



ACTION LIFE

IMPACT STORIES

Real change begins when a community chooses to uplift one person — and that hope becomes contagious."



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LAMU: THE NEXT DUBAI

IF PEACE HOLDS



If you fly over Lamu, the first thing you notice is the water. Blue, endless, lazy waves licking the shore like a child unwilling to leave his mother's lap. The second thing you notice is the coconut trees, stretching as far as the eye can see, standing like soldiers on guard. And then, if you're curious enough to land, you will hear it—the hum of a county waking up.

There is the LAPSSET corridor—roads being carved, ports being raised, dreams being laid brick by brick. In Hindi, the skeleton of a cashew nut factory is already whispering promises of jobs. In Mkunumbi, the foundations of a coconut factory and a mango factory lie like seeds waiting for rain. And in Baharini, a cotton ginnery is quietly preparing to spin wealth out of white fluff.

It is not far-fetched to imagine Lamu as the next Dubai of Africa. Investors are seeing it. The county is on a new trajectory. But then, in the middle of all this promise, there's a shadow.

INSECURITY.

It lingers like a stubborn cough, reminding everyone that progress and peace must walk hand in hand. Investors can bring machines, but it takes communities to build trust. That's where Action Life comes in.

For years, Action Life has been in the heart of Lamu, working not just with numbers but with faces—women in VSLA groups, youth who once stood at the edge of despair, communities that believed they had been forgotten. We've sat under mango trees in villages where gunfire once stole sleep, and we've asked hard questions: How do you heal a county? How do you turn a place of fear into a place of business?

Our answer has always been the same: peacebuilding.

Not peace as an idea, but peace as a practice. Bringing together elders, youth, women, and county officials in dialogue. Training young people to see themselves not as statistics but as leaders. Supporting mothers who have lost children to radicalization to turn their grief into action. Because for factories to thrive, for ships to dock at the port, for Dubai-level dreams to come true, peace must have deep roots here.





A REFLECTION FROM MATHENGE NDUNG’U

I speak not just as a development professional, but as someone who has lived and breathed peacebuilding for over a decade—both here in Kenya and across the border in Somalia. My name is **Mathenge Ndung’u**, Program and Development Manager at Action Life. I have seen how fragile peace can be, how quickly it can unravel, but also how powerful it becomes when communities take ownership of it.

At Action Life, we don’t treat peacebuilding as a side activity. For us, it is the foundation on which everything else stands. Without it, factories remain empty shells, schools close their doors, and investors pack up. With it, however, you get what we are beginning to see in Lamu today—a county daring to dream big, a county on the cusp of becoming Africa’s Dubai.

The good news? It’s happening. Slowly, like dawn breaking. Investors are planting their flags in Lamu’s soil. Communities are daring to hope. Youth are choosing to build businesses rather than burn bridges. And Action Life is in the middle of it all—building the trust that makes development possible.

One of our youth leaders in Hindi put it simply:

“You cannot build a factory where people don’t trust each other. Action Life is teaching us that peace is also an investment.”

And he’s right.

Because every shilling poured into Lamu without peace will leak away. But every shilling invested in peace multiplies—by keeping schools open, by making sure women can sell in the market without fear, by assuring investors that their factories won’t be abandoned shells.

Lamu has everything it needs: land, water, crops, a port that stares straight into the Indian Ocean trade routes. What it now needs is patience, belief, and partners willing to invest not just in buildings, but in the invisible glue that holds a county together—peace.

If Dubai rose out of sand and vision, why not Lamu out of coconuts, cashews, cotton, and community?

The story is already being written. The question is, who will help us finish it?

The writer **Mr. Mathenge Ndung’u**, is a Program and Development Manager at Action Life, a peacebuilding and PVE practitioner with over a decade of experience designing and implementing peacebuilding programs in Kenya and Somalia.

Healing Minds, Building Businesses

When people talk about business, they like to talk about numbers. How much you invested, how much you made, how many jobs you created. But in Lamu, we've learned something else: before you talk about numbers, you must talk about hearts.

I'm **Nasrin Hassan**, a psychologist working with Action Life on the BlueBiz Program. On paper, BlueBiz is about blue economy value chains and youth enterprises. And yes, it is. But dig a little deeper and you'll see—it's also about grief, about fear, about trauma carried silently like a heavy load on the back. Take the Tuinuane Youth Group in Majembeni. Brilliant, hardworking, all 16 members buzzing with ideas. But when they first joined BlueBiz, some of them could barely speak in training sessions. Not because they didn't know about coconuts—but because life had beaten their confidence out of them. Some had lost siblings to extremist groups, others lived with memories of violence that no business plan could erase.

That's where psychosocial support slid in quietly, like salt in soup. During trainings, we added safe spaces. We talked not only about financial literacy but also about mental wellness. We laughed. We shared stories of loss and resilience. One young woman confessed she used to panic every time she traveled past Mpeketoni. "I would sweat, my heart would race," she said. "But after counseling, I have learned to breathe, to calm myself. Now I go to town and even sell my products there." Healing minds made the training stick. Once they felt lighter, members began to shine. They started keeping records, negotiating with confidence, even planning bigger markets. The numbers followed: Tuinuane's sales jumped from KES 3,000 to KES 30,000 a month.

It's the same with other groups. In Mkunumbi, one youth laughed during a session and said, "I thought therapy is for rich people, then I found myself crying while washing coconuts."

Now I know I needed it more than I knew." The room erupted in laughter, and in that laughter, walls came down.

Psychosocial support is not an "extra" in BlueBiz. It's the glue. Because you can train someone on business skills all day, but if their mind is still trapped in fear or grief, the training won't stick. But when healing meets skills, transformation happens.

So yes, BlueBiz is about youth enterprise with the blue economy. But it's also about teaching youth and women that their minds matter. Because you can't build thriving businesses on broken spirits. And every time I see a group member laugh easily now, I know—we are not just building enterprises, we are building whole human beings.

And that, more than the numbers, is the real story.





THE COCONUT REVOLUTION IN LAMU

Coconuts don't just grow in Lamu. They own the skyline. From Witu to Mkomani, they stand tall, swaying to the ocean wind like dancers who have been here longer than memory. For years, they have been taken for granted—broken, husked, sold raw at throwaway prices. The tree gave everything—its fruit, its leaves, its trunk—but the people received little in return.

That story is changing.

Action Life, through the BlueBiz Program with TechnoServe and the Mastercard Foundation, has been teaching young people that a coconut is not just a fruit. It is a factory. A treasure chest. A business waiting to happen.

Take Tuinuane Youth Group in Majembeni. Before BlueBiz, they sold raw coconuts, earning barely KES 3,000 to 6,000 a month. Today, they crush those coconuts into oil, mold the by-products into animal feed, and craft soaps scented with pride. Their income has multiplied—KES 15,000 to 30,000 a month—and for the first time, they talk about saving, expanding, and even supplying Nairobi.

Or look at Mavuno Integrated CBO in Pangani. Thirty-two members, most of them women. They once packed their oil in old water bottles. Today, after training in branding and financial literacy, they use sleek, reusable branded bottles that sit proudly on shelves. Their sales jumped from KES 10,000 to as high as KES 50,000 per month. Their machine can press 1,000 liters of oil a day. That is not survival—that is scale.

This is what Action Life is doing—turning young people from coconut hustlers into entrepreneurs. From vendors on the roadside to small-scale industrialists. The ripple effect is already here:

- Farmers now have a reliable market for their coconuts.
- Women's groups are learning packaging and record keeping.
- Youth are forming coconut groups to negotiate better prices.
- Families that once lived on hand-to-mouth income now speak of reinvesting profits.

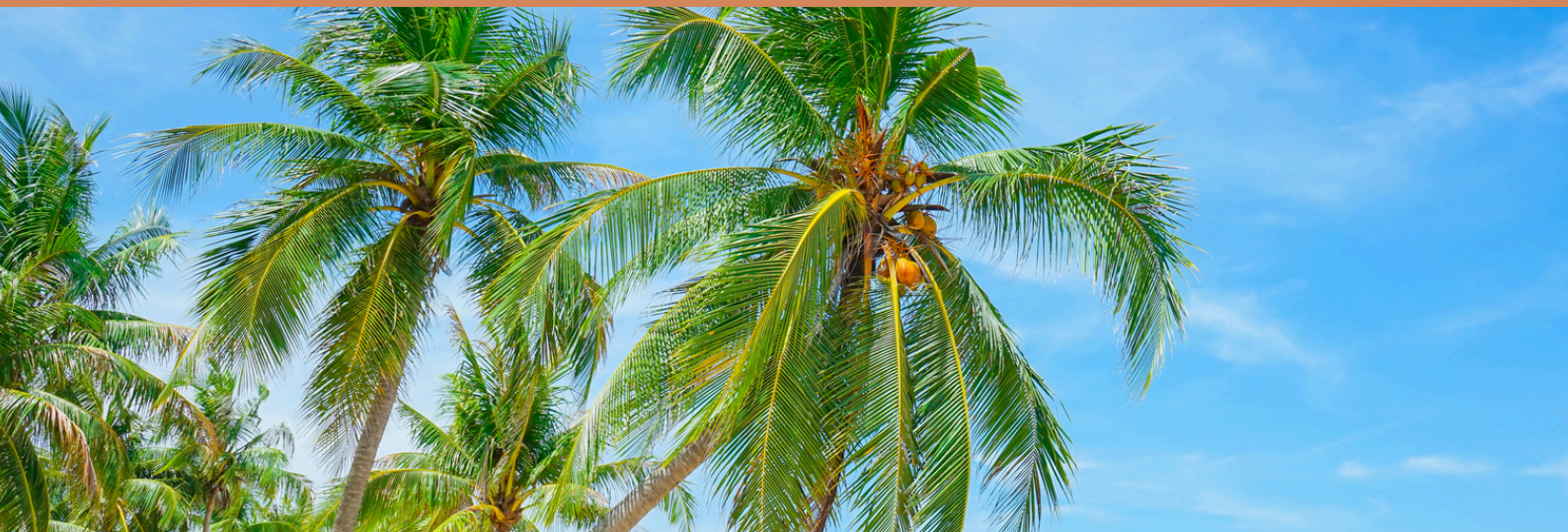
And the impact goes beyond income. When young people are busy running businesses, they are less vulnerable to extremist recruiters who prey on frustration and poverty. A coconut, in this sense, becomes more than food or oil—it becomes a tool for peace.

Banks and investors should take note. What these youth groups are proving is that coconut value addition is not just sustainable—it is bankable. With proper financing, a single group can scale production, reach supermarkets across Kenya, and even tap into the export market. The demand for natural oils, soaps, and organic products is booming globally. Lamu's coconut entrepreneurs are sitting on a goldmine.

Action Life has lit the spark. The youth are ready. The coconuts are swaying. The question now is—who will come in with the fuel to make this revolution unstoppable?

Because when you stand in Majembeni or Pangani today and watch young women pour freshly pressed coconut oil into branded bottles, you realize this isn't just about coconuts. It's about dignity. It's about futures. It's about Lamu rising—one coconut at a time.

COCONUTS, TRAUMA, AND A NEW DAWN IN LAMU



If you want to understand Lamu, don't start with the beaches. Start with the coconuts. They are everywhere—leaning into the wind like tired watchmen, their shadows scribbling patterns on the sandy ground. For decades, these coconuts told the story of survival: women selling them by the roadside for coins, young men climbing trees to earn a day's meal. But behind the tall trees was another story, darker, whispered—of young people swallowed by insecurity, extremist recruiters, and a county whose name often appeared in headlines for all the wrong reasons.

That story is beginning to change. The change doesn't come wrapped in speeches or blueprints. It comes through groups of young people—small, determined, fragile but unbroken—finding new ways to turn coconuts into dignity. At the heart of it is the BlueBiz Project, rolled out by Action Life in partnership with TechnoServe, with funding from the Mastercard Foundation. On the surface, BlueBiz is about value addition—teaching young men and women to turn coconuts into oil, soap, animal feed, and profit. But look closely, and you'll see it's about something deeper: healing.

Asha's Voice

Meet Asha (not her real name). She is 23, a single mother from Witu. Asha once lived in the shadows, scarred by a close brush with extremist recruiters. For months, she stayed quiet, weighed down by trauma. Today, she runs a coconut oil business and leads a savings group of 17 young women. She holds up a small branded bottle—"Mavuno Coconut Oil"—and smiles. "BlueBiz gave me more than skills," she says. "It gave me a voice. I turned my pain into purpose. For the first time, I feel safe. I feel seen."

Salim's Journey

Then there's Salim, 25, from Amu Island. He lost two cousins to militia across the border. Anger almost consumed him. He was, by his own admission, "a ticking time bomb." But then came BlueBiz. "We were taught how to manage anger, how to heal without violence," he says. "I never thought talking about mental health could be this freeing." Today, Salim mentors boys in his village, teaching them that strength doesn't always mean silence. Sometimes it means talking.

The Healing Thread

What sets BlueBiz apart isn't just entrepreneurship. It's the psychosocial thread woven into every training session. Under the guidance of psychologist Nasrin Hassan, young people sit in circles, not just to learn about branding and record keeping, but to talk about grief, fear, and identity.

One young man, half-joking, said during a session: "I thought therapy is for wazungu, until I found myself talking to goats at night." The room erupted in laughter, and in that laughter, the heavy silence of trauma began to break.

Nasrin explains: *"We don't just build businesses. We build minds. A stable business requires a stable person behind it. Mental wellness is the quiet revolution that powers everything else."*

Peace Through Enterprise

Action Life knows the connection between unemployment, trauma, and extremism. It's not theory—it's lived reality here. That's why, as Program Manager Mathenge Ndung'u says:

"BlueBiz is more than a livelihood project—it's a frontline defense against extremism. When youth earn with dignity and heal in safe spaces, they become protectors of their communities."

Already, the youth-led groups are becoming micro-hubs of peace. They trade coconuts by day, but by evening, they sit together to talk about civic engagement and resilience. It's not just business. It's community repair.



Why It Matters

Lamu is standing at a crossroads. On one side, insecurity still lurks. On the other, factories are rising: a cashew nut factory in Hindi, a coconut factory in Mkunumbi, a cotton ginnery in Baharini. The LAPSET corridor is slowly taking shape. Investors are watching. The county is stretching, restless, ready to become more than its past.

But for any of that to last, peace must take root. And peace here looks like Asha holding her oil bottle. Like Salim mentoring boys. Like laughter in group therapy where once there was silence.

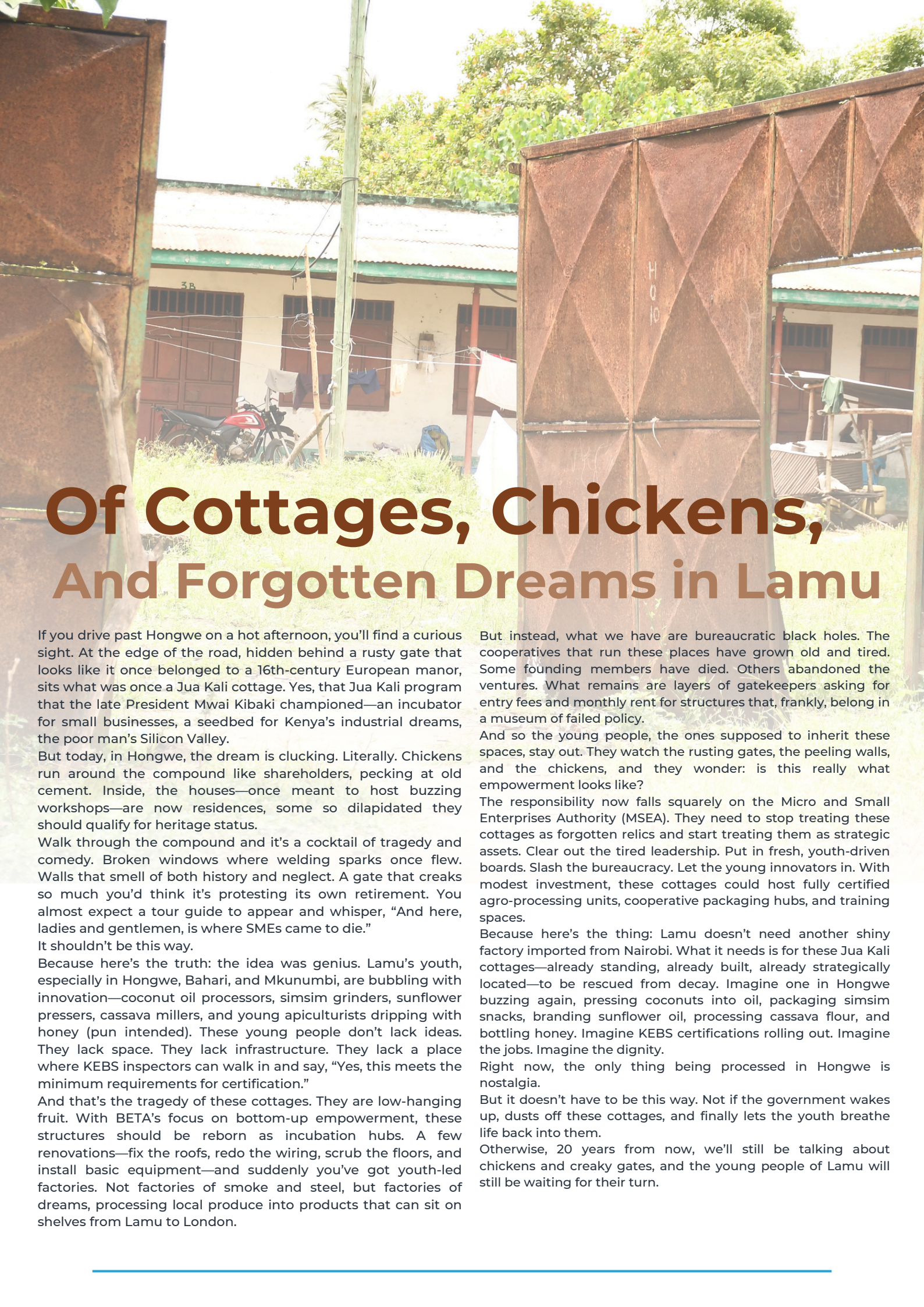
A Movement, Not Just a Project

Noor Daher Ali, the Executive Director of Action Life, frames it this way:

"We've fused economy, mental health, and peace into one model. BlueBiz is proving that when young men and women are seen as assets, not threats, they rise. This model belongs not only in Lamu but in Garissa, Mandera, Kilifi, and even across the border in Somalia." In other words, this is not just a coconut story. It's a story about how communities heal, how futures are rewritten, and how peace is built not by speeches, but by soap, oil, and savings groups.

And maybe, just maybe, when the world looks at Lamu again, it won't be for the insecurity of the past, but for the quiet revolution of its youth—turning coconuts into hope, one bottle at a time.





Of Cottages, Chickens, And Forgotten Dreams in Lamu

If you drive past Hongwe on a hot afternoon, you'll find a curious sight. At the edge of the road, hidden behind a rusty gate that looks like it once belonged to a 16th-century European manor, sits what was once a Jua Kali cottage. Yes, that Jua Kali program that the late President Mwai Kibaki championed—an incubator for small businesses, a seedbed for Kenya's industrial dreams, the poor man's Silicon Valley.

But today, in Hongwe, the dream is clucking. Literally. Chickens run around the compound like shareholders, pecking at old cement. Inside, the houses—once meant to host buzzing workshops—are now residences, some so dilapidated they should qualify for heritage status.

Walk through the compound and it's a cocktail of tragedy and comedy. Broken windows where welding sparks once flew. Walls that smell of both history and neglect. A gate that creaks so much you'd think it's protesting its own retirement. You almost expect a tour guide to appear and whisper, "And here, ladies and gentlemen, is where SMEs came to die."

It shouldn't be this way.

Because here's the truth: the idea was genius. Lamu's youth, especially in Hongwe, Bahari, and Mkunumbi, are bubbling with innovation—coconut oil processors, simsim grinders, sunflower pressers, cassava millers, and young apiculturists dripping with honey (pun intended). These young people don't lack ideas. They lack space. They lack infrastructure. They lack a place where KEBS inspectors can walk in and say, "Yes, this meets the minimum requirements for certification."

And that's the tragedy of these cottages. They are low-hanging fruit. With BETA's focus on bottom-up empowerment, these structures should be reborn as incubation hubs. A few renovations—fix the roofs, redo the wiring, scrub the floors, and install basic equipment—and suddenly you've got youth-led factories. Not factories of smoke and steel, but factories of dreams, processing local produce into products that can sit on shelves from Lamu to London.

But instead, what we have are bureaucratic black holes. The cooperatives that run these places have grown old and tired. Some founding members have died. Others abandoned the ventures. What remains are layers of gatekeepers asking for entry fees and monthly rent for structures that, frankly, belong in a museum of failed policy.

And so the young people, the ones supposed to inherit these spaces, stay out. They watch the rusting gates, the peeling walls, and the chickens, and they wonder: is this really what empowerment looks like?

The responsibility now falls squarely on the Micro and Small Enterprises Authority (MSEA). They need to stop treating these cottages as forgotten relics and start treating them as strategic assets. Clear out the tired leadership. Put in fresh, youth-driven boards. Slash the bureaucracy. Let the young innovators in. With modest investment, these cottages could host fully certified agro-processing units, cooperative packaging hubs, and training spaces.

Because here's the thing: Lamu doesn't need another shiny factory imported from Nairobi. What it needs is for these Jua Kali cottages—already standing, already built, already strategically located—to be rescued from decay. Imagine one in Hongwe buzzing again, pressing coconuts into oil, packaging simsim snacks, branding sunflower oil, processing cassava flour, and bottling honey. Imagine KEBS certifications rolling out. Imagine the jobs. Imagine the dignity.

Right now, the only thing being processed in Hongwe is nostalgia.

But it doesn't have to be this way. Not if the government wakes up, dusts off these cottages, and finally lets the youth breathe life back into them.

Otherwise, 20 years from now, we'll still be talking about chickens and creaky gates, and the young people of Lamu will still be waiting for their turn.

STITCHING BROKEN MINDS



You know how a torn kanga looks? The fabric is still there, the colors still bright, but the tear cuts right through the middle, and suddenly it doesn't hold the same dignity. That's what conflict does to people—it tears something inside. From the outside, they may look fine, but on the inside, something has unraveled. I am Nasrin Hassan, a psychologist working with Action Life. My work is not about the ports, the roads, or the factories everyone keeps talking about in Lamu. My work is about the invisible wounds—the ones no one sees but everyone feels.

Take Amina, for example. She is a mother from Hindi. Her son was recruited by extremists three years ago. He hasn't returned. When she first came to our safe space, she sat like a kanga folded into itself, silent, heavy, afraid to open up. She said, "I don't sleep, I don't laugh, I just wait." You could feel the weight in her words.

Now here's where Action Life does something different. In our peacebuilding sessions, we don't just talk about politics or youth employment. We talk about feelings. We cry. We breathe. We stitch the torn parts, slowly. Amina began counseling, joined a group of mothers like her, and together they started a small coconut soap business. She told me one day, while cutting soap bars, "When I work with my hands, my head is lighter." That's psychosocial support—making the head lighter so the hands can build.

There's humor too. Once, during a group therapy session in Mkunumbi, one man said, "I thought therapy is for wazungu until I found myself talking to goats at night." The whole room burst into laughter, and in that laughter, healing began.

You see, peacebuilding without psychosocial support is like building a house on shifting sand. You can put up walls and paint them, but if the ground beneath is unstable, it will all crumble. That's why Action Life insists—before you talk about development, talk about healing. Before you build a port, build the people.

So when investors talk about Lamu becoming the next Dubai, I smile. Because I know it can. But only if we stitch the kangas first. Only if we mend the minds torn by conflict and fear.

And every time I see Amina laugh now, I think—yes, the fabric may never be perfect again, but it is strong enough to hold.

The Coconut That Refused to Be Ordinary

If you walk down the narrow streets of Lamu Island, past the donkeys that look permanently unimpressed and the children chasing kites made of plastic bags, you might bump into a woman called Maria Linda. She is the kind of woman who makes you feel that coconuts are not just trees—they are a destiny.

For years, Maria made a living bending coconuts into art. Bangles, hair clips, ashtrays, key holders, even those centerpiece ornaments tourists buy and forget in their hotel rooms. Her fingers could turn a dry shell into something you'd pay for. But there was one small problem: tourists are like tides. They come, they go, and when they go, business dries up like fish left in the sun.



And then, one day, Maria did something that would change everything. She joined the BlueBiz Program, run by Action Life with TechnoServe, and funded by the Mastercard Foundation.

Now here's the twist: Maria had been making coconut hair oil at home, for herself, for years. Not for sale. Just for her own hair. To keep it shiny, to keep it alive. But during training, someone asked her: "Why not sell this?" Maria laughs when she tells the story. "I thought, who would buy my homemade oil? It's just something I whip up in the kitchen." But the trainers saw something she didn't.



Six modules later—branding, record keeping, customer care, marketing—Maria was no longer just Maria. She was "Maria the Entrepreneur." She packaged her Herbal Coconut Hair Oil, slapped on a label, and started selling. First in Lamu. Then Malindi. Then Mombasa. Clients swore by it. Hair grew thicker, shinier. Maria's confidence grew too.

At first, she sold in ordinary plastic water bottles. Functional, yes, but about as attractive as buying perfume in a soda bottle. After BlueBiz, she switched to sleek branded bottles. Suddenly, her oil didn't just smell good—it looked good. Customers didn't just buy it. They trusted it.

And Maria? She trusted herself.

She even went digital. TikTok Live, WhatsApp Status, Facebook—Maria was everywhere. And she wasn't just posting photos. She was telling stories, laughing with her clients, connecting. The woman who once only sold to tourists was now building a customer base far beyond Lamu. She also mastered numbers. Before, money just came and went. Now she can tell you exactly how much she makes, how much she spends, and how much she saves. "I feel like a true businesswoman now," she says, her face lit with that quiet pride only entrepreneurs know.

But perhaps the biggest shift is this: Maria no longer worries about the low tourist seasons. When crafts slow down, her coconut hair oil keeps her afloat. What was once a side product is now her anchor.

Under the mango shade, Maria says something that lingers: "I am not just making oil anymore. I am building a future for my children."

And that's the thing about the BlueBiz Project. It isn't just about coconuts, or oil, or crafts. It's about women like Maria discovering that inside an ordinary fruit is an extraordinary future.

So the next time you hold a coconut, don't just see food. See Maria. See resilience. See possibility bottled with a label that reads: Made in Lamu. Made with hope.



THE DAY THE COCONUT FOUGHT BACK

If you ever find yourself in Swabaha village, Lamu County, ask for the youth group that smells faintly of coconuts and ambition. You'll be pointed toward a humble structure shaded by a mango tree the unofficial headquarters of the **Swabaha Youth Group**. At first glance, you might think they're just crafting things for fun — bracelets, carved spoons, bangles. But stay long enough, and you'll see something bigger brewing under the laughter, sawdust, and the steady rhythm of hammers.

They are rewriting their own story.

Before BlueBiz, life was... slow. The group, led by **Chairlady Firdaus Ali Mohamed**, met once a month precisely on the 15th to produce a few pieces of coconut art. Five, if the stars aligned. The rest of the month? Waiting. Hoping. Selling when tourists wandered by.

They made around **Ksh 200** a day, barely enough for tea and bread. Monthly, about Ksh **3,000 to 3,500** the kind of money that disappears before it even arrives. They were passionate but stuck in a loop: small dreams, small profits, smaller hope.

Then **BlueBiz** came knocking.

At first, they were skeptical. Another training? Another promise of transformation? But Action Life and TechnoServe had a different flavor of hope. They didn't just talk business they talked confidence. Leadership. Branding. Finance. Markets. They spoke about coconuts not as shells, but as opportunities. Something in that message cracked open.

After joining BlueBiz, everything shifted. The group started meeting weekly instead of monthly. They produced **five pairs per session**, averaging **20 pairs a month** — a fourfold increase. Their income jumped from Ksh **3,000 to Ksh 9,500** a month.

That's a **192% rise**.

To some, that's just numbers. But in Swabaha, that's school fees. That's food on the table. That's the difference between giving up and showing up.

Abubakar Said Athman, the group secretary, says it best: "Before, we worked like shadows. Now, we work like a brand."

They've learned to price their crafts properly, to keep records, to plan, to save. The treasurer, **Sofia Athman**, has a small notebook that now reads like poetry neat columns of figures, proof that math can sometimes smell of coconut and success.

And then there's Muhsin Bakari, the vice chair, who jokes that he now dreams in decimals. "We even know what profit means now," he laughs. "Before, we just called it luck."

But it's more than money. It's the spirit. The group has found its rhythm, collaboration instead of competition, laughter instead of doubt. When one member falls sick, another takes their place in production. When one idea stalls, another sparks.

Their crafts are no longer random they're art. Their market has grown beyond Lamu's borders, with orders trickling in from Malindi and Mombasa. Their social media pages buzz with photos of shiny, polished creations that whisper, "Made in Swabaha." Under the mango tree, Firdaus smiles when asked what changed most. "We used to look at coconuts and see shells," she says. "Now we see possibilities."

The **BlueBiz Project**, through the partnership of **Action Life, TechnoServe, and Mastercard Foundation**, didn't just train them it ignited them. It gave structure to their chaos, language to their ambition, and a stage for their potential.

Today, when the sun hits those coconut crafts just right, you can see them glint like tiny medals reminders that transformation doesn't need grand factories or fancy offices. Sometimes, all it takes is a group of determined youth, a mango tree, and a program that believes in them.

The day the coconut fought back wasn't the day they learned to carve better. It was the day they realized they could build something that lasts.

And in Lamu, that's how revolutions begin one polished coconut at a time.

HON. MERCY

THE GIRL WHO BUILT HER OWN DOOR



There's a saying somewhere, that if the door doesn't open, maybe it wasn't yours.

But Mercy Nzai didn't believe that. She believed doors could be made from scratch, if need be, even if you had to hammer them together with your own hands.

If you ever meet her, she looks nothing like what she's been through. Small in frame, sharp in voice, with that smile that makes you think she's about to say something funny but deep at the same time. She laughs easily. Talks fast. Thinks faster.

At 29, she's already a nominated Member of the County Assembly (MCA) in Lamu. But before all that, before the political debates and microphones, she was just Mercy, the girl from Hindi Ward, born into the rhythm of village life, carrying more dreams than money. Her story doesn't start in an office. It starts under a mango tree.

That's where young people would meet for community forums, trying to find ways to fix things that were way bigger than them. Mercy was always there. Always talking, always listening, always doing that thing she does, making people believe that change wasn't impossible, just inconvenient.

Back then, she volunteered with Kiunga Youth Bunge Initiative, which you might now know as Action Life.

She was that kind of volunteer who didn't wait for transport refunds. She showed up with her own pen, her own voice, and a heart full of ideas.

One day, they made her a Youth Member of Parliament under the Lamu Youth Assembly.

That's where she first learned what power felt like, not the loud kind, but the quiet kind that comes from being trusted by people who believe you can speak for them. That was the start of everything. But leadership is a tricky thing. Especially for young women.

When she decided to join politics, the whispers began.

"She's too young."

"She won't survive the mud."

"She should be married, not leading."

You know how it goes.

Mercy smiled through it all. "If the door doesn't open," she told herself, "build your own."

So, she built one, plank by plank, rejection by rejection. Then came BlueBiz, that program everyone now talks about in Lamu's youth spaces. Implemented by Action Life and TechnoServe, with support from the Mastercard Foundation, the BlueBiz Program found Mercy right where she needed it most, at the intersection of potential and exhaustion.

The training wasn't about fancy theories. It was about real things, *communication, public speaking, emotional intelligence, problem-solving, goal setting.*



In short, it was about how to survive and thrive in a world that rarely takes young women seriously.

"BlueBiz didn't just teach me skills," she says. "It taught me to listen to my own voice and not to whisper when I should speak."

Through those sessions, she met other dreamers. People who wanted more than handouts they wanted dignity.

And in that network, she found fuel. She found belonging. She found herself.

Today, Mercy is the girl who once stood under the mango tree and now sits in the County Assembly chambers.

She's not just representing Hindi Ward, she's representing every young woman who ever doubted she could lead.

Her focus?

Youth empowerment.

Gender equality.

Inclusive development.

But if you ask her what drives her, she'll pause, then say softly,

"I want little girls to know they don't have to wait for permission to lead."

When you watch her in the Assembly, she speaks like someone who's fought invisible battles and won most of them.

She listens more than she talks, but when she talks, everyone listens.

Her colleagues say she brings peace into the room, and maybe that's because she's built peace inside herself.

"Leadership isn't about titles," she says. "It's about courage. It's about rising when everyone expects you to fall."

That's Mercy Nzai for you, once a village girl with no door to knock on, now the woman building doors for others to walk through.

Ripples of Hope and the Coconut Oil Dream

If you passed by Hindi town today, you might think you had walked into a wedding. The laughter, the excitement, the hopeful faces. But it wasn't a wedding. It was something else—something quieter, but maybe just as big.

A group called Ripples of Hope—26 members, all Persons with Disabilities, 13 women and 13 men—had gathered to do something many people thought was impossible for them. They were launching their product.

Not just any product. Coconut oil. Bottled hope, if you will.



Now, before you imagine big machines, white coats, and men shouting “production line!”, let me slow you down. These are ordinary men and women, some walking with sticks, some with crutches, others rolling in wheelchairs. And yet, there was nothing ordinary about the way they carried their bottles. You would think they were carrying newborn babies.

When Ripples of Hope joined the BlueBiz Project, they came shy, unsure, and quietly wondering if this was another program with promises that never leave the training hall. But in just a few weeks, something changed. They learned. They experimented. And today, before they even sat through the full technical sessions, they had already started selling.



The first bottle of “Hope Coconut Oil” went to a boda rider who stopped by, curious about the crowd. He opened it, smelled it, and said, “Eh, hii ni ya kupika ama ya kupaka?” The group laughed. Both, they told him. Both.

Behind the scenes, people like Madam Grace—their mentor—were smiling wider than anyone else. She knew what this moment meant. It wasn't just oil. It was resilience in liquid form.

And then there was Richard Nzioka, the Technical Lead, adjusting his shirt like a proud teacher, and Naima ZamZam, Project officer at Action Life, clapping so hard you'd think she owned shares in the group.

This is what Action Life means when we say inclusivity is not a principle but a practice. In Ripples of Hope, we are seeing it in motion.

Now, let's be honest. They're still early. The branding needs polishing. The packaging needs a professional touch. The business model is being fine-tuned. But here's the suspense: in a few weeks, they will compete for the Bahari Boost Challenge grant. If they win, they will grow bigger. They will improve their packaging, scale their production, and maybe—just maybe—put “Hope Coconut Oil” in homes across Lamu, across Kenya, maybe even beyond.

Think about it. A group that started with doubt, now bottling courage. A group society often sidelines, now standing center stage, showing us that resilience is not about walking without a limp. It's about refusing to stop walking.

And as one of the members said quietly during the launch, “We may be called disabled, but today, we feel unstoppable.”

That's the real oil. Hope.

From Smoke to Shine: How Lata Youth Pressed Oil and Found Themselves



There is a corner of Lamu where the ocean breeze smells faintly of coconuts and firewood smoke. For years, that smoke was the soundtrack of oil making—long hours of boiling, stirring, and praying the coconuts didn't burn before the oil finally dripped into small tins. It was messy, sweaty, and unrewarding.

That corner is where you'll find Lata Youth Group, a band of 15 dreamers who once believed oil could be more than a kitchen accident. Today, their story has shifted from smoke-blackened kitchens to the metallic hum of a machine that squeezes hope out of coconuts.

Enter the BlueBiz Program—Action Life, TechnoServe, and the Mastercard Foundation walking into Lamu with more than promises. They brought training, mentorship, and the possibility that maybe, just maybe, young people could turn coconuts into real business.

For Lata, it came in the shape of something they had only ever heard about: an oil-pressing machine. To them, it was like swapping a donkey cart for a Land Cruiser. Suddenly, production didn't mean backaches and burns. It meant possibilities.

Before that machine, life was simple but brutal. Coconut oil was cooked the way grandmothers cooked: firewood piled high, smoke stinging the eyes, long hours of waiting. By the end of the day, you got little oil for all that effort.

Khalilu, one of the group's leaders, still shakes his head when he remembers:

"We would spend the whole day cooking coconuts, and sometimes the oil would just burn. Imagine wasting all that work. It was frustrating."

They had energy, yes. Dreams too. But not much to show for it.



THE INTERVENTION

BlueBiz stepped in, and suddenly, life was different. The training was practical—record keeping, marketing, business skills—but the real magic was the machine. Fatma, one of the group members, puts it best:

"Now we make oil in less time, and it's clean. I don't have to spend my whole day cooking. I can help at home and still sell. For me, this isn't just oil—it's freedom."

What was once drudgery became something they could be proud of.

FROM COCONUTS TO CONFIDENCE

HOW BLUEBIZ IS POWERING LAMU'S BLUE ECONOMY

If you walk through Mkomani Ward on a bright morning, you might hear laughter carried by the ocean breeze. Follow it, and you'll find sixteen men and women under a tin-roof shade, their hands shiny with coconut oil, their faces brighter than the Lamu sun.

This is Amu Pamoja Self-Help Group, twelve women, four men, and ordinary people now living an extraordinary story. A year ago, they were scattered hustlers. Each worked alone, selling coconuts to whoever stopped by. Prices shifted like the tide; sometimes they made a little, sometimes nothing at all. Spoilage ate into profits. Records didn't exist. The group's total monthly income hovered between KSh 3,000 and 5,000.

Then came the BlueBiz Program, a partnership between Action Life, TechnoServe, and the Mastercard Foundation, created to give small entrepreneurs the tools to thrive in Kenya's coastal blue economy. At first, the training felt foreign. Branding? Record-keeping? Market linkages? The words sounded big. But soon the group learned that business wasn't magic — it was method.

"Before BlueBiz, I sold coconuts one by one and always lost money," says Abubakar Farid, the group treasurer. "Now we buy in bulk, sell in bulk, and even save. I never thought I'd call myself a businessman."

Under BlueBiz, members learned entrepreneurship, savings culture, packaging, and even quality control — how to make every coconut count. They were introduced to simple technologies for oil extraction and safe handling practices: gloves, masks, clean storage. The results came quickly. Today, Amu Pamoja earns between KSh 20,000 and 25,000 every month — nearly five times more than before. Weekly profits average KSh 5,800. They sell over 169 coconuts a week, have a permanent market space, and recently gained five new customers in one week. But the real transformation runs deeper than numbers. "I used to make coconut oil only for my family," says Maria Linda, one of the group's producers. "Now I sell it to customers in Lamu. I dream of branding our oil, Amu Pamoja Coconut Oil and seeing it on supermarket shelves."

The group now keeps neat records, reinvests savings, and plans its future. Members talk about expanding into soap production and supplying hotels. They even showcased their work at International Youth Day, proof that local talent can shine beyond the village market.

"BlueBiz didn't give us money," Maria adds. "It gave us courage. It taught us to see our coconuts differently, as a business, not just a fruit."

The impact is visible: fewer losses, stronger teamwork, cleaner products, and a sense of dignity that didn't exist before. What once looked like a side hustle has become a structured, resilient enterprise powering livelihoods in Lamu's blue economy.

Action Life's Program Manager Mathenge Ndung'u sums it up: "We are not just teaching people to make products; we're helping them believe they can build sustainable businesses that feed families and inspire others."

As the sun sets over the island, the members of Amu Pamoja pack their freshly labeled bottles, the scent of coconut oil mixing with sea air. For them, success is no longer a dream, it's a weekly reality they can count, bottle, and bank.

Lamu's story is changing.

Where coconuts once fell unused, they now build futures. Where young people once waited for jobs, they now create them. And in that small workshop in Mkomani, the rhythm of cracking shells tells a bigger truth, that when hope meets opportunity, even a coconut can become the heart of an economy.





The Broom That Swept Away Poverty

It started with nothing.
Not nothing like “a few coins.”
Nothing like *nothing*.

Brongwe Self-Help Group in Hongwe didn't even have a business. No sales. No savings. Just 21 young people sitting under a tree, tired of waiting for miracles and jobs that never came.

They had energy. They had time. But you can't feed your family with potential.

Then came the **BlueBiz Program** — a partnership between **Action Life, TechnoServe, and the Mastercard Foundation**. They didn't arrive with big speeches or handouts. They came with notebooks, gloves, and one simple question:

“What can you make with what you already have?”

The answer was right above them.

Palm trees.

Those same leaves that fell everywhere, that people used to sweep away, were about to change everything.

Before BlueBiz, the group didn't know much about business. No branding. No marketing. No idea how to price anything. They made brooms, yes, but uneven, rough, and sold for almost nothing.

On a good month? They earned zero.

Then BlueBiz happened. And it wasn't magic, it was method.

They learned how to keep records. How to package. How to brand. How to make brooms that looked less like “village tools” and more like supermarket products. They learned to wear gloves and masks while working, because health is also business. They started producing neat, polished, durable brooms that met market standards.

And slowly, money started showing up.

Today, the group makes an average of Ksh 4,800 a month. To some, that sounds small. But for Brongwe, it's proof that effort pays. It's the start of a new story.

Scholastica Nzioka laughs when she talks about the past.

“Before, we didn't even know how to price a broom. We just guessed. Sometimes, we sold at a loss and didn't even realize it!” Now she flips through a notebook filled with numbers and receipts. “We are learning how to manage money. We save. We plan. We reinvest.”

Jeremiah Kioko, once too shy to speak, now pitches confidently to customers. “I can explain our idea now. I can even negotiate prices. Before, I used to just nod and hope.” And Maria John smiles shyly as she adds, “The quality of our brooms is different now. Customers notice. I realized I don't have to wait for a job. I can create one.”

The transformation isn't just in the pockets. It's in the posture.

Before, they worked like people unsure of tomorrow. Now, they talk like entrepreneurs.

They've branded their products. They've improved packaging. They've built trust with local markets and institutions. People in Hongwe now point and say, “That's the group that makes those fine brooms.”

They've become the example, proof that youth can turn palm leaves into profit, and dreams into jobs.

And maybe that's the biggest change.

BlueBiz didn't just teach them how to make brooms. It taught them to believe again.

As one of them said quietly, “We no longer sweep to survive. We sweep to succeed.”

That's what Action Life, in partnership with TechnoServe and the Mastercard Foundation, has built through BlueBiz, not just businesses, but belief.

And if you stand under that same palm tree in Hongwe today, you'll hear the sound of laughter, the rustle of palm leaves, and the swish of brooms sweeping away more than dust.

They're sweeping away poverty. One broom at a time.



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IMPACT STORIES



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