

BUILD OUR HOMES.

TEXT & PHOTOS BY WANDA O'BRIEN

In rural Kenya, female farmers seize new opportunities to become first-time entrepreneurs with an investor base that is determined to see success: other women.



Kipsongol, Kenya –

When former charcoal dealer, Rose Mutai, and the 15 other *mamas* in *Teeh Gaa* Women's Group hold their monthly meetings, they climb over fences and cut through corn fields to get to their host's home, located beyond the end of a dirt road, a five-hour drive from Nairobi. Over chai and donuts called *mandazi*, these women deposit their modest savings into a group pot—the heart of their home-based banking system—to build their personal savings and supply loans to launch their own businesses.

“This is a different way of thinking,” explains Rose, a maize farmer and mother of six, who's quick to laugh when she speaks about how far the group has come. “My thinking has been expanded so I realize I can actually do more than farm my small plot of land at home. I can have a business.”

The savings system, paired with the right tools and trainings provided by [WE](https://www.we.org/) (<https://www.we.org/>), sees women in rural Narok County, Kenya, access business opportunities that were long-held dreams. They are first-time entrepreneurs—creating pathways of opportunity—that lead to the elusive goal of a secure financial future.

These efforts thrive because the women support each other's ambitions and pool their earnings. Fierce competition isn't prized or practiced.

Currently, the WE opportunity program assists over 1,200 women in Kenya through targeted coaching that's focused on building knowledge: equipping rural farmers and young people with the skills and resources to make opportunities possible that were previously beyond the periphery. (This doesn't include the additional 1,400+ women employed through [ME to WE Artisans](https://shop.metowe.com/) (<https://shop.metowe.com/>).

Across 20 villages, 70 women's groups are making change happen.



At the February meeting, a tailor, shop owner, and goat herder—now entrepreneurs in their own right—were among those who handed over their monthly savings (anywhere between Ksh100-500) as the secretary documented each amount in the accounting book. This formalized ritual is a takeaway from financial literacy and leadership trainings with WE.

Rose—now the group’s chicken producer—deposited her savings along with an additional few hundred shillings she’d tucked away; she’s almost repaid the loan for 14 chickens she purchased at the beginning of 2017.

Rose founded *Teeh Gaa* (Build your Home in the Kipsigis language) in 2013, when she and her neighbours decided to fix a common household problem: they didn’t have enough cups or plates to serve visitors.

“When I’d have visitors, I’d ask for the other mamas to help me out, if I can borrow a cup and plate,” Rose explains, speaking in Swahili through a translator. “Eventually, we said, enough! We can’t continue borrowing each other plates and cups. We need our own.”

The *Teeh Gaa* group established a merry-go-round system to add to the dinnerware in their cupboards. “We thought, what if we start a group where every month we do something for one person, and then move to the next?”

Mamas pooled a small monthly amount (cups and plates go for Ksh20 each at the local market) to purchase a requested item and bring it as a hostess gift. Within the year, Rose had a full set of dinner plates.

Then the group came to a standstill. The women still pooled their money to bring gifts when a baby was born, and food and water, so the new mother wouldn’t have to go out, but they weren’t able to purchase any other items for themselves.



“Cups and plates—that’s all we ever did,” Rose says.

Two years into the groups’ existence, its potential still untapped, WE gave a presentation at the local primary school they were helping to rebuild. WE’s opportunity mobilizer asked if the gathered parents wanted to learn financial management, budgeting, leadership skills, and more.

“Nilifurahi sana,” Rose shares in Swahili, laughing at the memory. “I was so happy. We said, ‘Come, come to our group, and see how you can help!’”

It started with budgeting, tracking the money coming and going out every month. They discussed saving, the amount each woman could commit to depositing each month. Next was learning about loaning, how the collective pool of money could micro-finance each other’s ambitions, with timeframes and agreed-upon interest rates to pay the loan back (all interest going back into the group’s pot, ready for re-investment).

After the election of a president, secretary, and treasurer, they identified their goals: what they wanted to achieve with start-up funds. The monthly meetings took on a weighted significance, with the increased access to funds, but always with the same tone—women supporting women to “build the home.”

It wasn’t easy. The women had never loaned money in such a systemized way before, and they needed to trust that no one would run off with it. It was also difficult, Rose says, in those early months—knowing the funds were sitting in the “money box” under lock and key by the treasurer, not yet enough to loan out. But she was willing to take the risk.

Rose always wanted to run a chicken coop, selling eggs and chickens, to turn an income to pay school fees, while allowing her to stay at home to look after her six children.

It was better than being a charcoal dealer, which is how she’d earned money as a young mother.



For close to a decade, Rose left her home twice a week at 4 a.m. to walk seven hours to Mekenyu, where women buy charcoal cheaply to sell near their villages. From 11 a.m. to 4 p.m., Rose collected charcoal, before loading her donkey with two heaping sacks, and trekking the seven hours home. The 19-hour work day was necessary. “Once my kids started growing up they needed to go to school, so we had to find the money to pay the fees,” she says.

Armed with the financial and business-building knowledge from WE, Rose took out a loan in 2016 to purchase chicken wire. Other group members took out loans to buy goats, cows, and start a sewing business. Rose gave the anticipated flock a wide berth to run the gamut outside, with enough room to build a wooden coop, protected all around by the chicken wire. She kept collecting charcoal twice a week, using the money for school fees, savings, and to re-pay the loan.

In 2017, after repaying her first loan, Rose took out another loan to purchase 14 chickens. She sold maize to buy another 14. She was all eggs in.



With a full flock in her coop, Rose quit going for charcoal to devote the time and energy needed to make the start-up successful. Now, she regularly sells eggs to neighbours who come to her home, has several little chicks that run around her yard, and the option to always sell one of her hens. It's enough for school fees, savings, and loan re-payment—and a joyful pride as Rose provides a tour of her property.

“I wanted to improve my home, build my home,” Rose explains. “[*Teeh Gaa*] does mean to build the house, but we didn't mean it as physically building the house.” She gestures to the surroundings, the new cow grazing outside her front door, along with her chickens, her kids soon to be home from school. It's the action of realizing the opportunities, that turnkey moment when what you dreamed about becomes truth.

“I feel very happy when I see a neighbour also come up, because when we started we said, we are all, all of us, going to build our homes.”