



Opportunity Fund for Developing Countries



Kiramatisho (caretaker) Women's Group, Oimerru, Kenya

In November of 2009, after attending OFDC sponsored women's training on basic health, HIV/AIDS awareness, women's rights under Kenyan law and simple business, this group of rural Kenyan women received a microcredit loan of \$900 to purchase 30 goats. With OFDC-funded revolving loans now under the direction of the mamas in Talek and Kitale, OFDC is establishing microcredit in the Narok area. The Kiramatisho Women's Group is our pilot group.

The women will sell the offspring of their goats and use the profits to repay their loan over the course of a year. Once paid, the mamas are now business women and own property. The use of the profits from the goat-raising will go to feed, clothe, purchase medicine and educate their children.

From left to right:

Esther Parisaiyie – 35 years, no schooling, 8 children*, first of 2 wives**.

Paulina Sinigi, Chairlady– 43 years, no schooling, 12 children, wife number two. Her husband had two other wives who died and she raises their children.

Purity Sinigi, Secretary – 24 years, completed secondary school, one child, the only wife.

Lorna Kool – 30 years, no schooling (note thumbprint signature below), 7 children, second wife.

Mary Masikonte – 24 years, completed primary school, 2 children, first wife, husband may marry others.

Elizabeth Kool, Treasurer – 28 years, no schooling, 4 children, the first wife, husband may marry others.

A warm *asante sana* or thank you from the mamas for your support.

*Through economic empowerment women gain a voice in their reproductive health and birth rates go down.

** Polygamy is legal in Kenya, FGM (female genital mutilation) is not. It is still practiced by the Maasai, the tribe of these women.

Kiamwaho Women group



ROS Agreement on payment dates

We the above mentioned
Sowra that we will pay our
loan dues every month no later
than 15th day of the month.

The money will be paid
in cash to the programme administrator
who will later deposit it into the
relevant account. We the group
members have agreed to pay the
amount as a group even in the
case where if or us defaults to
pay.

We also further agree to
ensure that we have cleared our
debt by the 1st day of January
2011.

Agreement Signed by

- | | Member |
|---|--|
| ① Chair lady
Ruhira Sinigi | 4. Mary Mwikamba
 |
| ② ^{PS} Secretary
Perey Sinigi | 5. Esther Paschis
 |
| ③ Treasurer
Elizabeth Koot | 6. Jorna Koot |

Confirmed by P. K. Nyiro



