



*Habert Andoake*

**Habert Andoake** is a member of Ogera Community Based Health Financing Scheme and a member of the Ogera micro finance group. Habert, a father of three kids; Steve Otieno 13, Sharon Awuor 11 and Brandy Junior 7, is a small scale farmer leaving in the leafy villages of Kojwach in Kasipul sub-county, Homabay County.

In 2015 Habert joined the Ogera CBHF Scheme on hearing success testimonials from members who were benefiting from the program. " I heard my neighbours talking about this health insurance program, citing several incidence where it really helped them. They tried persuading me to join but I didn't listen to them until my first born got

typhoid and malaria at once and I was unable to pay for his treatment at a nearby dispensary. That was a wake up call for me and the following week I joined Ogera CBHF scheme covering my three kids, wife and I. I have never regretted making this decision", Habert narrated.

Habert is full of praise on what the CBHF has done for him in the last two years. Saying it's a more reliable and affordable health financing program. "In 2016 April during the rainy season, two of my kids; Sharon and Brandy, were diagnosed with Malaria. I didn't have money at that time to take them for treatment and pay for their medication. Thanks to CBHF, they received treatment and given medication with no charges at Tala dispensary. It could have been a disaster in the family if I was not registered with the CBHF since schools were opening the following week. Looking for school fees and treatment money for my children concurrently could have been a nightmare for me. Up to now all my family members including I have received treatment several times using the Ogera CBHF Scheme card"; He concluded.



*Habert's family.*



*Habert's House*

Habert has also benefited massively for the Ogera Micro-finance group with support from STIPA livelihood project. The group assists CBHF members with loans for their own personal growth. Habert has been brave enough to take loans in two facets and his journey to self-reliance is inspiring. His first loan was Ksh. 30,000 which he paid within stipulated time frame of six months and managed to secure a second loan of Ksh. 40,000 . " I joined the micro finance the same year I joined CBHF

because these two programs operate in handy. I save between Ksh. 500 to Ksh. 1000 after every two weeks depending on what I have. In February 2015 i secured a Ksh. 30,000 loan which I used in roofing my new house, installing electricity in my home and bought a donkey cart. My house is now



*Habert's farm.*



*Habert sitting on his donkey cart.*

glittering because of my determination in the programs STIPA brought us. The donkey cart is a great source of income for me. I transport water from the springs to customers' homes, carry goods to market, transport construction materials and many more. During the dry seasons business is booming since every home fetches water from the springs which is eventually transported by my donkey. The cart has a capacity of carrying twelve 20 litters' containers and each trip costs Ksh 100. The donkey can do more than 20 trips per day channelling in not less than Ksh. 2000 per day. I have used the proceeds from the donkey cart business to pay school fees for my children, lease farming spaces in various villages, planted trees, service my loan and finish my house. I used the second loan of Ksh. 40,000 in various projects as well. First I built a permanent pit latrine in my compound at a cost of approximately Ksh. 18,000. The remaining balance plus savings from the donkey cart business was used in purchasing two dairy cows. That was in 2016 August. All these development needs determination and sacrifice and I thank STIPA for the continued support for the Ogera programs. Right now I'm in the process of applying my third loan of Ksh. 70,000 of which i'll invest in expanding my farms."

The Ogera CBHF and Micro-Finance officials trust Habert and they don't hesitate giving him assistance whenever he is in need.



*Left: Habert posing next to his dairy cow.*



*Right: Habert standing next to his new pit latrin.*