

The new entrepreneurs

Case studies from Jamii Bora, a microcredit scheme based in Nairobi, Kenya (www.jamiibora.org)



Clarice Adhiambo was a beggar in the streets for 15 years before joining Jamii Bora. She was one of the original 50 members. She started with a loan of only 1500 KES (£11). With this she started a business frying fish and chips to sell to workers who needed an inexpensive lunch. She would fry two or three fish and sell them in small pieces to her hungry customers. Her daily income was no more than what she could get as a beggar, but she was working for herself and proud of it. By using her loan she had gained her dignity and self-confidence. Clarice's business grew step by step and she was soon able to take bigger and bigger loans.

Today Clarice has a wholesale business selling fish in Gikomba market to many shops, hotels and restaurants and to the small vendors in town. Clarice also has a restaurant serving fish dishes. She has also become a landlord, renting out market stalls to small shops in the Soweto slum. This former beggar now considers herself a rich woman. What's more, she has inspired hundreds of people to join Jamii Bora and get out of poverty.



Beatrice Ngendo is a single grandmother. She lives with her 12 grandchildren in Mathare Valley. Her children and their spouses have all died of AIDS. Now the grandchildren only have their grandmother to take care of them. Beatrice did not sit down feeling sorry for herself. She said to herself: "I now have to work twice as hard as other mothers to feed and educate 12 children."

Beatrice heard about Jamii Bora and joined as a member in 2000. She now has several successful businesses: a grocery store, butchery, a restaurant and a stone house which allows her to rent out rooms. Her grandchildren are in school, and the oldest has just graduated as a qualified nurse. Beatrice has been a model for many. Anyone that has met her will never talk about their problems again, but what they can do to follow her example.



Joyce Wairimu was one of the many victims of tribal clashes of 1992 in the Molo District of Kenya. She fled with her children and was forced to leave behind her

farm with a cow and goats. She was a refugee in her own country. Like many others in her situation, she ended up begging on the streets of Nairobi.

She learned of Jamii Bora from other members and was encouraged to join. She started with a loan equivalent to £13. Now, seven years and 11 loans later, Joyce and her sons have built up a "business empire" in the slum of Soweto Kayole. Joyce and her sons are running a successful 'video show' cinema and two restaurants. They have also established a mobile catering service distributing lunches to schools, and the latest family business is producing soft drinks. The family is earning good money, and now employs 45 local people.

Jamii Bora started in 1999 with loans to 50 beggars in one of the worst slums of Nairobi. By the end of 2007 Jamii Bora had 170,000 savers and 60,000 borrowers.