



Entrepreneurship + Digital Livelihoods + Creative Arts:
socio-economic empowerment of women refugees in Kenya





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Project overview

Entrepreneurship + Digital Livelihoods + Creative Arts: socio-economic empowerment of women refugees in Kenya (**EDC Kenya**) is a 12-month (2021-2022) project seeking to address three challenges – women’s access to livelihoods and entrepreneurship opportunities, opportunities to commercialize artistic talents, and overcoming obstacles posed by Covid-19.

Supported by the Fund for Innovation and Transformation (FIT) – a national program of the Inter-Council Network of Provincial and Regional Councils (ICN) made possible through funding from Global Affairs Canada (GAC) and administered by the Manitoba Council for International Cooperation (MCIC) – Humber College leads the EDC Kenya project with implementation partner, CAP-Youth Empowerment Institute (CAPYEI).

Humber and CAPYEI will integrated digital entrepreneurship components in skills development courses and utilized online marketplaces such as Facebook, YouTube and Instagram to showcase and monetize talents in creative arts. Staff and students from Humber College’s faculties in creative arts, liberal arts and business worked with CAPYEI staff and trainers to design digital and creative modules that could be embedded within CAPYEI’s already successful entrepreneurial course.

Through EDC-Kenya, a group of 52 (28 female and 24 male) entrepreneurs established and enhanced their new or existing businesses using digital tools and online business strategies and practices. Within one project, these concepts targeted future and current female and male business owners and under-utilized artistic talents of refugees to overcome the barriers that prevent them

from self-employment while creating an empowering and technologically forward space.

EDC-Kenya is an innovative pilot that combines the technical skills of entrepreneurship and digital marketing strategies, such as using social media and branding, with the diverse creative talents many refugees already possess. Alongside learning digital marketing strategies, they were trained on tools such as Canva, WordPress, and social media platforms like Facebook, Instagram, WhatsApp and Telegram. The 65-day program was divided into life skills training and digital entrepreneurship, where participants either created small businesses with digital components or added digital elements to their existing businesses.

The training was followed by an 8-week mentorship process, which included hands-on advice from the trainers, who reviewed the trainees’ business practices, and external mentors. These mentors were matched with mentees based on common goals, talents, interests, and aspirations and have different expertise in digital spaces, such as social media influencers and the finance industry. These mentors provided group mentorship in areas such as general entrepreneurship and business, financial literacy, and business management skills.

By incorporating gender equality and transformative methods in the training of both the course facilitators and the trainee entrepreneurs, EDC-Kenya aims to provide women with the ability to be self-sufficient, independent of geographic restrictions, and their male counterparts to see the potential and success of women-led businesses. It will increase the number of women entrepreneurs from the refugee community and allow the refugee community to monetize their artistic talent through online business practices.



Refugees’ countries of origin include Burundi, DRC and Rwanda



21 participants (11 male, 10 female) had already existing businesses



8 out of 10 refugee women (80%) businessowners did not have a storefront for their business

Humber College Brief



Humber College (Humber) is one of Canada's leading public post-secondary institutions dedicated to developing broadly educated, highly skilled and adaptable citizens to succeed in careers that significantly contribute to the communities they serve – locally, nationally and globally. Located in Toronto, Ontario – one of the world's most multicultural and diverse cities – Humber's unique polytechnic model of education is well established and highly regarded across Canada and worldwide.

Responsive to the competitive global job market, Humber is committed to offering career-focused programs that emphasize hands-on learning and practical experience. For more than 50 years, Humber College has been a global leader in career-focused learning. Humber has more than 220 full-time programs and a wide range of credentials, including honours undergraduate degrees, postgraduate certificates, diplomas, apprenticeships, certificates and micro-credentials, across many areas of interest.

With 33,000 full-time students including over 6,500 international students, Humber is the largest college in Canada with two beautiful, state-of-the-art campuses. Humber's programs provide students with the opportunity to learn through a balance of theoretical and practical knowledge with a focus on incorporating current industry trends and teaching practical problem-solving skills.

Humber's commitment to internationalization and globalization efforts is exemplified in its International Development Institute (IDI), which has a strong reputation for excellence in project management and implementation, building cross-cultural partnerships, and integrating themes of gender and the environment in the design and delivery of programs. Humber has extensive project experience in Africa (Kenya, Ethiopia, Tanzania, Botswana) and has been focused on Kenya since 2017. Through its presence in the country, Humber has great capacity to develop relationships with local and national government representatives, civil society, industry and the labour market.

Aside from EDC-Kenya, **Humber's current projects in Kenya include:**

STEM Education for Empowerment Project (STEEP) (2022-2026):

Funded by Global Affairs Canada and the Barrett Family Foundation, this project focuses on the education and empowerment of vulnerable girls in Ethiopia and Kenya and will increase their access to science, technology, engineering and math (STEM) education through in-person and digital tools.

Young Africa Works-TVET-02 (2020-2024):

Humber is supporting the Kenya National Qualifications Authority with the implementation of an inclusive Recognition of Prior Learning (RPL) system in Kenya that will lead to increased recruitment, retention, and transition of youth to employment, with an emphasis on RPL as a tool for empowerment of women and vulnerable groups.

Young Africa Works-TVET-18, -21, -23 (2021-2024):

These institutional partnership projects support the development and strengthening of gender-responsive, environmentally sustainable and competency-based TVET courses at Kenyan National Polytechnics and Technical Training Institutes. The projects are implemented by a consortium of Canadian and Kenyan institutes and support capacity building through a participatory partnership approach.

Kenya Education for Employment Program (KEFEP)-02 (2017-2022):

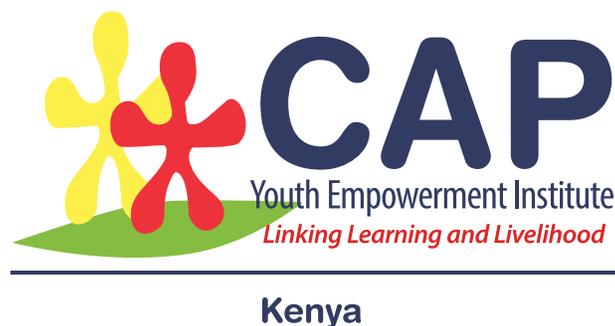
Humber led a partnership with three Kenyan National Polytechnics to strengthen their capacity to deliver training in mechanical engineering, renewable energy, and building technology. The project increased female enrollment in STEM fields, strengthened academic and industry collaboration, improved recruitment to the labour market and supported vital policy reform.



CAPYEI Brief

CAP-Youth Empowerment Institute Kenya (YEI) is a non-government organization started in 2011 committed to train youth out of school in job entry level skills. This training is operationalized using the Basic Employability Skills Training (BEST) model. CAPYEI is guided by **three core objectives**:

- To ensure disadvantaged youth acquire life skills, relevant labor market skills, savings education, and small business development.
- To facilitate disadvantaged youth access internship and job opportunities during through institutionalized public-private partnership.
- To ensure youth receive vital pre and post job placement counseling, support, and services including financial as they transition to work.



CAP Youth Empowerment Institute implements Basic Employability Skills Training (BEST) model through public-private partnerships for its sustainability and scalability. CAP YEI mobilizes and enrolls qualified target of youth by involving grass root government officials, local CBOs, network of youth organizations, youth and community leaders, and religious gatherings. CAP YEI skills training is guided by labor force demand in each area where our training is located as informed by market scan research and revisits.

Over the last 11 years, CAP YEI has reached and supported 98,560 (directly & indirectly) youths in the country and achieved a successful transition 'from learning to earning' of 75% for jobs and about 12 % for self-employment through a well-established network of over 45 training centers in over 27 counties including hard to reach counties like Lamu, Mandera and Turrkana.

CAPYEI Executive Director Comments



CAP YEI's abiding commitment to youth can be summarized in a few words: "to reach vulnerable youth, wherever they are, with skills and support to secure livelihoods." It sounds simple, but it is anything but. The pursuit of this ideal has seen our staff working in some of the most dangerous places on Earth. But the same ideal has led us to work with a group of vulnerable youth that, in the same breath, comprises the most pleasant, committed and hard working young people you will ever meet- refugee youth.

All vulnerable youth are not made equal. Some are more vulnerable than others. Refugee youth face challenges that are unique among their peers. On top of facing the same problems of youth-hood, of growing up in a world that rarely ever seems to 'get them,' refugees also have to contend with the phenomenon of living as strangers in a strange land. A land that, more often than not, does not want them and creates all sorts of barriers to their aspirations. Supporting such youth, onto a pathway to decent livelihoods, takes more than goodwill or passion.

Yet this is just what the CAP YEI and Humber College teams have managed to do over the last ten months. Working together; bringing the best of the CAP YEI, BEST model and the immense resources of Humber College, the team created a program for training 52 refugee youth in Nairobi and linking them to earning opportunities, by applying digital skills, to realize their talents in the creative industry.

It has been a fulfilling journey, one whose lessons, we hope, will be shared widely and replicated elsewhere. The major lesson is that refugee youth have the same aspirations as all other youth. One of their strongest desires is to build a decent life for themselves and their families and in this way, to help build the nation that they have come to call home. And they work extremely hard when given a chance.

It is our hope that one of the lessons from this project will go to the Government of Kenya. We have a talent pool here that is going untapped, one that our nation desperately needs of it is to develop. Please let us not waste it.

Ndūng'ũ Kahīhu
Executive Director CAP YEI

Stories: Combining creative talents and entrepreneurship for sustainable income



Innocent Iradukunda

Innocent Iradukunda arrived in Nairobi in 2019 from Burundi and struggled to find a way to support himself. *“Life was difficult,”* he said, looking back on his first arrival. *“I got a job, but I was harassed by the city council until my job stopped.”* Innocent is an artist who does pencil and line art and eventually found employment at a paint company. However, the pay wasn’t sufficient to cover all his costs.

CAP Youth Employment Institute found many young refugees like Innocent come to Kenya with artistic skills and talent in visual art, drama, design, dance and music. However, the training programs at the time did not have specialized components to support trainees to capitalize on those talents for a sustainable income. This situation left trainees training for vocational or technical skills, such as hairdressing or auto repair, alongside how to run a successful business.

Like Innocent, **Kamikazi Aimee Louange** arrived in Kenya as a refugee in 2014 and is a talented artist but struggled to find an income using her vocal skills. *“I used to sing but not as a business. I used to perform in events without a single pay or get paid peanuts.”* Before learning more about business practices, she said she wasn’t confident in negotiating for better pay or creating contracts for her appearances.

Although there are several initiatives in Kenya to support refugees who are artisans, especially for handmade goods, they tend to be aimed at the development of artisan handcrafts and traditional face-to-face marketing. The EDC-Kenya pilot sought to give refugees, particularly women, agency over their talents for generating more stable and fulfilling income.



Kamikazi Aimee Louange

Clarisse Nyirantore Niyibizi is a 32-year-old female refugee from Congo, now living in Nairobi with her husband and two children. They came to Kenya to avoid the conflict and found adjusting to life there challenging. *“Being a refugee, I did not have any source of income, and therefore I was really struggling.”* She learned hairdressing and started a small salon, but she also sang gospel and released her music over TikTok, Instagram, Facebook and Youtube.

Artisan-focused businesses also have needs such as budgeting, copyrights and contracts, and digital platforms that require technical skills beyond creative talent. Including all those components give artists the power to run and manage their own businesses without relying on someone else.

Before taking the program, Clarisse’s social media was being managed by an outside party. After, she learned how to post and market for herself. *“My channel has greatly grown to over 700 subscribers and over 2.8K Views on my latest video,”* she said. *“I have also been invited to many events in and outside Nairobi and have also managed to organize my own music event in my church. This has happened because I have*

learnt how to market my music and even got employed in one of the biggest churches here in Nairobi as a praise and worship minister.”

Other trainees have also used the skills they learned through the program to find clients and business for themselves.

“This year, when I joined CAPYEI, things changed a bit,” Innocent said of his recent accomplishments. *“I was able to market myself on various social media platforms such as Facebook, Instagram and YouTube and WhatsApp, and I’ve won 27 clients since the beginning of the program.”*

He has also learned how to manage the money he earns and invest in his future. *“I didn’t know how to budget my salary,”* he said, often spending it as soon as he received it. *“Sometimes I tried to save, but I often spend all of my income at once. I am now in a monthly saving group and have gained a lot of financial discipline. I have learnt to budget my income.”*

Kamikazi could also turn her music production training and singing talents into a stable income. *“When I joined the*

program, I learnt to believe in myself and that I can earn from my talent. So I opened accounts on Facebook, Instagram and TikTok and now using them as marketing platforms, and that is where I get a lot of gigs. I am now on monthly pay in one of the churches in the neighbourhood.”

The program has given the trainees long-term goals that use their creative talents and turn them into long-term income-generating pathways. *“I am looking forward to having an art gallery in Westland Nairobi,”* Innocent said eagerly. *“It will be a place where clients can follow me and view my work, and I can also use it to train others at a fee.”*



Clarisse Nyirantore Niyibizi

Stories: Online practices expanding the market for refugee-owned businesses

Urban-based refugee communities face discrimination and negative views by locals that can keep them isolated from Kenyan customers. However, digital techniques can support refugee- and women-owned businesses accessing more diverse local markets. Through the innovative training program designed by Humber College and CAPYEI, refugees living in Nairobi have harnessed new tools and strategies to expand and improve their business practices.

Cecile Nyaruhanga came to Kenya in 2015 with her husband and children from Congo. Cecile and her family were hosted by



Cecile Nyaruhanga

the church where her husband currently ministers. Like many people, she found the language barrier was a significant challenge in adapting to the Kenyan lifestyle.

“Our community values weddings,” she says as she talks about how she started as a business owner. “We always have them every weekend. However, getting our traditional attire in Kenya was really hard. I got the traditional attire from Congo and Rwanda and would hire them out. With time, demand for the ceremonial attires grew, and I would dress people for weddings, dowry negotiations and burial ceremonies.”

At first, she was able to find customers through her connections as the pastor’s wife. After that, she found it challenging to increase the number of events or keep track of any money or progress made. *“I sometimes had to go back to my pocket to keep the quality the same,” she said, as the business started to mean more*

than just clothes and included providing tents and chairs for her customers. *“The training taught me how to price my services without compromising quality.”*

Social media and using technology were not things that Cecile felt comfortable using, especially for her business. However, she could see its value with time and training from the CAPYEI team. *“Other than marketing, I can also see the latest décor designs as our industry is always evolving. Despite having a laptop at home, I had no idea how to even switch it on. Through the training, I would go home and practice what the trainers had taught for the day, and I had a great improvement.”*

With digital tools and entrepreneurship training, Cecile has improved and enhanced her business in ways she didn’t think were possible. *“I have now rented out two stalls where I use one as a store for the seats, flower stands and chairs, and the other one is where my*

clients try on clothes. Initially, the clients would try the clothes on in my house, which was not comfortable for them and my family. The training has taught us always to consider a client's needs."

On top of her business, she says the holistic approach that combines learning to manage money, clients and marketing has also impacted her personal life. "Learning budgeting has not only helped me in the business but also in my personal life. Now, my husband trusts me in planning our home budget."

Cecile was able to take her business from just being reactive to her community's need for clothing and textiles and turn it into an events business that can follow the latest trends and anticipate what clients want. The ability to show this success to her family also helps challenge barriers women face when breaking into the entrepreneurial world.

Cecile Nyaruhanga was also glad about the program's flexibility. "At the time, I was heavily pregnant, but I really wanted to learn, and I am grateful the trainers made my journey smooth and comfortable. I am grateful to CAPYEI for giving me this chance

despite being pregnant and still working, even after delivering and proceeding on maternity leave."

Fabrice Bisengo came to Kenya four years ago with his wife and two children due to war in his home country, Congo. "Life was very hard when I first arrived in Kenya," he said. "The cost of living in the city was very high, and I didn't have a job or business."



Fabrice Bisengo

At first, Fabrice sold sim cards on commission, which supported his family for a while until the authorities in Kenya prohibited this line of work. He had to look for a shop and set one up nearby. From there, Fabrice started to sell other cellphone accessories but found the

primary need of the community was maize flour imported from Uganda. "The demand and cost for the product are good from bulk buyers," he said. "I sell in 5kg, 10kg and 25 kgs, and I customized my packaging to cater to low-income earners. So far, the business is growing."

He started marketing his business and products on social media platforms such as TikTok, Instagram, Facebook and WhatsApp to expand beyond his local community. "This strategy has enabled me to widen my audience and get orders from customers far from my neighbourhood. I have also managed to win and retain my customers by offering free delivery services for bulk buyers."

For Fabrice, the CAPYEI training helped him gain entrepreneurship and better business skills to keep better records, understand his market and take stock for his shop. "I know the products that are fast-moving," he said. "I am working on growing and expanding my business so that, in the next few years, I will own the biggest shop in the Kasarani area, selling products in both retail and wholesale."

Stories: Raising gender equality through supportive skills training and business practices

Women face compounding problems starting their own businesses. They are less likely to receive start-up funding than men, and there is less trust in a woman's ability to run a business successfully. Many women and young people also face disruptions to their education and have fewer formal training opportunities, making it more challenging to feel confident and knowledgeable about entering the business sector.

From its inception, CAPYEI's training program had to ensure it led gender equality practices in business by example. The program facilitators were given gender equality training, and feedback from the trainees was used to design the course to be accessible and gender-responsive. Mothers and parents could use nearby daycare and travel vouchers to ensure they had the proper support to come to the program, and the program was offered at different times of the day. They could also accommodate expectant mothers by providing one-on-one support to bring them back up to speed after their maternity leave.

Uwera Edith came to Kenya from Congo with her two children in 2020 and got her first job making face masks during the pandemic. As the demand changed, she started dressmaking. At first, Edith was able to use designs from Congo and could market them to other people in her community. However, she didn't have any book or recordkeeping training, which made it difficult to tell if her business was profitable. She also found marketing to the Kenyan market hard.

"With time, I started getting Kenyan clients who would sometimes request Kenyan designs, which I was unfamiliar with," she said. "After joining [CAPYEI's training], I gained confidence in myself and could talk to my clients properly, given I am very shy. Before, many took advantage of my being soft-spoken."

Although many participants knew of social media in their personal lives, integrating it into their businesses helped them expand. *"I have a TikTok account where I post my work this way, I can show my diversity in my designs,"* Edith said after participating in the pilot training courses. *"I also use social media to learn designs so that I can capture the Kenyan market."*

As a gender transformative initiative, the training also focused on promoting gender equality, supporting women-led businesses and encouraging all participants, including men, to see how women contribute to the economic landscape. Online



Uwera Edith



Claudine Mugishal

businesses contain features that complement gender-specific issues, including SGBV safety, start-up costs, and flexibility in time and location.

Claudine Mugishal came to Kenya from Burundi in 2018. She was hosted by a family for three months but found the living situation difficult. So she moved to a new household where she met her future husband. She lives with him and their children in Nairobi.

“Before I joined the CAPYEI program, I was just a stay-at-home mum,” she said. “I heard about [CAPYEI’s program] through a friend in the neighbourhood. I availed myself during their visit and was lucky to be selected into the program.”

Initially, she had the idea to start a business that sold and refilled gas cylinders, a much-needed service in her residential areas. However, she realized this venture would require more capital than she had. So instead, she decided to look for something smaller to start.

Claudine has seen in class that, like herself, other parents struggled to find suitable childcare that could serve all of their needs. Because of the

vouchers provided by the EDC-Kenya project for a nearby daycare, she and other women could attend the classes, so it was immediately apparent to Claudine that such a service was badly needed.

Immediately after that class session, she started a daycare run out of her house to support busy mothers. *“I currently have an average of three kids every week and, being passionate with kids, I enjoy my work.”*

Using the knowledge she learned from the classes, Claudine sought to give excellent services to her clients. *“I am now saving to rent a bigger space to run my daycare so as to accommodate many kids. The life skills learnt at school help me manage both the kids and their parents. I can comfortably market my business using social media, word of mouth and get clients through referrals.”*

Claudine is grateful for how the program has helped change her mindset and set goals. *“I am now thinking big even though I have started small. I know one day I will run multiple businesses, gas cylinder business being one of them.”*

Stories: Empowering women through digital entrepreneurship

Vanissy Uwase came to Kenya from Congo in 2017 and finished high school in 2019 while living with her parents and siblings in Githurai. After leaving form four, she took a music production and sound engineering course while singing at gospel events.

Becoming an entrepreneur was not part of her long-term plans. *“Before I joined CAP YEI, I had no knowledge or experience in business and social media life because I didn’t see any profit or advantages in it,” she said. “I came to know CAPYEI through a friend of mine who shared with me the details and how they support young people, including refugees.”*

After joining the CAPYEI training program, she saw the potential in developing business and digital marketing skills. *“It has changed my way of thinking, and it is applicable on a daily basis,” she says.*

Vanissy had been singing at events for income but found she was paid much less than the amount agreed upon or, sometimes, nothing at all. Through the CAPYEI training program, she learned the importance of creating contracts, including how to capitalize on copyrights and monetize her content.

“There were many times when others would post my videos, and they would earn money from them,” she said, speaking of her performances at events. “Now, I have a YouTube channel, Tiktok and

Instagram account where I post videos of my work. These accounts have boosted my name, and I am getting more and more events.”

More than just becoming a source of income, owning their own creative products boosts the self-esteem and confidence of people like Vanissy. *“Through learning saving, I was able to save and buy my own guitar, which I am so proud of.”*

Aimee Nyinawumwami, 23 years old woman from Congo who came to Kenya with her husband and two children in 2014, learned about the program through the community leaders in their WhatsApp group.

“Before I joined the program, I was selling the African attire: the clothes, shoes, handbags, dresses and beads,” she said. “I used to sell to just friends and family in Kenya abroad and my home country.” Although she had a talent for acting and writing, she didn’t consider it a money-making activity until she saw how online platforms could be used.

“When I joined [CAPYEI’s training program], I realized that I actually needed to understand my target audience and come up with content that will capture their attention,” she said. “After the classroom session in June, I collaborated with my husband and three other friends and started a YouTube series known Mulenga cinema, where we

act based on real-life issues of Banyamulenge community of Congo. I am also a scriptwriter of the series; we do our recording every Thursday of the week.”

Because of her marketing strategies on TikTok, Facebook, Instagram and WhatsApp, she and her team have earned about 1.3k subscribers, and their regular episodes have over 2k views.

On top of gaining momentum with her creative talents, she has started a butchery in her area. *“I spotted a gap whereby people in my neighbourhood who are great consumers of meat products had to walk some distance to get what they want,”* she said about the training in marketing and examining the local needs. *“We have great access to animals to slaughter from the Maasai community. So far, my butchery business is growing well, and we serve an average of eighty customers per day.”*

Aimee also moved her African attire business online. She named it ADM shop on social media platforms such as Facebook and Instagram, which has earned her more customers than just her friends and family. *“I am now working on increasing my following and winning customers online,”* she is eager to use the training from the program to expand her income. *“I really thank CAPYEI for considering me in the program because it was an eye-opener for me.”*



Vanissy Uwase



Aimee Nyinawumwami

Stories: Reinventing what it means to start a business



Charles Ruheka

Although self-employment is a stable way for refugees to generate income, few come with in-depth knowledge of how to start a business, and many have preconceived ideas of what they need to start. Many start looking for a job, which can be unstable and exploitative for vulnerable groups.

32-year-old **Charles Ruheka** came to Kenya from Congo in 2015 with his family. He struggled to find a job due to the language barrier, so he tried to use his connections back home to import fabrics from Congo to sell to people who needed them in his community.

“The job was really stressful as we could go days without having sold any,” he said. “After some time, the market was flooded with counterfeits, and we lost many clients.” He earned some money from a position as a security guard, but Charles found the work challenging because of the restrictions on him due to his refugee status.

He went back to selling phone accessories using the money he had saved. *“This investment was a step in the right direction as I was my own boss and could plan my job and life. But the job had its own challenges, including walking around with a heavy bag and dealing with the weather changes.”*

He heard about the CAPYEI training program and was interested because he wanted to have his own shop but thought he would need a lot of money saved to invest in the setup. *“It was through CAPYEI’s training that I learnt about factors to think about before setting up a business, such as the major considerations of location and target market. I also learnt that I didn’t need millions to start, and I could start with what I had.”*



Simon Ndegera



session underway on digital entrepreneurship at CAPYEI's Buruburu Training Centre in Nairobi, Kenya

While in the program, he realized he could leverage his experience to support members of his community as many refugees want to sell phone accessories like him but didn't know where to get the product.

"Having been in the business for a while, I knew I could bridge the gap," he said. "I opened my shop on 9th March 2022, where I sell to the hawkers at a wholesale price and sell to walk-in clients at a retail price. Had it not been for CAPYEI, I would still be waiting to make half a million before starting my business." He also started posting the business on social media and said he is getting clients from far and wide.

Simon Ndegera came to Kenya with his parents and siblings in 2015 when he was 12 years old. He went to high school but had to drop out in 2019 to support his siblings financially.

He found a job in a small barber shop where he is paid on commission, and sometimes when there are no customers, Simon said he goes home with nothing. *"Being a refugee, life has never been easy. We never get equal treatment with the residents, but through CAPYEI I have learnt to live and interact with them and add them to my networks."*

Going to the training program was exciting for Simon because it meant he was going back to school and would be able to learn again. *"In CAPYEI, I learnt about good customer relations, doing quality work, giving customers the services they want, and always satisfying their needs. These lessons have helped me a lot in my place of work. I now do recordkeeping for my employer and budget for the little income that I get."*

He has started to save money thanks to the financial literacy training embedded in the program so that he can open his own barber shop and one day go back to finish his formal schooling. He also learned how to create other revenue streams using digital tools. *"I opened my YouTube channel, Muhire Tv, where I invite different preachers to minister online. This extra-earning opportunity was something I had not thought of. I can now market my own channel through other social media platforms, and I am certain that it will grow."*

Stories: Harnessing motivation to strengthen refugee-led initiatives

Alice Mugisha, 35yrs old, came to Kenya in 2017 and is married with five children. She was highly motivated to earn an income for herself but found doing odd jobs didn't provide enough stability, and the businesses she started didn't grow.

"I didn't know what factors to consider before starting a business," she said, mentioning that there were too many options to choose from. "I followed peer pressure. I would start one business, and before it would pick up, I would close and start another one. Among the businesses I have tried are secondhand clothes, smokies and boiled eggs."



Alice Mugisha

Eventually, she found a job working in a salon. Although she had many clients, the money she earned there didn't seem to add up, and Alice couldn't account for any profit she had made.

Alice had joined a Kenyan church where she sang and became a praise and worship leader. She gained a substantial audience and was asked to attend more events outside of Nairobi. She used a third party to manage her events and accounts and found the process wasn't working. *"I was shortchanged a lot when it came to payment since I didn't know what or how a contract works. My producer opened a Gmail account and YouTube channel for me since I didn't know how to and retained the passwords. He requested an amount of money I could not raise to get the rights to run the channel, and I ended up giving up."*

She started the training project and was interested in learning how savings and investments could be used. *"I realized I had to change my mindset," she said. "I always thought I needed a lot of money to set up my own salon. I started setting goals whereby I would buy one piece of salon equipment monthly. I now have a blow dry, rollers, dryer, combs and mannequins."*

After learning more about digital marketing, she opened her own YouTube Alice Mugisha channel, where she had all the rights. *"I was taught how to upload videos, and I have five videos up with a total of 1062 views and 132 subscribers," she said proudly. "Anywhere I perform, I make sure to tell the church members to subscribe, like and share. We were also taught the importance of a contract, and I am now able to negotiate before any performance and always go home a happy artist."*

She has also been able to expand to new platforms such as TikTok. She uses the short video format to post clients' videos when she does their hair, which has brought her even more business.

Alice has combined all these skills to make her business ventures

flourish. *“Through saving, I was able to buy secondhand clothes, which I also sell. I normally dress the mannequins and take pictures or make videos to post on Instagram and Tiktok. This marketing strategy has really helped me get clients.”*

She is using her position at a salon to learn more about the Kenyan styles and market and discover how she can make her designs unique to get ahead and open her own salon one day.

“[CAPYEI’s training] has been an eye-opener as an artist and a businesswoman, and I am sure of a bright future ahead.”

Like Alice, **Beatrice Umwiza** turned to self-employment to support her two children but faced challenges to have her business ventures grow and thrive in the Kenyan market.

“I was born and raised in Congo and moved to Kenya in 2008 when there were clashes in my country,” she said. “Adapting to Kenya wasn’t easy. I couldn’t blend with the residents well because of cultural differences and the feeling of being a foreigner.”

After the initial struggle to

survive in a new country, Beatrice started selling eggs and smoked sausages by the roadside. *“I worked really hard and saved the little I earned. After a year of saving, I ventured into the secondhand clothes business, and Betty Boutique was born.”* She started selling children’s clothes, but every time a mother came in, they would ask where they could get clothes for themselves. She could leverage



Beatrice Umwiza

into selling ladies’ clothes in higher demand and began to specialize in all types of women’s secondhand clothes.

Before attending classes at the CAPYEI centre, she relied on walk-in businesses and word of mouth. Then, having learned

more about digital marketing, Beatrice started to sell her clothes online through Facebook and Instagram and began to market on other platforms like TikTok. *“The first week that I posted my product on TikTok I got a client from Rwanda that purchased all the dresses I had posted that day,” she said. “I have since then gotten a lot of customers through social media platforms, and my business has significantly grown.”*

Beatrice says her improved marketing and consumer need strategies and learning how to be more effective with bookkeeping have grown her income from a gross of ksh 15000 to ksh 25 000. She has also been able to use her new analysis skills to spot gaps in the market and started renting out clothes for special occasions such as birthdays, weddings, bridal showers, baby showers.

“I am really grateful for this project that has helped me grow my business.”

Stories: Skills training that build resiliency and livelihoods

EDC-Kenya and CAPYEI's skills development course aims to teach trainees more about what makes a business successful alongside ensuring trainees receive the coaching and support to succeed with their goals. As crucial as entrepreneurial skills are, trainees require resilient mindsets to overcome obstacles and challenges.

Benjamin Ruberintwari, 22 years old, first came to Kakuma camp in 2018 and later moved to Nairobi. *"I am an orphan, having lost my parents in the war, and being all alone in a new town only worsened my mental state,"* he said. *"Life in Nairobi was such a culture shock. Everything and everyone was fast in everything they did."*

The rapidly increasing number of urban-based refugees outside camps face challenges integrating into local communities, including harassment, prejudice, violence from residents and police and poor housing conditions. Although they can experience more mobility freedom, living with more diverse populations makes establishing traditional home businesses difficult and their social networks smaller.

Benjamin could only get a job in construction but struggled with the heavy physical labour. He later got a job at a hotel and was able to save enough money to set up a roadside stall. Benjamin also joined a Kenyan church and was part of the praise and worship team. Through the church, he learned about the pilot program offered at CAPYEI's training centre. *"I was at first not sure what to expect, but joining the training has proved to be the best decision I ever made."*

In the first weeks, the trainers taught the trainees about life skills, including stress management. *"I was emotionally drained and spent most of my time crying and feeling alone,"* Benjamin said, relating strongly to what the program was teaching. *"I learnt ways of handling stress and how to overcome trauma. Losing my parents was something that had really taken a toll on me over the years. I am now in a better mental state and taking one day at a time."*

Using the new financial literacy training, Benjamin would take the money he was saving and invest in kitchen equipment like thermos, cups and a gas cooker. Then, on the advice from the trainers, he took advantage of the course to sell tea and snacks to his fellow students during break time. In addition, they helped Benjamin write sales records and go through his books to offer advice where needed.

"Since our classes were half day, I would also sell chapatis and mandazis by the roadside," Benjamin said. *"This increased my savings, and I was able to improve my livelihood. I was able to buy a good mattress, bed and a cooking gas stove. I had been sleeping on*



**Benjamin
Ruberintwari**



Francine Akimana

the floor on a tiny mattress and was using a jiko (portable stove) to cook.”

Other than just selling products, Benjamin is also a musician. He had written and produced thirteen original songs but didn't know how to market them. The disappointment from that had halted his motivation to continue making music, something Benjamin loved. However, using the training, he started to make posts on his social accounts such as Tiktok, WhatsApp, Instagram and YouTube. Since then, he has been invited to worship experiences and church events through referrals and posting online. *“I learnt that, even in music, I had to consider my target market. This has helped me boost my talent and business. In September, I recorded a new*

video, which I will post on my YouTube channel and snippets on TikTok.”

Since finishing the training in June, Benjamin has been focusing on his business full-time. *“With my savings I was able to rent a space in Sunton. I have two popcorn machines, a chapati maker and a display cart. My goal now is to have a hotel in town.”*

“CAPYEI has really changed my life. I don't know what mental state I would be in right now. I have grown mentally, emotionally and financially. I am forever grateful to CAPYEI.”

Francine Akimana came to Kenya in 2017 from Burundi. As a shy and soft-spoken person, she felt nervous speaking in large gatherings and classrooms. She also faced a language barrier as she could barely utter a word in Swahili. Because of this, finding a job was hard, so she started selling melons. Despite working hard, the income was only just enough for her family to survive.

She learned about the training from a friend and has learned a lot from the trainers. *“How to set up a business was the best thing I learnt,”* she said about the strengths she found

in the program. *“I had always wanted to set up one but always postponed.”*

More than just the business skills, she was grateful for the aspects of the program that helped build confidence. *“I also got to learn about temperaments which helped me know myself and those around me. Learning about self-esteem and how to boost my confidence helped a lot.”*

After the class, Francine set up a business selling baby clothes. She started an Instagram account to market the clothes and had customers from far away buy her products.

Online businesses can help support women who may feel uncomfortable speaking with strangers or struggle with communicating in their second language. Some socio-cultural or conservative attitudes may also raise barriers for women in speaking with members of different genders or communities.

“My business is now two months old,” she said with pride. “I am so proud of myself and my achievement.”

Stories: How financial literacy helps women- and refugee-owned businesses flourish



Noella Nyinawinka

Noella Nyinawinka, 28 years old, came to Kenya in 2015 with her children and and struggled to get an sustainable income.

She started working at a salon doing men’s shaving, which didn’t require much skill or knowledge of more complex women’s styles. She joined a chama, an informal cooperative group and would contribute weekly and get a lump sum at the end of the year. After joining the CAPYEI program, she was surprised to learn that she didn’t need a lot of start-up to create a business.

“When I joined the program, I paid attention to the lessons and learnt that I needed little capital to start my own business,” she said. “When I joined the chama, the aim was to get 200k to start my own salon, but, given the small amount we were contributing, it would take at least five years to get that amount.”

She took the savings she had made and opened her own salon and barbershop. *“This was such a great achievement for my family and me,” she said. “My husband would come help in the Kinyozi (barbershop) when I was overwhelmed.”*

Noella also had thought recordkeeping was only significant for large businesses. But when she started recording her own income, she realized they were essential for even small ventures.

Not long after opening, her salon was broken into and most of the equipment was stolen. Instead of giving up, Noella used her new strategies to reopen in a different location. *“The new area not only offers security but also has a lot of clients.”*

With the increase in clients, she is also adapting her services to the community’s needs. *“Our most requested service is the electric tonging, which was initially used for brides. However, more and more people are now adapting it as a normal day hairstyle.”*

She has also ventured into bridal makeup. *“I have an Instagram account where I post my work, which has grown my clientele. I have learnt how to engage clients and handle them based on their different personalities and temperaments.”*



Nahimana Dianne

the training provided by CAP YEI included talent shows to encourage creative skills. Noella found the atmosphere very supportive and discovered she had an audience for her comedy. *“The feedback I got from my fellow trainees was overwhelming and gave me the confidence to make it a career. I have a YouTube channel where I will be posting my own skits.”*

Her goal is to open more beauty parlours, and she says that based on the training she received in budgeting, saving and goal setting, she should be able to do that by next year.

Nahimana Dianne was 19 years old, married and with a young son when she arrived in Kenya from Burundi in 2019. Nahimana spent most of her early time in Kenya taking care of her family, as she found it difficult to overcome the language barrier.

“I learnt so much in class,” she said, after establishing her own grocery business using the knowledge she learned in class. *“I learnt to live well with people around me, have the self-confidence to set a goal and work towards it, how to solve problems if they arise, and how I can express myself.”*

After learning more about finances, Nahimana saved and started her own stall where she began selling groceries. *“I started with fast-moving goods, which include tomatoes, onions, potatoes, oranges and vegetables.”* Even though she didn't have a lot of money to invest, her business grew.

“I believe that through the knowledge I have, I can grow big,” she said, thinking of her future goals and true passions. *“I can save enough to start my beauty shop because that is my dream. [CAPYEI's training] really helped open up my mind, and I realized it's possible to start small.”*

Like Nahimana and Noella, **Belyse Iradukunda**,

24-years-old, arrived in Kenya from Burundi in 2015 and didn't have the financial skills to sustain her business. *“I started hawking watermelon and slowly learnt Swahili. I later got a job as a supermarket attendant but quit in 2019 after I got married to take care of my young family,”* she said. *“I had nothing to show [from the period I was employed] as I never budgeted for any money I got.”*

After coming to CAPYEI, she realized that there were factors she needed to consider before setting up a business, such as a target market and the importance of proper budgeting. *“I was able to learn the mistakes I did in my previous business and how to rectify them,”* she said. *“After the training I started hawking watermelon and boiled egg. This time round I have a different approach and strategy.”*

Right now, Belyse doesn't have a physical location but is saving towards that goal now that she has learned more about budgeting and also how to set goals and work towards them.



Belyse Iradukunda

STAFF TESTIMONIALS

GLADYS JERONO Facilitator, EDC-Kenya

It is a great pleasure to be part EDC project. The journey has been great and am so happy to see the beneficiaries transform in different aspects.

They have really embraced the digital space. Majority of them did not have basic computer knowledge and they started from basics like switching on and off and grew to a level where they can create their own websites, create their logos from Canva, create their own emails, compose, read and respond to Gmail messages.

They can comfortably use social media pages; TikTok, Instagram, and Facebook to promote their talents and businesses. They are able to manage their own Youtube channels. The few trainees who had Youtube channels before had them managed by their producers and were in charge of the logins. We supported them recover their accounts and are now fully in charge. One of our trainees lost her you tube channel because she could not remember nor recover her passwords. But during the training she was able to create a new one and posted her music videos there. There is one refugee whose YouTube channle has more than 700 subscribers, and with more than 2000 views on most of her videos. Her channel has grown significantly since she underwent the CAP YEI training.

In their businesses, they can write down their plan, set smart goals, keep good business records, brand their businesses, do proper pricing and costing of their products and services, market them online and offer great customer service. This together with knowledge of financial literacy, saving, budgeting and investing has been reflected in their revenues.

We have also had a good number of new businesses and majority of this are owned by women. This is after they agreed to start small with what they have. They were able to save from the little they had for their start ups.

Their soft skills have also improved a lot since they joined. They have imbibed time management, and kept time both when coming to school and running their businesses. They have understood themselves and those around them better, and this has helped them mingle better with the locals and co exist. They are also better able to manage their stress and emotions, which has helped them cope and overcome their past experiences. We have also seen men becoming champions and supporting women around them. One of the women refugees was given capital to start up a small grocery by her husband, and another refugee woman was supported by her husband in nursing an 8 weeks infant to enable his wife to complete the classroom training.

The combination of the three main components, that is, Life Skills, Financial Literacy, and Entrepreneurship and Digital Literacy has contributed to a huge growth of the beneficiaries towards improvement in their livelihoods.



WINNROSE WANGUI MACHARIA Entrepreneurship Facilitator, EDC-Kenya

In training, the success of a student is the success of the teacher.

The training began with life skills sessions that helped the trainees in all aspects of their lives. The trainees boosted their self-esteem and confidence. They were able to open up on past experiences and together we came up with ways to overcome their traumas. We held class debates based on cultural beliefs, women empowerment and changing times. These debates helped put them at ease in discussing issues affecting them and creating awareness on the importance of this project. By the end of the training they were able to express themselves, air their views and respect others opinions and views.

Seeing the trainees open new businesses and upgrading the existing ones is a big milestone. Saving, budgeting, generating business ideas and business records were among the many skills acquired. Some of them had money making avenues but could never account for any amount, while others had businesses but could never tell the progress of the business.

Basic computer knowledge was not as basic. For some even switching on a computer was new to them, however they now use the computers on their own and with continued practice they are perfecting their skills in Microsoft Word, Microsoft Excel and Microsoft PowerPoint. Some of the students are now helping create PowerPoint presentations for their churches. In the past they would pay someone to create Google accounts and they never had login credentials which led to some of them losing their YouTube channels. They also paid to have content uploaded and have event posters created. Through the course of the training, the trainees were able to create their own social media accounts and upload content. We have one refugee woman with 705 subscribers and of the many videos she has been able to upload by herself during the training one video has 2.9k views and another one has 1.5k views. She has also created a poster using Canva for an upcoming event where she is mobilizing her friends to visit a children's home. Had it been last year she would have paid KSH 500 to have the poster created.

TikTok and Instagram were new accounts to them and some even questioned the morality of the platforms. After a cyber-bullying session, how to handle and how to create boundaries by not exposing oneself, they developed an open mind and realized that the online space is like a market where there is something for everyone hence one should only pick what they need. One of the students has been able to get over 20 clients from TikTok. He is into drawing and has had the privilege to create amazing art for two senior managers in CAP YEI.

Looking back at how the trainees were at the beginning and at the end of the training there is a notable change. We started with shy, timid, skeptical and reserved group. We had students who could barely say a word in class and it's not until we had our Friday talent shows we were able to see their amazing talents. We have finished with bold, confident, courageous entrepreneurs who are able to face any challenge they encounter be it in their businesses or digital space.

I am proud of my trainees and blessed to be part of their success stories.



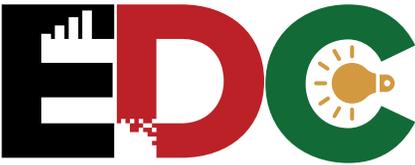
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CASE STUDIES
2021
2022



KENYA
Entrepreneurship + Digital Livelihoods
+ Creative Arts: socio-economic
empowerment of women refugees in Kenya