

Transforming Lives and Communities in Africa: Lessons from Egerton University



Our Inspiring
Stories





Transforming Lives and Communities in Africa:

Lessons from Egerton University

Egerton University: Egerton University is among Kenya's top public universities. It is committed to transforming African youth, communities, businesses and Governments through quality education, research and advisory services. Egerton University partners with private sector and development partners to implement projects.

Regional Universities Forum for Capacity Building in Agriculture: RUFORUM is a regional consortium 129 Universities in 38 African Countries. It has mandate to oversee graduate training. RUFORUM supports universities to address the important and largely unfulfilled role that universities play in contributing to the well-being of small-scale farmers and economic development of countries. The TAGDev program was co-funded by RUFORUM.

Mastercard Foundation: This book was funded by Mastercard Foundation. The foundation wants to see a world where young people are included and thriving and their leadership and contributions matter. A future where young people drive transformative change and achieve their full potential. It brings together private sector, donors, young people, and civil society – to create effective systems and infrastructures, supportive policies, and an environment where young people can find work and entrepreneurs and small enterprises can succeed and grow.

Publishing Team:

Authors – Mastercard Foundation sponsored students

Team Leader - Rahab Ngumba, Hope Consult

Chief Editor - Aileen Ogolla

Design and Layout – Bonaventure Nyotumba

First published in 2021 by:

TAGDev Program

Egerton University

Nakuru-Mau Narok Road,

P.O. Box 536 - 20115,

Egerton-Njoro, KENYA.

Email: dvcre@egerton.ac.ke | www.egerton.ac.ke

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Correct Citation: Egerton University, 2021. Transforming lives and communities in Africa: Lessons from Egerton University,

Foreword

Egerton University, Kenya is honoured to have been selected alongside Gulu University, Uganda to pilot the TAGDev Programme in 2016. TAGDev stands for 'Transforming African Agricultural Universities to Meaningfully Contribute to Africa's Growth and Development'. The pilot programme is a partnership between Mastercard Foundation and the Regional Universities Forum for Capacity Building in Agriculture (RUFORUM) for eight years until 2024.

As at May 2021, which is just after mid-term, we are pleased to report that we have exceeded the targeted number of scholarships. We were to train 110 masters and undergraduate students. To date, we have sponsored a total of 154 students (95 on full and 59 on partial scholarship) under the TAGDev Programme.

After reading the students' stories, we are delighted to see the transformation that has taken place academically, professionally and socially. The students have been able to apply the new knowledge, skills and attitudes learned to start businesses for themselves, their parents and other youth in their communities. We are also pleased to note that they have been able to support their siblings and relatives education journey through mentorship and financial support.

Along this journey, we have learnt many lessons as an institution which have contributed to our own transformational journey. We have shared, and continue to share, our stories with other like-minded universities within Africa and beyond.

We encourage the students to sustain and expand their businesses so as to impact more lives while still in college and after graduation. We commit to share these stories widely through print and online media so that they can continue to inspire more youth to not only apply for existing scholarship opportunities, but to also use the trainings and support offered to transform themselves, their families and communities at large.

We wish the students well in their professional journey and look forward to reading their success stories as alumni.

Prof. Isaac O. Kibwage
Vice Chancellor
Egerton University
Njoro, Kenya

Appreciation

The students are greatly indebted to the Mastercard Foundation. The support received has transformed their academic, financial and social standards of living. All the students come from underprivileged and vulnerable households and had struggled through basic and secondary level education before getting the scholarship.

The students sincerely appreciate the trainings and support received. The external support was important since their parents did not have the resources to enable them to pursue their education. Today, they can take charge of their lives and support their siblings, parents and communities with their skills and savings. God bless all at Mastercard Foundation!

Egerton University is grateful to Mastercard Foundation and the Regional Forum for Capacity Building in Agriculture (RUFORUM) for the technical and financial support. This has enabled the university to transform its training programmes, learning approaches, trainers and its operations. The presence of international sponsored students has added to the profile of students and has been an opportunity for resident students to learn about other cultures and practices.

Hope Consult and the publishing team are grateful for the opportunity to produce this book that will be used to inspire youth in Africa.

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Part



Introduction

In early March 2020, as part of its mid-term evaluation strategy, TAGDev Programme contracted Hope Consult a training consultancy firm, to facilitate a two-day Participatory Training Writeshop on 'Writing Transformational Stories and Reports.' The training was designed to prepare and support the Mastercard-RUFORUM-sponsored students to write their transformation journey since receiving the scholarship. The students were also expected to write various professional reports. At the end of the writeshop it was agreed that the students would revise and send their final draft for editing and compilation into a publication. Unfortunately, in mid-March 2020, COVID-19 pandemic struck and the university was closed indefinitely. This interrupted the story writing and compilation process. Fortunately, majority of students were able to use the lockdown time to start businesses or go for field attachments which enriched their stories. In February 2021, TAGDev contracted Hope Consult consultants to review, edit and package the stories.

The book has 66 stories authored by the Mastercard students. The stories were then reviewed, edited and packaged into this book. The Mastercard students are sponsored under the 'Transforming African Agricultural Universities to Meaningfully Contribute to Africa's Growth and Development' (TAGDev) programme at Egerton University. TAGDev is focused on transformation at individual, community, institutional, national and regional levels. Its special focus is on agriculture as a multiplier of opportunities for youth, as a mechanism towards financial independence and moving millions of poor smallholder farmers out of poverty.

The four broad objectives of the programme are to:

- i. Pilot a new model of agricultural education at early adopter universities that connect tertiary agricultural education to rural communities, with an emphasis on smallholder farmers;
- ii. Strengthen agribusiness/entrepreneurship at two universities and selected TVET institutions;
- iii. Scale the new model for agricultural education to other agricultural universities and TVET institutions; and
- iv. Increase collaboration and mutual learning among institutions and agencies implementing and influencing innovative Tertiary Agricultural Education for rural transformation in Africa.

The programme aims to support the training of 220 students (110 masters and 110 under graduates) at Egerton University and Gulu University. The students are academically bright but economically disadvantaged and/or marginalised from mainstream society. So far at Egerton University, 95 students have been supported on full scholarship and 59 on partial support. The programme offers financial, academic and social support to students through extra training programs, psychosocial and mentorship programs. It includes a monthly stipend of USD 300 for undergraduate and USD 400 for Masters Students. The aim of TAGDev Programme is to build a strong cadre of "AgLeaders" who are proactive change agents. Emphasis is laid on enhancing experiential learning, entrepreneurship and community engagement as the main drivers of the programme.

The TAGDev Programme at Egerton University is a very comprehensive programme that targets holistic development of the person. The first activity is the Joint Orientation Programs that includes the following courses:

- Transformational leadership.
- Personal mastery.
- Social media skills.
- Entrepreneurship and financial management.
- Rural transformations and Innovations.
- Developing a morally upright and ethical citizen.
- Creativity.
- Talent discovery, and
- Agriculture value chains.

The students are also trained on Computer Applications course (Level One) to help them conduct online research and presentation of typed assignments. The English competency course is very useful for students from non-English speaking countries. To build their competencies beyond the academic subjects, the participants are supported with Internet bundles for online learning and practical field attachment opportunities.

According to the Mastercard **Young Africa Works Strategy**, Africa is the youngest and fastest-growing continent in the world. By 2030, the number of young people in the African labour force will increase to 375 million. International Monetary Fund acknowledges that population growth on the continent means that by 2035, there will be more young Africans entering the workforce each year than in the rest of the world combined.

There is a significant gap between the number of young people seeking work and the limited opportunities available to them. Moreover, there is a mismatch between the skills of young people entering the workforce and the needs of employers. By partnering with RUFORUM, Egerton and Gulu Universities in the TAGDev Programme, Mastercard plans to develop models that can be used in other universities to ensure that graduates are job creators and not job seekers.

Publication Methodology

The TAGDev approach involves an intensive orientation programme, experiential learning opportunities, seminars, practical attachment and students' application projects entrepreneurship is a key component of TAGDev.

The publication capacity building process took place in three phases.

1. Transformational story and reports writeshop training (2 days) – March 2020. Each of the students wrote a personal transformational story.
2. Each student reviewed and updated their story – March 2021.
3. The stories were revised, edited and the book published.

For this publication, 66 students were sampled, 12 of whom are Masters students while 54 are undergraduate students.



Group work during writeshop training in March, 2020

The publishing team consisted of:

66 Mastercard students:	Authors of the transformational stories
Rahab Ngumba:	Team leader, (Reviewed and compiled the book)
Aileen Ogolla:	Editor
Mary Wachira:	Stories reviewer
Beatrice Onyango:	Stories reviewer
Miriam Ningome:	Stories reviewer
Bonaventure Nyotumba:	Design and layout
TAGDev Secretariat	

Results

Key success milestones for TAGDev Programme to date

- All students have maintained good grades.
- Majority of students started businesses for self, siblings and parents.
- Some students started youth group agribusiness projects.
- Majority of students paid school fees for relatives and offered mentorship.
- Some students renovated or built family homes.
- Most students engaged in community outreach work in their free time such as tree planting, community cleanup, visiting children orphanages and training community members.

The target was to train 55 undergraduate and 55 Masters students at Egerton University. At the time of compiling this book, the targeted number of scholarships had been surpassed and even the target for cohort 3 had been met. The programme's aim was to train 70% local students and 30% international students at undergraduate level; Egerton University had 60% local students and 40% international students. The target at Masters level was 50% international students which was exceeded at 61%. The target for female students was 60% at undergraduate but the ratio realised was 51 female: 49 male. The target at Masters level was 50% female which was realised.

The stories provide a background of the students, the benefits they have received from the scholarship and how it has impacted on their academic, social and economic status. Most of the students have used their skills and resources to meet the needs of their families and communities. In appreciation of the scholarship, they share their journey with their sponsors, programme managers and the public at large.

All the students come from socially and economically disadvantaged subsistence farming families. Some are orphans or belong to single female-headed households. During their basic and secondary level education, being sent home from schools, sleeping hungry, being victims of conflict and gender-based violence, and missing transition grades for college or university admission was common for the majority. Their stories have been recast to focus on how the scholarships were changing their lives, families and communities.

The infographics of the quantitative and qualitative analysis of the 66 sampled students who attended the writeshop training is presented in Annex 1. The analysis is done in terms of level of study, study programme, gender and social inclusion, region and nationality.

Transformational case stories by course

BSc Agribusiness Management	1
BSc Agricultural Education and Extension	23
BSc Agriculture	33
BSc Animal Science and Technology	43
BSc Community Development	55
BSc Environmental Science	65
BSc Food Science and Technology	73
BSc Horticulture	80
BSc Natural Resource Management	93
MSc Agricultural Extension	104
MSc Agronomy	110
MSc Soil Science	115



Part



ANDREW NKHOMA



Not a dream

Born in December 23, 1999 to a disadvantaged family of six children, Andrew was raised in Chintheche village, southeast of Nkhata Bay District, Malawi.

The student's ambition was to start a livestock farm. To realise his dream, he partnered with Peter Lungu, a fellow Malawian studying for a Bachelor's degree in Animal Science and Technology. So far, they have managed to build a chicken house and one for quails. The project stalled during the early months of COVID-19 pandemic in 2020. They named their poultry farm AgriPandy Limited (Pandy from Peter and Andrew). They plan to

register the farm with Malawi Revenue Authority to obtain the required business permit. For now, the partners are conducting more research on livestock production—especially chicken, quail, pig and goat production.

Andrew also used his stipend to buy a 23m by 30m parcel of land. The land is flat and located close to a road. He plans to use this land for commercial purposes.

Professionally, Andrew has been studying business-related courses online such as Advanced Excel for Business Analytics and Financial literacy. He has also done Geographical Information Systems (GIS) application and Remote Sensing. In addition, Andrew is doing a short course in Web Programming. So far, he has managed to get one certificate on Hypertext Mark-Up Language (HTML) and is expecting to complete Cascaded Style Sheet (CSS) and JavaScript.

Andrew is very thankful to Mastercard Foundation and RUFORUM for the wonderful support both financially and academically. He appreciates the training, webinars and provision of Internet bundles. The financial support that he has received has benefited his family.

Andrew Nkhoma

BSc Agribusiness Management

Email: agripandylimited@gmail.com

Facebook business Page: www.facebook.com/agripandylimited



Andrew by foot bath at the AgriPandy chicken house



Andrew's land

CASMIEL NYAHOLO OTIENO



Positioned to achieve my dream

*"A mind that is stretched by a new experience
can never go back to its old dimension."*

Oliver Wendell Holmes Jr.

Casmiel was born in Nairobi County and is the fifth of eight siblings. The second-year student first experienced farm life at the age of six years when his family relocated to their rural home in Nyakach, Kisumu County due to financial hardships. Over the years, he has come to love farming.

The TAGDev Programme has exposed him to various short courses which have empowered him to play a vital role in transforming his life, that of his family and the community at large. He has acquired skills in financial management, leadership, team building and networking some of which he has been able to incorporate into his day-to-day life.

Casmiel supplements his family's meagre income using his stipend. Nyakach usually experiences long dry seasons and water shortage. To resolve this, he bought a water tank for the family who are elated that water shortage problem is now behind them. He also sponsored his brother, George Opiyo, to train in automotive engineering at the National Industrial Training Authority (NITA) Centre. George would have completed his diploma course in 2020 but COVID-19 pandemic disrupted his schedule. Casmiel decided to rear sheep for sale, he bought two sheep and they have reproduced. During the lockdown period he sold some of the sheep to support his family. Currently, he has four sheep. He also keeps rabbits and ducks in their small farm.

Casmiel has expanded his repertoire of knowledge through the internet and field trips which enrich his theoretical classes. He takes online classes offered by Food and Agriculture Organization (FAO) using the data bundles he receives. He has completed five of these courses and has been awarded four badges; the fifth course was not designed to award badges. Casmiel has attended several zoom meetings and conferences; his other skills include academic writing and report writing.

'My dream is to become an innovative, all-rounder high performer in my area of specialty; the programme has positioned me to achieve my dreams. I am very grateful to the TAGDev, RUFORUM and Mastercard Foundation for giving me an opportunity to chase my dream. I thank God too for the gift of life. May God bless you abundantly,' says Casmiel.

Casmiel Otieno

BSc Agribusiness Management

Email: casmilnyaholo@gmail.com



Helping a community member build her house



Casmiel's ducks



His mother drawing water from the tank he bought with his monthly stipend



Some of the beneficiaries of the Rosians Initiative in which Casmiel is the treasurer

DENNIS ODERO



Being the change

After the death of his mother when he was two years old, Dennis, a Kenyan was raised by his grandmother. She ensured he did not lack basic needs. His grandmother worked as a casual labourer on neighbour's farms to put food on the table and pay for his primary education. Having scored 382 marks out of the possible 500 marks in his Kenya Certificate of Primary Education (KCPE) and faced with a lack of fees for his secondary level education, Dennis' grandmother turned to well-wishers. Fortunately, one offered to pay Dennis' secondary school fees and supported him by buying school items.

Having scored a mean grade of B plain of 62 points in his KCSE examination, he missed the points required to join university through government sponsorship. This was really tough for him to understand or accept as he had put in a lot of hard work in his studies. He felt his world had come to an end. He managed to gather himself and sought employment as an untrained teacher at his former primary school. From the monthly salary he earned, he supported his grandmother for the two years he taught at the school.

He learnt through a friend about a three-year diploma training in dairy technology at Egerton University. He applied and got in through government sponsorship. He had a lot of hope and excitement upon graduation in December 2018. However, things turned out differently. Most potential employers thought his level of education was inadequate. Some dismissed his job applications outrightly because he was a diploma holder.

It was during this period that he learnt about the Mastercard through RUFORUM Scholarship. He has high regard for Prof. Faraj who sent him the application forms. The scholarship process was vigorous and demanding. He was called for home validation after the selection process. However, he was far from home and he did not have the money to travel back home for the home validation. He borrowed USD 5 from a friend for bus fare back home. The interview was both oral and written with technical questions. He went back to his normal life after the home validation and continued to pray concerning the scholarship. He was very anxious. Dennis was working in the farm on July 18th 2019 when he received a call from RUFORUM headquarters informing him that his application was successful. He did not believe it. He literally cried as he said a prayer of thanksgiving.

He reported for orientation on 3rd August 2019. The training was amazing. This was the first time he was interacting with people from across the continent. The facilitators for the different sessions were excellent. The food was quite different from what he was used to. He met Mr. Johnson Mwakazi, his mentor who was an inspiration. This was a dream come true. The training covered modules on academic excellence to social aspects of life. After orientation it was time to get to work. Being awarded a full scholarship has enabled him to concentrate on his studies. His initial semester results are a true reflection of excellence which is the aim of the scholarship. He set up a small restaurant with USD 400 from his

monthly stipend. He shut down the business after the university closed because of student unrest. From his second stipend, he invested USD 300 in an Mpesa (mobile money transfer services) business back at home. In addition, he paid part of his two stepbrothers' first term school fees of USD 100 each. He plans to use his knowledge and skills in agribusiness management to improve food security, which is a major concern, as well as value addition to small-scale potatoes and maize farmers in his village.

Dennis Odero

BSc Agribusiness Management

Email: dennisodero10@gmail.com



Week-old calf



Dennis' mpesa shop

ESTHER WANJIKU KIMANI



Eye opener

Born in Gilgil, Nakuru County, Esther is the seventh born in a family of eight children and the only one to have reached university. Esther is ambitious and eager to become her own boss by investing in agricultural ventures.

Esther is fortunate to have been attached to a Masters of Science student. She was engaged in collecting and recording potato seed grown from two different media, that is, soil and coco-peat in a greenhouse (see pictures below). She discovered that soil has soil-borne diseases unlike coco peat which is clean. Soil media yielded low inputs compared to coco peat media which

was one of the best soil-less media for seed potato production and bulking. She was also engaged in weeding.



Esther learning from a Masters students' experiment



Esther hand weeding her demo plot

Esther joined Charity Link Empowerment Programme (CLEP) as a facilitation mentor. It is a Non-Governmental Organization (NGO) that visits vulnerable persons in the society like children's homes, prisoners and street children. She is also a member of the Youth Action Kenya.

Esther Wanjiku Kimani
BSc Agribusiness Management
esykim6@gmail.com

FRANCIS OTIENO



From despair to hope

"Once you choose hope, anything's possible."

Christopher Reeve

Otieno, was born and brought up in Sirunga Village Siaya County. Born into a family challenged financially and socially. He was stressed throughout his time in school—both in primary and secondary schools because it was a struggle to pay school fees. In spite of this, he was determined to work hard to achieve academic excellence, which he believed would lead to a bright future.

Otieno believed that the key to getting into university was to attend a county-level secondary school. He therefore worked hard and obtained the required qualifications. To his disappointment, his family could not afford the fees for the school; even so, he comforted himself in the belief that all was not lost and looked forward to better days ahead. He began his secondary level education at the local Ngunya Secondary School but later transferred to Nyadhi Secondary School, which the family considered an upgrade since it was a new school. To his dismay the school lacked adequate equipment and facilities, for example, there were no laboratories to conduct experiments for their science classes. Despite these challenges, Otieno, by sheer determination and self-sacrifice managed to score a mean grade of B (63 out of 84 points) in his Kenya Certificate of Secondary Education (KCSE) examinations in 2018.

There was yet another setback that Otieno had to deal with regarding his quest for education. He had no college fees. It was a kick in the teeth. His hope to further his studies began to diminish. He sought assistance in vain from his relatives; some were unwilling to help while others were unable to give the required financial support.

Otieno decided to work in a sugarcane plantation to raise the university fees. Unfortunately, he fractured a bone while working and was hospitalised for three months. That ended his bid to raise funds for further studies. To make matters worse, most of the family possessions had to be sold to pay for his hospital bills. Otieno often wondered whether it was realistic for him to entertain dreams of joining university. Nevertheless, he was unwilling to let go of his dreams to further his education for it was his ticket to a better future.

While still in hospital, he heard about the TAGDev Scholarship Programme over the radio. Here was a ray of hope at last. Maybe, just maybe, it would be his providential break. Otieno decided to go for it; after all he had nothing to lose. The rest, as the saying goes, is history. Otieno is now learning how to commercialise agriculture to improve the livelihoods of farmers both locally and globally.

The TAGDev Scholarship Programme exposed Otieno to a mentorship programme and various short courses which included financial management, entrepreneurship and leadership

among others. Otieno has developed new skills and abilities. The exposure impacted his worldview; he now sees beyond his community and realises the world is a global village due to advancement in science and technology.

For Otieno, not having to worry about his tuition fees gave him the best environment for learning. It was a great shift from his previous experience whereby school fees had been a major problem and his studies were perpetually disrupted causing much duress.

With part of his monthly stipend, Otieno has been able to provide basic needs for his family and also provide for his upkeep. He renovated his mother's house. Otieno pays school fees for his nieces and nephews who are in primary school because he would like to see them attend school stress-free.

The skills Otieno acquired from the entrepreneurship classes enabled him to identify the business opportunity to set up a bookshop using his stipend. Otieno had observed that there were many schools in his home area but there were no bookshops nearby. The nearest bookshop was in a town about five kilometres away. It was costly to purchase books from there because one had to incur the cost for transportation to get to town and it also took time to get there. The business proved to be very helpful for his community, especially in January 2020 when students reported back to the school. His bookshop business went down due to the COVID 19 pandemic lockdown, there were no customers after the closure of schools. Otieno has not lost hope; he believes the business will grow in time. When one door is closed another opens. Otieno began operating as a fishmonger during the lockdown. In order to boost capital for his fish business, he did kitchen gardening and annual cropping in their home. With his stipend and profits from the fish business, Otieno built his 'simba' (a young man's house) – in his culture, young men live in separate houses from the parents. He also renovated his maternal grandmother's house.

Otieno engages in community activities. He was involved in awareness campaigns among young girls regarding teenage pregnancies. He has also planted many trees during the lockdown to support environmental conservation. He has already planted 520 seedlings.

Otieno is thankful to the Almighty God who has brought him this far. He is grateful to the Mastercard Foundation and RUFORUM for the scholarship. He would also like to appreciate Egerton University TAGDev coordinator and the whole fraternity at Egerton for all the support. The financial and moral support has really helped him and given him hope.

Otieno Francis Otieno
BSc Agribusiness Management
Email: otienosquaredfrank@gmail.com



Otieno - Mother's renovated house



Solar panel installed on the roof of Otieno's house

JAMES BANDA



Making a difference

Born in October 23, 1999, James lives in Traditional Authority Malanda, Nkhata Bay District in the northern part of Malawi. He was brought up by his mother and grandparents. Motivated by his uncle, he worked hard to fulfill his dream of becoming a development change agent. James performed very well in his primary school national examinations and was selected to join Chintheche Community Day Secondary School. Unfortunately, while in Form 2, his uncle, who was paying his school fees died. He was fortunate to get support from a programme under ETA Banda Foundation.

Despite the financial problems he faced, James did not stop working hard because he believed God would help him. He performed very well in his secondary school examination (he scored 17 points) and got an admission to study at Luanar University. Unfortunately, He had to stay at home due to financial constraints.

A couple of months later, a friend who had benefitted from the scholarship, told James about the Mastercard Foundation and RUFORUM. James applied and was among the successful ones. James is grateful to Mastercard Foundation through TAGDev Programme for awarding him this great opportunity to pursue tertiary education and the privilege of boarding an aeroplane for the very first time!

The programme has taken James through a series of trainings which have sharpened his abilities and skills on how to improve farming and enabled him to network with people from different countries. James has used his stipend to start a poultry farming business (raising and selling broiler chicken) in his community. He has also used it to support his aged grandparents, since the death of his mother.

James Banda

BSc Agribusiness Management

Email: jamesbanda243@gmail.com

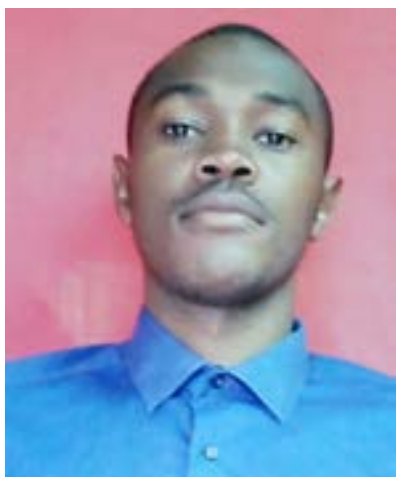


Construction of poultry house



Poultry project

JESEE KUIRA NJOROGI



Opportunity to Rise

*"In the middle of difficulties
lies opportunity to rise"*

Albert Einstein

Jeseke's story began in 1995 at Kanyua Village in Nyandarua County where he was born and raised with his five siblings. His parents are subsistence farmers.

Jeseke had almost lost hope of pursuing his academic dreams after completion of his primary school education in 2008. His parents could not afford the fees for his secondary school education, but strong-willed Jeseke decided to fight on. He did all manner of casual work in the village to earn money to pay for his education.

It took him five years to go back to school. Though the money was not enough to pay the entire fee, Jeseke decided it was time to resume his education and so in 2015 he joined Form One. Fortunately, he was able to secure bursaries from the county government. A well-wisher offered to pay the balance of his school fees for the rest of his studies since the bursaries were inadequate. Jeseke successfully completed his secondary school education in 2018. He made several applications for sponsorship hoping that one would bear fruit. He also applied for the TAGDev scholarship and after a vigorous appraisal process, he was successful.

Jeseke deeply appreciates the support in academics and the transformative trainings he has received since 2019. These have equipped him to rise from a life of despair. He was particularly impacted by the entrepreneurship course. The skills he obtained helped him identify business opportunities.

With capital from the stipend, Jeseke started JEKUNJO Packaging (coined from his names - **Jeseke Kuira Njoroge**), a packaging products business which has been growing steadily in the last few months. The products include, shopping bags, khaki bags and sacks from which he expects high returns. The market is large and the products are within easy reach for most customers. He aims to be self-employed and to make profit. Jeseke's venture has created employment opportunities for two young men – one at his village and another in the Egerton University environs.

His business contributes to the campaign to conserve the environment since his biodegradable products are environmental-friendly. His customers within the university include Desktop Lunches whom he supplies with paper bags to pack chips. He also supplies nearby shops which package and sell sugar. He has plans to expand this business in the future by setting up shops at the Egerton Shopping Centre and also in Nakuru Town.



Jesee's cabbage farm



Preparing a nursery



Jekunjo khaki packagings



Jekunjo shopping bags

During the COVID-19 lockdown, Jesee decided to farm cabbages and potatoes because the weather in his home area is favourable and the land available could accommodate the crops.

Furthermore, these crops are short term—they take a maximum 120 days to mature from seed planting to harvesting. He begun by planting 400 heads of cabbage and a $\frac{1}{4}$ acre of potatoes in April 2020. He has increased to 700 heads of cabbage and $\frac{3}{4}$ acres of potatoes. His target is the local the market where the crops are in demand. Jesee would like to increase his capital to boost productivity and profits. A challenge Jesee now faces is how to balance time for studies and for his business projects.

Jesee's life has been transformed through this programme, and he is helping to transform other lives. He has sponsored his siblings' education both in primary and secondary schools. He also pays for their basic needs. This has been of great help to his parents. Jesee believes that he will be able to create more job opportunities in the future for young graduates as well as improve the livelihoods of many in his community.

Jesee Kuira Njoroge
BSc Agribusiness Management
Email: jeseekuira@gmail.com

LEONILLE TUYISHIMIRE



Door opened for me

"Education shows the path to the door of opportunity. It gives one the confidence and hope to open it."

Debasish Mridha.

Leonille Tuyishimire's story began in the year 2000 in Maraba Village Huye, District, in the Southern Province of Rwanda where she was born. She comes from a family that struggles financially but she was able to successfully complete her primary and secondary school education despite the immense challenges.

"Being a TAGDev student has had a transformational effect on me," says Leonille "the environment is full of positive and optimistic people which has boosted my self-confidence."

The training, counseling and guidance offered by TAGDev have shaped Leonille's character positively. She says that the training has opened her eyes to the various opportunities available to her. One of the skills she has acquired and which she practices is that of saving money. She has disciplined herself to save in order to buy a piece of land for agricultural-related projects and also for business capital. It has also helped Leonille plan and excel in her studies. She is now able to face life with certainty and to 'dream big'.

From her monthly stipend she has managed to provide basic needs for her family, buy three cows and six chicken (layers), renovate the family house, and finance a brother to start a business so that he can be independent. Leonille also, pays school fees and buys learning materials for her other siblings. Recently, when one of her friends dropped out of school for lack of fees. Leonille mobilised five other friends to raise funds for the school fees and the friend is now back in school and doing well.



Leonille's home before renovation



Leonille's home after the renovation

Leonille is thankful to the TAGDev Programme through RUFORUM for the door of opportunity. Her life and that of her family have been transformed. She hopes that through the gains that she has made from the training she will be able to bring changes in her community.

Leonille Tuyishimire

BSc Agribusiness Management

Email: tuyishimireleonille1@gmail.com

MARY WAIRIMU NYAMBURA



Agribusiness makes sense and cents

Mary's story began in Mutitu Village in Naivasha, Nakuru County. Her journey with RUFORUM has been the most inspiring and transformative journey in her life. Smooth learning without the struggle of school fees and continuous moral support through counselling has given her the stability she has craved for since childhood.

Born of a young single mother, Mary was left in the village with an uncle at the tender age of five while her mother went to look for employment in Nairobi. Her uncle really struggled to pay the fees since they depended on subsistence farming. Often, what he got was not enough to pay school fees and the bills. Although the fee was only USD 10, Mary was sent home on many occasions and it always took a while before it was paid and she could resume classe. In 2013, Mary successfully completed her primary school education and was selected to join a good secondary school. By this time, her mother had two other children in Nairobi to take care of and could not afford the fees.

Her mother tried all she could and with the help of her relatives Mary was enrolled at Gitwe Girls Secondary School in 2014. She took advantage of all the bursaries allocated by the county government in order to fund her education. At the end of four years, she got a B minus of 58 points which qualified her to join a public university. She made every effort to apply to Higher Education Loans Board (a governmental body that awards loans and bursaries to needy Kenyan students, to fund their education in institutions of higher learning) and asking



Mary in her spinach farm



Mary's bulb onion farm



Mary Wairimu's sisters – Janet and charity

relatives for support, she got a call from an aunt informing her about the RUFORUM and Mastercard Foundation scholarship. It was a great opportunity for her and she applied. She was selected to join the scholarship programme.

Using the USD 300 monthly stipend, she has raised the living standards of her mother and uncle. She helps her mother to pay school fees for her two siblings – Janet Wambui and Charity Wanjiku in good secondary schools. Their academic performance is good since they are rarely sent home due of lack of school fees.

Using part of her stipend, Mary ventured into vegetable farming on a large-scale. She grows spring and bulb onions, and spinach. She sells her produce to local retailers. In future, she hopes to expand and supply to local hotels, schools and supermarkets. She also started poultry farming which not only boosts her finances but also provides manure for farming, eliminating the cost of buying fertiliser. Initially, the poultry cash flow was not as expected due to frequent diseases, but she now has been able to overcome it. Currently, she has 15 pure *kienyeji* (free-range) chicken of which nine lay eggs and six are chicks. She collects an average of seven eggs per day that she sells at Ksh 15 per egg. Every five days, she sells a tray of eggs at Ksh 450 to a local shopkeeper. Her aspiration is to become a successful large-scale poultry farmer who produces and supplies quality chicken products to the market.

Mary Wairimu Nyambura
BSc Agribusiness Management
Email: marywairimu1999@gmail.com

RONALD KIPNGETICH NGENO



A bright destiny

Ronald was born in February 13, 2002 in Mabwaita village, Bureti sub-county, Kericho County. He joined Fountain School Tigoni in class four to complete his primary level education under a scholarship. He sat for his KCPE examination and passed well enough to join Kijabe Boys High School. Paying the fees was an insurmountable task for his parents. They transferred him to Kabianga High School which was closer home and which they thought was cheaper. This was not the case and Ronald was often sent home for fees. The overall financial strain was too much, especially for his father. He was found dead one morning and the hard life that the family was enduring

got more unbearable. Ronald's mother tried her best to provide for the family through farming but it was really tough. Despite being at home more than at school, Ronald excelled in his studies and obtained a mean grade of A minus in his final KCSE examination in 2018.

Ronald is deeply grateful for the opportunity to continue his academic pursuits under the umbrella of Mastercard Foundation through the TAGDev Programme. Through this programme, Ronald has been able to transform socially, academically and economically.



Ronald's poultry project



Breeding sorghum



Ronald's business logo



Ronald also fabricates solar incubators

Having been at home when COVID-19 hit in 2020, Ronald has been able to use his time and resources to engage in a number of projects. First, he ventured into poultry keeping. He bought an egg incubator. He has so far hatched 360 eggs. He kept 100 chicks and sold 204 for profit and to sustain the project. The business is doing pretty well. So far, he has two incubators and is looking forward to seeking support to grow and commercialise the business. Ronald has the skill to make automatic solar-powered incubators. The incubators promote poultry farming and the agribusiness value chain. This business has the potential of doing well since there is no other hatchery around his home area. Ronald is learning to surmount the challenges of poultry farming such as, diseases, inadequate knowledge and skills on how to take care of the chicks and expensive power (he does not own the generator he uses to power the incubator). This inspired him to fabricate solar incubators. He has also constructed a chicken house and fenced it using wire mesh to protect his chicken.

Secondly, he grows a variety of crops, including beans, spinach, sweet bell peppers, beetroots and maize. This has worked to his benefit since diversified farming is unique in this predominantly tea zone. Ronald also runs a bakery and a hotel. He bakes cakes, scones and other snacks which he sells to retailers at wholesale prices. The business is profitable and has created jobs.

Ronald and his siblings made twelve thousand clay bricks during the COVID-19 period to build a house for their mother. His mother had sold the cows in the homestead to pay school fees for his siblings but Ronald has been able to buy three more. He really appreciates Mastercard Foundation and TAGDev through RUFORUM for the financial, academic and social.

Ngeno Ronald Kipng'etich
BSc Agribusiness Management
Email: ronaldngeno2@gmail.com

SOLOMON MANYUELE



Farming is good business

Solomon, a second-year student (2018 – 2022) says, “Farming has the potential to enable one to increase their income as well as enhance national food security.”

Solomon was born and raised in Nkokolani sub-location in Narok County. Since 2018, he has farmed potatoes and reared sheep on his half acre. His farming has continued to improve with each season. Today, the business has grown and Solomon is farming potatoes on four acres of land and peas on one acre. He also has 40 sheep. He supports his family members from the generated income.

He opted for potato farming because it is the second most important staple food in Kenya after maize. It is in high demand for domestic consumption and the processing industry.

Using his stipend as capital, Solomon established his potato field at his home which is in the Mau region. The region is favourable for growing of potatoes. He has managed to expand the business because of the good returns earned in subsequent harvests. The crop has high returns despite major challenges like exploitation by middlemen, climate change, infestation by pests like aphids and cutworm, diseases like early and late blight, and heavy rains during the time of harvest which make roads impassable. These challenges make management of potato crop intensive and costly.

Solomon plants the *shangi* variety which is currently in great demand in the market. He is always looking for ways to improve the yield. Initially, he obtained 40 bags of (each 50 kg) per acre. When he began using seed potato from Agriculture Development Corporation (ADC) in Molo, the yield increased to 80 bags (each of 50 kg) per acre. Recently, Solomon began a peas farming trial project on an acre of land.

Solomon finds sheep rearing lucrative because its management is easy and there is a ready market. Mutton is in high demand. He has hired a herdsman to look after his sheep. He has specialised in rearing *Merino* breed for the wool and *Hampshire* for mutton. His sheep feed on oat grass, wheat bran, canola and mineral salts to boost their immunity. The profit margin for sheep is high – one sheep can sell at USD 100. Solomon now intends to expand his projects to include dairy farming. His target is to produce and sell milk in the neighbouring community centres and local restaurants.

Solomon assists his parents by paying his siblings’ fees using his stipend and profits from his projects.



Solomon's sheep



Peas farm



Potato farm

Solomon says, "It would have been a challenge for me to realise my dream but now I can smile because of the support I have received and the results I have achieved." He thanks Mastercard Foundation and RUFORUM through the TAGDev Programme for their support.

Solomon L. Manyuele
 BSc Agribusiness Management
 Email: solomonlaitato@gmail.com

EMILY DRARU



Investment towards social progress

Emily Draru was born in 1995 at Vurra sub-county, Arua District of Northern Uganda. She holds a National diploma in Horticulture from Bukalasa Agricultural College. She is currently in the third year of her studies. She aspires to be a crop breeder supplying crop seeds which are viable/clean, disease-resistant and well-adapted to the local environmental conditions. The farmers will benefit from increased access to certified seeds in Uganda, Eastern Africa, and Africa at large.

When COVID-19 struck, Emily was at home. She decided to occupy herself by attending a training with National Crop Resource Research Institute (NACRRI) Namulonge, where she raised cassava varieties from tissue culture.

Through the TAGDev Programme, Emily is achieving her academic dream. She was privileged undertake her practical attachment with Kenya Agriculture and Livestock Research Organization (KALRO) in Trans-Nzoia County. The institution is recognised as a leading maize breeding centre. The attachement enabled her to acquire knowledge and practical skills on the same. Emily was also privileged to attend the RUFORUM biannual Conference in Nairobi and the Annual General Meeting held at the University of Cape Coast, Ghana. These conferences exposed her to students, lecturers, innovators and entrepreneurs who shared their knowledge, ideas and innovations.



Checking if cassava are ready for mini-setting



AGM exhibition in Ghana



Family shop at Tivu village, Uganda

Emily's yearning for business started with the TAGDev orientation trainings. In particular, the training session on financial planning, investment and drawing up business plans motivated her to set up different businesses. Encouragement and advice by a manager from Kenya Commercial Bank (KCB) on personal financial management gave her the assurance that she can own a business from her monthly stipend. She has employed someone to manage her shop in Tivu village, Arua District in Uganda. When school is in session, she operates her business within the campus, supplying fabrics and products made from African print fabric. Emily is earning and learning how to save in addition to providing employment opportunities for others. She has used part of her stipend for her siblings' fees in tertiary institutions. She plans to put in some money in farming horticultural and field crops.

Emily Draru

BSc Agriculture

Email: emillymademaga@gmail.com

GABRIEL MAHINDU



'Comrade' Enterprises

During the TAGDev orientation Johnson Mwakazi, a motivational speaker at Egerton University challenged the students to 'disrupt or perish'. With these words it struck Gabriel that opportunity comes once in a lifetime and that the *status quo* must be shaken. It was indeed a turning point for a receptive Gabriel from Vihiga County, Kenya.

The TAGDev orientation is designed to: encourage students to shift their way of thinking so as to harness the opportunities around them, and to inspire them to contribute meaningfully to the transformation of their communities. Gabriel's decision to embrace this thinking is creating waves within the university community. It has propelled him to take up entrepreneurship as a way of life.

Equipped with training in dairy technology from Egerton University and financial assistance through the scholarship, Gabriel considered the most lucrative way of intervening in the milk value chain. He has built a growing milk value addition enterprise.

Currently, Comrade Dairy and Food Enterprises has engaged 55 farmers in the area who supply an average of 200 litres of milk on a daily basis. Gabriel says, "At the moment our market is divided into segments that are served with our yoghurt, '*maziwa lala*' or fermented milk and fresh pasteurised milk. We look forward to further expansion."



Gabriel inspects milk



Milk analysis at Comrade Dairy

What sets the enterprise apart is the quality of its products. The process right from the farm, to milk reception and grading, to processing, packaging, storage and distribution guarantees customer satisfaction in terms of quality, in every sip. Comrade Dairy and Food Enterprises produces yoghurt in vanilla, strawberry and peach flavours. The yoghurt and fermented milk are thick, tasty and consistent because of the unique recipe developed at the processing plant. The Enterprise has plans to prepare a blend of yoghurt and fruit. Gabriel intends to extend to production of Ultra High Heat Treated (UHT) milk, cheese and ice cream. This will be done through increased engagement with farmers to an estimated 1,000 farmers. With this production capacity, about 200 direct jobs will be created. Gabriel believes that this will happen with determination, hard work and commitment towards the goal, and with God. The project has great potential and he looks forward to the transformation.

Gabriel is sincerely grateful to Mastercard Foundation and RUFORUM for awarding him this golden opportunity to study and empowering him financially. He concludes, "I'm just amazed by God's doing through the TAGDev Programme. I never imagined it possible to make such strides in my life within this time."

Gabriel Mahindu Kwendo

Bsc Agriculture

Email: gabrielmahindu@yahoo.com.

JOHN KAMAU MUTHONI



Reaching out

John the eighth born in a family of 10 children, was born to peasant farmers in Tamoyota Village in Molo, Kenya. The family lived in a small house with no electricity and relied on river water. He and his sisters would come from school and go to the river, which was several kilometres from their house to fetch water.

John's father was a businessman while his mother was a housewife. Unfortunately his father and mother were always fighting. In 2000, life became unbearable for his mother and she decided to leave her matrimonial home along with her children. That marked the beginning of intense poverty since John's mother was jobless with so many responsibilities all by herself, including rent, food and school fees. His mother started taking up casual jobs which were only enough to feed them. On some days, she failed to get a job and that meant going to bed hungry. The family shifted from one house to another since she could not afford the rent. John's older siblings were also forced to find employment however small the payment. Fortunately, in 2003 President Kibaki introduced free education for all children. John and his other siblings were able to return to school. John started school in 2004 and successfully completed his primary level education to join the local secondary school. His mother continued to struggle to pay school fees and John often missed school due to lack of school fees.



John Kamau land preparation

John had no hope of joining university as his mother could not afford to pay the fees. So he stayed at home to help his mother. Whilst busy in the farm, a former teacher visited the family and told John about the RUFORUM and Mastercard Foundation scholarship. He asked John to apply. A successful John was excited to join Egerton University in 2017 to study.

In addition to the course work, TAGDev has given him the opportunity to interact with different stakeholders through many exhibitions and conferences. Through the short courses, he has acquired different life skills and is able to help poor farmers who are faced with high cost of inputs by giving them advice on alternative inputs. For example, he offers training on how to make organic fertiliser.

Using his newly acquired skills, John has helped his mother increase production on their leased farm. For example, in 2016 her maize production was 12-16 bags per hectare but in 2018 it increased to about 25 bags per hectare. This has been made possible through the use of good agricultural practices she has learnt from her son.

In 2019, John and eight other young people in his village decided to form a group with the purpose of supporting each other's welfare. John talked to them about the benefit of engaging in farming activities. They decided to register Pamoja Enterprise Youth Group and raise capital to start farming. In 2019, they were able to contribute USD 600. They used USD 300 to lease land in 2020 and the balance to buy inputs.

Under John's guidance, the group has done very well. They planted their maize in March 2020, and sold green maize while the market price was still high at USD 500 per acre. They then planted beans in September using their initial profit and harvested in December. Their major challenge has been lack of sufficient capital to increase the acreage and widen the profit margin. The dream is that one day the group will be able to farm at least 10 acres of maize and increase the number of members so that more youth can benefit.



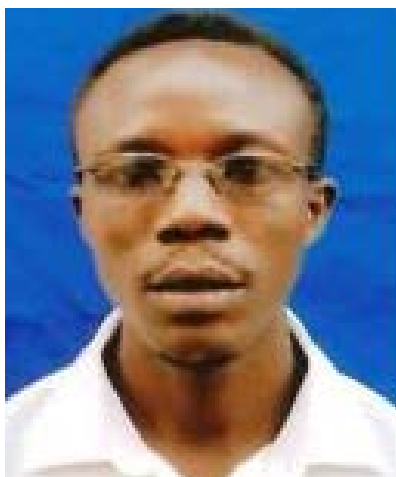
John and another member of, pamoja group spraying pre-emergence herbicide for beans

John Kamau Muthoni

BSc Agronomy

Email: kamauj941@gmail.com

MOHAMED JUMANNE MANJALE



Dreams realised

Manjale is a Tanzanian. Being a holder of Diploma in General Agriculture from the College of Agricultural and Natural Resources in Tanzania, Manjale was determined to pursue further studies. He had hoped to secure a government loan to support his university education as his family was not able to pay his fees. This did not happen.

One day, Manjale bumped into a friend who had undertaken postgraduate studies in China on a scholarship programme. He encouraged Manjale to search online for scholarships to support his university education. Manjale found and applied for several

scholarships but was not successful. Finally, he came across the Mastercard and RUFORUM scholarship and he applied. This time he was successful.

Through the scholarship programme he has attended several local and international conferences, meetings and programme activities. Manjale has been able to interact with people from different countries. In addition to his academic lessons, it has been an exciting experience to study outside Tanzania and learn about different cultures. Manjale has gained knowledge on how to relate with other people. Among the programmes that he did during orientation, he appreciates the English language orientation most. This is because Tanzanians use Kiswahili as the main language of communication. He has noted marked improvement in his spoken and written English language which has helped him in his course work and interactions.

Through the academic programme, Manjale has gained knowledge and experience on different farm practices and cropping systems. The field visits and other external activities have exposed him to different parts of Kenya. He has also met many farmers and learnt about the challenges undergo, the crops they prefer and advantages of some crops over others.

In the second-year field attachment, Manjale was attached to the Community Action Research Programme (CARP+) – seed potato project. He specialised in data collection and analysis using STATA and SPSS computer software. Manjale learnt more about Irish potato production, diseases that affect them and how to control them, agro-ecological requirements of potato and all other essential requirements of Irish potato seed management. Through the programme he gained a lot of experience in management of different crops like carrots, coriander, zucchini, and others. He participated in two field days which helped him build his network with the different companies that exhibited their products as well as farmers who attended the event.

Using his stipend, Manjale has accomplished many things that had been mere dreams since childhood. He bought a plot of land in Dar es salaam and constructed a family house. His family, previously homeless, now own land and a home. He supports his mother to meet the family's basic needs and pays school fees for his brother who had been out of school due to lack of fees. Manjale has created employment for a friend and generated income through his mushroom project. The project is called Millennium Mushroom Production Project.



Media for growing mushrooms



Manjale packing mushrooms

The TAGDev Programme has been successful in transforming Manjale to be a good leader for the next generation. After the course, he plans to expand the mushroom business and be an excellent role model in his community.

*Mohamed Jumanne Manjale
BSc Agriculture
Email: manjalejr@gmail.com*

MARY NG'ANG'A



Bright future ahead

"The best way to predict the future is to create it."

Abraham Lincoln

Mary Mukuhi, the fifth child in a family of eight children, was born in Nakuru County. The family lives in Elburgon Farm Village where her parents practice subsistence farming. Their income is hardly enough to feed and educate the children. Despite the financial struggles, Mary completed both her primary level and secondary level education successfully. She joined Egerton University in 2013 – 2016 for a diploma in horticulture and through financial assistance from the Higher Education Loans Board (HELB), she was able to pay her tuition fees.

Mary dreamt of obtaining a degree in agriculture and therefore after graduation she applied for both a Bachelor of Science degree in Agriculture and the Mastercard Foundation and RUFORUM scholarship. She was successful. Mary appreciates the generous support from her sponsors. She is happy that her dream has become reality. She feels honoured to interact with world class professors who are deepening her understanding of the agricultural field. The journey over the last two years has enriched her both academically and practically and has enabled her to engage small scale farmers at the community level.

Mary successfully completed a three-month field attachment at the Climate and Water Smart Agriculture Centre (CaWSA) Centre at Egerton University. The centre is an initiative started by the Community Action Research Programme plus (CARP+) seed potato project and the Nakuru Irrigation Acceleration Platform (IAP). It has two demonstration farms. The demonstration centre facilitates students, staff and farmers in Nakuru County to learn different methods of farming, water conservation and use. The programme entails carrying out activities at farmer level such as training, demonstration plot management and organising field days.

Mary learnt drip irrigation installation which helps in water conservation. She had an opportunity to learn about organic farming which helps to reduce the use of inorganic chemicals. There is increasing consumer demand for organic foods due to diseases caused by use of chemicals. She has learnt how to intercrop with spring onions, Mexican marigold and tobacco as repellants to control pests.

Through the mentorship programme organised by TAGDev Programme, Mary has gained confidence in public speaking. The counselling session helped her to live a balanced life in the campus and improved her morale. Mary now understands how to plan her goals and manage stress. The self-awareness training enabled her to also understand her strengths and weaknesses and how to build on those strengths and to improve on the weaknesses.

Mary's dream is to see her family progress and live a better life. She used part of her stipend to support her brother's education. Mary has erected a semi-permanent house for the family and assisted her elder brother to open a shop in the nearby market. He is now self-employed and plans on expanding it.

Using part of her stipend, Mary financed her mother's engagement in horticulture farming. She bought seed potatoes in 2020, planted on half ($\frac{1}{2}$) an acre potatoes, and showed her mother how to care for them. Her mother sold the potatoes and supplemented the household income. Mary plans to expand on the acreage of potatoes.

Through the programme Mary discovered her passion to become an agent of change by contributing to the transformation of the lives of millions of poor people across Africa. She realises that for the paradigm to shift from white collar jobs to entrepreneurship, it must start with her. Her aspiration is to work with small scale farmers by training them on climate smart agriculture and to establish a potato seed demonstration farm where farmers can learn experientially.

Mary Mukuhi Ng'ang'a

BSc Agriculture

Email: nmarymukuhi@gmail.com

Bachelor of Science in Agricultural Education and Extension

GRACE AIPA



Education: A catalyst for change

*"Education is the passport to the future,
for tomorrow belongs to those
who prepare for it today."*

Malcolm X

Aipa grew up in the unforgiving, harsh environment of Turkana County, Kenya. The county is an arid area with limited infrastructure and the people have to trek for miles seeking pasture and water for themselves and their livestock. The Turkana people have held onto most of their traditional practices and culture. In a community that disregarded education for girls, Aipa took a path that few girls in her tribe dared to tread.

Despite her limited resources, Aipa's grandmother raised her along with 13 other grandchildren. At an early age, Aipa opted to join boarding school in order to get regular meals. The Assumption Sisters of Nairobi sponsored her secondary school education from the year 2008 to 2011. Aipa worked so hard but sadly, by a small margin, her marks disqualified her from receiving government sponsorship for University education. This crushed her hopes of pursuing higher education and her future looked bleak. Her grandmother, who was at her wits end, advised her to get married to secure her future.

Despite the financial setback, Aipa was undeterred. She managed to join Egerton University through government placement to pursue a diploma in Agricultural Education and Extension (2012 – 2015). Upon completion of her studies, Aipa returned to her village and taught at a school for three years. Her teaching experience reaffirmed her belief that classrooms are indeed factories that manufacture men and women of substance, and that hard work and determination pays. She also came to appreciate that mentorship is key to wise career and personal choices.

An advertisement by RUFORUM in partnership with Mastercard Foundation for TAGDev scholarship shone a ray of hope that her dream for further education could become a reality. She applied for the scholarship in January 2017 and the long-awaited call that marked a new and exciting beginning came six months later. She was awarded a scholarship for the year 2018 to join Egerton University to pursue a Bachelor's degree in Agricultural Education and Extension.

Aipa, who endured many challenges in her education journey, is using part of her stipend to educate her two nieces. She believes that with her support and mentorship the two girls will follow her footsteps and become transformative women in their community.



Farmer training on pest identification



Farmer training at Natoot farm



Farmer training at Natoot farm

In addition to the coursework, Aipa has been equipped with computer literacy, financial management and communication skills among others through TAGDev. Aipa is now able to manage her life and studies with enhanced confidence. She is an active member of the TAGDev scholars' welfare committee.

She has used her knowledge and skills in extension to support local community projects such as planting of indigenous trees, pest scouting, and the use of kitchen waste, among other practices.

Aipa has passion for agriculture and her dream is to mentor youth and women to actively engage in farming as a livelihood activity in order to increase food production in her county and the neighbouring communities. She plans to use the skills and experiences she acquired at Egerton University to set up a consultancy firm that will offer advisory services to farmers.

Aipa is grateful to RUFORUM, Mastercard Foundation and TAGDev for their support. She promises to be among the transformative leaders that Africa desires in the next fifteen years.

Aipa Grace Bekah

BSc Agricultural Education and Extension

Email address: aipagrace@gmail.com

BENARD CHERUIYOT KIPNGETICH



New beginnings

Born in December 13, 1993 in Kamaua Village, Kericho County. Benard is the fifth born in a family of 10 children and the first one to have joined university.

Benard was born into a poor family where raising money for food, clothing and school fees was a challenge. Benard joined Masaita Secondary School in 2007, but due to the inability of his parents to pay school fees he was often sent home. He was at that school for two years before transferring to a different school where the principal saw the potential and agreed to pay his fees. Benard sat for his KCSE examination, in 2011.

He missed university entry by one point so he decided to apply for a three-year diploma course in Agricultural Education Extension at Egerton University. He managed to secure government funding through HELB. He graduated in 2015 and managed to get employment as an untrained teacher. His humility, hard work, and dedication resulted in him being appointed school principal in the local secondary school from 2015 to 2018.

In 2017, he applied to Egerton University for the course and was successful. Unfortunately, the required fee of USD 1500 per year was too high. He did not give up on his dream. In 2018, his friend sent him an advertisement for scholarship applications from Mastercard Foundation. He applied and through a rigorous and competitive selection process he was selected to pursue Bachelor of Science in Agricultural Education Extension at Egerton University (2018 – 2022) under Cohort 2 of TAGDev Programme.

From the trainings and opportunities to attend conferences, Benard has gained additional skills in financial management, entrepreneurship, report writing, writing transformational stories and networking. He has also attended several counselling sessions for social growth. Using his repertoire of knowledge and skills, Benard has been able to assist students in the establishment of tree nurseries at St. John's High School, Keringet and also carry out sustainable food production at home, especially during the period of COVID-19 pandemic.

With the monthly stipend, Benard has been able to assist five nieces in primary school and one in secondary school by paying their school fee amounting to USD 200 per year. Benard spends USD 100 every three months on school shopping for his siblings. He has also constructed and furnished a permanent house for his parents who were previously living in a grass-thatched hut. Previously, Benard's parents could not even afford the required inputs to farm, so their land was idle. They are now food secure as Benard is able to buy them the inputs. His father was diagnosed with prostate cancer and Benard catered for the medical bills. Unfortunately, he died a year later.

Since COVID-19 broke out, Benard has been engaged in farming maize, beans, peas, tomatoes and cabbages which he sells to the neighbours. He managed to buy a smartphone to assist his younger brother who is finalising his secondary school education to study. The young



Benard and his siblings planting beans



Benard's family outside their old house



Family outside their modern house

man is now able to access online learning materials. He also bought a television set for his younger siblings to follow lessons aired by education TV stations.

Benard receives Internet data bundles from TAGDev. This enables him to study online courses offered by Wageningen University and undertake research for verified certificates. The courses include sustainable food security, crop production, food access and the value of systems thinking. He was awarded the verified certificate of completion on Sustainable food security: crop production.

Benard really appreciates the financial support by Mastercard Foundation in partnership with RUFORUM and TAGDev for the opportunity to rediscover himself.

Cheruiyot Benard Kipngetich
BSc Agricultural Education and Extension
Email: benruiyot@gmail.com

CONCILIA ACHIENG' ORWA



Driven by hope

Life was never easy for Concilia. Her parents died when she was barely two years old. She was left in the care of an older sister who was also poor and hardly able to pay school fees and provide other needs. After passing her primary level education at Dudi Primary School, Concilia was forced to stay at home for one year due to lack of school fees. She spent that year helping her sister with household chores and wondering if she would ever join high school.

Fortunately, in 2011 she was identified by the Christian Foundation for Children and the Aging (CFCA), for support in St. Alex Secondary School. The CFCA found a well-wisher who agreed to accommodate and feed her at Awasi, a shopping centre close to the school. Concilia deeply appreciates the support of The CFCA and the well-wisher. Despite the support, she went through many challenges that were a constant reminder of how disadvantaged she was.

Although Concilia had passed well, she was unable to join university for four years after her secondary level education, because her sister and CFCA could not pay the fees. Concilia had nowhere to call home after her parents' death. She was worried how her life would end up without the university education that she needed to succeed in life. One day, the Deputy Principal of her former school, told her about the scholarship opportunities that Mastercard Foundation was offering. Concilia was interested in agriculture so, she applied and was successful.

The TAGDev Programme has supported her academic, economic and social needs. In addition to her course work, Concilia has been involved in various programmes and trainings which contribute to her social and academic well-being. For example, she attended the RUFORUM Biennial Conference (2018). She also participates in the Farmers Field Day visits where she benefits from interacting with the farmers.

The scholarship has transformed her life and that of her siblings. Using her savings from the USD 300 per month stipend, Concilia opened an M-Pesa (mobile money transfer services) business for her brother and a grocery shop for his wife, and they are both doing well. They no longer ask Concilia for money. She also pays school fees for her nephew.

Concilia used part of her stipend to build a family home. She and her brother had lived at their sister's house for over 20 years since the death of their parents. Concilia also built a house for her brother and supported a step-brother in college. He graduated in December 2019 from Maasai Mara University in Kenya.



Concilia's brother's M-Pesa and clothes shop



Toilet and bathroom Concilia built at home



Concilia's family and new house

Concilia is very grateful to Mastercard Foundation and TAGDev Programme for their support. It is a dream come true. During the four long years after high school, she had given up hope, but through God's mercy TAGDev brought her hope and prosperity.

Concilia Achieng' Orwa
BSc Agricultural Education and Extension
Email: achiengconcilia95@gmail.com

VICTOR GORDON AKEJO



Business despite lockdown

The COVID-19 pandemic led to the closure of schools, tertiary institutions and many businesses. The closure of universities lasted about six months. During that period, some students were learning online and had plenty of time in their hands. Gordon decided to venture into beeswax production and sale since there is a ready market for this scarce product. Beeswax is a by product from the honeycomb. The wax is mostly used for making candles, wood lubricant, furniture polish, crayons, lip balm and body butter. A kilogram of beeswax cost USD 8. He was able to make at least USD 150 per month from this business.

Gordon realised that the locals did not know how to prepare beeswax for commercial purposes so he started to train the youth and smallholder farmers to supply large quantities of the product to industries in Kampala where it is in high demand. So far, he has trained five farmer groups, 22 female and 18 male farmers. They have gone on to start an apiary project.



Farmer who supplies honeycomb



Gordon with beeswax

Gordon is a Cohort 2 TAGDEV student from Northern Uganda, Lira City. His education journey has been long and plagued with many challenges. After two years of study at Uganda Martyr's University pursuing a Bachelor of Science in General Agriculture, he was forced to drop out of college due to lack of fees. Being the firstborn in a family of six children, he had to work hard on the farm with his mother to raise school fees for his younger siblings while looking for support to continue with his education. He applied for over 10 scholarships in vain until he got accepted into the RUFORUM scholarship to pursue a bachelors degree.

Gordon used part of his monthly stipend to pay fees for his brother who is in primary school. Gordon is happy because his brother is performing well.

Using the knowledge and skills acquired in his course, Gordon started a company known as Gordon's Agricultural Organization-Uganda (GAO-UG) Limited in Corner Alooi village, Northern Uganda. It works directly with local small-scale farmers. The farmers are organised under groups/associations and registered with the sub-county. The aim is to promote agricultural productivity, create employment opportunities and to enhance their income. Most of them, including his family, depend entirely on agriculture.

Gordon's company assists the smallholder farmers to access agricultural inputs cheaply using the economies of scale and delivering it close to their homes. Examples of inputs provided are certified seeds, agro chemicals, farm implements, and tools as requested by the farmers. Currently the company has registered 20 farmer groups with each group consisting of 30 members, totaling to 600 farmers. Gordon's target this year (2021) is to register 2,500 small-scale farmers.



Training of farmers

Trainings and extension services are provided to the farmers at group level by one full-time extension officer and three part-time support staff throughout the production season. After the harvest, GAO-UG purchases the farmers' produce at relatively higher prices.

Gordon sincerely thanks Mastercard Foundation, RUFORUM and TAGDev for the academic and financial support. He promises to work hard to change Africa by creating employment.

Victor Gordon Akejo

BSc Agriculture and Extension

Email: akejogordonvictor@gmail.com

Company: website www.gao.co.ug

Twitter page: https://twitter.com/gordon_limited?t=esvPkTeVctGvTO6t1c5SXw&s=09

SALIRU ZENA

Adversity leads to innovation



The COVID-19 pandemic has had its impacts around the world; both positive and negative around the world. For Saliru Zena, COVID-19 became an eye opener and an opportunity to innovate. With the extra free time and being locked indoors, she got a chance to build her business idea by setting up an agro-input online shop alongside an agribusiness consultancy. The training received at Egerton University gave her the confidence to take this bold step.

Saliru and her husband, Kasule Juma, joined forces and created a WhatsApp page called Juma farm agribusiness consultants (<https://chat.whatsapp.com/Ibl8ahd0HfnEMOZW95zcg4>). This page brings together farmers of all categories and makes it easy for them to share and learn from each other. The duo have managed to get additional business from it and have also managed to create different pages under the same name web page (<http://jumfarm.simplesite.com/>), a page on twitter (@Juma farm) and Facebook (<https://www.facebook.com/Jumafarm/>). This has been a great opportunity for exposure to build networks. So far, they have created a community of 5,000 farmers and have a target of 2 million plus farmers. They branded by getting their business name registered, developed a logo for the business, official stamp, t-shirts, overcoats, overalls and receipt books. So far, they are only operating online because of challenges such as the long process of getting a working license and limited funds.



Zena planting a tree

Online business does not hinder the Jumas from assessing the agribusiness needs of farmers, especially those that are beginning farming as a business and network-building.

The disadvantage of a not having a physical location is inability to train farmers. This does not auger well with farmers. It leads to mistrust and reduced confidence levels on the part of farmers. The process of acquiring a license is ongoing and God willing, the Jumas will open their business in October 2021 along Wakiso-Hoima Road in Uganda.

Their future plan is to initiate a farmers' cooperative in Wakiso which will ease access to government opportunities such as capital and market. They intend to impact the transition of smallholder farmers from subsistence to commercial farming. They also intend to acquire land for demonstration purposes and opening up outlets in different parts of Uganda when the time is ripe.

Saliru Zena
BSc Agricultural Education and Extension
zenasaliru25@gmail.com



Visiting one of the farmers in Semuto Kapeeka

Bachelor of Science in Animal Science and Technology

KELLY AKANA MEWUNG



Entrepreneurial skills developed

Kelly, is a first-year Cameroonian student. She is passionate about creating an environment in her community where the youth have a chance to dream, and actualise. This is her vision for the community.

The COVID-19 pandemic brought its positive and negative impacts in everyday life for all. One of the negative roles it played was stalling studies for Kelly and her colleagues in mid-March 2020. On the positive side, Kelly decided to invest and make use of her time. She began by using the stipend to help her parents back at home to set up a provisions store where they could sell food products as well as detergents. She hopes that this business idea will support her family and create some form of employment for some youth in the community. She increased the stock during the festive season, so that her parents could sell more and hopefully increase their profits and subsequently expand the business. Having increased her investment in the shop, Kelly envisions the business growing from a retail store to a supermarket someday where she can offer more services to her people.



Kelly's family shop

With the savings she makes from her monthly stipend, she plans on setting up a poultry farm where she can increase her family's income as well as create employment opportunities for others.

Akana Kelly Mewung

BSc Animal Science and Technology

Email: mewungkelly@gmail.com

FRANCISCA NALIMO LOKWAR



Shielded for life

Francisca lost her parents at a young age. She was brought up by her grandmother in Lokori Village, Turkana County. Despite challenges of surviving in a hardship area, Francisca excelled in her primary level education and proceeded to Turkana Girls Secondary School (2008 – 2011).

She joined Egerton University for a three-year diploma course in Animal Health in 2013. Thereafter, Francisca interned with the Ministry of Agriculture in Turkana County under the Department of Veterinary services. After the internship, she started applying for several scholarships since she desired to further her studies in animal health.

During that period, she connected with a friend who encouraged her to apply for the Mastercard Foundation scholarship. She applied in January 2019 and in June 2019, she received a call from RUFORUM informing her that she had been shortlisted for the scholarship and that they would pay her a visit at home for an interview and validation of the information she had provided on her application.

Two weeks later, Francisca received the exciting news that she had been awarded the scholarship and that she was expected to report to Egerton University during the first week of August 2019. Her dream of pursuing further studies in Animal Science and Technology were realised. She expects to complete her studies in 2023. Francisca acknowledges that the detailed orientation programme at the start of her studies has impacted her approach to financial and time management, effective communication and engaging with community members.

Francisca uses part of the scholarship stipend to assist her family back home. She has constructed an iron sheet house for her grandmother in addition to paying school fees for her brother who is in high school. Francisca is also engaged in empowering farmers with sound farm management practices which also enhances her experiential learning.



Grandmother's new house



Francisca demonstrates weeding to local farmer



With a friend assisting the farmer with harvesting

Francisca says, “Mastercard Foundation has improved my life towards a better future and shielded me from poverty. I really appreciate all the assistance that I have received. It is moulding me to become someone who can make a difference in communities through research and improved livelihood practices.”

Francisca Nalimo Lokwar
BSc Animal Science and Technology
Email: nalimofrancisca@gmail.com

KIILI MARGARET KALUNDA



Prosperous future

Margaret is a Kenyan born in 1999 to a polygamous family, in Muanjo, Embu County. Her parents are peasant farmers. She did her primary level education at African Inland Church (A.I.C) Ndune Primary School. She thereafter joined Makima Mixed Day Secondary School which was 4 km away from home. She obtained a mean grade of C plus (C+) but due to financial constraints, she could not proceed with her education.

Margret heard of the Mastercard scholarship at Egerton University through a friend and was motivated to apply. She saw this as an opportunity to further her studies.

She underwent a rigorous selection process which entailed staff from RUFORUM visiting her home and was eventually awarded the scholarship to pursue a bachelors degree.

The stipend she receives through the scholarship has enabled her to rear chicken at home. She started with 35 chicks but unfortunately, 15 of the chicks died because of exposure to cold. Through this outcome, she learned a tough lesson that chicks need warmth. She installed a bulb in the chicken house and subdivided the room into sections so that the chicks can stay in a raised position. Now, the chicks have grown into cocks and hens. She feeds them on growers mash daily. Margaret's dream is to be a great farmer with all kinds of animals on her farm so that she can create employment for herself and the unemployed youth in her community.



Margaret's chicken house



Feeding her chicken



The raised chicken house

The data bundles provided by the scholarship have enabled Margaret to attend an online course on improving business through a culture of health. Through the course, she has learned about Consumer Health, Employee Health, Community Health and Environmental Health. She also enrolled for a virtual Animal Husbandry Research Symposium and received a certificate of participation. It covered topics such as *Importance of Animal Breeding*, among others. The symposium has helped her to develop a passion for animal production.

Margaret would like to extend her gratitude to Mastercard Foundation and RUFORUM through TAGDev scholarship Programme for helping her to become a change agent in her community.

Margaret Kiili Kalunda
BSc Animal Science and technology
Email: maggikiili87@gmail.com



Breakthrough

"Big breakthroughs happen when what is suddenly possible meets what is desperately needed."

Thomas Friedman

Mercy is from a village called Bamba in Kilifi County. She was born in 1999. Initially, she lived there with her mum and her grandfather while her father lived and worked in Mombasa. At two years of age, Mercy was taken seriously ill and the Kilifi Hospital where she had been admitted referred her to the Coast General Hospital in Mombasa for further treatment as they did not have the capacity to handle her condition. After her recovery, Mercy and her mother relocated to Mombasa to live with her father. Her mother opened a small grocery business to supplement the family income.

Mercy's journey in education began at the age of two years at a private school close to where they lived in Mombasa. Three years later, her parents found themselves in dire financial straits. They transferred Mercy to a government-sponsored school, where education was free. She successfully completed her primary level education and was selected to join Kombeni Girls Secondary School, but her parents could not afford the fees. She therefore went to Mazeras Girls Secondary School in Kwale County which was cheaper, but even so, Mercy had to regularly apply for bursary from the government to supplement what her mother could get from her small grocery business.

She completed her secondary school in 2016 and was admitted for undergraduate studies at Tharaka University college in Tharaka Nithi County. She immediately began the process of applying for a government loan from the Higher Education Loans Board (HELB) that would enable her pay for her university education. It was her only hope as her family could not fund her education.

Whilst still at home awaiting to join college, the secretary of her former school took leave to travel and Mercy was given the opportunity to stand in for her. In addition to the secretarial duties, Mercy volunteered to teach agriculture and chemistry to the Form One and Form Two students. One day, she was summoned to the deputy principal's office. The deputy principal was with her former agriculture teacher. They had called her to inform her about the Mastercard Foundation scholarship and to encourage her to apply for the scholarship. She eagerly submitted her application.

A couple of weeks later, Mercy received a call from the TAGDev Programme requesting to visit her home to conduct an interview. Two weeks after the assessment, Mercy was informed by the TAGDev Programme officer that she had been awarded the scholarship. She was invited to join Egerton University to pursue a Bachelor of Science degree in Animal Science and Technology. Meanwhile the school secretary had returned and Mercy had been

rendered jobless so she turned to selling doughnuts and groundnuts from home as an alternative source of income generation. This was short lived as she was given one week to report on campus which, she thought was too short a notice.

She rushed through the preparations to enable her get to Egerton University in time. She promptly wound up her business and did the required medical tests; this proved to be quite expensive for her. Her savings from the business ran out before she had completed her preparations. She still needed to buy suitable clothes and other personal items. Her parents were not in a position to assist her financially since they were struggling to pay her sister's fees as she had been sent away from school. After some deliberations, Mercy and her mother opted to borrow some money from a neighbour to resolve the financial crisis. The school fees were paid and Mercy completed her shopping and left for college.



Mercy is building their family home

The two-week TAGDev orientation programme included several short courses. These equipped Mercy with entrepreneurial, leadership and financial management skills. She was especially impacted by the financial management and the entrepreneurial courses. She used her new skills to budget for her stipend. First, she repaid the borrowed money. She then lined up several home projects. Her first project was to build a home for the family. She did this in stages and the project is now complete.

The two-week TAGDev orientation programme included several short courses. These equipped Mercy with entrepreneurial, leadership and financial management skills. She was especially impacted by the financial management and the entrepreneurial courses. She used her new skills to budget for her stipend. First, she repaid the borrowed money. She then lined up several home projects. Her first project was to build a home for the family. She did this in stages and the project is now complete.

Mercy's second project was to change the way the family conducted their business. Previously, they would spread their commodities on empty sacks on the ground. She has constructed a small shade with a raised platform for the grocery business. Upon completing the shade, Mercy realised that they could increase their income by offering a wider variety of vegetables and groceries to their customers. She looks forward to expanding the grocery business.

For her third project, Mercy decided to keep livestock. She purchased one goat but could not keep it at home because of lack of space. She requested her former agriculture teacher, who also keeps animals, to care for her goat while she was still in college; the teacher obliged. The goat is about to give birth.

Mercy is very grateful to Mastercard foundation, RUFORUM and the TAGDev Programme for the great opportunity they have given her. She says, "This scholarship has transformed my life as well as that of my family." The short courses /trainings have equipped her with leadership and entrepreneurial skills which have enabled her to run her grocery business with the help of her mother while she is in school. Mercy is also able to pay fees for her siblings which has been of great help to her parents.

Mercy Sidi Kenga

BSc Animal Science and Technology

Email: mercysidi99@gmail.com

JOSEPH OTHIM



Rising in the middle of the storm

"Even in the midst of the storm the sun is still shining."

Dayna Lovely

Joseph's family experienced a major storm in 1998 when Joseph was just four years old. His mother went to the hospital to deliver a baby. Sadly, she developed complications during childbirth that rendered her blind and partially paralysed. It was a most difficult time for the family to navigate but they somehow managed to adjust to the new reality.

Four years later when Othim was in class two, his father and the family's sole breadwinner, lost his job as a manager at the Kenya Medical Research Institute (KEMRI). Without an income, the family could not afford to live in Kisumu Town so they relocated to their rural home at Ndira village in Siaya County. To Joseph, this was a 'grace to grass' situation and difficult to comprehend.

Just as the family was adjusting to their new environment and life, another major storm hit. Joseph's father succumbed to tuberculosis in 2006. They were devastated. Othim felt vulnerable; he was only twelve years old at the time. He had many questions going on in his mind. How would they cope without their father? What would become of him and his four siblings? Would his mother, who was blind and partially paralysed, manage to care for them?

Just as despair was beginning to set in, their bishop Dr. Washington Ogunyio Ngede of Power of Jesus Around the World Church, intervened. He promised to support Joseph's education and in 2008 transferred him to a private school in Kisumu. from where he completed his primary level education in 2009. He was admitted to Majiwa Secondary School in 2010 as a day scholar. The family was living in abject poverty. Studying from home was very difficult because there was no electricity in the home. His mother could barely afford the tuition fees let alone the boarding fee. The school principal allowed Joseph to board out of sympathy for his blind mother and because Joseph was a bright student. This was such a relief in his turbulent life. He successfully completed his secondary school education obtaining a grade of B minus.

Joseph always dreamt of farthing his education. Things began to look up for him when he secured employment as an untrained teacher by the Parents and Teachers Association at Kamnara Mixed Secondary School. He taught mathematics and physics.

His dream to pursue college education became a reality when he got the opportunity to join Egerton University for a diploma course in Animal Health. It seemed like the tide was turning in his favour. He graduated in June 2018 and in August 2018 he was employed as a veterinarian by the Egerton University Investment Company. His passion for animals led him to do a short course, offered by Egerton University, in artificial insemination in March 2019.



Mother's house before scholarship



Mother's house after renovation

One day, a friend who happened to be a beneficiary of the TAGDev scholarship programme, shared with him information about the programme. He submitted his application and by God's grace he was selected to join Egerton University to pursue a Bachelor of Science degree in Animal Science and Technology in September 2019. The scholarship provided an assortment of opportunities for Joseph.

Since joining the TAGDev Programme, Joseph has managed to renovate the family home, purchase a solar panel and buy modern furniture to improve the family's living standards. He supports his sister at Jaramogi Oginga Odinga University and has also helped her start a shoe business for her upkeep.

He has managed to build a '*simba*' (young man's house) for himself and his brothers (in his tradition teenage boys live in a separate house from the parents). The house also serve as a study room. The '*simba*' is powered by a solar panel which provides light and has the capacity to charge the laptop given to him by TAGDev.

Joseph dreams of establishing a dairy farm where he can apply his skills in animal breeding for milk production. He wants to contribute towards solving the food insecurity problem in his region by helping others to adopt good practices in rearing animals. He hopes it will help increase their production and create employment for the youth. He has cleared a two-hectare piece of land on which he intends to grow fodder crop in preparation for the dairy animals he plans to buy.

He links up with the veterinary department in Agriculture, Livestock and Fisheries Ministry in Njoro sub-county of Nakuru County to provide veterinary services, especially during times of disease outbreaks.

Participation in the TAGDev Programme has opened doors of opportunity for Joseph. He has been able to join EFARMU, a programme created to help farmers solve their record-keeping problems. EFARMU is a dairy management software that enables dairy farmers to record, keep and analyse their farm data. The organisation helps farmers to register their animals, trace their animals' lineage and record milk production. The programme has given him a platform to interact with farmers as he provides extension services to them.

Joseph is happy to have been given an opportunity by Mastercard Foundation, RUFORUM and TAGDev to rise in the middle of life storms.

Joseph Othim Othim

BSc Animal Science and Technology

Email: othimjoseph94@gmail.com

PETER LUNGU



Moving to greater heights

"Everything negative – pressure, challenges – is all an opportunity for me to rise."

Kobe Bryant

Peter comes from a family of six children. He is the only son. The family lives in Nkhata Bay District, Chintheche in the northern part of Malawi.

Peter recalls that at the age of six, he had to walk five to six kilometres to get to his school; he eventually got used to it. Peter completed his primary school education successfully and was selected to go to the Chintheche Community Day Secondary School, which was even further – it was 10 km from his home. But the bigger challenge was that the family did not have electricity at home so it was difficult for him to study at home in the evenings. He also experienced countless anxious moments when he thought he would be sent home for lack of fees for his parents were struggling financially.

Peter's school had electricity. His mother advised him to take advantage of the school facilities after school hours to study and do his assignments. However, he dismissed her advice only to regret later. The results of his Junior Certificate of Education examinations were disappointing; though he passed, it was not with the grades he had personally targeted. He only just made it to Form Three. He learnt the lesson and decided to work hard. When he sat for his Malawi School Certificate of Education (MSCE) exams, two years later, his results were good.

He was selected to join the Lilongwe University of Agriculture and Natural Resources (LUANAR) to pursue a Bachelor of Science degree in Agricultural Economics, but he was unable to register due to lack of fees. Another invitation came for him to join Domasi College of Education to do a Bachelor of Science degree in Education (Mathematics), but again fees became an obstacle and he was unable to register for the course.

Fortunately for Peter, a former schoolmate and friend who was a year ahead of him in school had become a beneficiary of the TAGDev scholarship Programme. It is this friend who informed him about the scholarship and encouraged him to apply. He also supported Peter to process his application and encouraged him not to give up. Peter in turn also shared this information with his other schoolmates. He was so elated when he was awarded a scholarship to pursue Bachelor of Science degree in Animal Science and Technology at Egerton University in Kenya. This was the first time he was travelling outside his country. Peter is so grateful that the programme pays his school fees and covers his health care in addition to the monthly allowances. It gives him so much peace that he no longer worries about being sent home.

The TAGDev scholarship Programme not only provides financial support, it also provides a variety of opportunities for personal development—short courses in financial

management, English language, information and communication technology (ICT), leadership skills, and field trips, among others. Peter has gained skills and insights from the exposure, which has helped him in different ways.

As a result of the training, Peter has developed innovative business ideas which he intends to try out. Peter and his Malawian friend, Andrew Nkhoma, decided to venture together in a poultry business, specialising in layers. They plan to register the business with the Malawi Revenue Authority (MRA) in order to get a business permit. The registration will also strengthen the partnership and make it a legal entity to safeguard it against dissolution.

So far, the partners have managed to put up a shelter for poultry birds (chicken and quails) with part of their combined stipend. AgriPandy Limited Company has already started its operations. The project slowed down during the early months of COVID-19 pandemic. Their budget was about USD 2500. The business is in its infancy so it has yet to register profits, but the partners are optimistic that the business will grow.

Peter and Andrew would also like *AgriPandy* to be a resource and training centre to provide training for farmers, through extension work and as a demonstration farm. Students from educational institutions will have the opportunity to undertake practicums/internships at *AgriPandy*.

Peter and his partner also plan to provide facilities to conduct research at the centre. The partners believe that *AgriPandy* will increase opportunities for education and employment for the community. They anticipate the ripple effect will impact Malawi's food security, given that the farmers will have been trained in better agricultural practices.

AgriPandy will also transform the lives of the partners and their families. As the business grows, so will their livelihood and their living standards.

Peter is in the process of building a house for his family so that they no longer have to pay rent. He plans to finish it by the end of this year (2021). The budget for the house is about USD 710.

Peter thanks Mastercard Foundation and RUFORUM through TAGDev for the wonderful support which has benefited him, his parents and relatives.

Peter Lungu

BSc Animal Science and Technology

Email: peterlungu281@gmail.com



Peter's chicken house construction

The two friends struggled to find a suitable name for their partnership. They came up with a formula to get their company's name after brainstorming: they would use their names 'Peter', 'Andrew' and include the term 'agriculture' to develop the company's name. Agriculture would be shortened to 'Agri'; 'Peter' would be shortened to 'P' and Andrew would take the short form 'Andy'. Finally they coined and adopted *AgriPandy Limited Company* as the name of their partnership.

SAMUEL MENBERE

Thank you very much Mastercard Foundation and Ruforum!



Samuel Menbere was born in Arbaminch Town, Ethiopia on July 18, 2000 to an economically challenged family. He is the last born in a family of seven siblings. He joined secondary school in 2016 and joined Arbaminch University in 2018. While he was doing his bachelors degree, he found an advertisement for Mastercard Foundation scholarship from the Internet. He applied for the scholarship and got the chance to be among students who were awarded the scholarship that year.

Samuel is pursuing his BSc in Animal Science and Technology. He is grateful to Mastercard Foundation and RUFORUM for the scholarship. He supports his family from the stipend. He is also building rental rooms for his parents to supplement their income. In addition, he has paid for driving lessons for his brother so that he can generate his own income from transport business.

Samuel plans to start a poultry business for his parents in their hometown, so that they can be financially stable.



Rental rooms Samuel is building for his parents

Samuel Menbere
BSc Animal Science and Technology
Email: samuelpitero99@gmail.com

AARON CHERUIYOT TONU



Becoming a change agent

Born on May 23, 1996 in Bomet County, Aaron is the lastborn among nine siblings and the first in his family to attend University. His family engages in small scale farming both as a source of food and income.

He is grateful to Mastercard Foundation for the opportunity to proceed with his academic journey to degree level despite the scarce resources in his family. At Egerton University, he has learnt a lot through classwork, short courses, conferences, meetings, and field visits which are relevant to him as an extension worker.

During orientation, my colleagues and I who are sponsored by the programme went through various training programmes. The programmes included: financial management, entrepreneurship, leadership skills, English language, computer skills and guidance and counselling. The main objective of the training is to change our mindset from being job seekers to job creators. The training is expected to help us in problem identification and solving approaches that are useful in rural development.

During the training, I acquired skills on how to change community problems into opportunities that can benefit the whole community. The training on entrepreneurship equipped me with skills that enabled me to think about the problems in my village and the possible measures that need to be taken.

As part of coursework, Aaron and his classmates are provided with opportunities for field trips to enhance theoretical skills. He has learnt a lot about community needs in relation to their livelihoods. During field days, he learnt about the use of solar irrigation systems in arid areas, different cropping systems, challenges that farmers face and use of proper agrochemicals in crop production.

Moreover, through the TAGDev Programme, Aaron gets a monthly stipend, health insurance and monthly Internet data bundles. He bought a solar panel that enabled him to charge his laptop and phone while at home during the COVID-19 pandemic. With the Internet connectivity, Aaron now attends the university online classes in addition to the extra online classes.



Aaron's new house



Mixed breed dairy cows bought by Aaron

Aaron's land

Using his savings, he bought six dairy cows at a bargain. Recently, Aaron built a house for himself and moved out of his parents' small house. He has also bought a small piece of land to set up a crop production demonstration centre for the community.

Aaron is optimistic and concludes by saying, "By the end of the programme, I will be fully equipped with practical skills and knowledge useful for my entire community. I will also have done so much more both academically and economically."

Aaron Cheruiyot Tonui
BSc Community Development
Email: aaroncheruiyot92@gmail.com

FAITH CHELANGAT



No limits

Faith completed her secondary school education in 2016. She joined Kisii University in Kenya for a diploma in Social Work and Community Development. Her family was financially unstable so she was unable to continue with her studies. She got a job as a salesgirl in a shoe shop. With her meagre earnings she strained to contribute to her family income. At the end of the year her elder brother who was a student at Egerton University informed her about the Mastercard scholarship programme. She applied for the scholarship and was called for an interview and to her delight she was successful. Currently, she is enrolled for a bachelors degree. Through the training she received from the TAGDev orientation, she gained

confidence which has enhanced her leadership skills.

Using her three months stipend she helped her mother expand her clothes selling business. Faith also pays secondary school fees for her younger brother.

Faith has engaged her community youth members by sharing her knowledge on potential scholarship programmes and Internet links so that they can also apply and access the opportunities available. Other than being employed as a community development officer, Faith aspires to be a farmer and to engage in poultry farming.



Planting beans



Faith's cabbage nursery

During the COVID-19 pandemic lockdown, Faith engaged in farming activities and used part of her stipend to plant capsicum in almost one acre of land. Apart from growing capsicum she has also established a small tree nursery. Faith continues with her online courses and works part-time as a cashier in a supermarket located in Kericho County.

Faith Chelangat

BSc Community Development

Email: faithtonui32@gmail.com

MOHAMMED ALI



Hustler's life transformed

Mohammed is the first born of six siblings and was born in Uganda but raised in Kenya. His mother, Mariam Ali, is a single parent who has done her best to raise her children by all means. It was difficult for Ali to attend school consistently due to lack of school fees. Sometimes they slept on empty stomachs. They lived in a two-bedroom rental house. Ali never gave up on his studies as he had a clear vision of his life and believed that he would succeed despite the challenges he faced growing up. It needed patience, hard work and faith so that everything would be alright. Ali says, "You have to design your life the way you want it to be."

Mohammed's father was working in Kenya. He took Mohammed with him leaving the other siblings in Uganda. Mohammed started school in his new home. He completed his primary level education in 2011 and passed with good marks that enabled him to join Njoro Central Secondary School in 2012. While in Form Two, Mohammed started to engage in business due to lack of fees. He worked in various hotels as a cook in the evenings after school, during weekends and on long holidays to help his parents pay part of the fees.



Working as a cook

Mohammed completed his high school in 2015. Through hard work and persistence, he had managed to get a good grade to join university. He stayed home for two years due to lack of fees. At that time he was staying with an aunt in Njoro. Mohammed worked in farms and sometimes in hotels in an effort to save for his university fees. In 2018, Ali heard about the Mastercard Scholarships. All his life he had believed that scholarships are just for geniuses and had never thought of applying. But that year, Mohammed applied for the scholarship and was successful.



Ali's mum at her grocery shop

Mohammed promised himself that he would work hard in his studies in gratitude for this amazing opportunity. The scholarship came with benefits such

as full fee and accommodation payment, orientation training sessions, free laptops and a stipend of USD 300 per month. In return, Mohammed is expected to maintain a minimum grade of B. With all this, his life transformed. With the monthly stipend he assists his siblings, mother and aunt by providing them with basic needs. With Mohammed's help, the family is now building a permanent home. The new house under construction has four bedrooms, a store and a kitchen. He bought iron sheets for the new house which costed about USD 330.

To expand his mother's business, Mohammed injected some additional capital. She has a stall in the market where she sells vegetables and other agricultural products such as groundnuts, beans and Irish potatoes. Mohammed gets half of the profit made and puts it in his saving account. He also uses some of the money to pay yearly school fees for his brother who is in class seven. Apart from that he engages in selling new clothes, blankets and bed sheets.

Mohammed is also involved in community activities to motivate and encourage youth in villages not to give up on education. Mohammed was able to do this with the help of Dr Bett who mobilised few students from the university to go and talk to the youth in the nearby villages.

Mohammed's big ambition is to see his family, community and the world transformed. With God's help and through the Mastercard Foundation scholarship, he is seeing his dream come true.

Mohammed Ali

BSc Community Development

Email: mundhirali536@gmail.com

SAYON OUSMANE SEKOU



Incredible Journey

Sayon dreams that one day he will play a role of rebuilding his country. Sayon was born and raised in the West African nation of Liberia. His country has experienced civil wars for many years, making life difficult for all its citizens. Because of the wars, schools and the education system were destroyed.

Sayon started his early education at Moilamidou Refuge School, Macenta, in the Republic of Guinea. In 2006, he started his Junior High School in Monrovia, Liberia. In 2012, he completed his high school at D. Tweh Memorial High School, New Kru Town. In 2018, Sayon graduated from Tap Teacher Training College (T.T.T.C) in the Republic of Liberia.

Born to peasant farmers who struggled through life, Sayon often went to bed hungry. No matter how hard he tried, life did not seem to get better. He decided to look for scholarships online to further his education. He got his first partial scholarship letter from European University Business School in Geneva on June 27, 2016, but due to his parents' inability to pay the balance of required fees he declined the offer.

By the grace of God, Sayon was fortunate to be accepted into the Mastercard Foundation and RUFORUM scholarship programme. His family and friends were pleasantly surprised and excited for him. For them it was, "Oh wow, you got into Egerton University, A world-class university for the advancement of humanity!"

His main priority now is to help the people in his community, in the region and anywhere else in the world where his services are needed as a way of appreciating the scholarship – giving back to the society as mandated by the scholarship programme.



Mineral water that Sayon sells



Sayon- Community engagement



Sayon - community engagement



Sayon and family

Upon receiving his three months stipend in October 2019, he made his first investment. He sent USD 350 towards his wife's investment into a peanut butter business which he believes will help her earn some cash while he continues with his studies.

In December 2019, he participated in several community engagement activities conducted by Dr John Bett of Egerton University. The engagement was meant to sensitise primary, secondary and university students from the surrounding community on the importance of education. His presence in those forums was meant to encourage Kenyan students to also seek education opportunities outside Kenya, as he had done by leaving his country to seek quality education in Kenya. His passion is to reach out to the less fortunate and appropriately empower them. This is part and parcel of his responsibility as a community worker.

When he secured this scholarship, he felt very fortunate because he knows how hard it is to be the recipient of such an opportunity.

Ousmane Sekou Sayon
BSc Community Development
Email: ousmanessayon@gmail.com

SHARON AUMA ODHIAMBO



Holding on to hope

Born on April 30, 1997 in the village of Ojwando in Western Kenya. Sharon is the thirdborn of six children. She received her primary school education at Ojwando and later proceeded to Senator Obama Kogello Secondary School. Through her entire schooling, she had to walk a long distance to and from school, and she would sometimes be forced to stay at home due to lack of school fees even during exams.

She sat for her KCSE final exams in 2015 and managed to score a mean grade of B minus. Due to financial constraints she could not proceed with her further studies and was forced to stay at home. The situation at home was tough so she decided to work in a shop

in a nearby shopping centre in order to sustain the family and to meet her personal needs. Three months into employment, the business relocated and Sharon lost her job.

After some time, she volunteered in a nearby primary school as a Parent Teacher Association (PTA) teacher of nursery school children. Sharon worked hard and was respectful. This earned her the promotion to teach the upper primary students – from class four to eight



Building materials (timber)



Building materials (window grills)



Building materials for her mother's house (ironsheet)



The new building under construction

in her areas of interest, which were English and CRE. Sharon also offered counselling and encouragement to girls in the school. Sharon was also the Vice Chair of a Non-Governmental Organisation which helps and empowers adolescent girls and young women in her community.

Sharon heard about the Mastercard Foundation scholarship from her brother who was a MSc student at Egerton University. She applied and was very fortunate to be selected to pursue Bachelor of Science in Community Development in 2019. She is currently studying at the Egerton University Njoro main campus.



Sharon's mother's shoe business

The scholarship has greatly transformed her life, especially the orientation trainings and the stipend she is given for upkeep. The stipend has enabled Sharon to open up a business for her mother at home to support the family. She is also able to pay for accommodation and cover living costs for her brother in the same university.

She intends to build a house for her mother and assist the vulnerable girls in her community by providing them with personal effects such as sanitary towels and other basic needs as a way of giving back to the community.

Sharon Odhiambo
BSc Community Development
Email: sharonauma65@gmail.com

VIOLET MALUWA

Down but not out

Violet was born on March 17, 1998 in Malawi. She is a thirdborn in a family of five children. Her father died in 2006 when she was seven years old. Two months after the father's burial, a paternal uncle kicked the family out of their home without any belongings. Her mother was overwhelmed. In desperation, she consulted her church pastor who advised her to do as she was told.

Violet's mother started a business of selling cassava, 'mandazi-local buns' and cooking oil to take care of her children. Violet successfully completed her primary level education and went on to secondary school which she completed in 2015. She did not perform well in her Malawi School Certificate of Education (MSCE) due to the stress of lack of school fees and other difficulties at home. She opted to go back and repeat Form 3. She sat her final examination in 2017 with good results.

In 2018, she started looking for scholarships since her mother could not manage to pay university fees. Violet's search was unsuccessful until she met a friend who told her about the Mastercard Foundation and RUFORUM scholarship. They both applied for the scholarship. Luckily in 2019, Violet got the scholarship. She was very happy more so because she was going to study in a different country. The good news brought tears of joy to her mother, she could not believe their good fortune.

Violet gained knowledge on business ideas during TAGDev programme orientation. She believes that this scholarship will benefit her, her family as well as her community.

Currently, Violet supports her mother with the family bills, food and paying fees for her siblings for she does not want them to suffer what she went through. She always ensures that they are happy and healthy. Violet plans to initiate a project of building an orphanage in her community to help homeless children as a way of giving back to her community.

In conclusion, Violet would like to appreciate Mastercard Foundation and RUFORUM for the financial, educational and social support accorded her, and by extension, her family. She also thanks TAGDev officers for taking care of her when she fell sick after her return from home.

Violet Maluwa P.

BSc Community Development

Email: violetmaluwa@yahoo.com

BEVERLYNE MWANGALE ORUKO



Dream It. Wish It. Do It.

"All our dreams can come true, if we have the courage to pursue them."

Walt Disney

Beverlyne Oruko dreamt of going to university. She worked hard in school and successfully completed her primary and secondary level education. When it was time to realise her dream, her parents were unable to pay for her university level education.

The diploma course in Environmental Science offered by the Kenya Wildlife Services Training Institute (KWSTI), in Nakuru County was her next best choice and Beverlyne registered for it. Her parents could not pay the full fees so they sought support from the government Constituency Development Funds (CDF) to top up. After her graduation, she got an opportunity to work for a year as an intern at the Dryland Research Training and Ecotourism Centre in Chemeron, Baringo County. She later became a research assistant. But she never gave up her dream of a university education.

Beverlyne learnt about the Mastercard Foundation scholarship programme through her academic mentor, Professor Ogendi, and she submitted an application. By God's grace she was amongst the few who were awarded this golden opportunity in Africa and is currently in her second year of studies. It was a pleasant turn of events. She dreamt it, wished it and is now doing it.

The scholarship offered various opportunities such as financial support (stipend), fieldtrips and short courses in financial management, Information and Communication Technology (ICT), the English language, and leadership skills. Also included was a mentorship programme which plays a great role in both her academics and social life.

She was at the beginning of her second year when COVID-19 pandemic struck and schools and colleges were closed down to curb its spread. As much as it was a great setback, Beverlyne took it as an opportunity to go the extra mile in self-development. She has joined an online learning platform called Baobab Scholars where she gets to do some short courses like Interview skills, How to write a Resume/CV, How to study online effectively, and Basic Excel for Business Analytics Certification, Financial Literacy, Building a Sense of Self and Building Relationships.

Beverlyne started a kitchen garden project at her home. She focused on planting vegetables such as kales, cowpeas, green onions, *amaranthus* and pumpkin leaves for family consumption. She encountered a few challenges as she rolled out her project; she had limited resources and water supply was unreliable. Nevertheless, she has not abandoned her project.

Beverlyne desires to leave a mark among the people in the Arid and Semi-Arid Lands (ASALs). She would like to be remembered as an agent of change who helped to improve their livelihoods through capacity building in community extension and development.

Beverlyne Mwangale Oruko

BSc Environmental Science

Email: beverlyneoruko@gmail.com

HANAN AHMED

An opportunity to thrive

"My mission in life is not merely to survive, but to thrive."

Maya Angelou

Hanan is Kenyan. She was born and raised in a Somali pastoralist community in Isiolo Town in Isiolo County. Hanan is the second born in a family of 11 children. Her younger siblings are still in high school. Hanan's family initially depended exclusively on income obtained from the sale of camel milk. This presented financial challenges as the family grew in size, especially in the dry season when milk production was severely affected by reduced pasture and water, leading to lowered income. During such times, the family often went without food for days. To counter this problem, Hanan's mother took a tailoring course and became a dressmaker. Her earnings enhanced the family's income.

When Hanan was in her final year of high school, her mother died. It was a very difficult time for the family. The family was in financial straits again. They not only lost a mother, but also the income she brought in from her tailoring business. It was a big blow for Hanan who was hoping to go to university for further studies. She was worried about the family's situation. How would her father manage to provide for their financial requirements alone? Would she ever go to college?

Hanan knew that if she did not get sponsorship she would not be able to attend college and this led her to seek scholarship information for degree programs. Her breakthrough came when she met a former schoolmate by chance. In the process of their interaction, the topic of scholarships came up. She found out about the RUFORUM scholarship, applied for it and was successful, and is currently in her second year of studies.

The various short courses offered through the TAGDev Programme have built her capacity for transformation at various levels – financial, social and academically. Hanan considers the financial management course offered during her orientation the most informative and helpful. She gained financial literacy skills which have enabled her to improve in management of her finances. She now budgets carefully and controls her expenditure to avoid wastage or unplanned expenses, and she intentionally saves money. Hanan now confidently manages her stipend.

Her typing and digital skills improved significantly after exposure to Information and Communication Technology (ICT). She is able to write good reports and stories using the laptop given to her by the TAGDev Programme. She is able to operate her laptop with ease. Hanan enrolled for online classes in Islamic Studies offered by The Knowledge College and Islamic Online University. She also took other short courses in different fields of study such as creative writing and time management offered by Baobab Scholars. She uses her allowances to pay for these online courses. Her leadership and managerial skills have also been enhanced since she undertook the leadership course. Hanan has been a student leader for the past two years and has developed problem solving skills and gained new insights in leadership. These continue to enhance her personal development and impact her leadership experience.

Hanan was able to use the entrepreneurship skills she gained to advance herself and her family. She saw a need for accommodation and decided to turn it into a business venture in 2021. She has enlisted with Airbnb and hosts travellers at a fee in her rented apartment in Nakuru Town. This is a business that she can manage comfortably while at the university.

The income contributes to her upkeep and that of her family. She assisted her father to expand his small-scale goat business by investing USD 1000 into it. This greatly improved the family's finances and living standard. She also pays school fees for two of her younger siblings, one in Form Three and the other in Form Two, easing her father's financial burden.

Hanan pays rent for her family in Isiolo. She pays an additional cost to cater for the meals, security and privacy for her sister who suffers mental illness.

Unfortunately, the goat business slowed down during the COVID-19 lockdown which affected the family income. When schools opened late 2020, the goats were sold to pay school fees for Hanan's two other siblings and to settle medical bills for her sister.

As her way of giving back to the community, Hanan contributes USD 5 monthly to the Egerton Muslim Students Association to help the needy and orphans.

Hanan says that her life has thrived since she became a beneficiary of the TAGDev scholarship programme. She is able to give even as she receives.

Hanan Ahmed

BSc Environmental Science

Email: hanansirat3@gmail.com

JOANA NOWEZZIE



Journey to success

Joana Nowezzie was born in northern Malawi in 1995. An only child in the family, she was raised in a humble family by her mother since her father's death when she was very young.

Since she was awarded the Mastercard-RUFORUM scholarship in 2018, her life has changed in so many ways. The TAGDev Programme at Egerton University has been the solid foundation for her financial and academic support in her pursuit of a undergraduate degree.

The scholarship allowance has really helped her family members. She pays fees for an orphaned cousin who is pursuing an automobile mechanics engineering course at Mzuzu Technical College.

She also uses the stipend to support her physically challenged mother every month for her daily subsistence. In addition, when her sickly grandmother came to stay with her mother, Joana employed a helper for them.



Joana's cousin (in the foreground) for whom she is paying college fees

In addition to her studies, Joana engages in community outreach, visiting children orphanages, as well as tree planting to address conservation concerns.

The scholarship has enabled Joana to pursue education in an area that she really cares for and also support her family in ways that she could not have managed before.

Joana Nowezzie
BSc Science in Environmental Science
Email: jnowezzie@gmail.com

JONAH MUTAI



The future is bright!

Jonah would like to express gratitude to his sponsors-Mastercard Foundation and RUFORUM, for the financial support which has enabled him to do great things for self, his family and community.

Using the stipend, he has bought land and built a house for his family. He is in the process of sinking a deep well to obtain water for domestic use. He hopes to sell the water within his neighbourhood. Jonah also paid college fees for his wife, Chelangat Mutai, who completed her two-year teaching course in November 2020. He pays fees for Peter Molel, a student at Mogoiyuet High School, as well as his three children.



Jonah's children



Jonah's poultry farming

Jonah's poultry farm has been the main source of income for the family. His desire is to buy an incubator for hatching chicks for sale.

*Kiplangat Jonah Mutai
BSc Environmental Science
Email: jonamutai170@gmail.com*

LAVENDER ATIENO OCHIENG



Determination and hard work pays

Lavender was born in the village of Kamagawi, Homa Bay County. She is the fourth born in a family of six children and the first girl to go to university. From an early age, she realised women are wired to slowly but endlessly change. They are expected to adapt to their environment. She was born in a society where women are not very learned, she put all her effort in her classwork to ensure that her dreams came true. She successfully completed her primary level education and proceeded on to Lwak Girls High School where she attained a mean grade of B (64 points) in the year 2016. In 2017, she was invited to join Egerton University to pursue a Bachelor of Science in Environmental Science – her dream programme. She applied for and was fortunate to be one of the beneficiaries of the Mastercard Foundation and RUFORUM under the TAGDev Programme.



Lavender in the laboratory

Through the TAGDev orientation trainings, Lavender got to learn a lot and resolved to become an agent of change to herself, her family and society at large. The trainings covered different topics. Just to mention a few; financial management, personal mastery, leadership skills and being your own boss. She resolved to start a business by the end of 2018. She started farming after buying two acres of land. Her mother was willing to support her by taking up the responsibilities of taking care of the farm, since Lavender is a fulltime student. At the moment, the farm is really doing well.

Lavender's first attachment was in one of the water quality and pollution control laboratories located in Nakuru County. She interacted with modern equipment for testing water quality as well as controlling and managing pollution according to National Environmental Management Authority (NEMA) policies and Kenya National Bureau of Standards (KEBS). From this exposure she feels that she can contribute to solution provision for water quality concerns.

She started ploughing her farm during the last planting season of 2019, it yielded about USD 120. She also managed to plant some sugarcane when the maize was about to be harvested which is doing well. She expects to make approximately USD 1500 in 2022. The main challenge she faces in this farm are the heavy rains which promote fast growth of weeds. To promote faster growth of the canes, she has to weed on a monthly basis.

Lavender is planning on constructing a permanent house for her parents. She is very grateful to Mastercard Foundation and RUFORUM through TAGDev for the opportunity to further her education.



Lavender on her farm



Lavender's farm – second season



House building materials

Atieno Lavender Ochieng
BSc Environmental Science
Email: atienolavender1999@gmail.com

FABIOLA NIYONSHUTI



Better future assured

Fabiola a Rwandese from Kamonyi District, is the second born, in a family of three girls. She was raised by an aunt, Ms Nyiraminani Theodosie, after her mother passed away in 2006. Her primary school and ordinary level secondary schooling were sponsored by HIGA UBEHO USAID while her advanced level education was sponsored by the school (Byimana School of Science).

After she completed her high school in 2016, she started a small business to help her aunt and save money for university. A friend, Patrick Iradukunda, told her about the Mastercard Foundation through RUFORUM scholarship. At the time, she was very pessimistic about online scholarship applications following several rejections. Patrick decided to print out the application forms and encouraged her to fill them. One blessed Sunday in July 2018, she received a call congratulating her for being among those selected for interview and home visits. She cried out repeatedly “God has answered my prayers!” She had been awarded the scholarship to pursue a bachelors degree. She was extremely excited and anxious about sitting in an airplane for the first time.



Fabiola's land

Fabiola is grateful to the TAGDev Programme for organising educative trainings including a joint orientation. During the training, she acquired skills on leadership, creativity and innovation, personal mastery, social media, agriculture value chain, entrepreneurship, financial management, rural transformation and becoming an upright citizen. In addition, she received training in IT and written as well as oral English.

With her stipend, Fabiola has been able to pay school fees for her sisters. One graduated in August 2019 and the other one is still in school. In addition, she is planning to buy land valued at \$2100 for farming.

Fabiola Niyonshuti

BSc in Food Science and Technology

Email: niyonshutifabiola@gmail.com



Rewarding journey

Ian is from Luthehe Village, Siaya County. He is the firstborn in a family of four children. His mother really struggled to see him through primary school after the demise of his father. His mother, who was working in Nakuru County, was rendered jobless after the 2007/2008 post-election violence. Life became unbearable for Ian's family. His mother could barely provide food or shelter, let alone pay school fees.

Ian's education became a nightmare. Erratic attendance to school, really affected his performance. With the help of the high school principal and his mother's counselling sessions, Ian gathered himself and decided to focus on

his goals. His mother played a very pivotal role in his academic life. She tirelessly sourced for Ian's fee from all corners, including bursary applications. Through it all, Ian passed his secondary level examinations impressively. However, he missed entry to public university where fees are subsidised, by one point. This really discouraged him. Nevertheless, Ian had to be positive, brave and strong to handle the stressful situation. He sought manual labour to fend for himself and support his mother when possible.

Ian stayed at home for one year without going to college. In 2014, he joined Egerton University to pursue a diploma in Animal Health. This was made possible through his mother's and cousins' efforts who raised fees by taking loans. Ian graduated in 2017 with a credit. He then applied for the Mastercard Foundation scholarship immediately he read about it on social media. By God's grace, Ian's application was successful and he is currently in his second year of study.

Through the TAGDev orientation, Ian has gained entrepreneurship and financial management skills through which he has learnt the importance of investments and saving. Using the acquired communication skills, Ian now writes better term papers and exams.

He was able to attend the biennial conference (2018) in Nairobi, through which he was able to network with fellow students from other nations and other stakeholders. He also attended the 2nd National Forum also in 2018, where he acquired skills in research and development.

Using the monthly stipend, Ian pays for his sister's college fees as well as high school fees for a cousin. For his mother, Ian purchased a quarter acre piece of land at a cost of USD 2,500 and plans to construct a permanent shelter, in addition to supporting her on a monthly basis. Ian is engaged in sugarcane farming at a startup cost of USD 200, inclusive of cost of leasing of land and other expenses, from which he got a profit of USD 160. He is also engaged in livestock keeping and running a motorcycle spare parts business. The motorcycle business has numerous challenges as the business is run in his absence.

In future, he plans to set up a dairy farming enterprise which will create employment opportunities to boost the livelihoods of others in the community.



Motor cycle spare part business



Sugarcane farm



Harvested maize

*Ian Otieno
BSc Food Science and Technology
Email: ianotieno14@gmail.com*

LEONCIE DUSHIMIRIMANA



Set for life

As a young entrepreneur, Leoncie researched on starting an agro-business and settled on a business venture producing passion fruit juice. Leoncie chose this business because she wanted to provide natural fresh juice, especially to people living with health issues. Once she began producing the juice, she gave tasting samples to different clientele. This was her way of collecting feedback from potential customers in order to find out what they liked and whether they wanted her to make improvements. It is true that people's tastes are different because even though most of the people liked the juice, others suggested changes to make it better. The exercise

enabled her to find out what she needed to do to improve her product and make the business successful.

When the COVID-19 pandemic struck, Leoncie's juice production business collapsed as her customers, who were mainly students, were sent home. As a foreigner unable to go back to Rwanda, she was locked in at the university accommodation and could not even go to town to buy the raw materials. Leoncie, just like everyone, had assumed that the pandemic would end in a short time. However, this has not been the case. She hopes that things will resume soon so she can continue with her business.

To support her aging parents, Leoncie renovated her family home. She sent USD 400 and requested her able siblings to chip in. Additionally she bought a dairy cow to help them with manure and milk.



Leoncie's grade cow

Her younger brother passed his national exams and Leoncie is paying his school fees using her stipend. She has also managed to open a savings account for the purpose of buying a piece of land in an ideal location where she can construct rental houses. Leoncie, currently a second year student, is aware that when the scholarship ends, so will the monthly stipend. Therefore the established projects will be her main source of income. Last but not least, Leoncie has been able to study online courses offered by Baobab Scholars, which is Basic Excel for Business Analytics Certification, and also Achiever Capabilities: Employable Soft Skills where she obtained certificates. Leoncie is very grateful to the Mastercard Foundation under the TAGDEV Programme

*Leoncie Dushimirimana
BSc Food Science and Technology
Email: duchimeleoncie@gmail.com*

NAOMI MOKUA



An eye opener

Naomi was in her second year of studies when the COVID-19 pandemic struck. The university had been closed due to student's unrest so the subsequent government announcement of a lockdown found her at home. For the last one year, Naomi has dedicated her time to farming maize and beans, and on a small scale, sweet potatoes. This venture has not been without challenges. The beans output was not as great as she had expected due to hailstorms that affected the seedpods. The heavy rains also affected the maize whose leaves were destroyed resulting in stunted growth. She, however, applied fertiliser and got a profit after the harvest.

Naomi also started a chicken rearing project. She is impressed by how her brood has increased, and is planning to further expand the agribusiness. Her mother takes care of the projects when Naomi is away at school.



Naomi, checking out her maize



Naomi's chicken project

While the COVID-19 pandemic has brought so many challenges, it has also come with some blessings. For example, Naomi is able to study online from home and so she and her family are able to jointly engage in the farming projects. She is grateful to Mastercard Foundation and RUFORUM for the scholarship and for providing her with Internet bundles for online studies. This has enabled her to attend many educative webinars and online courses.

Naomi Mokua

BSc Food Science and Technology

Email: naominjeri283@gmail.com

STELLA KENDI NJERU



The best gift

Stella, a second year student, was born in Nkuthika Sub-location, Tharaka Nithi County. Her dream is to train farmers on food value addition to minimise food losses and ensure food security in Kenya and in Africa at large.

Through the orientation programme, Stella has understood the importance of work-life balance, developing personal road maps and prioritisation. The farm visits have changed her perspectives on livestock and crop production. She now knows that one does not require a lot of land to make a difference, and earn a living.

The Biennial Conference held on October 22 – 26, 2018 at Kenyatta International Conference Centre (KICC), Nairobi enabled Stella to change her way of thinking as well as doing things. Watching fellow youth receiving innovator awards challenged Stella to explore how she can impact processes and lives using the knowledge and skills she has gained. It also provided a networking opportunity for students from different countries. It revolutionised her mindset because now she knows that Africa's transformational story begins with youth like her.

The monthly stipend from the programme has changed Stella's life and that of her family. She pays fees for her siblings to ensure that none drops out of school. In partnership with a friend, Stella opened a cyber café at the Egerton University gate. The café has three multipurpose printers which cost USD 3000, six desktop computers at USD 1200 and six seats at USD 120.

Stella farms vegetables on a ½ acre piece of land. The intention was to train her siblings and neighbouring youth on good farming practices as well as keep them occupied during the COVID-19 lockdown. The young people were very inspired by the results, they have started a similar project on a nearby one-acre plot. Stella is also undertaking a five-months hydroponic farming course at Miramar College in Nairobi.

Stella also bought a 50 ft × 100 ft plot of land for her mother in Nakuru County. So far she has managed to pay USD 3250 and is paying the balance of USD 1250 in installments of USD 200 per month. She intends to resettle her mother to remove the burden of cost of rent which her mother had incurred since 2008 after her divorce due to domestic violence. She is using her profit share from the cyber business and savings to accomplish this project. She plans to finish paying for the land as well as build a permanent house before end of 2021, so that she can begin her next project.

Stella really appreciates Mastercard Foundation, RUFORUM and TAGDev for their immense support.



Working at Jilishe project



Planting on the plot she bought



Working at her cyber



Learning at Egerton University hydroponic unit alongside others

Stella Kendi Njeru
Bsc Food Science and Technology
Email: stelleaskelly@gmail.com

ADILU KATO OMIA



Family project

Adilu is from Northern Uganda where subsistence agriculture is the economic mainstay. During the COVID-19 pandemic lockdown, Adilu used most of his time offering extension services to farmers in West Nile, Arua.

Using his stipend, Adilu paid fees for his brother who has now completed his Form Four. Adilu also mentored him and now the brother is studying agriculture at Bukalasa Agricultural College. Due to the pandemic, his other brother, Anguyo, is also at home and helping out at Omia Agribusiness Development Group Limited, where he is learning agriculture firsthand.

Adilu has invested in shares at Omia Agribusiness Development Group Limited to boost his finances because he takes care of his parents who are diabetic as well as his wife, son and two brothers. With the additional shares, the company expanded and opened a new branch in Paidha and now employs nine young graduates of diploma in agriculture. Adilu is equipping and mentoring them to train and reach out to the community. Adilu is the Manager of the Inputs and Supplies section at Omia Agribusiness Development Group Limited.

The Group has registered some notable strides, including the number of farmers adapting modern farming and embracing farming as a business. This has created a wider market for agro-inputs which in turn has enabled them to open two more input shops, totalling their operational shops to four with an additional four employees. This is a positive stride towards Adilu's personal development and community obligation to contribute to farmers' welfare.

Omia Agribusiness Development Group Limited has also started a radio talk show at Voice of Life FM Radio Arua. They offer extension services advice to thousands of unreached farmers in the West Nile region. As the Input and Supplies Manager, Adilu was able to identify village farmer agents whom they trained on modern farming methods and how to set up learning demo sites for the communities at each agent's village. The trained farmer agents, show case best seed and agronomic practices. Training of more farmer agents is ongoing to ensure that inputs and extension services are delivered to the farmers' doorstep. On a positive note, some of the first farmers Adilu trained during the 2020 lockdown now have the capacity to train other farmers through the radio platform.

Aside from his community engagement, Adilu continues with his studies. COVID-19 heralded a new normal necessitating changes in how the academic activities are carried out.



*Weekly extension sessions at
Voice of Life FM radio*



Some of the sites set up to train farmers



Orphanage visit in Nakuru

Adilu was privileged to represent the university in a visit to deliver donations to a children's orphanage in Nakuru. The team had a wonderful time with the children.

Adilu really appreciates the scholarship in its entirety for it has enabled him to contribute positively to his community in the fight against hunger.

Adilu Kato Omia

BSc Horticulture

Email: katoomia.ko@gmail.com

LAWRENCE OUMA



No longer the same

Lawrence was born on 14th June, 1996 in a nondescript Kenyan village of Kisoko in Busia County. Lawrence is the thirdborn child in a family of 10 children. He was raised in a rural setup where his family live and practice small-scale farming; mainly sugar-cane, cassava, vegetables and maize. Lawrence, has attended biennial conferences, educational trips and field attachments. These have given him leadership qualities and agricultural skills. He also has undergone several trainings on team building, financial management, personal mastery, mentorship programme, and academic writing, among others which have helped him a lot.

The monthly stipend has enabled him to educate his siblings in primary and secondary schools. In addition, he has invested in five pigs, two cows and he also grows maize and sugar-cane. Lawrence set up an Mpesa (mobile money transfer services) business but it failed with the customers' changing fortunes due to COVID-19. Lawrence has constructed a permanent house for his mother who was living in a grass-thatched house. He has also bought a parcel of land on which he farms.

Lawrence has taken a couple of online courses courtesy of TAGDev which pays for his data bundles in addition to the trainings offered by RUFORUM. His field attachment was done at the Ngong Veg Ltd Company in Loitokitok which grows watermelon, tender stem broccoli, chilies, okra, passion fruits, cabbages, bulb onions, French beans, baby corn and peas. This attachment gave him an opportunity to interact with farmers, stakeholders and agronomists from whom he has learnt a lot. He is planning to use the knowledge gained to grow and monitor the progress of his investments at home.



Lawrence's cows

He thanks Mastercard Foundation and RUFORUM for the support they have given him, which contributed to giving him hope for a bright future.



*Lawrence scouting french
beans*



*Lawrence scouting water
melon*

*Lawrence Ouma
BSc Horticulture
Email: lawrenceouma61@gmail.com*

LEAH WAWERU



Best life is ahead

"A difficult time can be more readily endured if we retain the conviction that our existence holds a purpose – a cause to pursue, a person to love, a goal to achieve."

John Maxwell

Leah's parents believe that education is the key to a brighter future, and she agrees with them; although she is the lastborn, she is the first family member to go to university.

Leah was born and brought up in Nyandarua County, Kenya. Her parents are peasants whose main source of income is subsistence farming, which barely meets the financial needs of the family. Leah attended a public school for her primary level education where the parents paid a maximum of USD 10 per year.

In 2004, one of her siblings, was diagnosed with illness. Her parents were determined to give him every chance to recover or to lead as near normal a life as possible. His illness adversely affected their already strained finances due to hospital bills. In their quest to increase their income to pay the hospital bills, the anxious parents strained themselves. This affected their health leading to increased hospital bills.

Leah would work in their farm during school holidays to help her parents raise her school fees. Leah recalls, spending her childhood with her mother planting and nurturing trees and flowers around the compound. She loved working in the farm alongside her parents planting



Leah - Earthing up potatoes

and weeding the crops; trying to identify crops and diseases which she did not know then. Leah completed her secondary level education in the year 2012.

Following her passion for farming, Leah joined Egerton University for a diploma course in horticulture. Her love for agriculture gave her hope despite the economic hardships the family experienced. While she pursued her diploma, her father had to sell a portion of their land ($\frac{1}{4}$ acre) to provide for the family's needs. The money from the sale was not sufficient to pay for Leah's education and upkeep so she applied for a loan from the Higher Education Loans Board (HELB) in her last year of studies.

On completing her studies, Leah secured an internship at a horticultural farm in Tigon. The pay was inadequate to support her parents or raise college fees. Her desire for more knowledge and skills drove her to surf the Internet often. That is how she came across the advertisement for the Mastercard Foundation Scholarship in the university's website.

June 2018 is etched onto her memory. This is the month in which she was awarded the TAGDev scholarship to pursue a bachelor's degree.

Leah attended a highly engaging orientation programme between July and August 2018. The experience enabled her to identify her personality, to develop her purpose roadmap and her pitch, to appreciate her past and gain more courage to face the future. The sessions also served as eye openers to the problems that affect Africa. The trainers stirred in her a desire to contribute toward solving the problems.

She attended the 6th Biannual Conference held on 26th October, 2018 in Nairobi; it was her first time to attend an international conference. The theme of the conference was 'Aligning African Universities to Accelerate Attainment of Africa's Agenda 2063' and its slogan was, "The Africa We Want."

Leah began a farming enterprise in December 2018 on a 400 m² piece of land on which she planted kale and Swiss chard. In 2019, she expanded her farming to one acre where she grows potatoes and herbs, and later in the year (2019) she leased land to venture into hay farming. Leah has also started a potato project for her parents in which they have planted the 'shangi' variety. Her farming enterprise has provided employment opportunities to two



Parsley harvesting



Weighing of harvested potatoes at a field day in Nyandarua County

women and also supplemented the family's income. Her dream is to expand her farming enterprise in future by intensifying production through innovation and value addition.

Leah was on attachment at Njoro Canning, a food factory which neighbours Egerton University when the COVID-19 pandemic struck. It happened simultaneously with the university students' strike. Fortunately, Leah had learnt about herbs, vegetable value addition and other food preservation practices. When the government ordered a lockdown and Leah had to suspend her internship, she decided to use her newly acquired skills in value addition. She engaged some youth in vegetable farming and herbs value addition using a simple drying unit which they put up as a group. They sell their produce locally.

Leah got an opportunity to join the local Agricultural Officer who had teamed up with representatives of Care Kenya and International Fertiliser Development Centre (IFDC) through the Ministry of Agriculture to educate farmers on potato production. They visited and trained five different farmer groups. The aim was to study the effect of different potato planting methods, fertiliser rate, and types of manure used, and the influence of gender disparity in potato production.

Leah also seized the opportunity to join the Community Action Research Project plus (CARP+) seed potato and she has learned about potato production (varieties, pest and disease management, storage and grading, among others). She looks forward to increasing her knowledge as she continues in the project so that she can train farmers in her home area on better potato production techniques and marketing channels. Leah desires to empower and encourage more youth to get involved in agriculture and to become water-smart for a food secure continent.

Besides the farming activities, Leah has taken online classes and attended several webinars, thanks to the Internet bundles provided by TAGDev. She has also attended in-person training at Egerton University on videography and photography. Leah has been involved in community service under the Kenya Red Cross – Egerton Chapter. As a way of giving back to the community, they cleaned up Njoro Town, a primary school and a rehabilitation centre.

The words of Lailah Gifty Akita: "Never lose hope. Never lose faith." can summarise Leah's zeal to transform her life and help others transform theirs.

Leah Wambui Waweru
BSc Horticulture
Email: lesteve95@gmail.com



Dried vegetables

LEWIS GITHINJI



Water well in the jungle

"I have fought battles, many of which most will never understand. Even when my mind and body have felt weak, my soul has remained strong. I am unstoppable."

Karen Salmansohn

Lewis and his siblings lived with their grandmother in destitute conditions while their mother worked and lived far from home. After his mother's death in 2006, life became even more difficult for the siblings. Lewis' relatives decided that their grandmother did not have the means or the capacity to raise five children, so they arranged to share the costs and responsibility of raising the siblings. They arranged for each child to be hosted at a relative's house for a given period, and then be rotated to another home, for a season. Lewis and his siblings were therefore separated and shuttled between different homes. The siblings changed homes and schools so often causing anxiety and instability. Lewis, for example, studied in four different primary schools because he lived in the homes of four different relatives. It was a stressful and painful childhood, a heartbreaking experience to grow separated from his siblings; but they had no say in the matter, for they were destitute.

Despite the upheavals in his young life, Lewis successfully completed his primary level education in 2008 and was selected to join Gatuamba Secondary School. He often stayed at home for up to a whole term due to lack of fees and only resumed to sit for his end of term examinations. He dreaded having to convince the principal to allow him to sit for the examinations. He undertook manual jobs to get examination fees and to cater for his personal expenses. When possible, he supported his siblings. The principal learnt of Lewis' plight and allowed him to work in the school garden and construction site during holidays. His fees were deducted from his earnings and he was given allowance for his upkeep. After four difficult years, Lewis completed his secondary level education but his grades disqualified him from admission into the university. However, he received invitations from several tertiary colleges but he had no fees to join them. Lewis was distraught.

He resorted to doing casual work in surrounding farms. He, later, joined a *boda boda* Sacco (Motorcycle riders' cooperative) as a rider. It is here that Lewis met Mr Muriuki, a good Samaritan, who took him under his wing. He counselled Lewis and offered to pay his fees if he chose to go back to school. Lewis went back to school and began in Form Three. For the second time he sat for the Kenya Certificate of Secondary Education (KCSE) exams; this time he passed and was admitted for a Bachelor of Arts degree in Economics, Mathematics and Political Science at the University of Nairobi. He was able to pay his fees as he had worked briefly as a Senior Supervisor at Hanan Christian Guest House before joining the university.

Lewis studied but also did part-time jobs for his upkeep. He also did business as a 'spinach broker' in Muthurua and Githurai 45 in Nairobi. His hard work paid off; he was able to purchase four motorcycles within one year which he had hoped would bring him income and enable him to pay his school fees. Unfortunately, they were all stolen within one month; it was a very painful and unforgettable moment for Lewis – all his efforts had gone down the drain. His second year at the university became a challenge as he had no fees; Lewis deferred his studies.

He worked at a construction site and later in 2017 secured a clerical job in a company. He gained a lot of experience as he was exposed to various departments. At times he would be assigned supervisory work. When the company experienced challenges in getting raw materials a year later, Lewis left for a job in Njoro. His task was to print packaging labels at the factory.

That same year, Lewis decided to search for scholarships through the Internet and he applied for various scholarships. One day, he came across the advertisement for the RUFORUM scholarship to study at Egerton University under TAGDev Programme. He submitted his application and was awarded the scholarship.

Lewis believes that his transformation began during the orientation as he attended the short courses. It had never occurred to him before that he could pursue a course in agriculture. He did not have much knowledge or interest in agriculture, but after the trainings, he felt confident he could do well in Horticulture. Lewis believes the scholarship programme is a golden opportunity for him to be transformed to transform his community.

The counselling support offered by the scholarship programme, has enabled Lewis deal with the psycho-socio issues that he was struggling with. He is now able to mingle with people and share his life experience which was previously difficult. Lewis sees a progressive change in his life and his perception of life has also changed.

Lewis was impacted by the entrepreneurship course; he saved part of his stipend and started a small business, but it also collapsed. Later he formed a partnership with a colleague hoping for better results, but it also failed. Although he was left in debt, he did not give up. He turned to farming. He leased two acres of land to do vegetable and fruit farming – spinach and watermelon. It was not easy because of the unpredictable weather conditions. He relied on irrigation systems and this made farming so expensive because the water source was limited, he had to install pipes and use water pumps that needed fuel, and the land near the water sources was expensive due to high demand. Crop disease, and pests were another major problem. The saline water used for irrigation and the hot dry environment present an ideal condition for diseases and insect pests.

With help from a local Agricultural Officer and online information, Lewis learnt the appropriate pesticides which could be used to mitigate the problem. His crops did quite well so that many farmers in the village were interested to know, understand and practice his techniques. Lewis gladly taught them. The farmers in turn taught him how to improve soil fertility. Lewis' crop production was high, but the market became a problem due to the reduced incomes caused by COVID-19 pandemic.

Despite the losses he incurred after investing all his effort, money and time, Lewis believes it was a profitable activity. He had managed to put the knowledge gained in school into practice and had produced an abundant and high-quality crop. The market was a challenge



Spraying pesticides on spinach

not only for him but for many farmers. Based on predictions made about market change in early 2021, Lewis hopes to recover from his losses. The challenge he now faces is the distance from his farm since school has reopened.

Lewis' venture of buying avocados in Kisii and selling them in Nakuru has been successful. He started this business with a capital of USD 300. Today, Lewis views his repeated business failure as a 'field of experience'. His early exposure to it has toughened and prepared him for the future as an entrepreneur, its been a steep learning curve but he feels better equipped to succeed.



Lewis and other farmers in collective marketing

Lewis considers it a great reward to see his siblings in school as he shares what he has with them. He supports his siblings' upkeep and school fees. One finished school in 2019, the others are still in secondary school.

Lewis is grateful to God for everything. He wishes to thank Mastercard Foundation, RUFORUM and the TAGDev scholarship programme for this great opportunity they have given him. To Lewis it is like 'a water well in the jungle' where one can fetch water to quench his thirst and share with others. He believes that after 'fetching' knowledge, he will share it to change other lives.

Lewis Mithamo Githinji

BSc Horticulture

Email: mithamolewis@gmail.com

LILY CHEPKEMOI



Light in the tunnel

"As a matter of fact, there is still a lot of light at the end of the tunnel. We just have to find a way to get to it."

Tyrone Willingham

Lily, a second-year student, has come a long way. The fourth child in a family of eight siblings, she was raised in a humble rural setting in Ogilgei Village in Nakuru County. Her parents are small-scale farmers growing vegetables and maize, and rearing cattle. The returns from their farm, however, could barely meet the family's basic needs let alone educate the children. Lily's journey in education was therefore filled with financial challenges.

As is the norm, students selected to join secondary school are overly excited. It was not so for Lily. The financial status of her family dampened her joy of being selected to join high school. Her parents could not pay her fees. She could only hope and pray for a miracle. Fortunately, Dr Mary Maina, Lily's aunt, now deceased, saw the potential in Lily and stepped in. She encouraged her and offered to pay her fees, so that Lily in turn could help boost her family's financial status in the future. Along the way Lily was able to secure bursary from the government Constituency Development Funds to keep her in school.

Four years later, despite the stress occasioned by financial constraints Lily excelled in her studies and scored a mean grade of B minus. She is so grateful for the support she received. Life was looking bright. She started with a diploma course in Horticulture at Egerton University. She graduated in 2016 and hoped to embark on a degree programme. The aunt had promised to continue supporting her to pursue further education. But it was not to be. The one person who held the key to her dreams for further studies, her aunt, succumbed to cancer in May 2017. Lily was saddened and devastated by the unexpected loss of her mentor and sponsor. Lily felt like her dream was falling apart right in front of her eyes. It was a dark time for her – the future suddenly looked bleak.

In June 2017, Lily undertook an internship programme at Forest Action Network, Njoro to increase her skills. She wanted to increase her opportunities for employment, now that her hopes for further studies were dashed. She acquired skills in natural resource management, tree nursery establishment and management practice. The providential break for Lily came when she learned about the Mastercard Foundation scholarship through a WhatsApp group of agronomists. Here was a light in the dark tunnel for Lily. She applied for the scholarship and three months later, she received a call from the TAGDev Programme facilitator who wanted to visit her home to establish her eligibility. Lily was awarded the scholarship.

She has attended various short courses which include financial management, communication skills, personal mastery, entrepreneurship, and academic writing, among others. She has

also attended mentorship and team building programmes including the art of presentation facilitated by TAGDev, which have helped to improve her time management and other leadership skills. Lily's outlook has broadened – she sees beyond her family's transformation to include community livelihoods. She would like to train farmers in the community in good farming practices so that they can increase their produce and improve their livelihood.

During the COVID-19, lockdown Lily used the data bundles from TAGDev to pursue online courses offered by the Food and Agriculture Organization (FAO). She has also attended the webinars and entrepreneurship trainings organised by RUFORUM. These trainings have contributed toward molding her to be an all-rounded scientist. Lily has been able to attend educational trips, biennial conferences and field attachment as part of her training.

The monthly stipend has enabled Lily to pay school fees for her younger brother in primary school and a niece in nursery school. She gave her siblings seed money; her brother set up a second hand clothing business while her sister chose a small poultry enterprise. Lily installed electricity and a water system at their home and now assists her parents to pay the monthly bills. She has also set up a small grocery business for her mother. At a personal level, Lily has built a small rabbitry and is a proud owner of 10 rabbits so far. Lily is involved in the integrated growing of sweet potatoes, kales and cabbages on a half-acre land at home.



Lily's sweet potato vines

She has spent time with farmers and participated in several field days and exhibitions. Lily's role has been to teach farmers good vegetable agricultural practices, especially for carrots, cabbages, kales, butternut, celery, Swiss chard and coriander. This exposure has taught her that the farmers are very knowledgeable and there is a lot to be learnt from them. Lily recommends that the public/private sector, farmers and researchers should join hands to achieve food security through transformative agriculture.

Lily is attached to the climate-and water-smart agriculture (CaWSA) centre, a long-term initiative of Egerton University. It operates as a self-sustaining unit offering practical training for crops, horticulture and soils departments. The centre showcases different irrigation delivery mechanisms, including drip, mist, sprinkler, and soil moisture conservation and climate-smart practices. The centre also produces seed potatoes and other crops on commercial basis. It partners with the Community Action Research Programme Plus (CARP+) – seed potato, which seeks to transform potato seed production. The centre aims to change the potato value chain within Nakuru County into a vibrant commercialised subsector for improved income and livelihoods for smallholder farmers. It does this by facilitating research and agribusiness skills necessary for consistent production and supply of high-quality seed and marketing at local and regional levels.

Lily continues to learn about research by being involved with the project on potato cyst nematodes and collection of data. Lily is currently working with a PhD soil scientist on a bean project.



Cysts nematode extraction



Field attachment at CaWSA, Centre

Lily is forever grateful to God, her family, Egerton University, Mastercard foundation, RUFORUM and TAGDev. She eagerly awaits the fulfillment of her dreams to train farmers at the community level on excellent agricultural skills for better yields and income by reducing the risk factors brought by poor farming practices. There is indeed light at the end of the tunnel!

Lily Chepkemai Bor

BSc Horticulture

Email: lilychepkemai5@gmail.com

CLEMENTINE MUKANOHERI



Of fashion and farming

Clementine was born in Burera district, in the northern part of Rwanda in 1996. She is the thirdborn of nine children in her family.

Clementine, currently a second-year student, is grateful to the programme for the scholarship and the allowances that she receives. She has managed to buy two parcels of land. She is cultivating one and constructing a house on the other. She hopes to finish building her house by December 2021.

She has also bought herself a sewing machine to tailor clothing and accessories. In addition, Clementine helps her parents pay school fees for her siblings and provides school learning materials for them.

Currently, she is running a business called Classy Afrofashion Enterprise. The business requires her full-time involvement. As twisted fate would have it, and due to the COVID-19 pandemic, she is working from home which has enabled her to fully engage in her business where she makes shorts, shirts and bags for her customers.

The scholarship has enabled her to gain new skills and as a result, she has started planting vegetables. It is her dream to become a great farmer even as she pursues her fashion career.



Practising principles of crop production

Clementine Mukanoheri
BSc Natural Resource Management
Email: clementinemukanoheri1@gmail.com

EDMOND NFOR GAMNGONG



It is not over yet

Edmond is from Bamenda, Cameroon. He is the first born in a family of four children. This gives him the responsibility of being a role model for his siblings. His father is a businessman who sells groceries and operates a grinding mill, while his mother is a housewife. The parents could afford to provide for basic needs when he was young. Edmond completed his primary school education as the overall best student. This made his parents very proud of him and so his father sent him to the best and most expensive secondary school nearby. His father had seen great potential in Edmond and was certain that he would reap good fruits.

Sadly, when Edmond was in his second year of high school, his father's shop was raided by thieves. This was shocking news to the family but there was still hope since his father had some savings. After a few months, his father re-established the shop. In his third year, thieves struck again and cleared the entire stock financially crippling the family. This drastically cut down his father's income and reduced his status from a businessman to a mere miller. This devastating news psychologically affected Edmond and he could not concentrate on his schoolwork. This caught the attention of the school counsellors who helped him handle this traumatic event. His father went through tough times trying to raise money to pay his fees as well as perform his role as father in providing for the rest of the family.

As if that was not enough, when Edmond completed his third form and his father could no longer pay the fees, Edmond was transferred to a public school. The family was struggling to cope as life had suddenly become unbearable. The father borrowed from the bank to keep afloat, unfortunately that collateral was the family home! Edmond had completed high school but he could not join the university because there was no money for fees. The bank was threatening to take ownership of the house due to defaulted payments. The stress in the family was intense because there seemed to be no way forward. They ran the risk of losing every asset they possessed.

Edmond took this period as an opportunity to develop himself; he volunteered his services to community activities. In addition, he enrolled in an organisation known as Open Dreams which trains low income and disadvantaged students to gain access to quality education by getting scholarships outside of the country. After the training, Edmond was fortunate to come across the scholarship advertisement from Mastercard Foundation and RUFORUM. He applied for it though with little confidence since he felt at this point that life was unfair to him. He had gone through several scholarship applications but this one was the most stressful. After the application, he had a one-on-one interview at home together with his parents and then he filled a final form which he was required to submit within 12 hours. The tension was at its peak as this was the final stage.

A call informing him of his successful application marked the beginning of his success story. He was informed that he would be travelling within two weeks' time. He jumped for joy and punched the air with delight. He had finally made it after the long struggle. His overjoyed mother burst into tears and his father beamed with pride as he beheld him. The full scholarship he had been provided removed a heavy load off his father's shoulders and allowed him to focus on his studies.

From his stipend, Edmond has been able to send some money back home which has been used to pay a few debts, purchase a few necessities and pay exam registration fee for his siblings. With income from a business Edmond established back home, he is optimistic and looks forward to making life better for his parents, siblings and himself.

Edmond is deeply grateful to Mastercard and RUFORUM for this life changing opportunity. He is committed to excel as his way of showing gratitude.

Edmond Nfor

BSc Natural Resource Management

Email: edmondnfor@gmail.com

EVANS MUREI



Transformed to transform

"Success isn't just what you accomplish in your life, it's about what you inspire others to do."

Anon

Upon graduating with a Diploma in Fisheries Management and Aquatic Sciences from the Kenya Wildlife Services Training Institute (KWSTI) in 2016, Evans joined Baraka Agricultural College as an agricultural trainer. He was involved in a capacity building programme for a period of four years.

The experience he gained in extension work combined with a number of short courses in agriculture stirred in him an interest to transform the way agriculture was perceived and conducted in rural areas. The interest developed into a vision. Extension is a process of working with people in rural areas in order to improve their livelihoods. It involves helping farmers to improve the productivity of their agriculture and also developing their abilities to direct their own future development.

Evans recognised that through advocacy, rural farmers could be persuaded to adopt holistic agricultural practices that are ecologically based and that reduce harm caused to the environment. His first goal towards achieving his vision was to get involved in training farmers in agro-forestry, organic farming and aquaculture practices.

He soon realised that he needed to increase his training capability in order to achieve his vision. His desire was to further his education in the area of natural resources management. This undertaking required funds, which he did not have nor could he hope to get from his parents. He knew that he could only achieve his dream through a scholarship. He therefore began to search the Internet and social media platforms for scholarships. He came across the TAGDev scholarship programme. He submitted his application and was successful.

The TAGDev objectives resonate well with Evans. He is committed and determined to use his experience in extension work and the acquired knowledge from the degree programme to provide meaningful solutions in Natural Resources Management. He desires to see households improve their livelihoods, the environment they live in and their dignity.

Evans believes he is an agent of change and he plans to start an organic demo farm after the completion of his studies. The main objective of the demo farm will be to



Training farmers on sustainable agriculture

empower small-scale rural farmers with meaningful skills and innovations in sustainable agriculture. This will enable them improve their responses to the adverse effects of climate change and environmental degradation.

Evans has benefited from various short courses organised by the TAGDev Programme. One such course which had an immediate impact on him was entrepreneurship skills. He has already set up a honey buying and selling business venture within Egerton University. His customers are the staff members and students of Egerton University and communities around the campus environs. Evans sells his products via social media platforms and is able to deliver to customers within the campus. The business is doing well and contributes to his upkeep.

Evans is a promoter of natural resources. He has started a small tree nursery to counter the crisis of loss of biodiversity as part of his campaign. He grows seedlings with medicinal value such as *Prunus africanus*, *Moringa oleifera* and *Artemisia annua*.

He has influenced his family to take up diverse crop farming for wider variety of crops produced for consumption and income generation. They have a kitchen garden based on the agro-ecology approach for enhanced food security.

He is involved in community outreach activities. He would like to see the transformation of communities, where people live in dignified conditions and caring for the environment they live in. He has used his monthly stipend to provide vegetable seedlings to the most vulnerable households in his community. He trains them on garden management practices so that they can boost their crop yields and generate an income. He has also trained urban households and helped them set up cone gardens – an urban farming technology.

As his way of giving back to the community, Evans reached out to support a widower's family that was in dire financial straits. The man lives with his three sons. The eldest, Bryan, who is seventeen years old, was living in deplorable conditions. The father could barely feed the family let alone fix his son's quarters. Evans used part of his stipend to complete Bryan's house and bought him a bed as he had been sleeping on the floor. Evans also gave them vegetable seeds; now the family has adequate vegetables for consumption and for income generation. They earn an average of USD 50 daily. Their livelihood is sustainable and the father can now pay Bryan's school fees. This family has been touched by the ripple effects of the TAGDev scholarship awarded to Evans.

Evans is so grateful to Mastercard Foundation and RUFORUM for the scholarship and the TAGDev Programme organizers for their support. He has been enriched by the exposure and support. He is looking forward to using his expanded repertoire of knowledge to transform lives and communities when he completes his studies.

Evans Kiprono Murei
BSc Natural Resources Management
Email: evansmurei@gmail.com

JOHN AMIANI



Determined

John was born in Vihiga County in Western Kenya. During orientation, he gained leadership and financial skills which have enabled him to gain vast knowledge on finance management and the attributes of becoming a leader of substance. It is from that exposure that he decided to put into practice the acquired skills by starting a small poultry farm and farming maize. His agricultural activities have been critical in meeting the family requirements for food as well as bringing in additional income.

John pays school fees for his siblings using his monthly stipend. He is determined that through the support of the TAGDev Programme he will expand in a way that will be beneficial to the society by ensuring that required and essential services are readily available.

Regardless of his expenditure John manages to save some money. He intends to build a house for his mother this year (2021) and to start for her a business that she will run alongside poultry keeping.



Sheep project

John faced several challenges in maize farming during the COVID-19 outbreak including, low maize yield and poor storage facilities. In poultry keeping, the major problem was a disease outbreak that killed several chickens at an alarming rate, despite treatment. It was also a challenge to secure poultry feed to sustain and maintain them because they required additional daily feed in their initial stages. John is optimistic and believes that a time will come when his business venture, especially farming, will improve and increase its impact on both his family and the community at large by creating employment and improving their basic farming skills.

John wishes to thank MasterCard, RUFORUM and TAGDev for their profound support towards his education, basic needs and more so for their tremendous effort to transform him both mentally and physically.

John Amiani
BSc Natural Resource Management
Email: amanijohn325@gmail.com



Chicken project

NANCY WAMBUI MUGO

Inspired



A Kenyan by nationality, Nancy was born on July 2 1997 in Kiambu County. She did well in her KCPE examinations and proceeded on to Moi Girls Kamangu in 2012 for her secondary school education. She narrowly missed the cut-off points to join the public universities. She applied for a diploma course in Coffee Cupping and Technology at Dedan Kimathi University, but her application was declined. She later applied and was accepted to study Bachelor of Commerce in University of Nairobi.

Unfortunately, her mother lost her job and she could not pay Nancy's fees. Nancy applied and got a job as a customer care officer at a cleaning company.

When her mother's friend told her about the TAGDev Programme, she applied immediately. In July 2019, she was informed that she had qualified for the scholarship and she was to join Egerton University, Njoro campus from August 2019 to pursue a bachelors degree programme.



Collecting experiment data



Tree tomato project

The scholarship programme has transformed her life as she can now see things from a different perspective and has learnt various life lessons, including self-discovery, strengths and weaknesses, emotional intelligence, leadership skills and the power of believing in oneself as an agent of change. She developed her purpose road map and what she needs to achieve her goal. She also learnt how to build and maintain networks, and what a good pitch entails and how to deliver it within five minutes to the target audience. She has learnt financial management and literacy, how to identify a business idea and how to formulate a business plan. These lessons on money have been of great help as she is able to manage her monthly stipend.

Nancy has transformed her family with the stipend by giving her mother money for upkeep. She has also employed a caregiver for her elderly grandmother who suffers from arthritis. She has saved part of the stipend to invest in shares; she has identified a few companies for example, Cytonn Investments and Centum Ltd, and is doing research on the same to ensure security for her money. She has not started a business yet since she wants to identify a unique business that will solve an existing problem. Nancy and her family are grateful for the scholarship.

Nancy Wambui Mugo

BSc Natural Resource Management

Email: nancywambui106@gmail.com

Part



ANDREW WAASWA



Tough but promising journey

"Champions don't think twice about their future. They know it's going to come anyhow, and so they prepare for it."

Alpha A. Timbo

Andrew is from Kibuku District, Eastern Uganda. For his thesis, he is investigating the 'Determinants of Smallholder Potato Farmer's Knowledge and Practice of Climate-Smart Agriculture in Gilgil Sub-county, Nakuru County, Kenya.'

Andrew has only one sister. The family suffered a major blow when the father died in 1995 and his mother, a peasant farmer, became the sole breadwinner. The family was in financial straits that his sister was married off prematurely. She is now a housewife and a mother of three children. Andrew's education was also affected; he had to work as a herdsman looking after their neighbour's cattle in order to raise money to support his family. His mother later decided to take him to school and he successfully completed his primary level education in 2006; he was selected to join Form One at Alliance Secondary School, Kibuku.

Andrew resorted to making clay bricks to raise tuition fees for his secondary level education. He also worked extremely hard at school and by Form Two he was leading in his class. The school gave him a 20% reduction on tuition fee. He continued to fund his tuition from the sale of bricks. To supplement the sales, he grew beans on the family's two-acre piece of land. He performed well in Form Four in 2010 with a first grade of 24 aggregate that qualified him to join advanced level of education (Form Five and Six).

He did not have money for the advanced level education and unfortunately, he could not continue with his business of brick making to raise fees. His chest and back had been affected by the gruelling work. He sought alternative means to generate income. In 2011, he requested and was allowed to grow paddy rice and vegetables on a half-acre piece of land in a swamp belonging to his paternal uncle. He also hawked silver cyprinid (*mukene* or *omena*), tomatoes and rode a bicycle *boda-boda*. Andrew was back in school in 2012. On weekends and holidays, he boosted his school fees kitty by working as a porter in a construction site in his neighbourhood. He completed his advanced level education and excelled with 16 out of 20 points; the school retained him as a teaching assistant.

While he worked as a teacher, Andrew learnt about the Higher Education Student's Financing Board (HESFB) that offers school fees loans to needy students in Uganda. His application for a loan to fund his university education was successful. He joined Makerere University,



Making vegetable nursery beds.

where he majored in Agricultural and Rural Innovation. The loan covered only tuition fee; Andrew had to live in poor housing conditions as he could not afford rent for a good place. Despite that he excelled in his studies and graduated with a first-class honours degree of 4.55 out of 5.0 CGPA.

Andrew secured several volunteer jobs where he served with passion. He later leased three acres of land on Buvuma Island to start a vegetable production business. He offered free extension services to the farmers in the community. While conducting his business, he learnt about the TAGDev Programme sponsored by Mastercard Foundation and RUFORUM. He applied and was awarded a scholarship. Andrew used part of his stipend to settle the debts his mother took to support his upkeep at Makerere University. He has also supported his nephew in school and began the construction of his mother's house.

While at Egerton University, Andrew participated in the Community Action Research Project Plus (CARP+) whereby he took farmers to the Farmers' Organic Market in Nairobi. He also participated in the Food Security Day in Nakuru County which has enabled him to learn better techniques of combating food insecurity. The scholarship has exposed him to various trainings such as leadership, personal mastery and financial management training. The Mastercard BAOBAB graduate mentorship training has helped him see how he can realise his dream of pursuing his PhD in Agricultural and Extension Education.

Andrew strongly believes that advancing his career will facilitate both his short-and long-term career aspirations of offering services to farmers in Africa and the world at large. It will also position him to help students from backgrounds similar to his realise their dreams. He wants to contribute towards their tuition and mentorship. Andrew plans to establish a training farm in his community where farmers can learn good farming practices. This will contribute to realisation of his dream to alleviate food insecurity in his community. It will also help the farmers build resilience in places where famine regularly rears its ugly head. Andrew and his family are very grateful for the rare and immensely transforming opportunity that Mastercard Foundation and RUFORUM scholarship has blessed them with.

Andrew Waaswa

MSc Agricultural Extension

Email: waaswa22@gmail.com

BEATRICE CHEPKOECH

Income pathways opened



Beatrice is a Kenyan 'extensionist' cheerfully offering agricultural extension knowledge and skills to her community. This would not have happened if she had not been a beneficiary of the Mastercard Foundation scholarship that her the opportunity to pursue a postgraduate degree programme. She has gained skills and knowledge from her coursework in areas such as project monitoring and evaluation, project management, data collection and analysis, and research methods. She was privileged to participate in the Women on Wheels (WOW) agri-entrepreneurs sponsored by Agricultural Technical Vocational Education and Training for Women (ATVET4W) project. It addressed women's participation

in logistics and transport in the agricultural value chain. Beatrice played an important role in the project. She is the one who wrote the baseline study proposal and inception report with the support of the project director. Indeed, it was a good opportunity to gain more skills, knowledge and to apply what she had learnt in real life circumstances. She was able to discover the issues that confront women along the production value chain in agriculture and how to develop ways of addressing them.

Beatrice has extended her skills and knowledge to farmers, who consult her on good agricultural practices. Some farmers asked her where they could source the certified seeds, for example potato seeds. She was able to bring up their queries to the attention of an officer in the sub-county agricultural office in Nakuru County who connects the farmers to, for example, certified seed suppliers. This enables Beatrice to contribute to increased crop production in the county and the country at large.

From the stipend, she has leased a piece of land and planted Napier grass and spinach which have matured. She is currently selling the spinach. She also bought a cow which feeds on the Napier grass. Beatrice plans to continue saving her stipend so that she can buy land to practice agriculture as a lifetime engagement.

Beatrice thanks Mastercard so much for the scholarship, and to RUFORUM and TAGDev for their support this far for the tuition and Internet bundles received during the COVID-19 pandemic. Beatrice has used this as an avenue for sharing agriculture reading links and documents through social media to the world.



Leased Napier grass farm



Her cow investment



Spinach farm

Beatrice Chepkoech
 MSc Agricultural Extension
 Email: beatricekero12@gmail.com

JOHN CALEB DIMO

More jobs and food



Born in 1993 at Kagii village in Kochia Location, Homa Bay County, Kenya. Dimo is the last born among five children. He holds a Bachelors degree in Agriculture and Biotechnology from Masinde Muliro University of Science and Technology. He is currently enrolled for a Masters degree programme. He is working on a research project titled 'Factors Influencing the use of Information and Communication Technology to access Agricultural Input Information among smallholder cassava farmers in Rangwe Sub-county, Kenya.'

The trainings organised by TAGDev, motivated Dimo to start businesses that create employment and increase agricultural production. His source of capital is the stipend provided by the scholarship. Dimo has employees who farm his potatoes and manage a cereal shop. This allows Dimo to concentrate on his studies. Income from the businesses has enabled him to construct two semi-permanent houses – one for himself and the other for his mother. He hopes to improve food security by producing and selling the potatoes.



Dimo's mother's house



Dimo's house



His potato farm

*Dimo John Caleb
MSc Agricultural Extension
Email: dimocaleb@gmail.com*

MASCA UWAMARIYA

Transformational journey



Masca is a Rwandese currently studying for a Masters degree programme. The stipend given by the TAGDev Programme has enabled her to buy a piece of land for her family. This additional land will help her family to improve productivity resulting in food security. She also bought a cow which will provide manure in addition to milk. She is ready to expand her animal keeping activities and continue to help her family. Unfortunately, heavy rains destroyed one part of their home, so Masca is trying to rebuild it.

During the COVID-19 pandemic, Masca remained at Egerton University. She was working on her proposal which she has defended at the faculty level. She has also completed her coursework and exams. She is waiting for permission to go to the field for piloting and data collection.



She bought a family cow

Masca is sincerely grateful to Mastercard and RUFORUM for the sponsorship that has transformed her life and that of her family.

Masca Uwamariya

MSc Agricultural Extension

Email: uwamariyamasca@gmail.com

NORBERT IRABONEYE



Hope for a better future

*"Everything that is done in this world
is done by hope."*

Martin Luther

Life took a downturn for Norbert following the Rwandese genocide in 1994. His father was imprisoned for 13 years. Norbert was only four years old at that time. His mother suddenly became the sole breadwinner for the family. Her income from subsistence farming was so meagre that Norbert and his three siblings had to attend public schools which were free of charge.

Norbert's dream was to one day rise above the life of poverty. He believed this could only be done through education and so he was determined to study to the highest level possible. Norbert completed his schooling successfully and managed to go to the University of Rwanda on a government bursary where he obtained a bachelors degree (upper second) in Horticulture Production. This whetted his appetite for higher education and he applied for several scholarships. By the grace of God, he was selected for the RUFORUM scholarship (2018 to 2020).

Through the scholarship's orientation programme, Norbert was able to attend various short courses. The aim of these trainings was to transform the students' mindsets from being job seekers to becoming job creators. The leadership and entrepreneurship courses had an impact on him. He was challenged to identify and convert problems experienced in his community into opportunities that could benefit others and generate income for him. He was able to come up with a possible solution to reduce post-harvest losses of food crops, especially maize and beans, due to poor storage. His proposed plan is to buy and store the produce during the peak season and re-sell in the off-season at a higher price. The farmers in the village will benefit from the ready market to sell their produce after harvest. They will also have good seeds and food available all year round; the problem of postharvest losses will have been addressed.

Norbert participated in the Community Action Research Project Plus (CARP+) – seed potato, funded by RUFORUM at the Egerton University. Its objectives were to increase availability of clean seed potato and to enhance potato production skills in the potato value chain. He learnt the importance of having high quality seed potato and how to produce them. Beside gains made from the potato project, Norbert learnt the benefits of using tractors, irrigation systems and proper use of agrochemicals.



Seedbed preparation for academic experiment



Training on potato seed production at ADC molo



Norbert and colleagues planting potatoes

Norbert took every opportunity to attend conferences and forums and his main objective was to understand the various problems in Africa concerning agricultural value chains and the solutions. During these events, Norbert participated in diverse plenary sessions which focused on the barriers to Africa's development and how to resolve them. The discussions gave him a platform to meet with different actors in the agricultural value chain. Norbert concluded that Africa's development must be placed in the hands of the youth who have learnt new and effective farming techniques.

Norbert made a budget for his stipend and managed to save USD 150 per month. He used his savings to buy an additional piece of land (about half a hectare) for the family. The family land had been too small to yield produce that could feed them as well as earn an income since farming remains their only source of income. Norbert also bought a flatscreen television for the family and was able to support his siblings to buy school items.

Norbert's future plan is to produce vegetables for sale besides contributing to reducing post-harvest losses in his community. He is grateful to Mastercard, RUFORUM and the TAGDev Programme facilitators who have given him a great opportunity to learn. The exposure has influenced and broadened his viewpoint concerning development in the African continent. He believes he has been transformed and will be able to transform his family, community and nation at large for a better life in the future.

Norbert has begun to put his footprints in the agricultural sector in his home country. He participated in an agricultural programme – Field Attachment Programme Award (FAPA) – from January to February 2021. The programme's objectives were to train farmers to: increase potato production using balanced fertiliser application; use integrated methods in the management of potato bacterial wilt; and to, employ good agricultural practices (GAP). The farmers requested frequent trainings on the use of chemicals and fertilizers, provision of clean seeds of potato connection to markets, and advice on potato pests and diseases, methods of management and appropriate chemicals.

Norbert Iraboneye
MSc Agronomy
Email: iraboneye@gmail.com

PAULINE AARAKIT



Pushing towards excellence

"Almost every successful person begins with two beliefs: the future is better than the present and I have the power to make it so."

David Brooks

Pauline, the third born in a family of eight siblings, comes from Oogoria Village in Eastern Uganda where her parents are small-scale farmers. They farm cassava, sweet potatoes, groundnuts, maize, beans, sorghum and millet for food and for income generation. Despite their small earnings, the parents, who value education, ensured every child in the family went to school. Pauline successfully completed her primary level education under the free Universal Primary Education and joined secondary school. To raise her secondary school fees, she helped her parents to sell tea and snacks in their restaurant during weekends and holidays. She recalls how she had to ride a bicycle for seven kilometres every day to get to school.

Pauline believes 'when you work hard in life, doors open.' She put this principle into practice and to her delight, one of her aunts noted her determination to study and paid fees for her advanced level of secondary education at St John's Secondary School in Kampala. Pauline successfully completed high school in 2013 and qualified to join university. However, there seemed to be no hope of joining the university as her family could not afford the fees.

Fortunately, in 2014 the government of Uganda introduced the Higher Education Students Financing Board (HESFB) which pays tuition for needy students undertaking science courses. She applied and got funding to pursue a bachelors degree in Agriculture at Uganda Martyrs University. Pauline graduated with an Upper Second Class honours in 2017. In January 2018, she got a job at a plant tissue culture company in Kampala where she worked as a production assistant. Unfortunately, three months later, when the company made losses and laid off some workers, she was among them.

God's timing worked perfectly for her. She visited an uncle who told her about an advertisement for Mastercard Foundation and RUFORUM scholarships. She applied for the scholarship and by God's grace she was one of the scholarship recipients.

Pauline has boosted her repertoire of skills in agronomy, research, extension and communication. She is currently writing her research project on 'Effects of Phosphorus application rates on growth, yield and quality of potato (*Solanum tuberosum*) varieties propagated from rooted apical cuttings in Nakuru County.'

The TAGDev empowerment trainings impacted her greatly. She has invested USD 700 in an agro-vet shop at Omatenga-Oogoria trading centre currently being managed by her brother,

Andrew, who has a diploma in Animal Production. The shop sells agro-vet chemicals and provides information on basic agronomic practices. Demand for the products is low so the shop has not done well. Pauline and her brother are re-strategising on the way forward.

Pauline has changed the life stories of her family and relatives at large. In 2018, she helped her parents complete their house, paid for a vocational course for a cousin as well supported her siblings with school fees. Together with her elder sister and her brother, Pauline contribute towards better education for their younger siblings who now attend good schools and meet their basic needs. She contributes USD 350 per term as follows: USD 100 for her young sister who is pursuing a course in fashion and design; USD 130 for a sister in secondary school and USD 120 for two brothers in primary school.



Permanent house that she constructed for her parents



Agro-vet operated by her brother, Andrew

Pauline desires to live independently and has bought a piece of land where she plans to build her home and do business. Since the land is located along a highway, she plans to set up a farmer's supermarket that will sell agricultural products.

Pauline works with the Seed Potato Value Chain Action Research Project (SPVC CARP+) which aims to increase production, multiplication and access of quality seed potato, especially by small-scale farmers, in order to increase productivity, incomes and food security. She has learnt aeroponics, hydroponics and tissue culture techniques as means of producing clean seed potato. Through CARP+ she has also gained skills from trainings on organisational capacity assessment (OCA) – a tool used to assess the performance and capacity of farmer groups. She was also trained on writing case studies and with her team they wrote a case study on *Enhancing seed potato production* that is now published. This exposure has opened up her mind to see the gaps in policies, gender, youth inclusion and community engagement in agriculture.

Pushing her to excellence is the acronym 'PLAN' – **P**aint a picture, **L**ay out a strategy, **A**llocate resources and **N**ever quit. Pauline intends to become a successful financially independent woman. She desires to see the youth in her community attain basic education and vocational training that transform them into job creators and not job seekers.

Pauline Aarakit

MSc Agronomy

Email: paulinearakit14@gmail.com

MALEKHOOA SUZAN MOLETSANE



Farming is fun!

Twenty eight year old Suzan is from Mafeteng Ts'akholo in Lesotho. Lesotho is a landlocked country surrounded by South Africa. Agriculture is the main economic activity in the country. Suzan is very passionate about agriculture and likes interacting with people. Her career journey begun in earnest with a diploma in Forestry and Resource Management from Lesotho Agricultural College (from 2011 to 2014). In 2014 – 2017, she obtained her bachelor's degree in Agricultural Extension at National University of Lesotho. In 2017, she had the opportunity to work with a local community after being awarded an internship grant by Association of African Universities (AAU) for

a period of six months.

Suzan was awarded a Mastercard Foundation scholarship to pursue her Masters degree programme. She has benefitted from the trainings organised by the Community Action Research Programme plus (CARP+) – seed potato project and TAGDev Programme. Through the programme, she had the opportunity to experientially learn about potato irrigation systems and various vegetable production systems. Suzan thanks Mastercard Foundation for paying her tuition and research project fees. For her thesis, she evaluated the 'Effects of plant growth regulators, light and natural materials growth and yield of potato (*Solanum tuberosum* L.) in Kenya.' Her study confirms that potatoes can be produced throughout the year and generate income within a short period of time. Suzan plans to be a well-known potato producer in her country specialising in both seed and ware potato.

She is confident that with the acquired knowledge, she can start her own farm and help other farmers to upgrade their farming skills. Suzan also plans to expand her small business in piggery and rabbit production which she established after completing her undergraduate studies. Her farming will benefit her and community members, as well as primary and secondary schools in the area. She intends to set up demonstration plots where students and farmers can learn about potato and vegetable farming. Suzan will also expand water harvesting so that she can practise irrigation throughout the year.

Malekhooa Suzan Moletsane

MSc Agronomy

Email: khowymoletsane@gmail.com



Tank for water harvesting

DOREEN MBABAZIZE



Where there is a will, there is a way

"Decide what you want. Believe you can have it. Believe you deserve it and believe it's possible for you."

Jack Canfield

Doreen is from Mbarara District in Uganda. She completed her Bachelors degree in Agricultural Land Use and Management at the Makerere University in Uganda under a scholarship from the Government of Uganda in 2016. She managed to get short-term contracts that provided for her upkeep and that of her family as she was unable to find permanent employment.

It was an open secret to all her friends that she longed to go for further studies. In 2018, her friend and mentor Brian Zebosi saw and shared the TAGDev scholarship advertisement. Doreen initially applied for a Master of Science degree in Agronomy but she was unsuccessful. This did not discourage her. She successfully re-applied for Master of Science degree in Soil Science in 2019. Doreen was among the five successful applicants admitted for that course at Egerton University. She vividly recalls the phone call from Dr Mensah who informed her that she had qualified. It was a dream come true.

Through the scholarship, Doreen has increased her skills in soil science theory and practice. She intends to use the skills to promote sustainable agriculture that will help rural farmers enhance food security, fight hunger, and therefore reduce poverty. She has acquired skills from the trainings organised by TAGDev such as leadership which she has put into practice as class representative for her class (Soil Science 2019). The trainings have enhanced her organisational skills. Doreen embarked on her data collection well within her schedule and completed by June 2021.

Using her acquired entrepreneurship skills, Doreen has made some financial investments to provide for her family's upkeep. In February 2021, she started a poultry farm project with 700 layers. She had planned to start earlier but COVID-19 pandemic caused a delay. She was optimistic that the egg production would begin by the end of June 2021. Doreen's lifelong dream is to invest in agriculture, especially poultry farming, but she lacked the starting capital. She is indebted to TAGDev for the opportunity that enabled her to realise her dream.

Although Doreen finds it costly to run the project, she is confident it will yield good results if she works hard and keeps at it with hope and determination. She believes where there is a will, there is a way. She is confident the poultry project will transform her life at a personal level. She looks forward to expanding her project to become a community demonstration



Doreen's poultry project

farm offering improved skills for poultry farming that will transform lives by increasing productivity and providing employment.

The financial management training course by Kenya Commercial Bank, Egerton Branch taught her how to save and invest. She plans to invest in other ventures such as piggery and forestry.

Doreen used part of her stipend to sustain her family's upkeep and pay for their medical expenses. Most of her family members lost their jobs as a result of the COVID-19 pandemic. Therefore, when schools reopened in Uganda, Doreen was able to support the education of two of her nieces who were due to sit for their final examinations. The girls have since completed their examinations. Doreen is grateful that she is able to impact these young lives through the stipend availed to her.

She is very grateful to Mastercard, RUFORUM and the TAGDev scholarship programme at Egerton University for the opportunity to acquire vast knowledge, skills and financial gain. Long live TAGDev!

Mbabazize Doreen

MSc Soil Science

Email: dorynmbabazyze@gmail.com

FELIX SATOGNON



Impacting Community

Born on 12th May 1996 to a low-income family in Sedje-Denou District of Ze in Benin, Felix had to learn at an early age how to farm. He was given a piece of land at eight years to plant maize and cassava. His parents, Gbodja Satognon and Elizabeth Azonhoumon struggled to take him to a primary school in his village of Agbata in the year 2000. When he started making profits from farming, he began to pay his school fees. This project failed after a short while due to crop pests and lack of agronomic knowledge.

In 2004, his aunt gave him one chick which he bred and the numbers multiplied. In 2006, he resumed paying his school fees and contributing to the family kitty using the profits made from keeping chicken. It was so devastating to young Felix when he lost all the chicken to a disease in 2010. He went back to tilling the land. The frustrations he experienced while growing up inspired him to join the Faculty of Agriculture of the University of Abomey-Calavi. Felix wanted to arm himself with the knowledge on how he can counter the challenges associated with crop failure. He was awarded partial scholarship based on his performance by Benin government and his parents struggled to pay the balance of USD 200 per year. In 2017, the final year of studies, his parents failed to pay the tuition fees. An ultimatum letter from the Faculty, which indicated that Felix would be sent home without a certificate, resulted in his parents selling their land to cover the fees. All this did not deter Felix who went on to excel in his studies and graduated with a BSc Crops Science in December 2017.

After graduation, Felix went back to his community where he started growing pineapples. He has been working with his community to help improve their agricultural productivity. He advises his community on how to access certified seeds, and other farm inputs like fertilisers and insecticides, and their use and benefits. To better serve his community, Felix decided to advance his knowledge by taking up internship at the Laboratory of Genetics, Horticulture and Seed Sciences (GBioS) of the University of Abomey-Calavi. He learnt how to grow different vegetables.

In January 2019, he enrolled for a Masters degree in plant breeding. He failed to pay the school fees of USD 1000 after completion of the coursework. Some scholars from Mali and Cameroon assisted him to clear his fees balance. During his first year of postgraduate studies, he was able to share his vision with colleagues. He believed that establishing a local NGO to help farmers' access extension services would enhance production. His colleagues welcomed the idea and volunteered to avail themselves to the farmers as the NGO idea matures. In August 2019, he got a Mastercard Foundation scholarship through RUFORUM

to pursue a Masters degree programme. Using his stipend, Felix has bought 1.5 hectares of land for his parents. He has also initiated the process of registering his NGO. Even in his absence, his colleagues still offer services to the farmers. During the COVID-19 period he focused on his experiment and data collection. He also held many zoom meetings with the members of his NGO and discussed with them how the NGO can continue its activities with significant impact on the community.

Felix Satognon

MSc Soil Science

Email: felixsatognon@gmail.com

JOYCE CHERONO KIAMAR



Beyond my comfort zone

Joyce comes from the Ogiek Community of Kenya who believe the Mau Forest belongs to them. The community has lived there through generations but now other communities have settled there causing havoc on the land. Mau Forest is one of Kenya's five water towers that provides an estimated 75% of the country's water resource. In 2005, Joyce's family and community were evicted from Mau Forest by the government. Unfortunately they had nowhere else to go so they gradually sneaked back to their farms. In October 2019, the family and the community were evicted again and rendered homeless once more. The Mau eviction devastated Joyce and her family emotionally and financially.

Formal education is not valued by the Ogieks, their children are taught to hunt, gather wild fruits and harvest honey. Joyce was fortunate that her uncle valued education and he was able to provide for her primary, secondary and university education. Joyce completed her studies and she is today a role model for her family and community.

The 2019 eviction came a month after Joyce had been awarded a Mastercard Foundation Scholarship to pursue her Masters degree programme (2019 – 2021). The monthly stipend awarded has enabled Joyce to financially support her disenfranchised family. In November 2019, Joyce leased one hectare of land at the cost of USD 100. This has enabled the family to practise subsistence farming. They planted maize from which they harvested eight bags in May 2020. This harvest sustained the family for a period of time.

During the first COVID-19 pandemic lockdown, Joyce and her family lived with a relative as they looked for a place of their own. There was no electricity and Joyce had to travel daily to school to charge her laptop. Through the short courses offered by the TAGDev Programme, Joyce learnt the power of intentional saving. She resolved to save money to buy a piece of land for the family to enable them settle in their own property. Joyce managed to save USD 600 from her first and second stipend installments which she used to buy a piece of land for her family. She also built a home for her parents and siblings where they live today. The project cost her an additional USD 550 from her savings.

During the lockdown, she leased another farm at USD 150 on which she planted potatoes, maize and beans to keep busy. The harvest has sustained the family during the COVID-19 period when food has been pricey. Joyce is also paying the medical bills for her father who has been sickly. It is her prayer that he gets well soon.

Joyce says, "You cannot become what you want to be by remaining where you are." Everyone should always strive to reach their goals. She also believes that when individuals get out of their comfort zones, and go beyond the boundaries set for them by others, then their lives will change. This is what motivates her to exert herself and exceed real and imagined boundaries to achieve her goals.

In future, Joyce intends to lease more land for farming and start a business to increase her family's income. She is passionate about farming and dreams of starting an agrochemical and consultancy services company. Joyce desires to assist farmers and her community to get high produce through accurate measurement of soil nutrients, soil pH and other physical and chemical properties of soil in their farms. This will enable farmers to determine the amount and type of fertiliser required and will help them avoid high or low application of fertiliser which leads to soil, water and environmental pollution. A polluted environment is unfriendly to beneficial microorganisms, animals and human beings.

The findings of her research will enlighten farmers on the importance of adapting to bio fertilizers due to its low cost and eco-friendly factors which do not have adverse effect on human health. Her postgraduate studies have enriched her knowledge on integrating soil to improve its fertility. Sharing and application of this knowledge will mean reduction of production costs and enhanced use of nutrients ensuring higher food production and food security in Kenya and Sub-Sahara Africa. Joyce is really grateful for the scholarship and believes she is an agent of change in the family and society.

Joyce Cherono Kiamar

MSc Soil Science

Email: Joycecherono99@yahoo.com

NAOM KEMUNTO MOSE



Dream awakened

Becoming a doctor was her childhood dream since this was the most respected profession in her village. She made it to university but was enrolled for a bachelor's degree in Horticulture and Information Technology at Maseno University. She graduated with a Second Class Honours Upper Division in 2015. She is currently undertaking her graduate studies at Egerton University courtesy of the Mastercard Foundation scholarship through RUFORUM to whom she is grateful for giving her the opportunity to further her studies and to get value out of her life.

Naom, a fifthborn, in a family of ten children, is from Emboye Village, Borabu Sub-County, Nyamira County. She worked hard in school despite the numerous challenges her family suffered. She was always the second best in her class during her primary level education which encouraged her parents. Porridge and 'ugali' (maize meal) were the only meals the family could afford. She could not afford to carry snacks to school like the other children. She would have porridge for lunch or sometimes drink water and return to school.

Naom's dream to specialise in Soil Science began when undertaking a Soil Science unit in the second year of her undergraduate studies. Upon graduation, her lecturers encouraged her to register for postgraduate studies but she was aware that she could not afford the fees. Her father would remind her of the times she went to bed on an empty stomach during her undergraduate studies. Without assurance of funds and the fear that the situation would be worse, She was discouraged from enrolling. Her mother had passed on and all the family responsibilities now rested on the father. This made her shelve dreams.

She decided to stay at home and help her father in their small farm while looking for a job. This gave her an opportunity to apply the skills acquired in her undergraduate studies, to explain the cause for the decline in yields. For four years after graduation, she unsuccessfully applied for jobs. In despair, she moved to Nairobi to stay with her sister. While there, she volunteered in a company carrying out efficacy trials. This was a good opportunity for her to meet and interact with different people who helped to restore her hope. One of the employees told her about the Mastercard Foundation and RUFORUM Scholarship. She applied along with a couple of colleagues.

To her delight, RUFORUM contacted her for an interview. Successful candidates were called to attend a joint orientation but Naom did not get the call. However, one of her colleagues was successful and the employer decided to contract Naom as a replacement. One afternoon after discussing the working terms with her employer, she received a call informing her that she was supposed to attend the orientation the following day. She was excited that her dream had finally come true.

Naom's, research, is geared towards managing low soil fertility which result in decline of crop yields. The decline in crop yields has been attributed to low soil pH which results in lack of some essential plant nutrients and proliferation of notorious weeds which compete with the crops for space and nutrients. Her study entails increasing soil pH and fertility by using lime and various fertilizers including leguminous plants to provide a ground cover and fix nitrogen. This information will help farmers in future to be able to obtain maximum yields while maintaining soil health and quality.

Naom Kemuto Mose

MSc Soil Science

Email: naom.nm.mose@gmail.com



Naom carrying out research

SHEKU NYUMAH GBOLLIE



Sweating today for a better tomorrow

"Planning is bringing the future into the present so that you can do something about it now."

Alan Lakein

Sheku Nyumah's life journey began in Foya, Lofa County of the Republic of Liberia on 5th August, 1995. A year after starting school in 1998, a civil war broke out in his country, and Sheku and his family were forced into exile to Sierra Leone. This was a traumatising experience for young Sheku and his family for they could not meet even the most basic needs, especially food. His parents were forced to look for casual labour to sustain the family.

When the war ended, his parents decided to return home in 2004. Sheku did not want to move back to Liberia because he desired to continue with his education in Sierra Leone. He shared his dilemma with his friend Alhaji, who happened to be the principal's son. The friend empathised with him and approached his parents about Sheku's plight. Alhaji's parents accepted Sheku's request to live with them so they raised the matter with Sheku's parents. Initially, his parents were unwilling to leave him behind since he was just nine years old. They, however, eventually accepted when they were assured of Sheku's safety for the duration of his stay in Sierra Leone.

Sheku continued his schooling and was among the best students. His excellent performance paid off and he was awarded a full scholarship in secondary school (Grade 10 – 12). After his promotion to grade 12 in 2013, Sheku decided to return to his home country to complete his high school where he also excelled. He was offered a full scholarship to attend Cuttington University by the Raise Your Hand Foundation (RYHF), where he pursued a Bachelor of Science (BSc) in Soil Science. He was valedictorian of his college in the 2018 graduation. He also received the presidential award worth USD 1000.

After his graduation, Sheku got a job as a District Coordinator for an NGO known as Sustainable Trade Initiative (IDH). Sheku used the USD 1000 award to buy a laptop and establish a business for his siblings. The award also enabled Sheku to obtain his travel documents as he hoped to get a scholarship to pursue a Masters degree in Soil Science. This was driven by his passion to see growth in the agriculture sector and also the need to fill the gap of limited number of soil scientists in Liberia. Sheku spent a portion of his award money to search for scholarships. Out of the applications he made, he was privileged to be selected for the TAGDev scholarship sponsored by Mastercard foundation and RUFORUM to pursue his master's degree programme.

Sheku serves as a representative for Cohort III TAGDev students at Egerton University. He has gained practical and theoretical skills in Soil Science. He believes that promoting sustainable agriculture is a good strategy for management practices and also the use of soil-less media for seed potato production. As an emerging soil scientist, Sheku seeks to

address impeding factors associated with the use of soil for seed production. His focus is on finding suitable solutions to enhance quality seed potato productivity across Africa.

Since joining the TAGDev Programme in August 2019, he has demonstrated and upheld academic excellence and entrepreneurship and leadership values of the Mastercard Foundation. In line with his passion for education and positive transformation for his community and his country at large, he established a foundation called SHEKU's Foundation (Strengthening Hinterlands' Educational Knowledge for Universal transformation) in October 2019 in his home village, Lapalloe Millimu. The foundation currently supports fifteen (15) primary school students in Lapalloe Millimu through a mini scholarship scheme.

In addition to expanding his palm oil farm in Liberia, Sheku is able to sponsor his siblings' education and provide for their basic needs. Sheku was inspired to start these initiatives during the joint TAGDev orientation in August 2019. He is indebted to TAGDev for its invaluable support.

Sheku Nyumah Gbollie

MSc Soil Science

Email: shekunyumahgbollie@gmail.com

Conclusion

The TAGDev Programme at Egerton University set out to train 110 students to build a strong cadre of “AgLeaders” who would become proactive change makers. From the outcomes shown in part 1 – 3 of this book, this is on target; 95 full scholarships and 59 partial scholarships have been awarded. The TAGDev Programme not only concentrates on academic knowledge but has adopted a holistic approach of empowering the students, thereby contributing to their personal development – academically, socially and economically. The programme attracted students from Kenya, Uganda, Tanzania, Rwanda, Ethiopia, Malawi, Lesotho, Cameroon, Liberia and Benin.

The onset of COVID-19 pandemic in 2020 did not slow the students down. They used the Internet bundles they received to attend classes online as well as to register for online agricultural programmes. They received certification in various disciplines. Others started businesses and did their practical field attachment. Most Cohort 1 MSc students graduated on the Deans list. Andrew Waswa (MSc Extension & Education) has obtained a PhD assistantship at North Carolina University. Cohort 1 undergraduates are due to graduate in 2022. They could have graduated in 2021 were it not for the delays caused by the COVID-19 restrictions. The Mastercard students, who are selected from economically and socially disadvantaged and marginalised families, share very inspiring results. They have already created an impact on self, family and communities. Almost all of them have transformed the living standards of their immediate families, in less than two years.

The TAGDev Programme has exposed the students to international travel and provided the opportunity for students to sample different cultures other than their own. For example, Manjale, a student from Tanzania stated that he gained from the exposure to writing in English and also cultures from various countries in Africa.

Based on feedback from the students, and quality of presented transformational stories, we can conclude that the training continues to be a success in the new knowledge, skills and attitudes imparted. It is expected that these skills will be perfected along the professional journeys of the students. In addition to the academic results, the students have done much with their stipend. Majority of them have started agribusinesses, commercial farming ventures and opened small businesses with the potential to grow. Some started youth group agribusiness projects and one started a scholarship foundation with his savings and is supporting 12 children in his village back home in Liberia. Majority of students have helped their parents to start agribusinesses as well as to pay school fees and buy supplies for siblings and relatives. A few were able to buy land, build permanent houses or renovate their family homes, install solar systems and many other innovative projects.

Research, in-depth reflection and professional writing is a very useful skill in life. We expect that the students will pass on the knowledge, skills and attitudes acquired through the TAGDev Programme. This will enable the Mastercard Foundation and RUFORUM to get good returns on their investment and achieve their goals to transform students to be transformation agents.

In conclusion, the TAGDev Programme has managed to transform the lives of bright, economically disadvantaged and marginalised students by enabling them to acquire knowledge, sharpen their skills and also to uplift their lives and those of their loved ones as well as their communities at large.

Recommendations

Based on our review of the Mastercard students' stories and the scholarship programmes at Egerton University over the last four years, the team recommends the following strategic actions that will ensure further significant transformation at student, TAGDev and stakeholder levels:

1. Recommendations for all sponsored students

Based on the great impact of the financial investment of the Mastercard scholarships to date and the need to ensure sustainability, we recommend the following:

- i. The students should continue to sharpen the writing skills they have acquired through this process.
- ii. Encourage more students (even those not sponsored by Mastercard) to give back to their basic and secondary schools and communities through mentorship and revolving scholarship funds.
- iii. The stories did not analyse the financial expenditure of students in detail. There is need for students to learn more about fiscal education to be able to better quantify profits/growth and the support being provided to various enterprises or school fees.
- iv. Consider setting up a Mastercard alumni revolving fund, whereby once students graduate, they can set aside funds to help other poor and vulnerable youth.

2. Recommendations for TAGDev Programme team

The target for the TAGDev Programme for undergraduate number of students has been achieved. The masters student allotment is yet to be met. Innovative, targeted awareness and publicity needs to be undertaken to reach the Masters students target. The targets for international students and gender parity have been met.

After reviewing the 66 stories, we are happy to report that Egerton University has contributed to nurturing **transformative AgLeaders** who are transforming themselves, their families and communities in Africa. There is need for Egerton University to train more students from across Africa to further enhance the impact.

3. Recommendations for RUFORUM Team

To expand its impact among students, RUFORUM can:

1. Distribute this publication to its partner universities and upload it online so that other students can read and learn.
2. Encourage other universities to support their students to publish their transformational stories as a way of improving their writing skills; and also encourage wider sharing of their stories among students.

4. Recommendations for Mastercard Team

Mastercard can help distribute the book as well as upload the e-book on its website to encourage wide readership of its impact stories from the students' perspective.

Mastercard can also persuade other universities with scholarship programmes to support their students to write their transformational stories. The stories would inspire many young students who are living and studying in difficult conditions.

Annexes

Annex 1 – Infographics of the 66 sampled students














1. The distribution of students per level of education

Observations:

The infographics show data for the sampled 66 fully sponsored students.

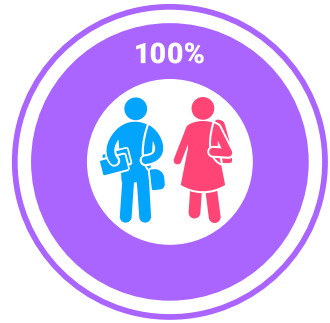
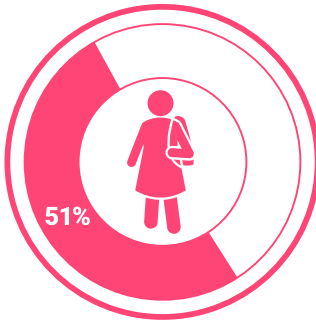
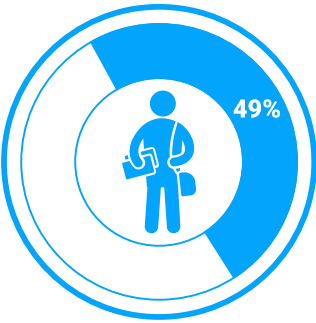
- i. Although the target was to have 55 undergraduate and 55 master's students, the actual number shows there are more undergraduate students than masters students. This was a good investment strategy as it is best to shape students when they are fresh from school.
- ii. Some master's students did their research on the CARP+ relevant areas.

2. Number of Students per Programme of Study

No.	Name of Course		Total
1	BSc Agribusiness Management		11
2	BSc Agricultural Education and Extension		5
3	BSc Agriculture		5
4	BSc Animal Science and Technology		7
5	BSc Community Development		6
6	BSc Environmental Science		5
7	BSc Food Science and Technology		5
8	BSc Horticulture		5
9	BSc Natural Resource Management		5
10	MSc Agricultural Extension		4
11	MSc Agronomy		3
12	MSc Soil Science		5
TOTAL			66







































































Analysis by Programme of Study

3. Gender Analysis for the Entire Program



Observation: The women are marginally more. This is a good sign for contribution to women empowerment.

4. Data Analysis on Number of Students per Country

No.	Country	Number
1	Benin	1 
2	Cameroon	2  
3	Ethiopia	1 
4	Kenya	39                                           
5	Lesotho	1 
6	Liberia	2  
7	Malawi	5     
8	Rwanda	6      
9	Tanzania	1 
10	Uganda	8        
TOTAL		66

- Observations:
- i. The students’ distribution by the five (5) Africa Union regions shows that Eastern Africa has 70% of the students’ population with Kenya having 60%. This is acceptable considering that the TAGDev pilot was for Egerton University and Gulu University to provide models and lessons. We recommend that the remaining number of slots for scholarships be given to candidates from outside East Africa.
 - ii. Egerton University and Gulu University should develop strategies in the next four years to attract privately funded students from all over Africa. Currently, the students population is heavily skewed towards government-sponsored students.

Annex 2 – List of Students by Course

Mastercard Scholars			
Name	Nationality	Gender	Email
BSc Agriculture			
Mary Mukuhi Ng'ang'a	Kenyan	Female	nmarymukuhi@gmail.com
Gabriel Mahindu Kwendo	Kenyan	Male	gabrielmahindu@yahoo.com.
Jumanne Manjale Mohammed	Tanzanian	Male	manjalejr@gmail.com
John Kamau	Kenyan	Male	kamauj941@gmail.com
Emily Draru	Ugandan	Female	emilymademaga@gmail.com
BSc Agricultural Education and Extension			
Saliru Zena	Ugandan	Female	zenasaliru25@gmail.com
Benard Cheruiyot	Kenyan	Male	benruiyot@gmail.com
Aipa Grace Bekah	Kenyan	Female	aipagrace@gmail.com
Akejo Gordon	Ugandan	Male	akejogordonvictor@gmail.com
Concilia Achieng	Kenyan	Female	achiengconcilia95@gmail.com
BSc Environmental Science			
Hanan Ahmed	Kenyan	Female	hanansirat3@gmail.com
Mutai Kiplagat	Kenyan	Male	jonamutai170@gmail.com
Lavender Atieno	Kenyan	Female	atienolavender1999@gmail.com
Beverlyne Mwangale	Kenyan	Female	beverlyneoruko@gmail.com
Joana Nowezezze	Malawian	Female	jnowezezze@gmail.com
BSc Horticulture			
Omia Kato	Ugandan	Male	katoomia.ko@gmail.com
Lily Bor	Kenyan	Female	lilychepkemoi5@gmail.com
Lawrence Ouma	Kenyan	Male	lawrenceouma61@gmail.com
Leah Waweru	Kenyan	Female	lestev95@gmail.com
Lewis Githinji	Kenyan	Male	mithamolewis@gmail.com
BSc Food Science and Technology			
Stella Njeru	Kenyan	Female	stelleaskelly@gmail.com
Ian Otieno	Kenyan	Male	ianotieno14@gmail.com
Naomi Mokua	Kenyan	Female	naominjeri283@gmail.com
Fabiola Niyonshuti	Rwandese	Female	niyonshutifabiola@gmail.com
Leoncie Dushimirimana	Rwandese	Female	duchimeleoncie@gmail.com
BSc Community Development			
Violet Maluwa P.	Malawian	Female	violetmaluwa@yahoo.com
Faith Chelangat	Kenyan	Female	faithtonui32@gmail.com
Sharon Odhiambo	Kenyan	Female	sharonauma65@gmail.com
Ousmane Sekou Sayon	Liberian	Male	ousmanessayon@gmail.com
Aaron Cheruiyot	Kenyan	Male	aaroncheruiyot92@gmail.com
Mohammed Ali	Ugandan	Male	mundhirali536@gmail.com
BSc Animal Science and Technology			
Kiili Margret	Kenyan	Female	maggikiili87@gmail.com
Akana Kelly Mewung	Cameroonian	Male	mewungkelly@gmail.com
Menbere Samuel	Ethiopian	Male	samuelpitero99@gmail.com
Peter Lungu	Malawian	Male	peterlungu281@gmail.com
Othim Joseph	Kenyan	Male	othimjoseph94@gmail.com

Mastercard Scholars			
Name	Nationality	Gender	Email
Mercy Sidi Kenga	Kenyan	Female	mercysidi99@gmail.com
Francisca Nalimo Lokwar	Kenyan	Female	nalimofrancisca@gmail.com
BSc Natural Resource Management			
Clementine Mukanoheri	Rwandese	Female	clementinemukanoheli1@gmail.com
Nancy Wambui Mugo	Kenyan	Female	nancywambui106@gmail.com
John Amiani	Kenyan	Male	amanijohn325@gmail.com
Edmond Nfor Gamngong	Cameroonian	Male	edmondnfor@gmail.com
Evans Kiprono Murei	Kenyan	Male	evansmurei@gmail.com
BSc Agribusiness Management			
Mary Nyambura	Kenyan	Female	Marywairimu1999@gmail.com
Esther Wanjiku Kimani	Kenyan	Male	esykim6@gmail.com
Andrew Nkhoma	Malawian	Male	andrewnkhoma17@gmail.com
Solomon Manyuele	Kenyan	Male	solomonlaitato@gmail.com
Otieno Francis Otieno	Kenyan	Male	otienosquaredfrank@gmail.com
Ronald Ngeno	Kenyan	Male	ronaldngeno2@gmail.com
Dennis Odero	Kenyan	Male	dennisodero10@gmail.com
James Banda	Malawi	Male	jamesbanda243@gmail.com
Jesee Njoroge	Kenyan	Male	jeseekuira@gmail.com
Casmil Otieno	Kenyan	Male	casmilnyaholo@gmail.com
Leonille Tuyishimire	Rwandese	Female	tuyishimireleonille1@gmail.com
MSc Soil Science			
Sheku N. Gbolie	Liberian	Male	shekunyumahgbol lie@gmail.com
Cherono Joyce Kiamar	Kenyan	Female	Joycecherono99@yahoo.com
Mose Kemuto Naom	Kenyan	Female	Naom.nm.mose@gmail.com
Doreen Mbabazize	Ugandan	Female	dorynmbabazyze@gmail.com
Felix Satognon	Beninese	Male	felixsatognon@gmail.com
MSc Agricultural Extension			
Andrew Waaswa	Ugandan	Male	waaswa22@gmail.com
Beatrice Chepkoech	Kenyan	Female	beatricekero12@gmail.com
Dimo Caleb John	Kenyan	Male	dimocaleb@gmail.com
Masca Uwamariya	Rwandese	Female	uwamariyamasca@gmail.com
MSc Agronomy			
Norbert Iraboneye	Rwandese	Male	iraboneye@gmail.com
Pauline Aarakit	Ugandan	Female	paulinearakit14@gmail.com
Malekhooa Suzan Moletsane	Mosotho	Female	khowymoletsane@gmail.com

Africa has the youngest and fastest-growing population in the world. By 2030, there will be 375 million young people in the job market in Africa. A significant gap between the number of young people seeking work and the limited employment opportunities available to them means that they face challenges finding formal employment and a pathway out of poverty. *Young Africa Works* is a strategy by Mastercard Foundation to address this concern.

Sixty-six students share their inspiring stories. They have benefitted from the support of the TAGDev program financed by Mastercard through RUFORUM at Egerton University Kenya. The students come from economically disadvantaged and vulnerable families. Today, thanks to the sponsorship, the students are excelling in their studies and have been able to improve their wellbeing; create opportunities for their parents, siblings and community members.

The book is useful to students who will be challenged on seeking and making the most of available opportunities. University staff and foundations offering scholarships and the general public will also find this book useful.