



ACTION LIFE KENYA
Transforming Lives, Creating Impact

BLUBIZ PROGRAM

KICHOCHEO CHA NAZI



IMPLEMENTED IN PARTNERSHIP WITH
Techno serve and supported by Mastercard Foundation



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TRANSFORMING LAMU'S COCONUT SECTOR WITH YOUTH AND WOMEN LEADERSHIP

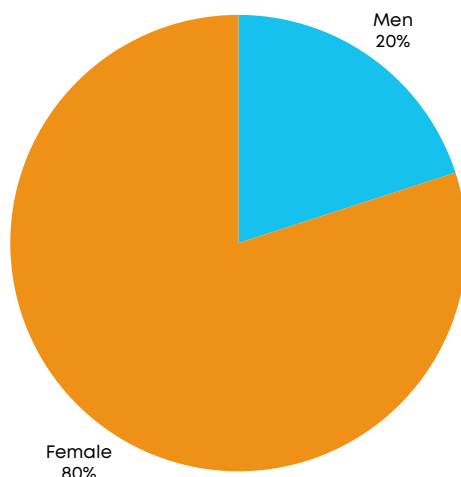
ABOUT THE PROJECT

The Kichocheo cha Nazi project is a 9-month intervention (October 2024 - May 2025) spearheaded by **Action Life Kenya** in collaboration with **TechnoServe** and supported by the **Mastercard Foundation's** BlueBiz Program. With a focus on the Blue Economy, the project empowers **360 young** entrepreneurs (**288 women** and **72 men**) from five wards in Lamu County: **Mkunumbi, Lamu Island, Witu, Bahari, and Hongwe**.

The project aims to enhance economic resilience by transforming the coconut sector through:

- Skills development in entrepreneurial, financial, and technical areas.
- Establishing market linkages for high-value products.
- Facilitating financial inclusion to promote growth and innovation.
- Integrating gender-sensitive approaches to empower women and Persons with Disabilities (PWDs).

The ultimate goal is to increase youth income by **30%** by April 2025 while aligning with Kenya's Vision 2030 and Big Four Agenda.



EQUIPPING MOBILIZERS FOR SUSTAINABLE COMMUNITY IMPACT



KEY HIGHLIGHTS OF THE TRAINING

Key Highlights of the Training

The training was a hands-on experience designed to prepare mobilizers with the knowledge, skills, and tools necessary for effective community engagement and seamless program execution. Here's what the mobilizers achieved:

Enhanced Communication Skills

Participants were equipped with techniques to engage diverse audiences effectively, ensuring clear and impactful messaging.

Practical scenarios emphasized active listening, empathy, and culturally sensitive communication to build trust and rapport with communities.

Understanding the Role of Mobilizers

Mobilizers explored their pivotal role as bridges between communities and the program's goals.

Sessions highlighted strategies for identifying community needs, mobilizing resources, and fostering collaboration for long-term sustainability.

Introduction to the APPSHEET App

Mobilizers were introduced to APPSHEET, a cutting-edge tool designed to streamline data collection, reporting, and program management.

Practical demonstrations showed how the app enhances efficiency, reduces paperwork, and ensures accurate real-time reporting.



EMPOWERING COMMUNITIES, BUILDING FUTURES

The **BLUEBIZ program** embodies a commitment to creating lasting impact by:

- Supporting local entrepreneurs and small businesses to scale and succeed.
- Driving sustainable economic development through inclusive community engagement.
- Enhancing the capacity of mobilizers as agents of change within their communities.

This training represents a significant step forward in ensuring mobilizers are well-equipped to connect with communities, inspire action, and deliver meaningful results.



A UNIFIED VISION FOR PROGRESS

At Action Life Kenya, we believe that empowering individuals leads to empowered communities. Together with TechnoServe and the Mastercard Foundation, we are dedicated to creating opportunities that foster resilience, innovation, and growth.

As we embark on this exciting journey, we invite you to join us in building a brighter, more sustainable future for everyone. Stay tuned for updates on the incredible work being accomplished through the BLUEBIZ program





Lamu County is rich in natural resources, with coconut farming serving as a long-standing tradition. Yet, the potential for value addition, job creation, and market expansion in this sector remains largely untapped. Through the **BLUEBIZ Program**, we aim to transform this narrative by providing Lamu's youth with:

- **Skills Training:** Practical workshops on coconut processing, packaging, and value addition.
- **Resources and Tools:** Access to equipment and technology to enhance productivity and quality.
- **Market Linkages:** Connections with national and international markets to ensure profitable ventures.

This holistic approach equips young people not only to thrive in agribusiness but also to drive innovation and sustainability within their communities.



Strategizing for Impact

In a meeting between the Action Life Organization team and TechnoServe representatives, we laid the groundwork for implementing this transformative initiative. Discussions focused on:

- **Key Areas of Intervention:** From production techniques to branding and sales strategies, every aspect of the coconut value chain will be enhanced.
- **Youth Engagement:** Identifying young leaders and entrepreneurs to champion this movement and inspire their peers.
- **Sustainability Goals:** Ensuring that the program's benefits extend beyond immediate participants, fostering long-term economic independence and growth.



WHY COCONUT?

The coconut tree is often called the “tree of life” because of its versatility. By focusing on this resource, we’re not only boosting economic opportunities but also supporting environmentally friendly practices. Products such as coconut oil, coir, charcoal, and crafts hold significant potential for export, creating new revenue streams for Lamu County.



OUR SHARED MISSION

This initiative is more than just an economic program—it is a movement to empower the youth of Lamu to become active contributors to the county's development. By enhancing the coconut value chain, we're building pathways for:

- Economic independence.
- Community-driven innovation.
- National and global recognition of Lamu's high-quality products.

STRENGTHENING WITU WARD'S FUTURE THROUGH THE COCONUT VALUE CHAIN

Community-Driven Economic Empowerment in Witu Ward

An inspiring community stakeholders meeting hosted by Action Life Organization Kenya in Witu Ward, focusing on the potential of the BLUEBIZ Program. This initiative, implemented in partnership with TechnoServe and supported by the Mastercard Foundation, aims to harness the untapped potential of Lamu's coconut value chain as a pathway to economic empowerment and sustainable livelihoods.

A Collaborative Approach to Progress

The meeting brought together a diverse and dynamic group of community leaders and stakeholders, including:

- **Representatives** from the Office of the Member of County Assembly
- The Chief and Assistant Chiefs
- Officers Commanding Stations (OCs)
- Respected Elders
- Youth Entrepreneurs actively engaged in the coconut sector

This broad representation ensured that voices from every corner of the community were heard and included in the discussions.

A Vision for a Self-Sustaining Community

The meeting reaffirmed our shared vision of transforming Witu Ward into a hub of economic activity, driven by the coconut industry. Through the BLUEBIZ Program, we aim to empower youth and entrepreneurs with the tools, skills, and connections they need to create high-quality products and tap into lucrative markets.

Together, we can achieve:

- Increased income for families through value-added coconut products.
- Empowered youth taking the lead in agribusiness and entrepreneurship.
- Sustainable economic growth that benefits all members of the community.

Exploring the Potential of the Coconut Industry

During the meeting, participants delved into the critical role that coconut production plays in driving economic growth and creating job opportunities for young people in Witu Ward. Key highlights included:

1. Income Generation Opportunities:

- Coconut products, from oil to coir and crafts, hold immense value in both local and international markets.
- Discussions focused on strategies to expand access to these markets, ensuring profitability for local producers.

2. Challenges Facing Young Entrepreneurs:

- Young people involved in the coconut value chain often face hurdles such as limited access to technology, lack of market linkages, and inadequate training in value addition.
- Participants explored solutions, including mentorship programs, skills development workshops, and access to financial resources to support youth-led initiatives.

3. Community Collaboration:

- Stakeholders emphasized the importance of working together to tackle challenges such as outdated farming methods and insufficient infrastructure for processing and transport.
- A shared commitment to building partnerships and leveraging available resources emerged as a key takeaway.





UNLOCKING OPPORTUNITIES FOR YOUTH IN BAHARI WARD THROUGH THE COCONUT VALUE CHAIN



A FORUM TO TRANSFORM LIVES

The gathering brought together an incredible mix of participants, including:

- Government Officials
- Representatives from Equity Bank
- Community Leaders
- Young Entrepreneurs

The day was packed with insightful discussions, inspiring testimonials, and practical advice tailored to equip youth with the tools and knowledge to excel in the coconut sector.



LEARNING FROM INDUSTRY LEADERS

Young entrepreneurs had the unique opportunity to hear from seasoned leaders in the coconut industry. These experts shared compelling success stories, offering firsthand insights into how the coconut value chain has transformed lives, created jobs, and fueled economic growth in similar communities.

Key topics included:

1. Value Addition:

- The importance of transforming raw coconuts into high-value products such as oil, coir, and coconut-based crafts.
- Strategies for scaling operations to reach both local and international markets.

2. Challenges and Solutions:

- Overcoming barriers like limited access to technology and infrastructure.
- Leveraging partnerships to ensure the sustainability and profitability of coconut ventures.

3. Building Resilience in Agribusiness:

- Focusing on innovation and sustainability to ensure long-term impact in the coconut industry.

Financial Empowerment for Young Entrepreneurs

Representatives from **Equity Bank** played a key role in the forum, introducing participants to a range of financial products designed to support youth-led businesses. They shared insights into:

- **Affordable Loans:** Tailored solutions for individuals and groups looking to expand their coconut ventures.
- **Business Training:** Workshops and resources to enhance entrepreneurial skills.
- **Savings Products:** Options to build financial security while investing in agribusiness opportunities.

This session emphasized the importance of financial literacy and access to resources in achieving sustainable growth for young entrepreneurs.



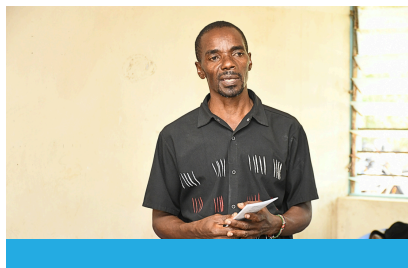
A SHARED VISION FOR COMMUNITY DEVELOPMENT

The **BLUEBIZ** Program continues to demonstrate its potential to transform Bahari Ward and beyond by empowering youth to tap into the coconut value chain. Through this initiative, we are creating sustainable livelihoods, boosting local economies, and fostering a spirit of innovation and resilience.

Our shared vision is to see Lamu's youth take the lead in developing high-quality coconut products that reach markets far and wide, contributing to both community development and national growth.

Transforming Lives Through Coconut Empowerment in Hongwe Ward

Community Stakeholder Engagement: Empowering Women and Youth Through Coconut Innovation



A Gathering of Leaders and Mentors

The event was graced by key stakeholders, including:

- Representatives from the local administration.
- The Area OCS and Ward Administrator, who highlighted the role of law enforcement and governance in supporting youth and women-led initiatives.
- Coconut Product Expert Mentor, who shared practical insights into value addition and product development.

This collaborative atmosphere created a space for open dialogue and knowledge sharing on how the coconut value chain can be a game-changer for Hongwe Ward.

Inspiring Testimonial: Mr. Chege's Story

One of the highlights of the day was the powerful story shared by Mr. Chege, a dedicated coconut farmer and community mentor. Mr. Chege has turned his farm into a platform for empowering local women. By giving them access to his farm's coconut by-products, he has enabled them to create handcrafted brooms that are now sold as far as Kisumu and Uganda.

Key Impacts of His Initiative:

- Women are now able to sustain their families through the income generated.
- Skills in crafting and marketing have improved, creating a positive ripple effect in the community.
- A new, innovative use of coconut by-products has emerged, reducing waste and enhancing sustainability.

This story demonstrates how small but strategic actions can lead to transformative change in the lives of women and youth, fostering economic independence and community development.

Empowering Women and Youth Through Innovation

Discussions during the forum centered on the importance of empowering youth and women through:

Coconut Farming: Encouraging modern farming techniques for higher yields.

Value Addition: Creating innovative products such as oils, mats, and crafts to increase income.

Market Access: Connecting local products to national and international markets to ensure profitability.

Capacity Building: Providing hands-on training and mentorship to equip participants with the skills needed to succeed.

By focusing on these areas, the program aims to boost economic resilience, create sustainable income streams, and unlock opportunities for youth and women in Hongwe Ward.

TRANSFORMING COCONUT FARMING: EMPOWERING FARMERS AND WOMEN ENTREPRENEURS IN MKUNUMBI WARD



UNLOCKING OPPORTUNITIES FOR GROWTH AND INNOVATION IN THE COCONUT VALUE CHAIN

Success of the Community Stakeholders Meeting held in Mapenya, Mkunumbi Ward, hosted by Action Life Organization Kenya in collaboration with TechnoServe and with the generous support of the Mastercard Foundation. This transformative gathering brought together key stakeholders, including:

- Members of the local administration,
- An extension officer from the Department of Agriculture, and
- Passionate community members involved in coconut farming and coconut-based businesses.

The meeting highlighted the immense potential of the coconut value chain in fostering economic growth, enhancing livelihoods, and empowering women and youth entrepreneurs.



KEY DISCUSSION POINTS AND HIGHLIGHTS

Challenges and Solutions in Coconut Farming

Participants engaged in candid discussions about the unique challenges faced by coconut farmers in Mkunumbi Ward, including:

1. **Limited Access to Markets:** Farmers often struggle to connect their products to larger markets.
2. **Post-Harvest Losses:** Inadequate knowledge of preservation and storage techniques reduces product value.
3. **Value Addition Gaps:** Farmers face difficulties in processing coconuts into high-value products.

To address these issues, our expert panel and the community brainstormed innovative solutions, such as:

- Establishing market linkages to connect farmers with buyers locally and nationally.
- Providing training on modern farming techniques and post-harvest handling.
- Introducing value addition equipment and capacity-building workshops to enable farmers to produce market-ready products.



Inspiring Stories of Women Entrepreneurs

The event showcased the ingenuity and resilience of local women entrepreneurs who are leading the way in the coconut value chain. These women have turned coconut by-products into high-demand items, including:

- **Natural beauty products** such as coconut body scrubs, known for their exceptional quality and effectiveness.
- **Craft items and household goods**, creatively repurposing coconut shells and fibers.

Their innovative approach not only boosts their income but also contributes to economic inclusivity and self-reliance in the community.

One particularly inspiring story came from a group of women who have collaborated to produce beauty products that are now gaining recognition in regional markets. These trailblazing women are proving that with the right resources and support, local talent can achieve remarkable success.



The Role of Collaboration in Driving Change

This meeting reinforced the importance of partnerships and collaboration in addressing challenges and creating opportunities. The presence of the extension officer from the Department of Agriculture underscored the role of government support in providing technical expertise and facilitating access to resources. Additionally, the enthusiastic participation of community members demonstrated a shared commitment to unlocking the potential of coconut farming and transforming the local economy.

Empowering Women and Youth in Lamu Island: Coconut Sector as a Pathway to Growth and Sustainability

Transforming Lives Through the Coconut Value Chain: Economic Empowerment and Climate Action

BlueBiz Community Stakeholders Meeting held recently on Lamu Island. This impactful initiative was spearheaded by Action Life Organization, in collaboration with TechnoServe and with the generous support of the Mastercard Foundation. The meeting brought together local leaders, community members, and stakeholders from various sectors to explore the untapped potential of the coconut value chain as a driver of economic empowerment and climate resilience.



Why Coconut Farming Matters

Coconut trees, often referred to as "the tree of life," are among nature's most versatile resources. They offer eco-friendly products with immense potential for sustainable livelihoods, including:

- **Nutritious coconut oil and water** that are staples in the food and wellness industries.
- **Handicrafts crafted** from coconut shells and husks, creating beautiful items for local and international markets.
- **Building materials**, such as thatch and coir, that promote sustainable construction.

Investing in the coconut sector presents a unique opportunity to achieve two critical goals:

1. **Economic Growth:** By establishing value-added businesses, we can create sustainable jobs and boost income for women and youth in our communities.
2. **Climate Resilience:** Coconut farming and its by-products contribute to reducing carbon footprints, supporting environmental conservation, and combating climate change.

Empowering Women and Youth

The meeting emphasized empowering women and youth, who are at the heart of the coconut value chain. We discussed ways to enhance their skills, provide access to resources, and promote entrepreneurship. Key topics included:

- **Value Addition:** Training programs to teach community members how to transform raw coconuts into high-value products like oil, scrubs, and crafts.
- **Market Linkages:** Connecting local producers with buyers to ensure better income and market access.
- **Entrepreneurial Support:** Providing mentorship and access to financial products tailored for small businesses.

CLIMATE ACTION THROUGH COCONUT FARMING

Coconut farming aligns with global efforts to combat climate change. The meeting highlighted:



- The role of coconut trees in **carbon sequestration** and climate mitigation.
- The use of **coconut by-products** to replace non-biodegradable materials.
- Opportunities for integrating coconut farming with **climate-smart agricultural** practices.

Inspiring Stories from the Community

We were inspired by stories of women and youth who have already begun leveraging the coconut value chain to transform their lives. From creating beauty products to crafting export-quality handicrafts, these entrepreneurs are paving the way for sustainable growth and innovation.

Next Steps: Turning Ideas Into Action

This meeting marked a critical step in building a vibrant coconut value chain ecosystem on Lamu Island. Moving forward, Action Life Organization and its partners are committed to:

1. **Launching Capacity-Building Workshops:** Focused on skills development, product innovation, and business management.
2. **Strengthening Access to Finance:** Collaborating with financial institutions to create customized funding options for coconut entrepreneurs.
3. **Creating a Supportive Policy Environment:** Advocating for policies that promote the coconut sector as a cornerstone of economic growth and climate action.
4. **Fostering Collaboration:** Building strong networks between producers, buyers, and other stakeholders to ensure long-term success.

TRANSFORMING THE COCONUT VALUE CHAIN: WOMEN ENTREPRENEURS LEADING CHANGE

a remarkable visit by TechnoServe, led by Madam Wangari, Senior Program Manager, to meet participants of the BLU BIZ Program who are actively transforming the coconut value chain into a thriving economic opportunity.

This inspiring initiative, implemented in partnership with TechnoServe and supported by the Mastercard Foundation, is empowering local women to unlock the vast potential of coconuts. Through innovation and hard work, these women are creating sustainable, high-value products that are not only boosting their incomes but also driving economic resilience and preserving cultural heritage.

INNOVATIVE COCONUT-BASED ENTERPRISES

During the visit, we witnessed the incredible creativity and entrepreneurship of these women, who are turning coconuts into an array of sustainable products, including:

- **Coconut Ropes:** Durable and eco-friendly, these ropes are finding use in construction, packaging, and more.
- **Mats:** Beautifully crafted mats that showcase skill and artistry while promoting sustainable living.
- **Coconut Oil:** A versatile product for cooking, beauty, and wellness, loved for its natural qualities.
- **Exquisite Crafts:** Handcrafted items that preserve cultural heritage and appeal to both local and international markets.

EMPOWERMENT THROUGH THE BLU BIZ PROGRAM

The BLU BIZ Program is designed to elevate these women-led enterprises to new heights by providing:

- ✓ **Enhanced Training:** Participants receive in-depth training in production techniques, helping them refine their skills and ensure product quality.
- ✓ **Market Linkages:** The program connects entrepreneurs with broader markets, opening doors to new customers and better revenue opportunities.
- ✓ **Capacity Building:** With improved tools and knowledge, participants are increasing their production capacity, meeting growing demand with efficiency and consistency.



A STRATEGIC PARTNERSHIP FOR GROWTH



Under the visionary leadership of our Executive Director, Mr. Noor Dahir, TechnoServe led by Madam Wangari, and the collaborative efforts of all partners, Action Life Kenya had the honor of making a strategic courtesy call to Hon. James Gichu, the County Executive Committee Member (CECM) for Agriculture, and his dedicated team. This visit marked a crucial step in the implementation of the BLUE BIZ Program, which is designed to unlock the potential of the coconut value chain in Lamu, a key resource in the region's agricultural sector. Our discussions focused on how the program will empower the community, particularly women, who are vital to the success and sustainability of family livelihoods in Lamu County.

EMPOWERING COMMUNITIES THROUGH THE COCONUT VALUE CHAIN

The coconut sector holds immense potential to drive positive change in Lamu. Through the BLUE BIZ Program, we aim to:

- **Create Economic Growth:** By leveraging coconut farming and product development, the program will help generate new sources of income and employment.
- **Enhance Local Coconut Production:** Through training and technical support, local farmers will be able to increase their production capacity and improve product quality.
- **Promote Job Opportunities:** This initiative will provide youth and women with the skills and resources needed to succeed in the coconut value chain, fostering long-term economic resilience.

Women, in particular, will play a central role in this initiative, as they are already at the heart of many coconut farming and processing activities. By empowering them with access to better tools, training, and market opportunities, the BLUE BIZ Program will help them scale their businesses, strengthen their financial independence, and contribute to the overall economic prosperity of the region.



GOVERNMENT SUPPORT AND STRATEGIC PARTNERSHIPS

During our meeting, **Hon. James Gichu** and his team expressed their enthusiastic support for the **BLUE BIZ Program**. The CECM emphasized the County Government's commitment to working closely with **Action Life Kenya, TechnoServe**, and other stakeholders to ensure the program's success. He highlighted the importance of collaborative partnerships in achieving sustainable development and community empowerment.

HON. GICHU REMARKED:

"The coconut value chain has the potential to transform our agricultural sector, and we are excited about the opportunities this program will create for our people. The County Government of Lamu stands firmly behind this initiative and will support it every step of the way."

This strong support from the local government strengthens our collective efforts and ensures that the BLUE BIZ Program will have a lasting, positive impact on Lamu's economy and its people.



A STRONGER FUTURE FOR LAMU

Action Life Kenya, in partnership with TechnoServe and supported by the Mastercard Foundation, remains committed to ensuring that this program's goals are fully realized. Our collective efforts will help to:

- 1. Scale Coconut Farming and Value-Added Products:** Expanding the reach and impact of local coconut enterprises.
- 2. Enhance Capacity and Innovation:** Providing continuous training and resources for improved production and market competitiveness.
- 3. Strengthen Community Partnerships:** Continuing to build strong relationships with local government, community leaders, and entrepreneurs.



EMPOWERING WOMEN ENTREPRENEURS:

MARY NJOKI KUNGU'S JOURNEY WITH THE BLU BIZ PROGRAM



In the heart of Lamu County, resilience has a name: Mary Njoki Kungu. A spirited entrepreneur in the coconut value chain, Mary has turned her craft of producing coconut oil into a lifeline for her family. Yet, despite her dedication and growing demand for her products, Mary faces challenges that limit her ability to meet the needs of her clients. Her story exemplifies both the promise and struggles of local women entrepreneurs who dream of scaling their businesses but lack the tools to do so.

For Mary, the journey to producing coconut oil is painstakingly labor-intensive. Using traditional extraction methods, she can only produce a limited quantity at a time—an obstacle that makes it difficult to meet her growing market demand. While her clients praise her high-quality oil, she dreams of the day she can supply it in larger quantities, expand her reach, and transform her business into a more sustainable source of income.

Mary's breakthrough began when she connected with the BLU BIZ Program, an initiative by Action Life Kenya in collaboration with TechnoServe, supported by the Mastercard Foundation. Designed to empower entrepreneurs in coastal Kenya, the program focuses on helping small businesses in key value chains, like coconut oil production, overcome their challenges and thrive. For Mary, this program is not just an opportunity—it is a lifeline.

The BLU BIZ Impact: What's Ahead for Mary

Through the BLU BIZ Program, Mary will undergo transformative training and support that will unlock her business's potential:

Access to Modern Technology

One of Mary's biggest hurdles is her reliance on traditional methods of coconut oil extraction, which are time-consuming and inefficient. BLU BIZ will connect her with modern techniques that will significantly increase her production capacity. With these advancements, she will be able to produce larger quantities of coconut oil in less time, helping her meet the growing demand of her clients and reducing her workload.

Financial Literacy and Management

Managing her income and reinvesting in her business has been a challenge for Mary. The BLU BIZ financial literacy training will empower her with the skills she needs to better understand her finances, plan for growth, and manage cash flow effectively. With these tools, Mary will be able to make smarter decisions and create a more sustainable business model.

Branding and Market Linkages

Mary's coconut oil is beloved by her clients, but she knows that effective branding and marketing will help her reach even more customers. BLU BIZ will equip her with the skills to package and brand her product professionally, making it more appealing to a wider audience. In addition, the program will connect her to new markets and buyers, expanding her client base beyond her local community.

Mentorship and Networking

Mary had the privilege of meeting **Madam Wangari, Senior Program Manager** at TechnoServe, and her team at the Action Life Kenya Mokowe Office. In this session, she shared her challenges, aspirations, and innovative ideas. Through mentorship from BLU BIZ trainers and exposure to a network of like-minded entrepreneurs, Mary will gain inspiration, guidance, and support to overcome obstacles and thrive.

Economic Empowerment

Ultimately, the BLU BIZ Program will not only empower Mary as an entrepreneur but also transform her into a role model for other women in her community. By scaling her business, she will create employment opportunities for others and demonstrate the power of resilience and innovation.

“CHANGING LIVES, ONE BUSINESS AT A TIME”

Mary's story is a testament to the transformative potential of the BLU BIZ Program. As she embarks on this journey of growth and empowerment, the ripple effects of her success will extend far beyond her household. By increasing her income, Mary will provide better opportunities for her family, invest in her children's education, and contribute to her community's economic growth.

This initiative is a game-changer not only for Mary but for countless other women in Lamu County working in the coconut value chain. Thanks to TechnoServe and the Mastercard Foundation, the BLU BIZ Program is setting a new standard for empowering women entrepreneurs, turning challenges into opportunities, and dreams into realities.

As the BLU BIZ Program begins implementation, Mary stands as a beacon of hope for her community. With modern machinery, new skills, and expanded market access, her dream of becoming a leading coconut oil producer is within reach. Her resilience and determination, combined with the support of this transformative program, will create a legacy of empowerment and opportunity for the next generation.

Mary's journey is just the beginning. The BLU BIZ Program is poised to uplift many more entrepreneurs like her, proving that with the right support, no challenge is insurmountable. Together, we are changing lives and shaping a brighter future for Lamu County and beyond.





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BUILDING RESILIENCE AND CHAMPIONING GENDER EQUALITY



At Action Life Kenya, we are committed to driving sustainable development, empowering marginalized communities, and fostering gender equality. Recently, our Programs Manager, Mr. Mathenge Ndungu, and the team had the privilege of attending the BLUBIZ Safeguarding, Gender, and LAMP Training in Mombasa. This training, organized by TechnoServe and supported by the Mastercard Foundation, was an incredible opportunity to enhance our capacity to create lasting change within the communities we serve.

THE POWER OF KNOWLEDGE AND TRAINING

The BLUBIZ Training focused on key areas essential for the growth and empowerment of local communities:

- Gender Equality:** As champions of social inclusion, we recognize the importance of ensuring equal opportunities for all, regardless of gender. The training equipped our team with valuable knowledge on how to promote gender equality in all aspects of our programs, ensuring that women and men are equally empowered to participate in and benefit from economic activities.
- Safeguarding:** Protecting the rights and well-being of vulnerable groups is central to our mission. This training deepened our understanding of safeguarding practices, helping us implement measures to prevent harm and promote the safety of all individuals involved in our programs.
- Sustainable Livelihoods:** The training also provided critical tools for building sustainable livelihoods, ensuring that the communities we work with can achieve long-term economic resilience. By learning new strategies for supporting entrepreneurs, particularly in the coconut value chain, we are better equipped to foster economic growth and self-reliance.



This training was made possible through the collaboration between TechnoServe and the Mastercard Foundation, whose continued support enables us to drive forward our mission of creating economic empowerment, gender equality, and sustainable development. We are incredibly grateful for their ongoing partnership, which strengthens our work and the impact we can have on the communities we serve.

BLUBIZ MODULES TRAINING

At Action Life Kenya, we believe that empowering individuals with the right skills is essential to unlocking their full potential. Recently, our facilitators had the privilege of attending the BLUBIZ Program Modules Training organized by TechnoServe and supported by the Mastercard Foundation. This transformative two-day session focused on Soft Skills Development, providing valuable insights and practical tools for fostering personal and professional growth.



FOSTERING PERSONAL AND PROFESSIONAL GROWTH

The **BLUBIZ** Soft Skills Training equipped our facilitators with the skills necessary to inspire and empower local communities. The training covered a range of critical soft skills, including:

- **Communication:** Effective communication is the backbone of any successful career. Participants learned how to convey ideas clearly, engage in active listening, and express themselves with confidence, both in professional and social settings.
- **Leadership:** We explored the core principles of leadership, including decision-making, problem-solving, and how to inspire and motivate others. By developing leadership qualities, individuals are better equipped to lead teams, initiate projects, and contribute positively to their communities.
- **Time Management:** Time management is an essential skill for achieving success in both personal and professional life. Participants were introduced to techniques that help them prioritize tasks, set goals, and manage time effectively to boost productivity and reduce stress.
- **Conflict Resolution:** Learning how to resolve conflicts in a constructive manner is crucial to maintaining harmony in any environment. The training provided strategies for managing disputes, fostering collaboration, and ensuring positive outcomes in challenging situations.
- **Teamwork and Collaboration:** The importance of working together as a team was a central theme of the training. Through interactive activities and discussions, participants learned how to collaborate effectively, leverage collective strengths, and achieve shared goals.



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Equipping Beneficiaries for Success

The soft skills learned in this training are invaluable tools that will enable Action Life Kenya's beneficiaries to thrive in both their personal and professional lives. By enhancing key skills such as communication, leadership, and time management, we are helping individuals become more confident, capable, and successful in their respective fields. These skills will not only empower individuals to excel in their businesses but will also enhance their contributions to the wider community. By equipping beneficiaries with the ability to navigate challenges, lead teams, and build positive relationships, we are setting them up for long-term success.

This training, part of the BLUBIZ Program, is made possible through the invaluable support of TechnoServe and the Mastercard Foundation. Their continued commitment to building sustainable livelihoods, enhancing skills, and empowering individuals is helping create economic opportunities and improving lives across the region.

We are deeply grateful for their partnership, which has equipped us with the tools to positively impact the lives of our beneficiaries and continue advancing our mission of creating a sustainable future for local communities.



LAMU MEGA CULTURAL FESTIVAL 2024

CELEBRATING LOCAL INNOVATION AT THE LAMU MEGA CULTURAL
FESTIVAL: COCONUT VALUE CHAIN SHINES



• COCONUT INNOVATION ON DISPLAY

Our talented entrepreneurs have taken traditional coconut resources and transformed them into innovative and eco-friendly products that are both sustainable and marketable. The following products are on display at the festival:

1. **Coconut Oil** – Pure, natural, and versatile, this oil is perfect for skincare, haircare, and cooking. A true testament to the rich potential of local resources.
2. **Door Mats & Cloth Buttons** – Handcrafted with precision and care, these products highlight the region's sustainable craftsmanship. These pieces are not only functional but also embody the spirit of Lamu's artisanship.
3. **Ornaments & Crafts** – Beautiful creations like turtle figurines and other decorative items made from coconut shells, showcasing the artistic talents of our local artisans.

This event serves as more than just a display; it's an economic game-changer. With the festival drawing thousands of tourists and visitors, our beneficiaries now have a golden opportunity to market and sell their products, fulfilling one of the core objectives of the BLUEBIZ Program: creating market linkages for local entrepreneurs.

As the Lamu Mega Cultural Festival 2024 unfolds, it's truly inspiring to see how this vibrant event is bringing life-changing opportunities to our local entrepreneurs. The festival has become a powerful platform for showcasing the immense creativity and entrepreneurial spirit of our people, particularly those involved in the BLUEBIZ Program.

Implemented in partnership with TechnoServe and supported by the Mastercard Foundation, the program is empowering local entrepreneurs in Lamu by fostering economic growth, sustainability, and innovation. One of the standout features of this year's festival is the coconut value chain, where beneficiaries from Matondoni, Lamu Island, and Mpeketoni have been able to showcase their remarkable products.

WHY THIS MATTERS

The Lamu Mega Cultural Festival is more than just a celebration—it is a stepping stone towards economic empowerment, sustainability, and community growth.



- **Economic Empowerment:** The increased sales of these innovative coconut products directly contribute to better incomes for local communities. This, in turn, supports families and encourages entrepreneurship.
- **Sustainability & Innovation:** These products demonstrate how traditional resources like coconuts can be reimagined as modern, eco-friendly innovations. This shift towards sustainability is vital for both the environment and local businesses.
- **Community Growth:** By supporting these entrepreneurs, we are fostering a culture of creativity, resilience, and self-reliance in Lamu County. It's about creating a more inclusive economy where everyone has the opportunity to thrive.





A SUCCESSFUL SHOWCASE AT THE LAMU CULTURAL FESTIVAL

Action Life's participated in the 2024 Lamu Cultural Festival, held from November 28th to 30th, 2024, at the Amu Island Seafront. This three-day celebration of culture, talent, and local products provided a unique platform for showcasing the BLUEBIZ Program and the incredible potential of coconut value addition in Lamu County.

Our participation in this event was a significant milestone in our mission to promote dignified livelihoods for young women and men in the coconut sector. Through the BLUEBIZ Program in partnership with TechnoServe and supported by the Mastercard Foundation, we have been empowering communities to create coconut-based products that not only preserve heritage but also drive economic opportunities. The Swahili slogan, "Kichocheo cha Nazi Kinacholeta Mabadiliko Lamu," truly encapsulates the transformative impact of coconut value addition.

Objectives of Participation

Our participation had clear goals that were integral to advancing the coconut value chain and furthering our impact:

- 1. Promote the Coconut Value Chain:** Showcasing Action Life's contributions to the sector.
- 2. Provide a Platform for Participants:** Giving beneficiaries an opportunity to display their products and skills.
- 3. Increase Visibility and Foster Community Engagement:** Engaging visitors to raise awareness about the coconut sector.
- 4. Generate Sales and Gather Feedback:** Collecting valuable insights and boosting sales to empower participants.



REVENUE GENERATION

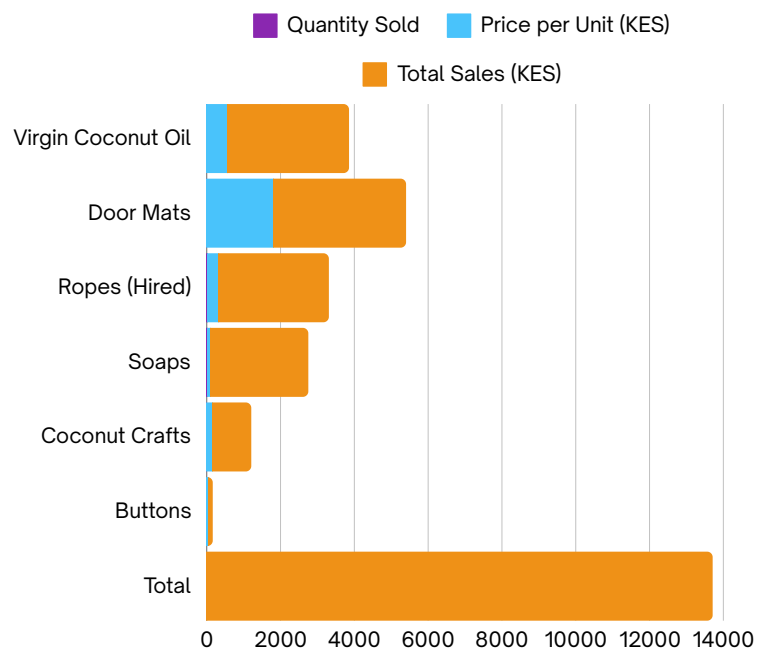
In addition to the knowledge shared and relationships built, the festival was a significant success in terms of revenue generation. The total sales amounted to **KES 13,710**, directly empowering participants and providing vital funding for future activities.

PRODUCT	QUANTITY SOLD	PRICE PER UNIT (KES)	TOTAL SALES (KES)
Virgin Coconut Oil	6 bottles (500ml)	550	3,300
Door Mats	2	1,800	3,600
Ropes (hired)	10 pcs	300	3,000
Soaps	33 pieces	80	2,640
Coconut Crafts	7 bracelets	150	1,050
Buttons	3	40	120
TOTAL			13,710

Challenges

While the event was largely successful, we encountered some challenges that we aim to address moving forward:

- 1. Packaging Issues:** The use of drinking water bottles for packaging coconut oil diminished its appeal and may have affected the product's perceived quality.
- 2. Lack of Professional Branding:** The absence of professional branding impacted the ability to compete in premium markets, where visual appeal and branding are crucial.





STRENGTHENING QUALITY AND INNOVATION: KEY INSIGHTS FROM THE BLUEBIZ PROGRAM KICKOFF EVENT

we were honored to attend the official Kickoff Event of Cohort 2 of the BLUEBIZ Program, held at the esteemed Pridelnn Hotel, Mombasa. The event marked the start of another transformative journey for local entrepreneurs, particularly those involved in the coconut value chain. As we continue our mission to empower communities through the BLUEBIZ Program, we received valuable feedback from participants that will guide us toward even greater success.

One of the key participants at the event, Mary Njogu from Bahari Ward, provided thoughtful insights that will help us refine and improve our approach, particularly around product quality, packaging, and sustainability.

1. Packaging Improvements:

One of the main concerns raised was regarding the packaging of coconut oil products. Current packaging in water bottles was deemed inappropriate for oil products, affecting the product's integrity and presentation.

- **Recommendation:** Switch to standardized, food-grade bottles with proper seals to ensure the oil is securely contained, preventing contamination and enhancing product appeal.

Action Life Kenya's Response: We recognize the importance of packaging in promoting quality and safety. We will work closely with beneficiaries to identify appropriate packaging solutions and offer training on how to select and implement food-safe, durable containers to improve product appeal and shelf-life.

2. Manufacturing and Expiry Dates:

Another concern raised was the lack of shelf-life information on products. Without proper expiry dates, customers may hesitate to purchase due to uncertainty about product freshness and safety.

- **Recommendation:** Conduct observation tests to estimate the shelf-life of products and ensure that manufacturing and expiry dates are clearly labeled on all product packaging.

Action Life Kenya's Response: We take product transparency seriously. As part of our commitment to enhancing quality control, we will introduce training on shelf-life estimation and work with beneficiaries to standardize labeling practices to build customer trust and ensure products meet regulatory standards.

3. Oil Quality (Water Separation):

A significant issue noted was the presence of water separation in some of the oil products. Decay at the bottom of one oil bottle raised concerns about the oil's purity and quality, suggesting improper separation and water retention during production.

- **Recommendation:** Introduce a more robust oil separation process and train participants on quality control measures to ensure that no water remains trapped in the oil during production.

Action Life Kenya's Response: We understand that maintaining product quality is paramount. We are committed to providing hands-on training on oil filtration and separation techniques, ensuring that participants can produce high-quality, water-free coconut oil. Quality control workshops will also be implemented to teach the importance of hygiene, testing, and inspection throughout the production process.

UNLEASHING THE POTENTIAL OF THE BLUE ECONOMY



Why the Blue Economy Matters

The Blue Economy is more than just a concept—it represents a transformative pathway toward economic resilience, environmental stewardship, and community empowerment. Coastal communities like Lamu, rich in marine resources, are uniquely positioned to benefit from the Blue Economy.

- **Job Creation:** By investing in sustainable fisheries, eco-tourism, aquaculture, and renewable energy, the Blue Economy can generate diverse employment opportunities for youth, women, and marginalized groups.
- **Environmental Preservation:** Promoting sustainable practices helps protect marine ecosystems, ensuring biodiversity and ecosystem services for future generations.
- **Climate Change Mitigation:** Activities like mangrove restoration and ocean-based renewable energy not only protect coastlines but also reduce carbon emissions.
- **Economic Growth:** Harnessing the Blue Economy supports local entrepreneurship, attracts investments, and fosters inclusive development in coastal regions.

Key Highlights of the Training

The session took a comprehensive dive into the Blue Economy, focusing on its importance, role in combating climate change, and potential as a catalyst for community transformation.

• **Understanding the Blue Economy:**

Participants gained insights into the Blue Economy's multifaceted role in creating sustainable livelihoods, protecting marine ecosystems, and addressing climate challenges. This sector, encompassing fisheries, maritime transport, tourism, aquaculture, renewable energy, and marine biotechnology, is a cornerstone for unlocking economic growth in coastal regions like Lamu.

• **SWOT Analysis for Strategic Planning:**

The training equipped participants with the SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis tool, enabling them to identify resources, challenges, and opportunities within their local contexts. By learning to assess the ecosystem's potential, participants were empowered to strategize and make informed decisions about Blue Economy-related ventures.

• **Climate Change Mitigation through the Blue Economy:**

A key component of the training focused on the Blue Economy's critical role in combating climate change, such as through mangrove restoration, sustainable fishing practices, and the adoption of renewable energy solutions like offshore wind and tidal power. Participants discussed actionable solutions to integrate environmental conservation with economic development.

• **Interactive Discussions and Practical Exercises:**

Through practical sessions and engaging group activities, participants explored real-world scenarios of how the Blue Economy can be harnessed to create job opportunities, support marine conservation, and address socio-economic challenges in coastal regions.



Key Achievements:

The engagement sessions, conducted between October 29th and November 2nd, saw remarkable participation from a wide cross-section of the community. A total of 165 individuals attended across the five wards, including youth, women, and elderly members from all demographic categories

The successful participation of local chiefs, elders, government officials, and community stakeholders contributed significantly to the fruitful discussions on coconut value addition, with a shared goal of improving economic outcomes for farmers and producers.

Most Significant Achievement: The most significant achievement of the engagement was the forging of partnerships between various stakeholders, including Lamu County government, Ministry of Agriculture, local chiefs, and prominent coconut farmers. Key stakeholders emphasized the need for continued collaboration in creating a conducive environment for the growth of the coconut value addition chain. It was agreed that the community would be supported through mobilization efforts, which include identifying local participants and ensuring that the security and support systems are in place for remote areas.

In particular, Mkomani showcased a unique product, Gizi, a traditional coconut milk jam used as a spread, highlighting the incredible potential for coconut-based value-added products. This product exemplifies how local innovations can contribute to expanding the coconut value chain in Lamu County, benefiting farmers and local producers.

Unique Scenarios During Mobilization: Across the wards, community members engaged in discussions on how best to utilize coconut products beyond the traditional markets. In Mkomani, the coconut milk jam (Gizi) attracted attention for its potential as a viable product in local markets. This finding points to the untapped potential of locally produced, value-added coconut products that can boost both the local economy and the livelihoods of coconut farmers.

Specific Lessons Learned:

- **Gender Dynamics and Cultural Challenges:** It became clear during the mobilization efforts that women in the Giriama, Pokomo, and Aweer communities face significant cultural and social barriers that limit their economic involvement. Some women are restricted by their husbands from engaging in business activities, and in Bomani, local chiefs reported instances of domestic violence that further hinder women's participation in the coconut value addition sector. This highlights the need for community sensitization to shift attitudes toward women's economic empowerment.
- **Perceptions of Coconut Value-Added Products:** Some community members believe that coconut products like hats, brooms, and crafts are only suitable for people with disabilities or the idle. This perception limits broader participation in the coconut value addition chain. Raising awareness about the economic benefits of coconut-based products, such as their potential to generate income and support local development, is essential to overcoming these misconceptions.
- **Language Barriers:** In areas such as Jericho and Rumshi, language barriers posed a challenge during mobilization. To overcome this, schoolchildren on holiday were enlisted to assist in translating discussions for their parents, ensuring the community remained engaged and informed.

The community engagement for coconut value addition in Lamu County has laid the groundwork for significant positive change in the region's agricultural sector. By fostering collaboration among stakeholders and raising awareness about the potential of coconut-based products, Lamu is on the path to economic empowerment and sustainable development. Continued support from the government, private sector, and community leaders will be key to unlocking the full potential of the coconut value chain in Lamu County.

The project aims to enhance economic resilience by transforming the coconut sector through:

- **Skills development** in entrepreneurial, financial, and technical areas.
- **Establishing market linkages** for high-value products.
- **Facilitating financial** inclusion to promote growth and innovation.
- **Integrating gender-sensitive** approaches to empower women and Persons with Disabilities (PWDs).

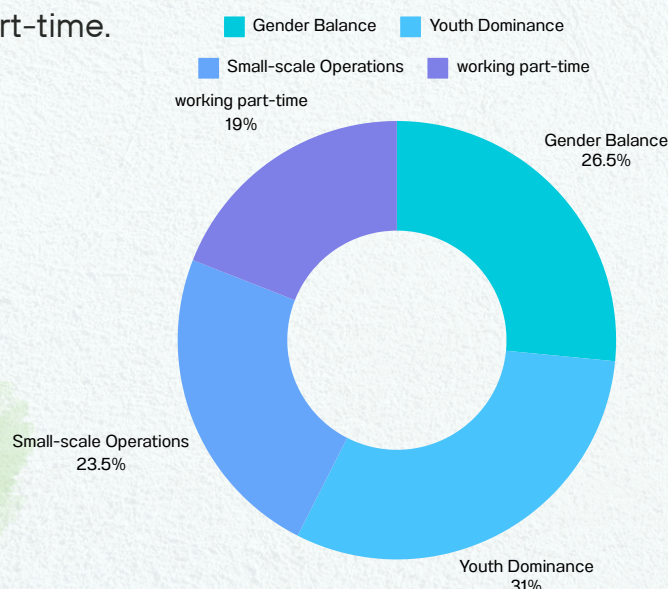
The ultimate goal is to increase youth income by 30% by April 2025 while aligning with Kenya's Vision 2030 and Big Four Agenda.

Key Milestones and Findings from the Needs Assessment

In November 2024, a needs assessment survey involving **381** participants (**298 women and 83 men**) was conducted. Here are the key findings:

1. Socio-Economic Profile

- **Gender Balance:** 78% of participants are women.
- **Youth Dominance:** 91% of respondents are aged between 18–34 years.
- **Small-scale Operations:** 69% of entrepreneurs operate small-scale enterprises, with 56% working part-time.





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2. ECONOMIC CHALLENGES

- **Low Profitability:** Monthly net incomes average KES 2,352, with women earning 35% less than men.
- **Basic Needs Gap:** Only 21% of respondents earn enough to support their families' basic needs like education, healthcare, and food.
- **Market Limitations:** 99% of entrepreneurs rely solely on local markets, with just 1% accessing national markets.



3. Coconut Product Trends

- **Raw Coconuts Lead:** 60% of participants handle raw coconuts, followed by 39% in coconut oil and 18% in crafts (brooms, ropes, mats).
- **Value Addition:** Only 34% engage in value addition, focusing on oil pressing (31%), packaging (24%), and cleaning (27%).

4. Digital and Technological Barriers

- **92% demand digital marketing tools** like WhatsApp for Business and Instagram.
- Limited adoption of modern tools due to **high costs (65%)**, lack of training (86%), and limited supplier networks.



EMPOWERING WOMEN AND PWDS IN THE VALUE CHAIN

WOMEN AND PWDS DOMINATE THE COCONUT VALUE CHAIN, YET THEY FACE SIGNIFICANT CHALLENGES:

- **Limited participation** in physically demanding tasks like harvesting due to safety concerns.
- **Exploitation by middlemen**, leading to low returns.
- **Wage Gaps:** 43% of respondents observed higher daily wages for male workers.

SOLUTIONS UNDERWAY

- **Introduction of mechanized harvesting tools** for safety and efficiency.
- **Establishing cooperatives** to protect women from exploitation and increase bargaining power.
- **Financial literacy** and customized training programs to promote leadership among women and PWDS.

INCOME TRENDS AND WARD PERFORMANCE

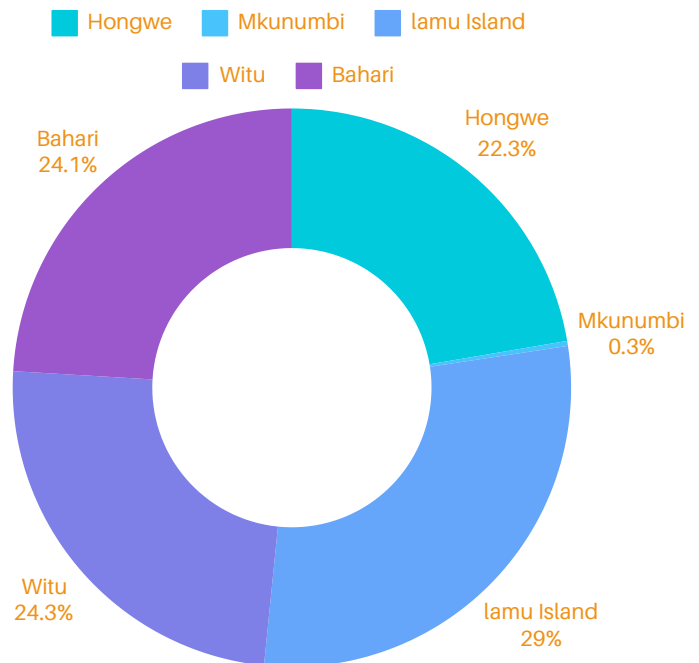
The wards participating in the project displayed diverse trends in productivity and profitability:

WARD	INCOME GROWTH (%)	KEY OBSERVATIONS
Hongwe	77%	Significant growth due to market linkages and training.
Mkunumbi	-35%	Declines linked to outdated practices and limited access to technology.
Lamu Island	Stable	Consistent but stagnant trends in productivity.
Witu	84%	High participation in value addition processes.
Bahari	83%	Steady growth driven by improved farming techniques.



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INCOME TRENDS AND WARD PERFORMANCE



CURRENT INTERVENTIONS AND INNOVATIONS

1. Technology Integration

- **Digital marketing** training for platforms like WhatsApp, Instagram, and Facebook.
- Subsidized access to **value addition** machinery (e.g., coconut oil presses).

2. Skills Development Programs

- **Business Clinics:** Hands-on workshops connecting local entrepreneurs with national market leaders.
- **Digital Literacy Training:** Tools for online sales, resource mobilization, and marketing.
- **Agricultural Skills:** Advanced techniques in sustainable coconut farming and pest management.

3. Market Expansion Efforts

- **Establishing regional and national market** linkages to help entrepreneurs diversify beyond local sales.
- **E-commerce Platform Development:** Creating online marketplaces for coconut products.





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Sector Challenges and Proposed Solutions

The needs assessment identified structural challenges across the value chain, with actionable recommendations for each stakeholder:

CHALLENGE	PROPOSED SOLUTIONS
Lack of access to financing	Partnerships with local banks and SACCOs for low-interest loans.
Outdated farming practices	Training on modern farming techniques and distribution of drought-resistant coconut seedlings.
Limited infrastructure (roads, storage)	County-level investment in roads to reduce transport costs and post-harvest losses.
High cost of processing equipment	Partnerships with local fabricators to provide affordable value-addition machinery.
Low awareness of value-added products	Community workshops and exposure visits to showcase innovative coconut products.



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KICHOCHEO CHA NAZI SPARKING CHANGE IN LAMU"



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