

Favour Kanuni Empowerment Group, Kenya, July 2019 – June 2022
In Shared Partnership with Mike & Kim Osler, SunCreek UMC and Denise Robison

GRADUATION!!

30/6/2022

FROM: FAVOUR KANUNI
EMPOWERMENT GROUP

TO: OUR FRIENDS MIKE AND KIM OSLER W. SUNCREEK
UMC AND DENISE ROBINSON.

Receive our greetings in the name of Jesus, I am writing this letter on behalf of our group Favour Kanuni empowerment group appreciating you for the act of love and mercy you have shown and the support you have given to us for the period of 3 years. Our lives have really changed since you came to our lives, we have gone through various trainings which have been of great value to our lives and that of our siblings and community at large.

The business training has helped us to start and manage our own businesses such as tailoring, hair salon, restaurant and many more, after learning about customer service and record keeping. We also underwent health and hygiene training, agriculture training, life skills training and reproductive health training. We are now living healthy lives, can manage to buy clothes and school uniforms for our families, can afford three meals a day and our girls in the community are not dropping out of school due to early marriages and pregnancy.

We as the members of Favour Kanuni group we thank you for the revival meetings that we are able to attend church regularly and we thank God for bringing you into our lives and we usually pray for you for transforming our lives, may God continue blessing you and keep you safe always.

GROUP SECRETARY,
SUSAN KENDI.

How Your Partnership Changed Lives Forever

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.

Group Activities

Farming: With initial support from Zoe, the Favour Kanuni Group began a farming project growing crops of maize, beans, peas, and vegetables on two acres of rented land. Proceeds from the sale of the farm harvest are put into the group's table bank which goes a long way in expanding the group's lending base.



Financial: The group has a merry-go-round fund into which each household regularly contributes a small amount. The merry-go-round initiative has enabled the households to acquire different household items like kitchenware, livestock like goats and chicken, and furniture like chairs. They also have a table bank so that members can borrow money at a low interest to boost their businesses, start new income generating ventures and address other urgent household needs.

Pod group: The youth continue to also meet as pod groups (sub-groups of five households each that were created when the Covid-19 pandemic forced restrictions on gathering large groups of people). Through these small groups, the members keep closely connected to provide each other moral support, mutual help on house tasks, and even conduct smaller merry-go-round funds.

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.

Businesses started with initial grants, those with asterisks also received vocational training:

2 carpentry businesses*	2 restaurants	2 are horticulture famers
3 hair salons*	8 convenience shops	2 sell secondhand clothes
3 tailoring shops*	6 sell dry grains	2 grow and sell arrow roots
1 mechanic shop*	2 buy and sell goats	1 sells porridge
1 bakery*	3 sell boiled eggs	3 sell French fries

Businesses started a table bank loan or savings, those with asterisks paid for their own vocational training:

1 hair salon*	1 sells porridge	2 with hair salons also sell cosmetics
1 mechanic shop*	2 buy and sell goats	2 sell secondhand clothes
3 dry grain businesses	2 grow and sell vegetables	
3 convenience shops	1 buys and sells chickens	

Businesses started by siblings separate from head of household:

2 rear and sell chickens	2 sell vegetables and fruits	1 barber shop
2 sell eggs and cakes	1 sells bananas	1 grows and sells vegetables

Community employment: In addition to hiring others to occasionally help with crop harvests, members from this group regularly employ five people from the community to work in hair salons (3) and mechanics garage (2).

Financial Security

All families have savings through livestock and table banking. Additionally, 28 are doing mobile banking and nine have institutional bank accounts. Members are also building their wealth through the purchase of assets: two bought motorcycles, one bought land, and six bought dairy cows.

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. They all grow crops, have vegetable gardens, and keep livestock. To accomplish this, Zoe trained the households on food security, animal husbandry, modern farming methods, and post-harvest care. Zoe also provided initial inputs of seeds, tools (like hoes and machetes), and small livestock to five families selected by their groupmates. These five families have shared the offspring with 11 other households.

Health & Hygiene

All households were trained on health and hygiene matters including handwashing basics, disease prevention, nutrition, personal grooming, proper food handling, and reproductive health. After trainings, Zoe supported the families with water tanks to store clean water, blankets to cover themselves on cold nights, and to curb the spread of the Covid-19 they were given handwash stations and liquid soap.

They were also sensitized on the importance of having health coverage or money saved up to address health emergencies and as a result 21 families used their own funds to enroll in health insurance; the rest have savings and access to government health services. The group members can also look to each other for support in emergency situations. For example, the group supported one member to seek specialized medical care during the first year.

Housing

- 1 family in extreme need as determined by their peers received direct support from Zoe to build a house
- 4 heads of household built new homes with their own resources
- 12 families made significant repairs utilizing their savings
- 15 families moved to better houses
- 4 families built new latrines, 22 repaired latrines they already had
- 4 families installed electricity and 6 added solar panels

Education

After entering the Zoe program, 16 siblings started attending school regularly; six in secondary school and ten in primary school. Six siblings that had dropped out of school were re-integrated into school. Zoe paid the secondary fees for four youths and bought uniforms for 20 primary school aged children. The heads of household are now able to cover these expenses through their business profits. Additionally, one youth has enrolled in a tertiary college and is studying fashion design.

Spiritual Strengthening

Before getting involved with the Zoe program, 60% of the members felt neglected and had lost hope. After joining their Zoe group, they were exposed to the word of God and learned The Lord's Prayer which gave them comfort knowing that God cares for them. All 31 families are attending church and involved in church activities.



The area chief addresses members of Favor Kanuni Group during the house dedication for one of the participants.

FIRST YEAR REPORT

The Zoe 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: Elosy (18)

Dependents: sisters Bridget (13) and Felister (10); brother Oscar (5)

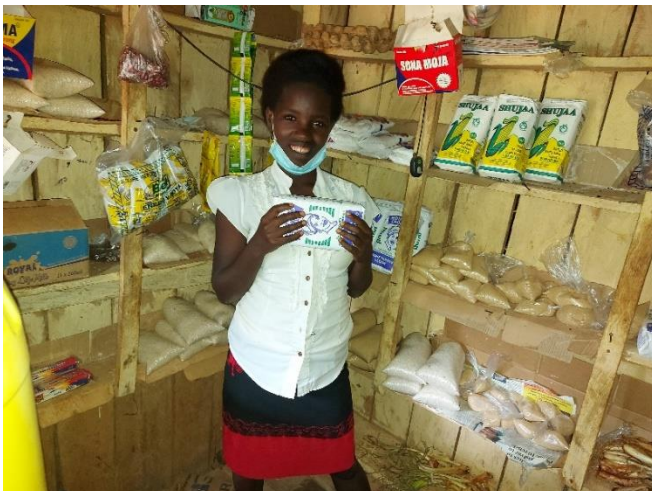
Challenges: Elosy's father passed away due to a stomach condition in 2012. After her father's death, Elosy's mother remarried and had another child with her new husband. Unfortunately Elosy's mother passed away in 2014, leaving behind an infant, Oscar. Elosy's stepfather remarried, but his new wife started mistreating the children, so Elosy and her siblings left the home. They went back to their late father's house, which was in poor condition. Their uncle had partially burnt down their house, intending to take their land. Elosy and her siblings made a makeshift shelter from the remains of the house, but it did not keep out the rain. Elosy became the provider for her family. She did odd jobs for neighbors, such as washing clothes, fetching water, and working on farms. She was paid with a little money or food, but it was not enough to provide for all of her family's needs.



Elosy and her siblings

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 Elosy's responses to the Dream questions:

- What makes you feel sad? *The death of my parents*
- What makes you happy? *Going to church and participating in community activities*
- What happens in the community that you do not like? *Violence and sickness*
- What is your dream for the future? *To own a big convenience shop*
- What will be your guiding principles to achieve your dream? *Prayer, hard work, commitment, and patience*



Family Specific Achievements

Income Generation: After completing Zoe business training, Elosy created a business plan and presented it to her groupmates. With their approval, Elosy received a grant and opened a convenience shop (left). With the profits, she has been able to provide for her family's basic needs. She saves money through her group's merry-go-round and table bank (details under group income projects).

She borrowed money from her group's table bank in December 2019 and started a second business selling dried grains and vegetables. Elosy repaid the loan in February and took another loan to begin selling sandals.



Left: Elosy and her family in their kitchen garden

Agricultural Projects and Food Security: After conducting training sessions in agriculture and animal husbandry, Zoe provided Elosy with vegetable seeds, a hoe, and a machete. Now, Elosy grows crops of maize, beans, pigeon peas, and millet. She also has a kitchen garden for other vegetables, such as collard greens, amaranth, and onions. Elosy's harvests have been good and she was able to sell some of her crops as well as feed her family. Elosy also has six chickens; three were purchased through her group's merry-go-round project, and three were purchased with the profits of her businesses. The chickens provide the family with eggs to eat and sell. Elosy's family used to struggle to find enough food to eat, but now they regularly eat balanced meals.

Health: Before Zoe, Elosy's family used to suffer frequent illness and malnutrition. Zoe provided the family with health insurance in their first year and now they can pay for it themselves. They can now access health care services whenever needed. Elosy took the Zoe health and hygiene instruction to heart and implemented the following actions: dug a compost pit for waste disposal, built a utensil rack to dry their dishes, and set up a handwashing station to clean their hands after using the toilet. She also airs their bedding regularly and their house is clean. As a reward for her hard work Zoe gave her a water storage tank and two blankets. During the pandemic, Zoe also trained the group on how to prevent disease. Zoe provided handwashing cans and soap, as well as regular encouragement and updates regarding COVID-19. Elosy and her family no longer suffer from malnutrition and frequent illness.

Housing: Elosy purchased iron sheets for their roof to replace the leaking ones.

Education: Before joining the Zoe empowerment group, Elosy and her siblings had to drop out of school because they could not afford the school expenses. Zoe Empowers provided school uniforms for Bridget, Felister, and Oscar, and Elosy has been able to pay for the school fees and school supplies on her own. Elosy's siblings can now regularly attend school.

Child Rights and Community Connections: Before Zoe, Elosy did not know of her right to inherit her parents' land. After her parents' deaths, Elosy's uncles tried to take the land from her. Zoe trained the Favour Kanuni Group on child rights, so Elosy went to the area chief to report her uncles' actions. The chief is working to ensure that Elosy will be able to keep her land.

Spiritual Strengthening: Before Zoe, Elosy felt angry at God and did not go to church. She had lost faith in prayer because she expected God to save her parents, but they died anyway. After joining Zoe, Elosy and her group members started sharing the word of God during their weekly meetings and small group prayer fellowship. Elosy felt encouraged by the changes in her life. She realized that God has better plans for her life. She now regularly attends church, serves as an usher, and helps to clean the church building.

Elosy's Prayer Requests: *"I pray for God to bless me so that I can take my siblings to a better school, which I did not have the privilege to attend."*

Elosy's message to her partners: *"May God grant you favor for continuing to touch the lives of many people like me."*

GENERAL UPDATES ON THE FAVOUR KANUNI EMPOWERMENT GROUP

Group Income Projects

Merry-go-round fund: Every meeting, each group member makes a small contribution for this fund. The collected amount is given to one group member, with each member eventually getting a turn. They use this money to buy household items or small livestock.

Table banking: Members can access loans from this group fund; these loans are repaid with low interest. Group members use the funds to top up their businesses or renovate their houses.

Farming: The Favour Kanuni Group rented a piece of land where they grow maize, peas, and beans. Due to COVID-19, the group works on the farm in small groups of five members. These subgroups have also started their own farming projects where they grow different vegetables. The group divides the profit among themselves.



Elosy participates in her subgroup's regular meeting.

Group Activities

Mutual help: Group members work on chores and tasks together in their sub-groups, such as planting and harvesting crops, constructing dish racks, and building or repairing homes and latrines.

Community Service: During the pandemic, the group is helping the community, particularly the elderly, by making face masks and homemade soap. Also, they are helping to create handwashing stations for community members.

Food Security and Agricultural Projects: All 31 households planted crops such as maize, pigeon peas, sorghum, and beans; 28 households also had kitchen gardens and grow vegetables such as kale, spinach, pumpkins, onions, carrots, tomatoes, and amaranth. The recent harvests have been good. Zoe initially gave five families in the group small livestock such as chicken, rabbits, pigs, or goats. These families were selected by the group as needing the

additional assistance. A total of 28 families are keeping livestock, most of these purchased with money earned from their business projects, by using a table bank loan, or through merry-go-round distributions.

Income Generating Activities: All 31 heads of household received business training and grants to start income generating projects. Ten of them also attended vocational training and were given start-up kits. The group also used group savings to train two additional members (one in hairstyling, one in mechanics), who have not yet received their start-up kits. The chart below shows the main projects run by group members (some have more than one).

Initial Projects	# families
Convenience shops	8
Selling cereals (grains)	6
Vegetable farming	2
Raising goats	2
Selling boiled eggs	3
Selling secondhand clothing	2
Selling arrowroot	2
Selling porridge	1
Selling French fries	3
Restaurants	2
	31

Trade Businesses	
Tailoring	3
Carpentry	2
Hairstyling	3
Baking/pastry making	1
Mechanics	1

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 orphans 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.



Favour Kanuni Group, Kenya

31 households and a total of 106 children



Florence (f) 17
Winfred (f) 14
Eric (m) 16
Bonface (m) 13

Susan (f) 15
Jilly (f) 5
Benson (m) 14
Dennis (m) 13

Carlos (m) 17
Royford (m) 14
Alex (m) 12
Wilson (m) 10

Melda (f) 17
Milker (f) 12
Jelider (f) 7
Brian (m) 3

Charity (f) 17
Weddy (f) 6
Betty (f) 4
Harmony (m) 3

Kenneth (m) 16
Nanis (f) 7

Hildah (f) 17
Rodney (m) 17
Caroline (f) 10
Banis (f) 7

Evangeline (f) 17
Faith (f) 14
William (m) 10

Brendah (f) 17
Juster (f) 14
Nina (f) 1
Maxwell (m) 2

Rhoda (f) 17
Alex (m) 13
Juster (f) 10
Brian (m) 8

Faith (f) 18
Weddy (f) 9
Rinool (m) 0.4
Dinah (f) 5

Doris (f) 17
Phineas (m) 14
Doreen (f) 7

Joseline (f) 17
Fiona (f) 12
Stacy (f) 6
Abigail (f) 5
Wycliffe (m) 8

Lennah (f) 17
Brandon (m) 9
Alvin (m) 4
Seln (f) 5

Gladys (f) 16
Ayub (m) 7
Brian (m) 5
Timothy (m) 3

Elosy (f) 17
Felister (f) 9
Oscar (m) 4
Bridget (f) 12

Terry (f) 17
Nelly (f) 1
Emily (f) 13
Anderson (m) 12

Emily (f) 16
Kimson (m) 10

Jackline (f) 18
Tyson (m) 14
Elosy (f) 11

Laban (m) 17
Weddy (f) 10
Brian (m) 12

Kenneth (m) 16
Phineas (m) 7
Junior (m) 5

Jamlic (f) 17
Mwiti (m) 16
Munene (m) 15
Festus (m) 11

Phineas (f) 18
Francisca (f) 15
Panthers (m) 11

Jackson (f) 17
Alex (m) 13
Ramsey (m) 5

Elosy (f) 18
Milicent (f) 14
Wycliffe (m) 1.5

David (m) 18

Mark (m) 17
Phineas (m) 10

Caroline (f) 17
Emily (f) 16
Fiona (f) 10
Collins (m) 7

Joy (f) 16
Yvonne (f) 13
Anastasia (f) 7
Emelda (f) 10
Peris (f) 11

Caroline (f) 14
Sharon (f) 11
Jackline (f) 13
Vivian (f) 7

Erick (m) 18

The following is an overview of how Zoe empowers orphans and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those in living in extreme 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 orphans, 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 orphans 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 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.



This 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 orphans 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 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 group projects and helping each other make improvements to their homes, friendships form and the group becomes an extended family committed to helping each other face challenges and achieve their dreams. New Zoe group members are also introduced to youth who have graduated from Zoe or been a member of another group for a couple years. These relationships provide advice based on experience, networking possibilities, and inspiration.

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 includes school administrators to help children return to classes; local leaders who can address cases of abuse and improperly seized property; government officials and specialists 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 most people choose instead to save their money to address health needs as they arise. Generally, only those with chronic health issues enroll in the national plan.

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 orphans 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 orphans 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.