

MEMBER STORY 1

Kenya Country Profile

Human Development Indicators¹

| Index: 0.579

| Rank: 147/189

- Population: 51.4 million
- Urban population: 27%
- Population living below the extreme poverty line of \$1.90 a day: 36.8%
- Life expectancy at birth: 66.3 years
- Child malnutrition, stunting (moderate or severe) (under age 5): 26.2%
- Population with at least some secondary education (ages 25 and older): 35.2%

Kenya is a vast country with varying landscapes and degrees in climate across different regions, but seasons have typically been marked out as:

DEC - FEB	MARCH	APR - MAY	JUNE - OCT	NOV
Hot DRY season	Intermittent Rains	Heavy rains	Cooler DRY season	Short rains

While drought is a seasonal occurrence in Kenya, climate change has led to a frequency of prolonged and severe periods of it as rains are delayed or insufficient. When the rains eventually arrive, it is common for flash-flooding to occur. With over three-quarters of the population reliant upon agriculture as a means to a living or subsistence, such unpredictable and extreme weather has detrimental effects.



MEET JOYCE

Joyce has seven children. Feeding, clothing and ensuring they are all able to attend school is her main priority. Unfortunately, land degradation resulting from lack of rains and prolonged drought has meant that farming has become unprofitable and barely feeds families in the region of Kenya where she lives. Crops have failed because they cannot take root and livestock have deteriorated and even died without suitable pastures to graze in and sufficient water to drink.

Joyce joined a Five Talents' Savings Group where she received training on the habit of saving (a foreign concept to many rural communities), planning for the future and in business skills. Through her Group, Joyce was also provided with a safe place to save where she could gain interest on her savings and borrow money (rather than simply keeping her money under the mattress). Because of joining a Savings Group, Joyce has developed the skills, knowledge and tools to improve her household income by starting a new business.

Joyce is business savvy. After six-months of saving and training, she borrowed a loan from her Savings Group to buy sugar in bulk. She then divided the sugar into smaller bags and went door-to-door in her community selling the sugar. A simple, but highly profitable venture! Because of her success, Joyce was soon able to repay her loan.

"Now my children have new clothes and they can go to school."

¹<http://hdr.undp.org/en/countries/profiles/KEN#>

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MEET ESTHER

Esther is a great example of resilience. She lives in a village in Nakuru, Kenya. Esther used to rely on the profit from her harvest to purchase seed for the next season, but persistent drought left her only able to buy seed for a fraction of the land she owns. She was becoming poorer each season.

Then Esther joined a Five Talents' Savings Group where she learnt to save and developed other business skills. Esther began saving diligently and was looking forward to having enough money saved to borrow a loan from her Savings Group. (After at least six months of saving and training, members can apply for loans from their Groups. Members savings are combined to create a 'savings pot' which provides the money for loans.) Esther borrowed a loan of £230 which she used to buy seed. Three months later and she had her biggest harvest in a long time - 100 bags of maize compared to just 15 in the previous harvest!

Esther has 10 children. With the extra income, Esther was able to ensure her last three children were able to go to secondary school. Schools are nominally 'free', but in practice, many charge fees and hidden costs such as uniform, books and stationery are a financial strain on many families living below the extreme poverty line of \$1.90 a day! And because of her business skills training, Esther has also kept a few bags of a maize aside in case of future emergencies.

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MEET ROBERT

In recent years, occurrences of drought in Kenya have become more frequent, severe and prolonged. Consequently, drought has exacerbated land-degradation, cattle deterioration, crop-failure and fueled civil unrest (such as cattle rustling or land disputes). It has further resulted in food insecurity, increased rates of malnutrition and even starvation. For Robert, a young and ambitious Kenyan, he was determined that this would not be his future.

Knowing that education was key to breaking the cycle of poverty, Robert worked as a labourer and road worker to pay for his university fees. During one of his assignments as a labourer, he happened to work on the construction of a Kindergarten - one that was being built by a Five Talents Savings Group member! He discovered that through a community-led Savings Group, the member had received regular training on financial literacy and business skills, and moreover, had a safe place to save her money and eventually borrow a loan. Robert knew he had to join.

A few years down the line and Robert, now graduated with a degree in Business Studies, continues to save diligently in his Five Talents Savings Group. He stands proudly next to his small business that he started up from his savings and having the opportunity to borrow loans from his Savings Group (which he has already repaid). Robert has a small shop selling a range of goods including milk, snacks (nuts, crisps and biscuits) and household essentials (such as matches and candles). It is a profitable business, which can weather the storms of drought because it not only provides everyday basic goods, but Robert has also added M-Pesa (mobile money service) to keep up with the growing needs and demands of his community.

"I am now saving a little bit every day, and considered a role model in my community. I am very proud of what I have built."

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MEET BETTY

Betty lives in Embu, Kenya. Like many women in her community, she did her best to care for her two children with profits from her livestock, but it was often not enough - especially during times of drought when fetching water meant travelling twice, and sometimes three times the normal distance because nearby watering holes had dried up.

Then Betty joined a Five Talents Savings Group. Betty was particularly excited about the opportunity to be trained in record keeping and how to save money. Following six-months of saving and learning new business skills through her Savings Group, Betty borrowed a loan to establish a business selling clothes near her home. Today neighbours, church members and many others in her community stop by her stand, and it is growing with more products! Betty is even using some of her proceeds to benefit her community as she uses her profits to visit and support community members in times of sickness and bereavement.

BUT, even Betty's clothes stall was not immune to the impact of drought. As food prices inflate during times of drought, people have less money to spend on clothes, thereby reducing Betty's normal income. And yet, the financial management training she received in her Five Talents' Group taught her to save some of her profits so she is still able to sustain her family through the difficult times. "I used to depend on my husband to feed us and meet our needs, but now I can pay for medicine, feed my family, and send my children to school."

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MEET FAITH

Faith, like many women in Kenya, was expected to keep the home and house and was reliant on her husband for money. Money was often the cause of arguments. But without an income of her own, Faith struggled to ensure her children were fed, clothed and educated. Drought meant that crops failed and her small farm barely provided enough to feed the family. Then she heard about a Five Talents Saving Group - a place where she could learn about financial planning and management, develop business skills and have a safe place to save (and eventually) borrow money.

Since joining a Savings Group, Faith has saved regularly and borrowed a loan of £230 which she used to buy a cow and to diversify some of the crops she grows on her small farm. The cow now provides milk for the family as well as surplus to sell. The diversity of her farming helps protect the family if one of her crops fails. Especially with drought becoming such a regular and prolonged occurrence, finding ways to diversify was imperative. Faith says one of the most significant changes in her life is that she now has a place to turn to if there is an emergency. Previously, she had to borrow from friends who would sometimes want the money back too quickly or tell others about her problems. The only alternative before was the local loan shark who charges 30% interest and required loans to be returned within one month. Even though drought still occurs, Faith has prepared for these times through her savings and in carefully selected crops that can weather the storms of climate change.

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MEET SAMUEL

Samuel, who says he's older than 65, is the oldest member of his Five Talents' Savings Group. Through his Group, Samuel has been learning about the benefits of saving money, developing business skills and has a safe place to save. Because Samuel has been saving for over six-months in his Group, he is eligible to apply for a loan if he wanted - but being money-wise, Samuel simply relies on his savings and his ability to do so.

Even though in the UK, most 65+ year olds are usually retired, Samuel still needs to work - and that's why joining a Savings Group was so beneficial for him. As a life-long goat farmer, Samuel learnt to diversify his income source. He now grows millet, maize and sorghum which can be ground to make flour. Because of drought, he knew he had to grow enough to keep for storage. But without a secure place to store his harvested crops, he was vulnerable to theft - especially during times of drought where people (and animals) were desperate for food.

Using his savings in his Savings Group (that have grown because of his regular contributions and the interest he earns), he was able to build a secure storage hut to keep his harvested millet and maize. This means that he no longer worries about thieves taking his stock and he can continue earning and saving money. His grandson helps him on his farm. From his profits he makes from his farm, Samuel is paying for his grandson's secondary school fees.

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