



# jitegemee

\jee-teh-geh-may\ v [Kiswahili:sustain yourself]: empowering street children through education.

## Letter from Jitegemee *by Michael Kimeu*

Many of you have followed the news of the post-election violence in Kenya with worry for our program. We are grateful to report that our students in Machakos were safe and sound during the chaos that took place elsewhere in the country, and that Kenya is now back on the road to peace and prosperity.

We are pleased to report tremendous progress among our students. Over the past year, we have had no drop-outs from elementary school, as we have worked to ensure that the children had the food, counseling, healthy homes and medical care they need. Two of our students this year did extremely well on

their exams and proceeded on to prestigious provincial secondary schools. One of them, Mutindi Mativo, is an orphan who lived with a well-wisher identified by Jitegemee while she completed primary school and took her exams. Now she



is doing extraordinarily well, and has a goal of becoming a computer scientist. Her report card proves that she can do it: she is doing well in math and has an A in Physics—a very rare grade.

Our vocational students are also doing wonderfully. In December, Jitegemee organized a special graduation ceremony for our first two classes of vocational graduates, who have spent more than a year in hands-on apprenticeships, mastering various trades. Of the 39 vocational graduates who completed our most recent survey, 75% are currently employed or self-employed. More than a third of these graduates hope to be

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## Microfinance Update *by Farah Stockman*

Nothing has made me prouder of our work with Jitegemee than seeing the success of the microfinance pilot project. This year, after much planning and research, Jitegemee finally ushered in the final phase of its vocational program: loaning small amounts of money to young people who have mastered their vocational trades.

During my trip to Kenya, nearly every Jitegemee graduate who took a

loan reported significant increases in their monthly earnings.

John Maingi Nzau, a freelance electronics repairman, used his loan to buy a tool he needed to repair large radio speakers. Now he estimates that he earns about \$65 per month—about 30% more than he did before the loan. Michael Wambua Musau, a 20-year-old carpenter, bought

wood with his loan. Since he works on a commission basis when he uses his employer's wood, the loan allowed him to be paid 100% on certain jobs. That has boosted his salary by 25%, he estimates, to about \$40 per month. Christopher Munyao Mumo, a 23-year-old self-employed welder, also bought raw materials with his loan. He estimates that his earnings increased by 50% to about \$120 per month.

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In Machakos—where entry-level elementary school teachers might earn about \$150 per month—these salaries speak to the considerable financial success that Jitegemee's vocational graduates have achieved.

These salaries contribute not only to the well-being of these youths, but also their fami-

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running their own business one day. The main challenge they face is finding the funds for start-up costs.

**S**o, in January, Jitegemee launched a pilot program to provide micro-loans to these young people. In partnership with the Canada-based organization, Street Kids International, we trained youth on business skills and street banking, record-keeping, and making and spending profits. The Street Kids International educational tools exposed our graduates to various sources of financing and introduced them to the concept of forming a solidarity group.

**A**fter completing the training, a group of 13 graduates who are all employed or self-employed were given loans of between 3,000 Ksh each (about \$50 to \$80 each). They were each asked to develop a plan for how they would use the capital. They were also asked to open bank accounts in order to receive the funds. Next, the group of vocational graduates formed a solidarity group to act as a guarantor to the loan. Over the next six months, these youths will repay their loans, gaining support and assistance from their solidarity group. Then, our graduates will be ready to join another community-based microfinance organization aimed at serving adults.

**I**n this way, Jitegemee has surely changed lives of street children, giving them a chance to earn their living, grow their businesses and support their siblings and families. This experience proves that street kids are not deviants or criminals—as some believe—but children who have been robbed of their dignity. Today, after years of work, training and your kind donations, our vocational graduates are self-sustaining, responsible young adults, helping their own families. **d**

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lies. Michael Musau, an orphan who once came barefoot to class at Jitegemee, is the sole breadwinner of the home where he lives with his grandmother. Christopher Mumo, who used to earn money fetching water as a teenager, has now amassed a bank account with \$300 in savings from his own welding business and is currently paying for his little sister's dressmaking classes as well as contributing to the food and upkeep of his other siblings.

**T**o repay their loans, these vocational graduates formed their own self-help society that meets every Wednesday to support one another, financially and emotionally. Every week, each member contributes \$5, half of which goes to Jitegemee toward repayment of their loans, and the other half of which is put in a communal pot. Each week, the members vote on who should get the pot. Whoever receives the pot gets a windfall of new capital for their emerging businesses.

**T**he group provides an important financial safety net. When a member is unable to repay the loan that week, other members contribute to cover it and are refunded later.

**S**eeing this group of former street children become skilled craftsmen and entrepreneurs has been among the most exciting and gratifying experiences of my life. But few could explain what these young people have achieved better than Felistus Mumbu Mutua, a 20-year-old hairdresser who was elected chairwoman of the vocational students' solidarity group.

**F**elistus earns about \$80 per month through commissions. She used her \$60 loan to buy hair products, because she earns a higher commission when she uses her own products. Here is what she had to say about the experience:

**Q:** How does your microfinance self-help group work?

**A:** Our group is seven weeks old. We meet on Wednesdays. We take tea together. Sometimes there comes a time when you don't have any money to repay the loan. So other people in the group contribute and the next week, you refund the money.

**Q:** What is your biggest challenge?

**A:** Sometimes people don't come for meetings and they don't send apologies, so I am forced to go out looking for them. When I find them, we negotiate and they pay their share.

**Q:** How do you feel about having a bank account?

**A:** I feel good. I have been able to save a lot. I was the first person in my family to open a bank account. Now, I am encouraging my sister.

**Q:** What are your personal goals?

**A:** I want to have my own salon. I thought I would have my own salon by now, but it has taken me longer to save what I need. I have to provide a lot in my family and pay secondary school fees for my sister, so it has taken me more time.

**Q:** Why were you chosen as chairlady?

**A:** Sometimes I am tough. I take things seriously. No joking around. **d**



*Felistus Mumbua Mutua*

# Jitegemee Online *by Daniel Harrison*

I had the opportunity to visit Jitegemee with Farah, a friend since childhood. It was my first trip to Africa, let alone Kenya or Machakos, and I had very little idea what to expect. Farah promised me the people would be friendly and that as long as I avoided drinking water from taps I'd remain healthy. She was right on both counts.

Since I work primarily on the Web, Farah tapped me to help connect Jitegemee's classroom to the Internet—something I was happy to help with.

But I wasn't sure how easy it would be to connect Jitegemee to the Web. We arrived in Machakos and were greeted by students and teachers who were enthusiastic about computers and the Internet, but had little formal training. Jitegemee's center was packed with donated computers, but only about four or five worked well enough to run basic programs that the kids could use. Some kids had taken years of computer classes in high schools that had no Internet access. Although a few Internet cafes can be found amid the faded storefronts in Machakos, they are a luxury for wealthier people. Few, if any, Jitegemee students had ever been online.

To get connected to the Internet, we set off for Nairobi, Kenya's capital, to the office of Safaricom—Kenya's main cell phone company. Safaricom had a modem that we could take to Machakos that would bring the Internet to Jitegemee's computers through the cell phone signal.

We brought the modem to Machakos and I had to make several adjustments to get the modem to work. Safaricom had made the installation so easy that most chimps could handle it. It turns out, though, that Safaricom at least expects those chimps to be using newish computers with up-to-date software. By contrast, most computers at

Jitegemee were donated hand-me-downs that run Windows 2000.

But finally, the moment of truth came. We brought up the browser, entered a pass code, and an old computer on the outskirts of Machakos connected Farah, myself, and two eager students to the Web. There it was. We typed in the name of a member of parliament from Machakos—Kyalo Kilonzo. The kids had been arguing the night before about whether he had a law degree. Seconds later, we had his whole biography in front of us. "I was right. He is a lawyer!" shouted the winner of the bet.

I spent much of the rest of the afternoon with Charles Wambua Kieti, an orphan and former street child who just graduated high school with a passion for computers. He had taken many classes but his school barely had electricity, let alone an Internet connection. Although it took a little time for him to get used to it, he took to the Web with enthusiasm.



*Charles Kieti and Daniel Harrison*

As he waits for admission to a college, Charles makes decent money in Machakos by formatting resumes and business cards in MSWord—a business I would never have thought of because computer literacy is so high where I'm from that most people can handle that task themselves. But more than anything, he

aspires to be a computer programmer and to learn to write code, a skill that would earn him a secure and extremely well-paying job.

The afternoon that we set up the Internet, I sat with Charles at the computer. He soaked up the HTML I taught him like a sponge. Who knows? With a little training Charles might find himself teaching his peers and juniors all about computers while he picks up more scripting skills. In my experience with computers, it hasn't been people who go to school for computer science who necessarily do the best. Rather, it's enthusiastic tinkerers. Now, with the Internet at Jitegemee, Charles has the opportunity to tinker. He also might be given real responsibility as Jitegemee's network administrator, since I taught him how to restart the modem should it ever get turned off.

But all this opportunity has a good chance of going fallow without the right context. Connection to the Internet by itself isn't all that magical. To make the most of it, you need a basic comfort with computers, an understanding of how the Web works, up-to-date software, and probably a little hand-holding. Many of Jitegemee's kids are not yet familiar enough with computers to get the most value out of the Internet.

Anticipating this, Farah took us to talk with Roseirene Wangui at Nairobi's, an organization in Nairobi that has been teaching children from Nairobi's slums about computers since 2000. Their most advanced courses teach students to design, code and maintain dynamic Web sites, and a very high percentage then get good jobs with firms in the city. Nairobi's could help Jitegemee with the next step: building a curriculum, getting enough computers, and purchasing necessary software. Nairobi's has expressed an interest in consulting on these steps, and if the price is right, I think they'll make a good resource. **d**

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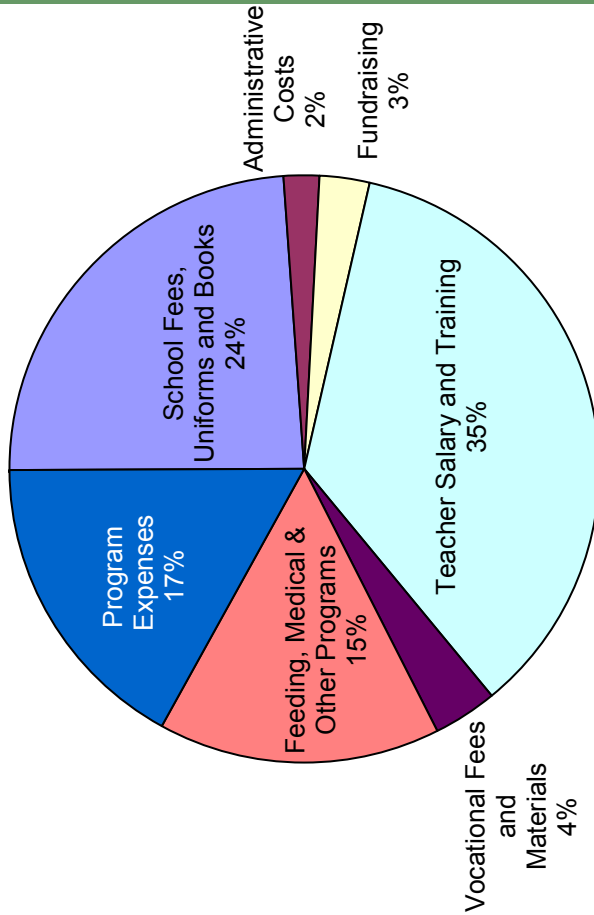


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\jee-teh-geh-may\ v [Kiswahili:sustain yourself]: empowering street children through education.

## Jitegemee Program Expenses 2007



**Expenses 2007: \$50,675**  
**Budget 2008: \$60,859**

Thanks to your generosity, our fundraising efforts are on track to meet the needs of our expanding program.

### Jitegemee ATA Glance:

- Total Number of children served: 129
- Number of children sponsored to elementary schools: 43
- Number of children sponsored to high schools: 13
- Number of children sponsored to vocational training: 67
- Number of youth sponsored to college or technical training: 6

### Our Goals For Next Year:

- Enhance microfinance offerings for vocational trainees
- Sponsor 10 more children in elementary school
- Sponsor 25 more boys and girls for vocational training