



SOLIDARITY NEWSLETTER

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INSIDE:

- **Chairman Note**
- **Lenten Reflection**
- **HISA Program- The Power Of Coming Together.**
- **Germany Visit- A Partnership At Eye Level.**
- **Faith, Labor and Solidarity- Chairman's Visit to Vatican and ILO.**
- **Climate Adaptation and Financial Inclusion-HISA Activity in Action.**
- **Guided by Faith, Driven by Community- Laudato Si' in Action.**
- **From Loan to Clean Energy-HISA Activity in Action**



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CHAIRMAN'S NOTE:

Dear Fellow Workers and Friends in Solidarity,

As we enter this sacred season of Lent, I write to you not merely as your National Chairman, but as a fellow worker who has witnessed — and continues to witness — the quiet, extraordinary transformation taking place in the lives of Kenyan workers through the power of faith, solidarity, and collective action. This edition of our Solidarity Newsletter is a testament to what we can achieve when we organise ourselves around the values of the Gospel and the dignity of labour.

In June 2025, it was my great honour to represent CWM Kenya and WMCW at two landmark gatherings — a Papal Seminar at the Vatican and the International Labour Organization's Annual Forum in Geneva. At the Vatican, convened under the banner of the Jubilee Year, the Church's message was unambiguous: every lay movement must renew its founding charisma and place workers at the centre of its mission. In Geneva, we carried Kenya's voice into the chambers of the United Nations, contributing to deliberations on social justice, the formalisation of informal labour markets, artificial intelligence in the workplace, and the economy of care.

These were not abstract conversations — they were about the **more than 17 million Kenyans** who work in the informal sector, many of them our own basegroup members, whose livelihoods depend on the policies shaped in those rooms.



Mwitethia Basegroup HISA Activity in session

Closer to home, the impact of our work has never been more tangible. Our HISA program is quietly rewriting the story of financial exclusion for workers who have long been shut out of the formal banking system. In Murang'a, Ruth Wambui grows her cereal business with a credit advance of as little as Ksh 2,000 from her Basegroup — no logbook, no title deed, no humiliation. In Karatina, Beatrice Nyaguthii converted a Ksh 10,000 HISA loan into a biogas installation that now powers her household, reduces deforestation, and will soon generate rental income from her tenants. In Mwitethia, a Basegroup that married green farming with financial inclusion has tripled its crop yields, grown its membership from 15 to 44, and created a social safety net that cares for the sick and the elderly. Through the support of our friends from HOAC-SPAIN, In Malindi Diocese, Ms. Julia Wahome is mobilizing the driest communities through ***Laudato Si'***, replacing top-down directives with listening forums — *Kasumurirana* — that return dignity and agency to ordinary people.

Our partnership with the Catholic Workers Movement of the Diocese of Eichstätt in Germany continues to deepen, as evidenced by our delegates' visit in March 2025. Witnessing persons with disabilities operating machinery, farming, and crafting beehives reminded us that the dignity of work belongs to every human person. These exchanges do not merely inspire — they equip us with models we can adapt and scale across our own dioceses.

This Lent, I invite each of you to unite your daily work — however difficult — with the Cross of Christ, as Senior Catechist Jackson Muchui so eloquently reminds us. Let us fast from indifference, pray for justice, and act in charity toward the vulnerable in our midst. The work of CWM Kenya is not a program. It is a vocation. And together, as one body of workers bound by faith and solidarity, we shall continue to build workplaces and communities that reflect God's love, justice, and peace.



Adora
Basegroup closing
their HISA
cycle
2025 with
sharing
their
dividends



LENTEN REFLECTION FOR CATHOLIC WORKERS

Theme: “Renewing Our Work Through the Cross”

During this holy season of Lent, the Church invites us to slow down, reflect, and return to the Lord with all our hearts. As Catholic Workers, Lent is not only about personal sacrifice — it is also about transforming the way we live and work each day.

In The Holy Bible, we are reminded: “Whatever you do, work at it with all your heart, as working for the Lord” (Colossians 3:23). Our daily work — whether in offices, farms, businesses, schools, or homes — is not separate from our faith. It is part of our vocation.

Lent calls us to reflect:

- Do we work with honesty and integrity?
- Do we treat our colleagues with respect and fairness?
- Do we allow Christ to guide our decisions at work?

Fasting teaches us discipline. Prayer strengthens our connection with God. Charity reminds us that our work must serve others, especially the poor and vulnerable. This lent season and any other time during our working life, we are called upon to meet Jesus Christ in our task as He is the worker number one. Through all is made whole.

When we face difficulties at work — low wages, misunderstandings, injustice, fatigue — we unite our struggles with the Cross of Christ. Through sacrifice, our work becomes holy. Through patience, we witness to the Gospel.

This Lenten season, let us:

- Renew our commitment to prayer before and after work.
- Offer our daily tasks as a sacrifice to God.
- Support one another as Christian workers.
- Stand for justice and dignity in the workplace.

May this season prepare our hearts not only for Easter joy but also for a renewed sense of mission — to build workplaces that reflect God’s love, justice, and peace.

Let us walk this Lenten journey together, trusting that through the Cross comes new life. Amen

HISA PROGRAM :

The power of coming together...

By Douglas M Mutembei
HoP –CWM Kenya

Financial technology has greatly accelerated formal financial inclusion significantly to a high of 84.8% (2025) from a low of 26.7% (2006) (CBK). As successful as it may seem, youth below 24yrs and women especially from rural areas remain excluded. Notably, this fintech penetration has posed significant challenge as a result of fingertip access. High indebtedness from multiple borrowing, weak consumer protection of low-income earners who are susceptible to gambling. Financial health of this cadre is compromised.

Formal financial institution leave workers from low-income segment who largely consist of informal sector workers underbanked and unbanked. Fostering interpersonal inclusivity through coming together in groups, adopting saving and credit models fundamentally improves this situation. Informal models of financial inclusion helps workers create and hold a financial system that guarantees them accessible, affordable and reliable financial services at arm's length. Building on this infrastructure helps in bridging the inclusion gap whether social, financial, technological etc.

Integrating Household Investment and Saving Activity (HISA) into group activities provides a non collateral pool easier access to investment opportunities including savings and credit. Members of the group contribute the amounts they are comfortable and agreeable with all members hence group guarantorship as an enabler. This initiative retains administration of the group finances to members solely without external interference.

Having a social pocket that caters for challenges like helping orphans, the aged, the sick among other communal issues creates a social safety net dependable and effective. Decision making is reserved for the members.

Putting in place a church pocket also with a contribution of e.g. Ksh. 20 brings the group together in not only living their faith but communally supporting the church in her life and mission. This is faith in action.



Photo: "Ruth Wambui who started her cereal business at Mukuyu market Murang'a found a safe haven in Mwitethia basegroup where she accesses credit of as low as Ksh. 2,000 to boost her cereals business (2025)". The basegroup has in place a HISA Fund for reliable access to micro credit.

CWM KENYA DELEGATES TO GERMANY-EICHSTÄTT (Mar 10TH -20TH) 2025

“A Partnership At Eye Level”

The Catholic Workers Movement-diocese of Eichstätt welcomes us (Douglas Mutembei and Loise Wamuyu) as representatives of cwm Kenya in cementing the partnership that has been and in exploring ways and means of strengthening the partnership further.

The exchange was to underscore the contribution of the Eichstätt in promoting economic resilience among the members of Basegroups in Kenya. The idea was come up with means of supporting Household Investments and Savings Activity (HISA) groups in coming up with sustainable means of revenue generation. Coming up with income generating projects and monetizing our activities in the Basegroups is a sure way of improving members economic wellbeing.

RIGHT: Delegation from Kenya visiting the KAB Diocesan Association (from left: Loise Wamuyu Mwai, Vicar General Michael Alberter, Douglas Mutembei, Andreas Holl, Chairman of the KAB Diocesan Association, Dr. Gerhard Rott, Head of the World Church Department, and Dr. Konrad Willi, President of the KAB. Photo: Wolfgang Bertl/pde.



CWM KENYA draws her membership from the informal sectors of the Kenyan economy. The role of CWM Kenya is to bring workers together, educate them and train them to take pastoral actions that improve their working and living conditions. These initiative includes mobilizing savings in small amounts and creating a credit pool where members can access credit reliably, flexibly and affordably devoid of conventional hurdles like collateral.

Areas visited include a workshop for the disabled in Auhof, a retirement home in Thalmässing, a poultry farm in Rapperszell, and the Caritas Unemployment Assistance (CAH) in Neumarkt. A visit to a trade union and a homeless shelter in Nuremberg, as well as the KAB Bavaria annual reception in Munich



“my take home is seeing the disabled empowered to a point of operating machinery, taking care of livestock and making beehives” Loise

Left: Meeting leaders of trade union (DGB)

FAITH, LABOUR AND SOLIDARITY:

“WMCW Co-Presidents Carry Kenya's Voice to Vatican and Geneva”

In June 2025, WMCW Co-Presidents Tarcisio Kithinji Njue and Christine Isturiz represented the movement at two landmark gatherings — a papal seminar in Vatican City and a United Nations Labour conference in Geneva — before a moving encounter with a French basegroup that has served its community for over half a century.

By Tarcisio Kithinji Vatican City

WMCW Co-President

A Call to Renewed Mission — Vatican City, 3–7 June

The journey began in Rome, where WMCW's two Co-Presidents answered an official invitation from Cardinal Kelvin Farrell of the Dicastery for Laity, Family and Life. The gathering brought together lay apostolate movements, associations and new communities from across the world — all registered with the Holy See — under the theme of the Jubilee Year and its gift of peace. The call from the Church was clear: to work together with gratitude, respect and renewed vitality, journeying side by side with the Pope as one body of Christ.

Several distinguished speakers addressed the assembly. His Holiness Pope Leo XIV spoke on unity and mission, underscoring that the Church's outreach is central to pastoral life and that every member of the faithful is called to be a leaven of faith in their communities. Cardinal Luis Antonio Tagle delivered a particularly stirring address, urging the moderators of ecclesial movements to rethink their vision in the light of hope. He painted an honest picture of the challenges confronting the Church today — proliferating conflicts, fractured families, waning missionary zeal and the creeping influence of selfishness — and called on movements to draw up structured, realistic and relevant frameworks for encountering the risen Christ.

A recurring thread through the Vatican sessions was the invitation to renew — to examine each movement's founding charisma and discard whatever has become an idol rather than an instrument of mission. Drawing on the imagery of King Hezekiah's destruction of the bronze serpent Nehushtan in 2 Kings 18, speakers called each community to identify and 'smash' its own inherited idols. For WMCW, the seminar reinforced the urgency of stronger communion both within the movement and with the broader Church — a message the Co-Presidents carried home.



Faith, Labour and Solidarity: WMCW Co-Presidents Carry Kenya's Voice to Vatican and Geneva

From Rome the Co-Presidents travelled to Geneva, where the International Labour Organization — the United Nations body dedicated to labour rights and human dignity — convened its annual sessions. The agenda ranged broadly across all seventeen Sustainable Development Goals, from the elimination of poverty and hunger to climate action, gender equality and the formalization of informal Labour markets. Emerging issues such as artificial intelligence in the workplace, digital platform regulation, migration governance and the economic value of care work also featured prominently on the floor.

WMCW elected to concentrate its participation on the Annual Forum for the Global Coalition on Social Justice — a deliberate choice rooted in the commitment made at the 2023 Lourdes General Assembly, where the movement pledged its national chapters to four years of concrete action on social justice and the economy of life. The Co-Presidents fulfilled that commitment, making substantive contributions to the forum's deliberations on behalf of WMCW and the workers they represent across Kenya.

On the margins of the ILO sessions, the Co-Presidents joined a dialogue with International Catholic organizations present in Geneva — among them CIJOC/ICYCW, IMCS, IMAC, IYCS, FIRMCAP, the Kolbing Society and groups working with migrants. The exchange offered a rich opportunity to share each movement's experience, deepen mutual understanding and lay the groundwork for ongoing solidarity and collaboration.

*Standing for Workers —
International Labour
Organization, Geneva, 8–13
June*



Faith, Labour and Solidarity: *WMCW Co-Presidents Carry Kenya's Voice to Vatican and Geneva*

Before the journey home, Tarcisio seized the opportunity to visit an ACO basegroup in La Roche Sur Foron, the French town where he had been based during the Geneva meetings. What he encountered in that two-hour afternoon gathering was a testament to what sustained, committed service looks like across a lifetime. The basegroup has been active for more than fifty years, and its members embody the movement's spirit in the most practical of ways.

One member — serving simultaneously as the village mayor — makes time to represent workers in France's principal trade union. The base group's chairperson, a retired nurse and mother of two, adopted a child from Réunion forty years ago and considers him her son to this day. Another couple within the group has devoted themselves to supporting people recovering from alcohol dependency, committing in solidarity never to drink themselves. Yet another initiative saw members establish a



trade union for the elderly, specifically to challenge the exorbitant fees levied by some medical professionals on vulnerable older citizens. The breadth of their action, as Tarcisio noted, is quite simply without end.

In turn, Tarcisio shared the work of WMCW in Kenya — the Basegroups, the campaigns, the commitment to workers' dignity — and the meeting closed, as all good basegroup gatherings do, with a word of prayer

It was a fitting conclusion to a fortnight that had taken the movement from the halls of the Vatican to the chambers of the United Nations, and finally to the living testimony of ordinary people living the gospel of work.

INTEGRATING CLIMATE ADAPTATION AND FINANCIAL INCLUSION:

“a case of Mwitethia Basegroup-Murang’a Diocese”

At the intersection of rapid population growth and intensified agricultural activity, Beatrice Ngigi observed a troubling pattern in her community: the overuse of chemical fertilisers, herbicides and pesticides was degrading local ecosystems and steadily reducing food yields. The turning point came in December 2024, when CWM Kenya — supported by HOAC-Spain — organized a two-day Environmental Seminar focused on combating climate change and restoring the earth. What Beatrice heard there changed the trajectory of her community.

Inspired by the seminar, Beatrice and a group of fellow members established the Mwitethia Basegroup — loosely translated as 'helping oneself' — with a dual mandate: adopt green farming practices to cushion the community from climate shocks, and pool modest individual savings to create an affordable, accessible source of credit. They invited Ms. Jane Maina, the Murang'a Diocese CWM Treasurer and a respected green farming champion, to train them directly on members' own farms.



The organic methods they learnt are both practical and low-cost. For composting, members dig a square pit and layer it with locally available materials — maize stalks, tithonia twigs, lantana camara, ash and water — repeating the sequence until the pile stands four feet high before sealing it with soil and mulch. After twenty-one days the pile is turned; by day forty-two, nutrient-rich compost is ready, eliminating the need for chemical fertilizers entirely. An organic foliar fertilizer is made by steeping tithonia leaves, lantana camara and Sodom apple in water for seven days, then applying the solution at a ratio of 50ml per plant. As an added benefit, the mixture also acts as a natural pest repellent.

The results, measured across two planting seasons, have been striking. Crops are visibly healthier and greener. Water retention in planting pits has improved significantly, lasting over three years. Most remarkably, yields have tripled — directly enhancing food security and making nutritious leafy greens readily available to families in the community. As word spread, membership surged from 15 to 44 members, all now practicing green farming.



**As narrated by Beatrice Ngigi
Chairperson, Mwitethia Basegroup**

Alongside the agricultural transformation, the group has built a strong financial safety net. Each member contributes KSh 200 per month to a HISA revolving fund, which has grown to KSh 65,000. Members can access affordable credit throughout the year — without pledging motor vehicle logbooks or title deeds as collateral, assets most members do not own. Beatrice herself drew from this fund to purchase seeds and fully invest in organic farming on her own land. A social pocket has also been established to support community needs such as visiting the sick and elderly.

The Mwitethia Base group's story is a compelling example of how environmental education, when paired with community-driven financial inclusion, can produce lasting, tangible change — for people and for the planet.

“Our yields have tripled. Membership has grown from 15 to 44. And our members can now access credit without collateral —that is what change looks like.” Beatrice

GUIDED BY FAITH,DRIVEN BY COMMUNITY: *mobilizing communities for sustainable development in Malindi Diocese*

By Ms. Julia Wahome



A partnership that inspires: CWM Kenya supported by HOAC launched a faith-based community awareness approach through living the call of LAUDATO SI' an encyclical letter by Pope Francis. Through the support of cwm lead trainer Ms. Julia wahome, a development approach through the understanding of the Social Teaching of the Catholic Church principles of dignity, participation, solidarity and the common good was put to fore.

In the driest parts of Malindi Diocese, Ms. Julia is leading the way.....

An entry to the community through local administration and creating open forums where members of the community can air their environmental concerns, needs, assets and aspirations has proven to be the game changer. These forums are called "Kasumurirana" meaning listening and has replaced the top-down directives.

"Communities can be mobilized to take ownership of their own transformation when given a chance/space to lead"
Ms. Julia Wahome.

Through accompaniment, community members organize themselves into groups ,voluntarily elect their own leaders who helps the groups drive their own environmental protection agendas. This initiative by CWM Kenya has helped members of the community adopt farming of draught resistant crops, take initiative in environmental cleaning and protection, improving their sanitation and tree nurseries all geared in campaigning against climate change.

Farming of drought resistant crops like sorghum, cassava among others not only provide access to nutritional meals but can be sold and the groups earns income.



Left:
Ms. Julia Wahome Visiting one of the participants farm (Lafidhi Village).

Right:
Janet Gharama, one of the cassava farmers. one



CWM K: SDG 1, 2, 13 and 15 Impact

FROM LOAN TO CLEAN ENERGY: HISA Program-bridging financial inclusion and climate action.

“How HISA Program Empowered Beatrice Nyaguthii To Transform Her Household And Her Future”.

In rural Karatina, accessing micro credit services has been a distant dream without collateral especially for women and youth. Catholic Workers Movement Kenya (CWM Kenya) supported by KAB-Eichstatt is changing that narrative.

Beatrice Nyaguthii, a member of Karatina basegroup secured Ksh. 10,000 HISA loan and used to pay deposit for a biogas system installation, a renewable energy system that would otherwise been financially out of reach for her. Just like many other members of the Karatina Rural Community. The biogas now covers all her domestic cooking energy needs, cutting her off from reliance on charcoal and firewood.



“Loans and Micro Credit financing are not merely financial instruments but enablers of climate change adaptation and decent life”

Beatrice Nyaguthii-Karatina Basegroup, Nyeri Diocese

ksh.10,000, 1 biogas system, 3 connections, SDG 8 and 13 impact.



The Karatina basegroup trust model unlocks access to formal credit to members who are largely excluded by the conventional banking system. Every biogas installation means less deforestation, fewer carbon emissions hence cleaner air-translating global climate commitments to household actions (SDG 13).

The biogas connection to tenants creates a new income stream demonstrating how micro credit catalyzes financial independence for women (SDG8)

The story does not end there: the biogas system has a provision for other three points that Beatrice looks forward to connecting to her Tenants. This will create a steady and sustainable income for her every month. The monthly incomes do not only solve her cashflow problems in solving day to day needs within the household but creates a pathway to financial independence moving forward.

**As narrated by Beatrice Nyaguthii,
A member of Karatina Basegroup- Nyeri**

PICTORIAL:



CATHOLIC WORKERS MOVEMENT KENYA

A Member Of WMCW

NATIONAL OFFICE
National Catholic Youth Centre
Mji Wa Furaha-Thika Superhighway
P.O. Box 7496 - 00300

Nairobi, Kenya

TEL: 0713 284711 / 0723 168938
Email : christianworkerskenya@gmail.com
: catholicworkerskenya@gmail.com

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