

# Tahoe-ites think big and small to help women in Kenya

By Jennifer Gurecki

Barey's eyes widened with wonder as she held the piece of paper in her hand. She struggled to decipher the words on the document, but understood its significance – the number, 5,000 Kenyan shillings, would be paid to her to start her own small business baking and selling chapati to support her family.

As a child, Barey never had a chance to learn to read or write, or learn anything else besides street smarts and the necessity of hard work. But now, as a 41-year-old widow, she has earned an opportunity to break free of the vicious cycle of living hand-to-mouth, day after day after day.

The loan to Barey, the equivalent of \$59, was one of nine loans provided to aspiring Kenyan women entrepreneurs this past December by the Zawadisha Fund, a South Lake Tahoe-based organization that Julie Lowe and I co-founded in 2010. The idea germinated when I wrote my master's thesis on how social norms impact women's ability to participate fully and freely in society. When I surveyed women in Eldoret, Kenya, they repeatedly said the greatest barrier to prosperity, and thus empowerment, is access to capital and participation in the economy.



South Lake  
Tahoe's Jen

Gurecki, co-founder of Zawadisha, congratulates Barey on her micro-loan. Photos/Provided

Armed with this knowledge and inspired by the success of the Grameen Bank – which along with its founder Mohammad Yunus won the Nobel Peace Prize in 2006 for providing small low-interest loans to Bangladeshi women – Zawadisha has sought to develop an effective microfinance program to improve the lives of Kenyan women and their families.

The results so far are encouraging. Aptly named the Tuinuane Project by the loan recipients, which means “to lift up” in Swahili, after just one year the women report they have been able to contribute financially to their families for the first time in their lives. And of the eight women granted loans for 2011, six paid back their loans enabling us to lend additional funds to the successful six and provide loans to Barey and two other women in December.

Though the sustainability of the program is promising, we strive to innovate to increase the project’s effectiveness. For example, while in Eldoret in November, we implemented a new savings program in which the fund will match any savings deposited by the women upon full repayment of their loans. Promoting savings is especially vital in Kenya where life is precarious and one bad turn – an illness, an accident, a marginal decrease in earnings – can prove disastrous to families without savings.

Zawadisha has also joined the fight for the well being of women on another front: confronting an epidemic of rape and violence against women in Kenyan society. In a survey

conducted by the United Nations AIDS Inter-Agency Task Team on Gender and HIV, nearly half of Kenyan women reported experiencing violence in their lifetimes and one-quarter reported such violence had occurred within the preceding 12 months.

Of these women, an overwhelming 83 percent experienced violence during their childhood, and 46 percent of those incidents were sexual abuse. Additionally, the U.N. Task Team found that in more than 60 percent of these cases, the abused women and children did not report the crime to anyone. Among its findings, the Task Team concluded that education is a social vaccine that can prevent the spread of violence and HIV.

To promote this “social vaccine,” Zawadisha has partnered with a Kenyan couple, Winnie and Duncan Bomba, who founded and run the Dolphin Anti-Rape & AIDS Control Outreach program. The Bombas had lived a “normal” life in Kenya until social activism was abruptly thrust upon them. While staying at her family’s home in Eldoret, Winnie woke the next morning to discover that a girl had been beaten, raped, brutalized, and left to die on her family’s doorstep.

Regret and concern permeated the neighborhood, but for only so long. Each and every day is a new chapter of survival and struggle, and after several chapters, reflection fades. In Kenya, confronting the past and changing the future seem like fruitless endeavors when faced with the ever-pervading tide of the present.

But Winnie refused to let it be. She resolved to rage against complacency because she suddenly felt complicit otherwise. Her husband, Duncan, had martial arts training and magnetism to match Winnie’s determination and energy. Together, they founded the Dolphin program that propelled them to visit schools throughout their “neighborhood” – Greater Nairobi – to teach girls how to avoid confrontations, but defend themselves

if necessary, and stem this seemingly endemic cancer on their society. To date, Dolphin has instructed more than 250,000 women and girls in their anti-violence and self-defense workshops.

Zawadisha has bolstered the Bombas' program by providing organizational, technological, fundraising, and material support.

Zawadisha has been greatly aided in its efforts through the generous support of South Tahoe CrossFit, Elevate Wellness, GWOF, Indigo Photography, IRIE Rafting Company, Soroptimist International Tahoe Sierra and many other local donors who believe that global issues are relevant locally and that Lake Tahoe residents have a great deal to offer in human and material resources.

If you would like to learn more or donate to the Zawadisha Fund, go online [www.zawadisha.org](http://www.zawadisha.org).

*Sean Turner and Julie Lowe contributed to this article. Jennifer Gurecki is co-founder of the Zawadisha Fund.*

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