

A world of difference, said with a smile

A story of Agnes Kalimi Munywoki



Agnes at the beginning of the Graduation program in 2017.

In the sleepy market town of Gai, Agnes' small shop and hotel serve to bring the community together, and weary travelers and villagers alike have a place to sip tea, buy commodities and chit-chat with the locals who gather there.

A smile says it all

Agnes said there was a time when she did not smile, for she felt she had nothing to smile for. This has all changed since she joined the PROFIT Financial Graduation Program in 2017. The program, funded by the International Fund for Agricultural Development (IFAD) and Government of Kenya is implemented in Kitui county by CARE International with technical assistance from BRAC. It provided Agnes with basic training on business management and seed capital to start her business. Now a proud business owner, Agnes continues to improve



Agnes with her children after the start of her business in 2018.

the hotel she runs and makes improvements on her home, something she is fiercely proud of.

“Previously my confidence was very low, and I was embarrassed of my home.”

A family affair

No longer having to rely on casual labor to support their seven children, Agnes and her husband, along with help from their oldest daughter, run their businesses as a family. When Agnes is tending shop, her husband is usually either off caring for their goats or lends a helping hand washing dishes in the back of the hotel and her daughter helps with the bookkeeping after school. Just like before, they continue to discuss and make joint decisions for the household and business ventures.

“[Since the start of my involvement in this program], there is more love between my husband and I.”



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Agnes also received a monthly stipend of 1,500 Ksh (\$15 USD) for the first six months of the program that enabled her to feed her family and focus on growing the business.

Someone to look up to

Agnes used to keep to herself and felt very removed from society around her. Not only is her shop located at the center of a tiny market town, but people now visit her for things beyond the physical retail: they come to her because they now look up to her.

“Neighbors come to visit me, borrow things, money when they need it.”



Tending the produce stand in the center of Gai town.

She gives advice to her peers who are also in the program to work hard and encourages them to hit their savings and Graduation targets. This social empowerment aspect of a participant's upward trajectory is an important piece of the program, and serves to represent a key indicator in their future success within a community.

“If there is an emergency or drought, I know that my savings with the Village Saving and Loans Association (VSLA) will be able to cover any loss.”



Agnes with her oldest daughter, Jennifer.

By requiring participants to acquire at least two different streams of income, the PROFIT Financial Graduation program promotes resilience against future shocks, particularly in drought-prone areas like those of arid and semi-arid (ASAL) land in Kenya.

Through the Graduation Program, Agnes also receives regular coaching by a trusted mentor who discusses best business practices, social and health issues with her, and provides her with continued support and encouragement.

Agnes now has a plan for her future and knows what she has to do to achieve it. She wants to invest in the hotel and make it look more attractive so that she can bring in more customers. She also wants to expand her shop and sell in markets in the surrounding area.



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