

Journey of Resilience: An Autobiographical Reflection

Introduction

My name is Joel Wanjala Mande, born and raised in Kenya, in the heart of Bungoma County, in a small village called Chebukwa. I am the son of Rose Okopio and Fredrick Mande, and I am fortunate to have grown up in a supportive and loving family environment. I have five siblings: Brian, Innocent, Victor, Maurine, and Fabian, each of whom has played a significant role in shaping who I am today.

Currently, I am a student at Dedan Kimathi University, pursuing a Bachelor of Science degree in Actuarial Science. My educational journey has been both challenging and rewarding, as I strive to build a solid foundation for a future career in the field of actuarial science. I am presently undertaking my attachment at Britam Insurance, where I am gaining invaluable experience and insights into the industry. My personal interests include continuous learning, community service, and striving to grow into a successful and impactful individual.

The purpose of this essay is to provide an in-depth account of my life journey, exploring the various experiences that have shaped my character, values, and aspirations. Key themes in this narrative will include my upbringing and the influence of family, my educational path and the challenges faced along the way, and my evolving career aspirations. Through this reflection, I aim to highlight the lessons

learned, the hurdles overcome, and the personal growth achieved as I continue to navigate the path towards achieving my goals and making a meaningful impact in society.

My early years in Chebukwa were filled with numerous challenges and opportunities that significantly contributed to my personal growth.

Growing up in a rural setting, I was exposed to a variety of experiences that taught me resilience, hard work, and the importance of community. The values instilled in me by my parents and the close-knit community of Chebukwa have been instrumental in shaping my perspective on life. These formative years were marked by a strong emphasis on education as a pathway to a better future, a belief that has driven me to pursue my academic goals with determination and focus.

As I transitioned from primary to secondary school, my passion for mathematics and problem-solving began to take shape. This passion eventually led me to the field of actuarial science, a discipline that combines mathematical skills with analytical thinking to assess and manage risk. My journey through high school and into university was not without its difficulties, but each challenge served as a stepping stone, reinforcing my commitment to my studies and my dream of becoming a certified actuary. This essay will delve into these experiences, shedding light on the moments that have defined my academic and personal life, and how they have prepared me for the future.

Early Life and Background

Growing up in Chebukwa, a small village in Bungoma County, Kenya, my childhood was a blend of simplicity, hard work, and close family bonds. Our home was filled with the warmth and guidance of my parents, Rose Okopio and Fredrick Mande, who worked tirelessly to provide for us and instill values of discipline, respect, and perseverance. Being part of a large family with five siblings—Brian, Innocent, Victor, Maurine, and Fabian—our household was always lively, with everyone contributing in their unique way to the family dynamics. My parents emphasized the importance of education and instilled in us a sense of responsibility from a young age. This upbringing played a crucial role in shaping my character, making me the determined and resilient individual I am today.

Life in the village was not without its challenges. We lived in a close-knit community where everyone knew each other, and neighbors were like extended family. Our daily lives revolved around school, chores, and community gatherings. Despite the economic limitations and occasional struggles, there was a strong sense of unity and support within the community. I remember vividly the early mornings when my siblings and I would wake up to fetch water from the nearby river before heading to school. These tasks taught us the value of hard work and

cooperation. School was a few kilometers away, and we would often walk the distance with a group of children from the neighborhood, sharing stories and dreams along the way. This routine, though challenging at times, fostered a sense of resilience and camaraderie among us.

One significant event that marked my early development was the passing of my grandfather, a respected elder in our village and a central figure in our family. His wisdom and stories of perseverance amidst hardship were a source of inspiration for me. His death was a profound loss, but it also served as a catalyst for my resolve to pursue education and achieve something meaningful in life. I remember the many evenings spent by his side, listening to his tales of the past, which were filled with lessons on the importance of integrity, hard work, and community service. His influence continues to guide me, reminding me of the importance of staying true to one's values and giving back to the community.

My early educational experiences were both challenging and rewarding. Attending a local primary school, I was often faced with limited resources and overcrowded classrooms. However, this did not deter my passion for learning. I was fortunate to have dedicated teachers who, despite the constraints, were committed to providing the best education possible. I particularly excelled in mathematics and science, subjects that sparked my curiosity and analytical thinking. I vividly recall a math

competition in the fifth grade, where I represented my school at the regional level. Winning that competition was a turning point, as it boosted my confidence and fueled my ambition to excel academically. It was during this time that I first encountered the concept of actuarial science, which fascinated me with its blend of mathematics, statistics, and financial theory.

Another defining moment in my early life was when my family moved to a different part of the village due to financial difficulties. This change, though challenging, was a lesson in adaptability and resilience. I had to switch schools and make new friends, an experience that initially left me feeling isolated. However, it also taught me the importance of embracing change and building new relationships. Despite the setbacks, I remained focused on my studies, determined to make the most of the opportunities available to me. The support from my family and the encouragement from my teachers were instrumental in helping me navigate these changes and stay on course towards my goals.

Reflecting on my childhood, I realize that these early experiences laid a strong foundation for my future. The challenges I faced, whether they were related to family, education, or community life, taught me valuable lessons in resilience, perseverance, and the importance of staying true to one's values. The memories of those early years—walking to school, listening to my grandfather's stories, competing in math contests, and navigating changes in my environment—have all contributed to shaping

my personality and worldview. They have instilled in me a deep sense of purpose and a commitment to use my education and skills to make a positive impact in society.

Education and Personal Growth

My educational journey began in the rural setting of Chebukwa, Bungoma County, where I attended Chebukwa Primary School. The school, though limited in resources, provided a strong foundation for my academic pursuits. Despite the challenging environment—overcrowded classrooms and a lack of basic supplies—I developed a deep love for learning, especially in subjects like mathematics and science. The dedication of my teachers was inspiring; they nurtured my curiosity and encouraged me to aim high, despite the odds. I vividly recall my math teacher, Mr. Wafula, whose passion for the subject was contagious. He often stayed after class to help me solve complex problems and even introduced me to topics beyond the curriculum. His encouragement instilled in me a confidence that I could excel in academics, setting the stage for my future endeavors.

As I transitioned to secondary school, I faced new challenges. I was admitted to Friends School Kamusinga, one of the best schools in the region. It was a transformative period for me. The competitive environment was initially overwhelming, as I was surrounded by

students from more privileged backgrounds. However, I soon found my footing, driven by the desire to make the most of the opportunity I had been given. I immersed myself in my studies, dedicating long hours to understanding the intricate concepts of mathematics, physics, and chemistry. My efforts paid off, and I consistently ranked among the top students in my class.

It was during my time at Friends School Kamusinga that I first encountered actuarial science. A guest speaker from an insurance company visited our school and gave a talk on career opportunities in the field of risk management and insurance. The way he described the role of actuaries in using mathematics and statistics to solve real-world problems fascinated me. I was particularly drawn to the idea of applying mathematical skills to forecast future events and manage financial risk. This encounter was a turning point, as it solidified my desire to pursue actuarial science as a career.

In addition to academics, I was actively involved in extracurricular activities. I joined the debate club, where I honed my public speaking and critical thinking skills. Debating not only improved my communication abilities but also exposed me to diverse perspectives on various social and economic issues. I also played on the school's

basketball team, which taught me valuable lessons in teamwork, discipline, and resilience. Balancing sports and academics was not easy, but it was a rewarding experience that contributed significantly to my personal growth.

After excelling in my Kenya Certificate of Secondary Education (KCSE) exams, I was admitted to Dedan Kimathi University of Technology to pursue a Bachelor of Science degree in Actuarial Science. The transition to university life was both exciting and challenging. The rigorous curriculum demanded a higher level of analytical thinking and problem-solving skills. The subjects were more complex, covering areas such as probability theory, financial mathematics, and risk management. I remember struggling initially with some of the advanced topics, particularly in stochastic processes and financial economics. However, with persistence and the support of my professors, I gradually overcame these challenges.

One of the most rewarding experiences during my time at university was participating in a research project on forecasting stock prices using the Black-Scholes model. The project was part of my coursework in financial derivatives, and it required us to analyze historical data, apply mathematical models, and interpret the results. This hands-on experience

not only deepened my understanding of the subject but also ignited a passion for research and data analysis. It was also during this time that I became proficient in programming languages such as R and Python, which are essential tools in the field of actuarial science.

My academic journey has been marked by several achievements. I received the Vice Chancellor's Award for Academic Excellence in my second year, an accolade that recognized my hard work and dedication. I was also selected for an internship at Britam Insurance, one of the leading insurance companies in Kenya. The internship was a pivotal experience, as it provided me with practical exposure to the actuarial profession. I was involved in tasks such as data analysis, risk assessment, and financial modeling. This experience not only enhanced my technical skills but also gave me a clearer understanding of the role of actuaries in the business world.

Beyond academics, I have also been involved in various community service initiatives. I am a member of the Actuarial Science Students' Association, where we organize outreach programs to mentor high school students interested in mathematics and related fields. I have also volunteered in local projects focused on education and environmental

conservation. These activities have been fulfilling, as they allow me to give back to the community and inspire the next generation of students.

Reflecting on my educational journey, I can see how each stage has contributed to my growth, both personally and professionally. The challenges I faced, from the limitations of my primary school to the competitive environment of high school and the rigorous demands of university education, have all shaped me into a resilient and determined individual. My passion for actuarial science continues to grow, and I am committed to using my skills to contribute to innovative financial solutions and to make a positive impact in society.

Professional Experiences

My professional journey began during my university studies at Dedan Kimathi University of Technology, where I pursued a Bachelor of Science degree in Actuarial Science. I had the opportunity to gain hands-on experience through various internships and projects, which significantly shaped my understanding of the field and contributed to my professional growth.

My first major experience was an internship at Britam Insurance, a leading insurance company in Kenya. This opportunity marked a significant milestone in my career as it exposed me to the practical

aspects of actuarial science. I was part of the risk management team, where my responsibilities included analyzing large datasets, calculating insurance premiums, and assessing the risk exposure of various insurance products. This experience allowed me to apply the theoretical knowledge I had gained in class to real-world scenarios, enhancing my analytical and problem-solving skills.

One of the key challenges I faced during this internship was the complexity of the data analysis tasks. The insurance industry relies heavily on accurate data interpretation to make informed decisions, and I quickly realized the importance of precision and attention to detail. I encountered difficulties in managing large datasets and ensuring the accuracy of my calculations, which were crucial for determining risk factors and premium pricing. To overcome these challenges, I took the initiative to improve my proficiency in statistical software like R and Excel, which are essential tools in the actuarial field. I also sought guidance from my supervisors and colleagues, who provided valuable insights and mentorship. By the end of the internship, I had developed a deeper understanding of risk assessment and data analysis, skills that would prove invaluable in my future endeavors.

Another significant professional experience was my involvement in a research project on forecasting stock prices using the Black-Scholes

model. This project was part of my coursework in financial derivatives, and it provided a practical application of the concepts I had learned in class. The project required me to work with historical data, build predictive models, and analyze the results. It was a challenging yet rewarding experience that honed my research and analytical skills. I had to learn how to use programming languages like Python and R for data analysis and visualization, which significantly enhanced my technical capabilities. The successful completion of this project was a major milestone in my academic and professional journey, as it demonstrated my ability to apply complex mathematical concepts to solve real-world problems.

In addition to these experiences, I also worked on a project focused on forecasting coffee yield for the Dedan Kimathi University of Technology's Smart Agriculture Research Team. This project aimed to develop predictive models for optimizing coffee production in Kenya. I was responsible for data collection, analysis, and model building. The project was particularly challenging due to the complexity of agricultural data, which is often influenced by numerous unpredictable factors such as weather conditions and pest infestations. To tackle this, I utilized advanced statistical techniques and machine learning algorithms to create robust models. This project not only expanded my technical skills but also gave me a broader perspective on the application of actuarial science beyond traditional finance and insurance sectors.

Throughout my professional journey, I have encountered several shifts in my career direction. Initially, my focus was solely on the traditional actuarial roles within insurance and finance. However, my involvement in projects like the coffee yield prediction broadened my perspective and highlighted the versatility of actuarial skills in diverse fields such as agriculture and environmental science. This realization motivated me to explore opportunities beyond the conventional scope of actuarial science, where I could leverage my skills to address complex challenges in various sectors.

A significant shift in my career direction occurred when I joined the Data Science and Artificial Intelligence Laboratory (DSAIL) at Dedan Kimathi University of Technology as an attaché. This opportunity allowed me to delve deeper into data science and machine learning, areas that are becoming increasingly relevant in the actuarial profession. At DSAIL, I worked on several projects involving data analysis, predictive modeling, and the application of artificial intelligence in solving real-world problems. One of the most impactful projects was the development of a machine learning model to predict student performance based on various factors such as attendance, socioeconomic background, and previous academic records. This project not only strengthened my data science skills but also deepened my understanding of the ethical considerations and challenges involved in using AI for decision-making.

The motivation behind this shift was the recognition of the evolving nature of the actuarial profession. With the rapid advancement of technology and the growing importance of data-driven decision-making, I realized the need to adapt and expand my skill set to remain relevant in the industry. This experience at DSAIL was transformative, as it equipped me with the skills and knowledge to integrate actuarial science with data science and artificial intelligence, opening up new avenues for my career.

Overall, my professional experiences have been marked by a continuous pursuit of knowledge and growth. Each job, internship, and project has contributed to my development as an actuarial professional, providing me with a diverse skill set and a broad perspective on the applications of actuarial science. These experiences have not only reinforced my technical abilities but also shaped my career aspirations. I am now more committed than ever to leveraging my skills to address complex challenges in various sectors and to contribute to the advancement of the actuarial profession in innovative ways.

Personal Reflections and Challenges

Throughout my life, I have encountered several personal challenges that have significantly shaped my character and outlook on life. One of the

most defining challenges I faced was growing up in a large family with limited financial resources. As the second-born in a family of six children, it was evident that my parents, who were both farmers, had to work extremely hard to provide for us. The financial struggles we experienced taught me the value of perseverance, hard work, and resourcefulness from an early age.

During my primary and secondary school years, financial constraints often made it difficult to access basic educational resources such as textbooks and school supplies. There were times when paying school fees was a struggle, and I had to rely on bursaries and scholarships to continue my education. Despite these difficulties, I remained determined to succeed academically. My parents' unwavering support and encouragement played a crucial role in motivating me to work hard and excel in my studies. This experience instilled in me a deep appreciation for education and the belief that it is a powerful tool for overcoming adversity and improving one's circumstances.

Another significant challenge I faced was during my final year of secondary school. My father suffered a serious illness that not only affected our family emotionally but also put a strain on our already limited financial resources. His illness required frequent hospital visits and costly treatments, which left us struggling to make ends meet. During this difficult period, I took on additional responsibilities at home, helping my mother with farm work and taking care of my younger

siblings while still maintaining my focus on my studies. Balancing these responsibilities with my academic commitments was incredibly challenging, but it taught me the importance of resilience and time management.

Overcoming these challenges required not only hard work and determination but also the support of my family, teachers, and community. I learned to reach out for help when needed and to remain hopeful even in the face of adversity. One of the most valuable lessons I learned from this experience was the importance of resilience. Life can be unpredictable, and challenges are inevitable, but what truly matters is how one responds to these challenges. This mindset has helped me navigate difficult situations with a sense of purpose and determination.

Reflecting on these experiences has also made me deeply appreciative of the values that guide my life. Integrity, compassion, and perseverance are at the core of who I am. I believe that honesty and a strong moral compass are essential in all aspects of life, whether personal or professional. Compassion drives me to be empathetic and supportive of others, while perseverance enables me to push through obstacles and remain focused on my goals.

My upbringing and the challenges I have faced have also shaped my aspirations and motivations in life. I am motivated by a desire to make a positive impact on my family and community. The struggles my family

experienced have fueled my ambition to succeed academically and professionally, so that I can provide a better future for my loved ones and contribute to the development of my community. I am passionate about using my skills and knowledge to create opportunities for others, particularly in areas where resources and support are limited.

In addition to family and financial challenges, I have also had to overcome academic setbacks. There were times during my university studies when I struggled to grasp certain complex concepts in actuarial science. These difficulties were frustrating and at times made me question my abilities. However, I realized that setbacks are a natural part of the learning process. I sought help from my lecturers, formed study groups with my peers, and dedicated extra time to understanding the material. This experience taught me the value of persistence and the importance of seeking help when needed. It also reinforced my belief that with hard work and determination, any obstacle can be overcome.

These personal challenges and reflections have shaped my perspective on life and motivated me to pursue my goals with passion and determination. They have taught me that challenges are not roadblocks but stepping stones to personal growth and success. My experiences have also made me more empathetic towards others facing difficulties, and I am committed to using my skills and experiences to help others overcome their own challenges and achieve their full potential.

Aspirations and Future Goals

Looking ahead, I have several aspirations that encompass both my personal and professional life. These goals are driven by a desire to make a meaningful impact in my field of study and within my community, as well as a commitment to personal growth and development. My aspirations are shaped by the experiences I have had thus far, and they represent the culmination of my efforts, lessons learned, and ambitions for the future.

Short-Term Goals

In the immediate future, my primary goal is to complete my Bachelor of Science in Actuarial Science with distinction. I am currently in my final year at Dedan Kimathi University, and I am determined to excel in my remaining coursework and final examinations. Achieving a strong academic record is essential as it will provide a solid foundation for my professional career and open up opportunities for further studies or employment. I am dedicated to maintaining a disciplined study routine, seeking additional resources and guidance where needed, and collaborating with my peers to enhance my understanding of complex actuarial concepts.

Upon graduation, I plan to obtain professional certifications in actuarial science, such as the Associate of the Society of Actuaries (ASA) or the Chartered Enterprise Risk Actuary (CERA) designation. These certifications are crucial in the actuarial profession as they demonstrate a high level of competence and commitment to the field. I intend to pass the required exams systematically, starting with those I have already prepared for during my university studies. To achieve this, I will dedicate time to rigorous exam preparation, leveraging study materials and support networks within the actuarial community.

In terms of work experience, I aim to secure a position in a reputable insurance company or financial institution, where I can apply my actuarial knowledge and skills in a practical setting. My current attachment at Britam Insurance has provided valuable exposure to the industry, and I hope to build on this experience by taking on more responsibilities and contributing to risk assessment, data analysis, and financial modeling projects. My goal is to gain hands-on experience in areas such as pricing, reserving, and risk management, which are critical components of the actuarial profession.

Long-Term Goals

My long-term professional goal is to become a Fellow of the Society of Actuaries (FSA) and establish myself as an expert in actuarial science

and risk management. Attaining fellowship status requires passing a series of rigorous exams and gaining extensive professional experience. I am committed to this path because I believe that achieving fellowship will not only enhance my credibility and expertise but also position me to take on leadership roles within the industry. I aspire to work as a Chief Actuary or Risk Manager, where I can influence decision-making processes and contribute to the strategic direction of an organization.

Beyond professional certifications, I am also interested in pursuing a Master's degree in Financial Engineering or a related field. I believe that advanced education will deepen my understanding of complex financial instruments, quantitative modeling, and risk management strategies. This knowledge will be invaluable in addressing emerging challenges in the financial sector, such as the impact of technology on financial markets, regulatory changes, and the increasing demand for sustainable and ethical investment practices. I plan to apply for graduate programs that offer a strong blend of theoretical and practical training, with a focus on innovation and real-world applications.

On a personal level, I am passionate about using my skills and resources to give back to my community. I have seen firsthand the impact of limited access to education and opportunities in my hometown.

Therefore, I aspire to establish a foundation that supports underprivileged students in accessing quality education and mentorship. I envision this foundation providing scholarships, organizing career

guidance workshops, and connecting students with professionals in various fields. I believe that empowering young people through education is a powerful way to break the cycle of poverty and create lasting change.

Path to Achieving These Goals

Achieving these aspirations will require a combination of strategic planning, continuous learning, and resilience. To accomplish my short-term goals, I have developed a study plan for my professional exams, which includes regular practice sessions, mock exams, and participation in study groups. I also plan to attend seminars and workshops related to the actuarial profession to stay updated on industry trends and network with professionals who can offer guidance and support.

In terms of career development, I am actively seeking mentorship from experienced actuaries and industry leaders who can provide insights into navigating the profession and achieving my long-term goals. I am also committed to gaining diverse work experiences, which may involve exploring opportunities in different sectors such as healthcare, pensions, or consulting, to broaden my expertise and understanding of various actuarial applications.

For my community-focused goals, I plan to start small by volunteering in local schools and community organizations, offering career talks and academic support to students. Over time, I hope to expand these efforts and secure funding to support more structured programs. I am also exploring partnerships with like-minded organizations and individuals who share my vision of empowering youth through education.

Reflection on Past Experiences

Reflecting on my past experiences, I am confident that the challenges I have faced and the lessons I have learned have prepared me well for the journey ahead. My academic struggles and successes have taught me the importance of perseverance and the value of seeking help when needed. The financial hardships my family endured have instilled in me a strong work ethic and a desire to create opportunities for others. My professional experiences have provided me with practical skills and a clear understanding of the demands and rewards of the actuarial profession.

As I move forward, I am committed to staying true to my values of integrity, hard work, and compassion. I am excited about the future and determined to make a positive impact in my field and community. My aspirations are ambitious, but I believe that with dedication, continuous

learning, and a focus on serving others, I can achieve them and contribute meaningfully to the world around me.

Conclusion

In summarizing the key themes of my life story, it is evident that resilience, growth, and a commitment to making a difference have been central to my journey. From my early years in Bungoma County to my current academic pursuits in Actuarial Science, each experience has contributed to shaping my identity and values. The challenges I faced, including financial hardships and academic struggles, have instilled in me a sense of perseverance and a strong work ethic. These challenges have not only motivated me to excel academically but also inspired me to support others in overcoming their obstacles.

Reflecting on my journey, I recognize the profound impact of my family and community on my development. My parents, through their sacrifices and unwavering support, taught me the importance of education and the value of hard work. The lessons learned from my siblings and peers have reinforced my belief in collaboration and mutual support. Each step along this path, whether it was excelling in school or gaining practical

experience at Britam Insurance, has provided me with valuable insights and skills that I carry forward into my