tr>
<td>Kabarante</td>
<td>Pot.ter Business Center, 1st floor, room F102</td>
<td>Baringo</td>
<td>0706 271 461</td>
</tr>
<tr>
<td>Nyahururu</td>
<td>Kimwa Center, 3 rd floor, room 306,307,308,309</td>
<td>Laikipia &amp; Nyandarua</td>
<td>0706 271 480</td>
</tr>
</tbody>
</table>

**HiH EA website:**

[www.handinhand-ea.org](http://www.handinhand-ea.org)

**HEAD OFFICE-NAIROBI**

P.O BOX 8562-00100 NAIROBI

TEL. 020 26660908/9, 0703 960766

EMAIL: info@handinhandea.org