

**Neema “Grace” Matiandui Empowerment Group, Kenya**  
**Partnered with FUMC, Myrtle Beach, January 2020 – December 2022**

**GRADUATION!!**



*Members of the Neema Matiandui Group at their graduation ceremony.*

Graduation marks an important milestone for a Zoe Empowers group, but it is by no means the end of the project. In addition to the individual accomplishments which will sustain them into the future, Zoe groups have forged such strong bonds during their three years in the program that they remain committed to each other and, in the great majority of cases, meet regularly. Zoe program facilitators keep in contact with many graduated members and note that the youth continue to protect each other from mistreatment and provide a safety net in times of hardship; help vulnerable community members; and expand their businesses.

Your partnership has been a manifestation of God’s love for the children. With your support they transformed their lives, discovered hope, and learned of God’s love for them. Now they are not only prepared to take care of themselves and their siblings, they are caring for those around them as a way of sharing the blessings they have received. Your commitment may have been limited to three years for a specific group of children, but its effects will last a lifetime and ripple forward to many, many others in need.

**Group Member Retention**

All members who were recruited by Zoe Empowers three years ago remained in the program and worked hard to achieve self-sufficiency. This is a testament to how the youth helped each other face the difficult task of overcoming their many challenges. It was their goal that no one should be left behind.

The following pages contain the final report from your group as provided by the Zoe program facilitator to document the results of your financial and prayerful support. It begins with a letter from the group to you:



FROM: NEEMA MATIANDUI



TO: FUMIC, MYRTLE BEACH

Hoping that you and your families are doing well. We as Neema Matiandui group are greatfull for the many things you have done to us. Before we knew Zoe we had Countless Challenges which today they have all become a thing of past.

Thanks for helping us to start our bussinesses as we graduate our members are running more than one bussiness. The bussiness we run include: Salon, Barber, Shops, Convinient Shops, Tailoring, Restuarants among many other. Thank you soo much for believing in us, today our siblings are back to school and we are able to provide for books, Pens, School uniform and the school levies.

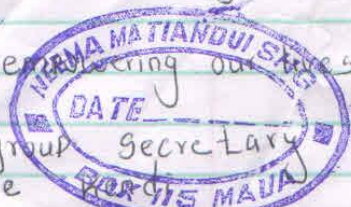
We are happy to let you know that at our homes we are food secure, we can afford good quality food and not in small portions as it used to be. Thanks for assisting us grow our own food and have enough such we sell the surplus and boost our bussiness.

Through the savings in our group table banking, those who didn't have shelter have constructed better for the family shelter and those who didn't have Latrine have as well made a better one for the family.

We can't forget to mention many training we have gone through. Through them we have a general views of life and this makes us feel that we are whole beings. You are in our thought, and Prayers.

Thank you soo much for everything we are never the same.

Your's group  
Christine





## How Your Partnership Changed Lives Forever

### Group Income Projects and Activities

Farming: The group members rented one acre of land where they planted green grams, sorghum, potatoes, and corn. They share the harvest for consumption and sell the surplus to boost their group table bank. In the last planting season, the harvest was not good due to insufficient rainfall, however, they had enough for family consumption. Zoe initially provided the group with money to rent land and provided seeds for initial crops and later for drought-resistant crops such as sorghum, pigeon peas, cow peas, and sweet potato tubers.



Financial: The group has a table bank project to which the participants regularly contribute. The members use the funds for low-interest loans. The bank now has a total of \$1,100 usd. The group also has a merry-go-round fund to which members contribute regularly. The money is used to buy household items for group members on a rotational basis.

Group Activities: The group divided into five “pods,” (sub-groups consisting of about five households) to help build stronger bonds and to make it easier for them to meet more frequently. Members in the pods purchase items for each other as gifts to their prayer partners or through merry-go-round funds. These items include beds, bedding, televisions, and building materials such as iron sheets for roofs.

*Two Neema Matiandui pod groups with the items they have purchased for each other.*

Community Outreach: The group members started a community-wide initiative to help raise awareness of the importance of planting drought-resistant crops.

The group plans to continue all projects post-graduation.



### Income Generation

Zoe Empowers Kenya organized business training sessions throughout the three years of program implementation so that all youth could become entrepreneurs and create a sustainable means of supporting themselves and their families. After developing business plans and attending vocational training as needed, the heads of household received grants and start-up kits to begin their businesses in the first year. They were then encouraged to expand

their business or start second businesses. (During the Covid-19 lockdowns some youth had to change their business projects.) The following is a compilation of their current business activities.

#### Businesses started with initial grants:

4 hair salons	1 mechanic	4 mid-size restaurants
1 barbershop	5 convenience shops	3 make and sell French fries
3 tailors	5 sell produce	2 buy and sell goats/chickens
1 welder	3 sell assorted goods	2 sell second-hand clothing

#### Businesses started with a table bank loan or savings:

1 welder	3 small restaurants	2 sell assorted goods
1 wirer	4 sell new/used clothing	3 sell green banana
1 mechanic	2 buy and sell goats/chickens	7 sell prepared snack
3 grocery stores	3 sell dry grains	foods/drinks

Three siblings have started independent businesses selling prepared foods such as boiled eggs, traditional porridge, and French fries.

#### Vocational training

Nine youths received training in hairdressing (2), mechanics (2), tailoring (2), welding (2), and electrical wiring (1).

Community employment: In addition to hiring others to occasionally help them with crop harvests, the members of this group regularly employ 23 people from the community: nine in hair salons, nine in restaurants, four in tailoring, and one in welding.

#### **Financial Security**

All families have some form of savings and often have multiple forms. They are saving their earnings in the following ways: mobile banking (14), institutional banking (12), village savings plans (30), and by keeping large livestock (17). Members are also building their wealth through the purchase of assets: five bought motorbikes and two bought land.

#### **Food Security**

Before entering the Zoe Empowers program, families lacked access to adequate amounts and good quality of food. At graduation, all households can eat three balanced meals in a day and are considered food secure. Zoe provided training on farming methods, tools (like hoes and machetes), and initial inputs of seeds (such as corn, pigeon peas, sorghum, sweet potato tubers, and cow peas) in the first year of the program. In the second year, the members were trained on agribusiness and animal husbandry. Zoe provided funds for five families to purchase small livestock.

- All households have kitchen gardens and grow a variety of vegetables including amaranth, onions, kale, and spinach.
- All households grow crops such as black beans, green grams, corn, beans, sorghum, cow peas, cassava, and pigeon peas.
- All households keep livestock including pigs, goats, sheep, ducks, chickens, and rabbits.

#### **Health & Hygiene**

All households were trained on health and hygiene basics. After the trainings, Zoe supported the families with water tanks to store clean water and blankets to cover themselves on cold nights. All households now have access



to safe drinking water. During the height of the Covid-19 outbreak, Zoe provided the families with washing cans and hand soap.

They were also sensitized on the importance of having health coverage or money saved up to address health emergencies. As a result, 28 families used their own funds to enroll in health insurance. All households now have access to health services when needed. The group paid for the hospital bill of one member who was treated for pneumonia.

### **Housing**

- One family in need as determined by their peers received direct support from Zoe to build a house
- 9 heads of household built new homes with their own resources
- 17 families made significant repairs utilizing their savings
- 6 families built new latrines, 15 repaired latrines they already had
- 2 families installed electricity and 7 added solar panels

### **Education**

- 31 siblings started attending primary school regularly; Zoe provided school uniforms to 21 of these
- 17 children started attending secondary school with Zoe initially paying the school fees for 4 of them

### **Spiritual Strengthening**

Before the children joined Zoe Empowers, they were convinced God did not love them due to the hardships in their lives. Through Zoe, they learned the Lord's prayer and realized that God is a father to all. By studying the bible during group meetings and with and encouragement from their youth pastor (a selected member of the group), their faith has been strengthened. They now attend services regularly and are active members of their local churches.



*Group members of the Neema Matiandui Group at a meeting.*

## FIRST YEAR CASE STUDY REPORT - January 2021

**The Zoe Empowers program facilitator who works with your group provided the following report on the activities and achievements of a household supported by your partnership. Although each child is unique, this report reflects the challenges and progress of every household as they move through Zoe's empowerment model. Additional information about your group's progress follows this case study.**

**Head of Household:** Ann (18)

**Dependent:** brother Precious (11)

**Challenges:** As eldest, Ann suffered greatly following the death of her parents. Her father died in 2014 in a tragic road accident and her mother died in 2018 from malaria. After their deaths, the children lost direction since they lacked parental guidance. They started attending school irregularly and eventually dropped out. Ann worked hard labor jobs at people's homes and farms in order to place food on the table. They survived on a single meal each day and on days when she couldn't secure any work, they slept on empty stomachs. They lacked adequate shelter and their roof leaked. They loitered around the village looking for anyone who would give them food of whatever quality. The community took advantage of them for readily available cheap labor.



*Ann and her brother Precious in her salon*

**The Dream:** Training in the Dream process teaches the children how to develop a plan for achieving self-sufficiency and creating a Dream chart provides daily inspiration to work towards the goal. The following are Ann's responses to the Dream questions:

- What makes you feel sad? *Death of my parents*
- What makes you happy? *Having a business of my own*
- What happens in the community that you do not like? *Drunkards and idleness*
- What is your dream for the future? *Having a big salon and a beauty shop in my village*
- What will be your guiding principles to achieve your dream? *Prayer and hard work*

### **Family Specific Achievements Because of Your Partnership**

*"Zoe became a blessing to my household when we were at our lowest and I am so grateful." -Ann*

**Income Generation & Agricultural Projects:** When Ann joined Zoe, she already had skills in hairdressing. She wrote a business plan and presented it to her group. She was among the first members in her group to be supported with a start-up kit of equipment to open her business. She runs a salon where she does braiding, weaving, blow drying, plaiting, pedicures, manicures, and other beauty services. She is optimistic that as her business continues to grow over time, she will create job opportunities for more orphaned children like herself.

Before Zoe, Ann's family struggled to eat one unsubstantial meal a day. Ann received agricultural and food security training after which Zoe provided them with planting seeds. She and her brother planted green grams and maize crops last season on their small piece of family land. After learning the importance of having a vegetable garden, Ann planted one at their home. She also rears goats, a sheep, ducks, and chickens. With her business earnings and farming efforts, her family can now afford two balanced meals a day.





*Ann feeding their chickens and in her maize crops*

**Health & Housing:** After the death of their parents, Ann and her brother did not have adequate shelter. Ann used her business savings to renovate her family's house. She also repaired the roof of their latrine and cemented the floor.

**Education:** Ann's brother Precious dropped out of school when he was in grade four. When the government reopened schools after the Covid-19 break, Ann made sure to reenroll him and Zoe supported him with a school uniform and provides a face mask for him to wear each day. He attends classes regularly.



*Ann in front of the house she renovated*

**Community Relations & Spiritual Strengthening:** Contrary to her past when she felt neglected, Ann now sees herself as a valuable member of the community. She participates in activities and feels a part of the larger community. She now knows her rights and the right channels to follow to report cases of abuse if necessary. Ann believes that she has a father in heaven who is the father to all human beings. She understands that even people with earthly fathers need the heavenly father who has good plans for everyone.

**Prayer Requests:** *Pray that Covid-19 will cease from the face of the earth and that the world will be one again. Also, pray for my business and my brother.*

#### **GENERAL UPDATES ON THE NEEMA "GRACE" MATIANDUI EMPOWERMENT GROUP**

**Group Income Projects:** Due to Covid-19 and country regulations, Zoe empowerment groups sub-divided into smaller pods, each composed of five heads of household that meet regularly. Each pod carries out activities together, but they still depend on the larger group.

**Farming:** They hired one-acre of land that they subdivided into two portions to plant maize and green grams. The harvest was split amongst member households to supplement their diets and increase food security.

Table banking: Members invest their savings in the table bank from which group members can borrow low interest loans to be repaid in installments by an agreed upon period to boost their businesses. Each pod has their own table bank, and they have a table bank for the entire group where they pool their money together.

Merry-go-round fund: Group members contribute an agreed upon amount of money each week that is pooled together to buy kitchen utensils or plastic chairs for each member on a rotational basis.

**Group Activities**: During the pandemic, group members helped the elderly in farm preparation and planting. They have been teaching community members how to properly wash hands and wear face masks in order to curb the spread of coronavirus.

**Food Security and Agricultural Projects:**

- All 30 households planted crops such as corn, green grams, pigeon peas, and cowpeas. Last season, they had good harvests which really improved their food intake and boosted the nutritional value of their diets.
- 25 members planted kitchen gardens and grow vegetables such as spinach, amaranth, kales, collard greens, and onions.
- 20 households rear livestock such as chickens, pigs, ducks, sheep, and rabbits. Five households were supported by Zoe with small livestock and the remaining purchased animals with their savings.

**Income Generating Activities**: All 30 households received initial grants to start income generating activities per their interest. Zoe supported six heads of household with vocational training and start-up kits in hair salon (2), tailoring (2), welding, and mechanics. The group negotiated prices with the trainers and used their savings to train three additional members in welding, wiring, and mechanics. These members did not receive start-up kits and have not yet begun these businesses. The group members run a total of 34 businesses with some members having more than one income project.

<b>Businesses</b>	<b># youth</b>
Barbershop	1
Hairdressing/Salons	4
Welding	1
Grocery shops	5
Tailoring/dressmaking	3
Making/selling French fries	3
Buy/sell goats & chickens	2
Selling secondhand clothes	2
Convenience shops	5
Restaurants	4
Mechanic	1
Selling assorted goods	3

**A General Summary Report of First Activities in Kenya**

**Income Generation**: By their third month in the program, youths are trained on basic business operations and after receiving approval of their business plans have started a small income project or vocational training. This past year, the Covid-19 pandemic delayed vocational training classes until June; by December 2020 they had received resources to start their individual businesses. Other heads of household received their Zoe business grants in March. By the end of their first year, all household had some way to earn money. During the second



year, Zoe will provide money to the groups through their table banks so that the young entrepreneurs have access to low interest loans and can expand or diversify their income projects.

**Food Security:** In March 2020, the heads of household were taught the basics of modern farming including how to choose the right crops for local climate conditions (especially areas prone to drought); proper weeding techniques and use of organic fertilizer; post-harvest care, food storage 101, and the concept of food banks. After the training, Zoe provided planting seed (green grams, maize, beans, and cowpeas) and basic farming tools. Those that had access to family land - roughly 95% of all the households - planted crops and with their first harvest in July could ensure their families had enough to eat. Many also had some surplus to sell. Youths also received training on animal husbandry and Zoe provided initial livestock to selected families; most purchased animals on their own or received off-spring from these Zoe resourced families.

**Health and Hygiene:** Before Zoe, about 90% of the households suffered frequent disease attacks due to poor hygiene and poor health status. Training in July 2020 covered topics such as good grooming habits, proper food handling, disease prevention, and elements of good nutrition. After the training, all households received water tanks for safe water storage and blankets for keeping warm at night and protecting from insects like mosquitoes. Because of the Covid-19 pandemic, the families were provided additional training on prevention of this virus and given handwashing soap, sanitizers, and handwashing cans. Prior to this enlightenment, families had no information or were mis-informed about the disease.

The youths have vowed to adopt and in most cases have already implemented a set of health standards at their home which include building a utensil rack, digging a rubbish pit, setting up a handwashing station, clearing overgrowth which could attract pests, and maintaining a proper and clean latrine.

**Child Rights:** At the time of recruitment, many of the participants had undergone traumatic experiences involving a violation of their rights. Often, they had worked at menial jobs for meagre wages or for food and clothing. Sometimes they were denied wages after working. Cases of land being grabbed by relatives after the death of parents were also reported among the households. Zoe took the households through a training on child rights at the pod level in June, preceding celebrations of the International Day of the African Child.

**Housing:** Good housing was a big challenge for 60% of the households at recruitment. Zoe is currently supporting house construction for 19 families that were in dire need of habitable housing. The families have provided resources like water and trees for timber while groupmates help with labor. Some 29 families have begun significant renovations to their homes using proceeds from their newly started businesses.

**Education:** Because of the Covid-19 pandemic, the government ordered the closure of schools early in March. Before this closure, Zoe had supported 120 siblings with uniforms to facilitate their return to school.

**Spiritual Strengthening:** Zoe Kenya usually hosts revivals that the children can choose to attend but this was not possible in 2020. However, the youth continue to grow in faith by sharing in devotions and prayer during their small group meetings.

**Note about Kenya group names:** The youth choose their own group name. The first part of the name is their self-description and the second part is a reference to their location so that we can distinguish between groups that choose the same name for themselves.

**Name List:** Before an empowerment group name list is created, Kenya Zoe staff members take time to get to know the youth. They make home visits to record information about the children, their dependents, and caregivers. They assess if any emergency interventions are required to alleviate health issues, abusive conditions, or inadequate shelter. Once they have confirmed who is eligible for the Zoe Empowers program, and have allowed time for children who are not interested to drop out and others to join, then the staff creates the name list. Please note, children joining the Zoe program often have no parents or birth documentation, and have suffered multiple traumas in their young lives. Sometimes they are suspicious of the people asking questions. For these reasons, the children occasionally provide erroneous information which we later correct.

On the following page is the list of names and a picture of your specific group. The names in bold are heads of household, followed by their siblings and dependents. Although Zoe records both first and second names, we use only first names in public lists to preserve the privacy of children in the program. The ages of the orphaned and vulnerable children in the Zoe program range between infant and college age; however, the youth who is the head of household must be old enough to manage a small business and so is usually between 14 and 21 years old.

Some of the children live with an elderly grandparent or disabled caregiver. Most often such arrangements include shelter only and the caregiver is unable to provide food, education, health care or other support which children need. Child rights are especially important in such situations so that the children are not abused.

*The children are encouraged and strengthened by the knowledge that their partner is not only supporting them with resources, but also with prayer and in the belief that they are capable of great things. Thank you for making this journey of transformation with them.*





## Neema Matiandui Group, Kenya

30 households and a total of 96 children



**Christine (f) 17**

Emmanuel (m) 15  
Wycliff (m) 10

**Titus (m) 17**

Markdonas (m) 10  
Emily (f) 15  
Kellyjoy (f) 13

**Christopher (m) 17**

Braston (m) 8  
Collins (m) 6  
Benson (m) 16

**Ishmael (m) 17**

Angella (f) 13  
Kellyjoy (f) 10  
Caroline (f) 15

**Geoffrey (m) 17**

Nanis (f) 17  
Favour (f) 7  
Phineas (m) 14

**Vincent (f) 12**

**Ann (f) 17**

Justa (f) 13  
Frankline (f) 10  
Collins (m) 9

**Mathew (f) 16**

Merciline (f) 11  
Brenda (f) 6

**Josphine (f) 17**

Brandness (m) 6  
Glory (f) 13

**Pamela (f) 16**

Roy (m) 15  
Forlum (m) 10

**Damaris (f) 17**

Promise (m) 7  
Tenziline (f) 5  
Jesse (m) 13

**Brian (m) 14**

Caleb (m) 16  
Praise (f) 8

**Jamlick (m) 17**

Oscar (m) 7  
Fedha (f) 5

**Agnes (f) 18**

Ryan (f) 6  
Arnest (f) 7

**Ann (f) 17**

Precious (m) 10

**Lydia (f) 18**

Samson (m) 11  
Linnet (f) 12

**Mercy (f) 16**

Elijah (m) 7  
Rosaline (f) 10

**George (m) 18**

Ann (m) 11  
Erosy (f) 13  
Antony (m) 15

**Nancy (f) 17**

Carlos (m) 10

**Emphantus (m) 17**

Nelly (f) 11  
Yvone (f) 5

**Dancan (m) 15**

Nicholus (m) 7  
Patrine (f) 13

**Winfred (f) 15**

Milicent (f) 12  
Erosy (f) 14

**Erick (m) 17**

Victor (m) 10  
Brian (m) 12

**Doris (f) 17**

Favour (m) 8  
Erick (m) 12

**Beatrice (f) 17**

Brilla (f) 5  
Victory (m) 8  
Preacher (m) 10

**Irene (f) 17**

Lydia (f) 8  
Maule (m) 10

**Grace (f) 17**

Gift (f) 5  
Alex (m) 11

**Mark (m) 17**

Abraham (m) 15  
Aron (m) 12

**Judy (f) 17**

Victor (m) 10  
Roy (m) 11  
Nelly (f) 10

**Kenneth (m) 16**

Prince (f) 8  
Nulian (m) 10  
Olyvia (m) 11

**Consolata, Mentor**  
*(in green shirt)*

The following describes how Zoe empowers orphaned and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those in living in ultra- poverty.

### Group Formation

When Zoe first enters a community to help children, we begin by engaging the local leaders. Staff members explain how Zoe is an empowerment program, enabling children to move from crippling poverty and dependency to economic and social self-sufficiency. Although different from the usual relief approach, it resonates with leaders who want to see sustainable change in their village. Since staff are indigenous to each country in which Zoe operates they understand local customs, challenges, and resources available.

During the first meeting the youth elect leaders, make rules to guide their meetings, choose a group name, and decide when and where to hold weekly gatherings. To strengthen peer bonds, groups begin shared income activities and agricultural projects.

The youth complete training on topics of food security, health and disease prevention, business management, and child rights within the first six months. If they have access to land they receive seeds to start gardens and plant crops. If siblings are not attending school, Zoe provides uniforms and other resources to get them back into classes. Children who have skills are provided grants so that they can start small businesses, others begin vocational training. Most importantly, all begin to experience God’s love and they realize that though many are orphaned, they have a Father in heaven who loves them.

### The Dream

One of the first tasks new members complete is the creation of their “Dream” chart. Most orphaned and vulnerable children entering the Zoe empowerment program face a daily struggle to survive; there is neither time to think about the future nor reason to hope for something better. But through Zoe and your partnership, the children learn to imagine a new life and prepare to make it a reality.



*The Neema Group after completing the training on Dream charts.*



The Zoe program facilitator leads members through an exercise called the Dream process where they examine their current situation and then set their goals. After considering their family's hopes and needs, the youth who is considered the head of the household and is the primary member of their empowerment group creates a poster of responses to a standard set of questions.

The youth then presents the Dream to the rest of the group members who express support and give feedback, especially concerning the primary goal. These Dream documents help the program facilitators better understand the conditions of the children's lives so they can address specific needs or traumas suffered. The family keeps a copy of their Dream, often displaying it in their home to provide daily motivation as they strive to create their new life. As they progress through the empowerment program they will often update their Dream.

### **Connections**

One of the biggest disadvantages orphaned and vulnerable children face is isolation from peers and the larger community. Struggling on their own, the children lack moral support, access to community resources, and a network of people to help them progress and face challenges. Zoe creates connections.

Peer group. The youth served by Zoe Empowers have often dropped out of school and stopped attending church or community events. They do not even realize how many others share their plight but at the first group meeting, when each new member tells their story, the bonding process begins. By working together on income projects and helping each other make improvements to their homes and start businesses, friendships form and the group becomes an extended family – committed to helping each other face challenges and achieve their dreams. Groups meet for regional training sessions and experienced/graduated Zoe youth visit new groups. In this way, the youth learn from each other's experiences, form networking relationships, and are motivated.

Program facilitator and mentor. Zoe program facilitators usually hold a diploma in social work or related fields and have experience working with children. They care deeply about the children and are available to provide counseling as needed, but they do not fill a role of guardian nor do they attend all the group meetings. This is important so that the youth develop their own problem-solving abilities and can become fully self-reliant. Each group has a local mentor which they select to help represent and guide the group within their community. Mentors receive training from Zoe and then attend weekly meetings, make home visits, and help resolve challenges in the community.

Community leaders and government officials. This would include school administrators for school reintegration; local leaders who can address cases of abuse and improperly seized property; government officials who can provide expert advice on business development, agriculture and higher education; and health service providers.

And a powerful connection is you! All Zoe groups know the opportunities they receive are from God, through the love and concern coming from their partners far away. They are amazed that you would care for them without ever having met them. This powerful connection is further strengthened if a partner can visit the country to witness what the youth have achieved.

### **Child Rights**

A major focus of Zoe's empowerment program is teaching children about the rights their local government and international laws promise. Such training is often conducted by the local officials in charge of enforcing child rights so the children get to know those who are responsible for their protection. Additionally, Zoe's group-based model creates crowd support through which the youth can defend each other from all forms of abuse; physical, financial or emotional.

In the many communities where Zoe works, young girls are particularly vulnerable to abuse and often feel they are powerless to resist. Protecting the rights of girls includes educating the entire community about the dangers and harm inherent in all forms of mistreatment, especially child marriage, sex trafficking, and female genital mutilation. Zoe's emphasis on forming gender-mixed groups strengthens the support available to girls within their groups and creates leaders who will encourage fair and just treatment for all.

Zoe's goal is to ensure that all children are able to stand up for themselves and their rights in the community. Often children in the Zoe group learn these lessons so well that they not only defend their own rights, but also the rights of others who may be abused or neglected in their communities.

### **Food Security**

Children entering the Zoe empowerment program struggle every day to alleviate their hunger. Usually they try to find work, but because they lack status or an adult advocate in their community, they are paid extremely low wages or small amounts of food. They might try growing their own food, but they do not have the resources or knowledge to succeed. It is not unusual for these children to go two or three days without eating. Occasionally they must resort to begging or even taking from a neighbor's field just to survive. Even those children who do manage to eat daily suffer health consequences from the poor nutritional quality of their meals.

With guidance from Zoe program facilitators, new groups learn what foods they need to eat as well as explore different ways to attain a stable food source. Because Zoe is an empowerment program, the children are not told what to do, but are instead given options and training so that they can devise their own approach to becoming food secure and self-sufficient.

Children in rural areas who can access land will learn about the best agricultural practices for their region and then be given the seeds, fertilizer, and tools to begin vegetable gardens and/or plant crops like corn. Other Zoe households might start with raising small animals, like rabbits or chickens, after learning about animal husbandry. All children are encouraged to begin earning money as soon as possible to increase their food security.

### **Income Generation**

Zoe helps the children generate an income at both the group and household level. A group project might involve growing a cash crop, raising small livestock, or producing and selling a product like soap. These projects provide experience, foster group cohesion, and produce profits for the group's savings and loan fund. Individual households also start small income generating-activities like buying and reselling food items, phone calling cards, clothing, etc. Some youth who are already skilled immediately receive resources to begin businesses in trades like tailoring, auto mechanics, or hairstyling. Zoe urges youth to continue growing their wealth and financial security by completing vocational training, expanding their business into new markets, or starting multiple businesses.

Before distributing resources, Zoe trains all empowerment group members on how to craft a business plan and manage money. After this training, the group members take the following steps:

- Brainstorm what businesses could succeed in their community
- Create individual and group business plans and present these to the group for discussion
- Vote to approve the proposals or help the members create a better plan

Once the business plan is approved, the individual receives a micro-grant and/or a start-up kit. Throughout this process the Zoe program facilitator is available to provide guidance but does not tell the group what to do or



make decisions for them. If a poor decision is made, the youth will learn from the experience, but still have the support of their group and Zoe to try again.

To provide money for business expansion and also generate group income, many groups establish “table banks.” Members start the fund by all contributing a set amount of money which is immediately made available for short term loans with the interest paid up front. This pre-paid interest is also available for loans. The fund grows fast. Some groups pay dividends to all members, others use it for something that benefits the whole group like their Christmas party.

### **Health and Disease Prevention**

Zoe’s goal is to address immediate health needs, teach the children how to live healthy lives, and connect them to medical resources. Preventative education includes:

- Basic hygiene practices such as hand washing, boiling water, and keep their home and surroundings clean
- Nutrition, especially important since the children have often had very limited diets
- Diseases transmission and treatment; especially for malaria and HIV/AIDS
- Dangers of substance abuse
- Specialized training for girls’ personal health and safety

Many of the children have lost a parent to HIV infection and often the children too are suffering from the virus. Because of the associated stigma, they are usually reluctant to discuss their status and sometimes even avoid treatment. Zoe provides supportive opportunities for children to be tested, helps them access medications, and educates to counter the many misconceptions held in the community.

After youth achieve basic health and hygiene standards in their homes, Zoe distributes of items like mosquito nets, water tanks, blankets, and hygiene products a reward. Zoe also teaches the heads of households about health insurance and how to budget their own money for insurance, emergencies, and health related products. In Kenya, the government offers a health insurance plan, but many people choose instead to save their money to address health needs as they arise. Zoe encourages all families to purchase the insurance so that they can address health issues, especially emergencies.

The children are taught about the importance of improving their physical appearance and keeping their home clean and attractive for social integration. When the children look “smart” their confidence increases, they feel better about themselves, and others in the community begin treating them with respect and acceptance.

### **Housing**

Often, children entering Zoe are living in houses left by their deceased parents that are in disrepair or are homeless without a permanent residence. It is also common for orphaned and vulnerable children to work in exchange for a room, this leaves them vulnerable to abuse and with little time for other activities or to earn money for food. In general, Zoe does not provide housing for the children, but it does give the group funds which they can use to help out those members in greatest need by providing temporary rent assistance or materials to make emergency repairs. In some programs, Zoe is able to provide basic construction materials like roofing materials or windows. Usually, the youth save money to improve their housing and their groupmates provide labor assistance as needed.

At times Zoe is able to partner with local governments or villages to find housing for these children or to supply land and other resources. Zoe’s emphasis is on helping the children find appropriate housing while also teaching

them how to save money to repair or purchase their own home. Sometimes this means they move in with another group member or find a reasonable renting situation while they save profits from businesses to buy land and build their own home.

### **Education**

Zoe does not need to teach the children and young caregivers who join empowerment groups about the importance of education. These children desperately want to attend school. Prior to joining Zoe, many children participated in school, but were forced to drop out due to chronic illness, hunger, social ostracism, lack of clothing, and/or lack of money. Once in the program, the young heads of households (many of whom have been out of the educational system for too long to be reintegrated) are eager to see their younger siblings back in school as soon as possible.

So that children can quickly return to school, Zoe will meet with school administrators and assist with some of the expenses such as uniforms, fees, and materials. The group may also pay for some of these materials when there is a special need. As with all other aspects of the Zoe program, the emphasis is on empowering the children to pay for their own educational expenses. It is a great source of pride and self-esteem for the youth who are the heads of their households to be able to share how they are able to work to send their younger siblings to school. It is like hearing parents brag about the accomplishments of their children and it is very moving to see in a sibling.

### **Spiritual Strengthening**

Often the isolation that the children feel when they begin the Zoe program extends to their thoughts about God. Because they are abused and discriminated against by their community - and often this includes Christians in their village - they believe God has also abandoned or even cursed them. At other times they believe that maybe God does not exist, or if God does exist that they are somehow beyond God's love. In the very first meeting a Zoe staff member often shares the Lord's Prayer with the children, and talk about how they are not truly orphaned because they have their heavenly Father who loves them.

Meetings begin with Scripture readings, prayer, and devotions led by a group member, but while this is available to the children they are never coerced into the Christian faith. Zoe's program is religiously non-restrictive, yet offers a compelling view of the love Christians show to others. One of the most powerful parts of the empowerment program is the way these children put their faith into action in their own community. They forgive those who have harmed them; feed others who are even poorer than themselves; adopt other children and share their resources and knowledge with them; pray and care for one another; and pay fair wages to those who had once taken advantage of their situation with hard labor and poor pay. These children return good for evil and can be examples to all of what it means to live as Christians.