

GROWING RURAL YOUTH AGRIBUSINESS IN KENYA

STORIES AND BEST
PRACTICES OF THE
VIJABIZ PROJECT



Investing in rural people

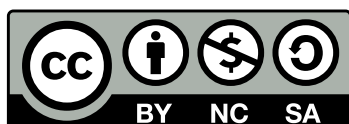
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INTRODUCTION

Youth constitute about 30% of the Kenyan population and 60% of the total labour force, with 1 million youth entering the labour market each year. The 2013 *UNDP Kenya's Youth Employment Challenge* report revealed that 64% of unemployed Kenyans were youth, which is a critical concern for the country.

As the backbone of Kenya's economy, agriculture accounts for 65% of the nation's annual exports and contributes 24% to gross domestic product. Youth agribusinesses are facing many challenges to grow; an issue the Vijabiz project set out to address.

Vijabiz – the Youth Economic Empowerment through Agribusiness project – has been implemented by the Technical Centre for Agricultural and Rural Cooperation (CTA) and USTADI, with main funding provided by the International Fund for Agricultural Development (IFAD).

Specifically, the project has focused on building entrepreneurship and ICT capacity, creating market linkages, facilitating value addition and innovative access to finance. The initiative has worked with 160 youth agribusiness groups and around 2,300 individual youths (with 53% being women) in the cereal, dairy and fishery value chains in Kilifi and Nakuru counties in Kenya. More than 70 youth groups received grants from the project (in the form of equipment and/or cash); the value of this support ranges from US\$1,000 to US\$20,000.

The 2-year project (2018-2020) focused on innovative, rural youth 'agripreneurship' as a way to make agriculture more interesting for youth by creating sustainable rural employment and wealth. It is aligned to the government's Kenya Youth Agribusiness Strategy 2017-2021, which aims to provide new opportunities and address challenges for youth in agriculture value chains.

Part 1 of this publication is dedicated to showcasing the success of selected youth groups across the cereal, dairy and fishery value chains, including all-women's groups, and highlighting particular groups' efforts to build resilience into their businesses to cope with climatic challenges, as well as



deal with the changing circumstances for youth agribusinesses as a result of the COVID-19 pandemic. The stories in each chapter highlight the activities of the youth groups, some of the challenges faced, and their plans for the future in implementing the skills they have gained and using any grants or equipment provided by Vijabiz. Each chapter in Part 1 contains a thematic story (including several groups) and individual group stories illustrating the chapter theme.

Part 2 of the publication focuses on the approaches taken by the Vijabiz project to support groups through mentorship, ICT use, value addition, as well as working in tandem with county government officials. These chapters also demonstrate how the project has strived to enhance rural young women's opportunities and success in agribusiness and promoted innovations. Lessons learned throughout this project and recommendations for the future are also included.

This publication has been produced to promote the rural youth businesses involved, illustrate their experiences and discuss results, as well as to share knowledge acquired on rural youth project implementation.

The youth groups mentioned in this report have been selected to highlight various features of Vijabiz, and the specific objectives of this publication. Other groups involved in the project were profiled in the document *Pathways to Rural Youth Agribusiness Success: Stories from the Vijabiz project*, published earlier in 2020: <https://bit.ly/2ZOoXEx>.

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PART 1
STORIES

CHAPTER 1

SEEDING SUCCESS IN CEREALS



The cereals value chain is layered and complex, but where many see challenges, some young people have seen opportunity. Through a deep understanding of the building blocks of business, diversification, value addition, marketing and branding, these youth groups in Kilifi and Nakuru counties in Kenya are taking their enterprises to new levels, and supporting their communities in the process.

Passionate beginnings

Businesses start with an idea and a determination to make it succeed. For many youth groups in Kenya, the motivation behind venturing into the cereals value chain was a desire to support their communities and combat the issues they face.

This was the case for the 11 members that form the Gituamba Young Men and Women in Nakuru County, who wanted to find a way to address unemployment and rising crime rates in their area. So, in 2016, from group contributions, they decided to start buying cereals and beans

from local farmers, and selling them to local markets and wholesalers.

The group's motivation is what kept them going, even when challenges arose. After a successful start, failed rains had a terrible effect on farmers' yields and the business suffered. It was only through the generosity of a local resident, who saw what the group was hoping to achieve, that they got back on their feet. "The man saw our passion and told us that he was willing to give us the space where he was operating his milling machine," emphasises Evans Maina, the chairperson of the group. "We agreed on the terms and we were even more challenged to work hard in sourcing raw materials. We would travel long distances in search of the raw materials."

Building on the basics

Though the cereal cultivation itself is, of course, a crucial part of any enterprise in the cereals value chain, other aspects of running a business cannot be ignored. For many groups, record-keeping, marketing and the use of ICTs were absent from their day-to-day activities. There was no way to track



profits, losses, costs or interact with customers to maintain relationships and encourage loyalty.

The Vijabiz project trained the youth groups in ICTs, record-keeping, market research, marketing and customer service; all critical skills in any business. “We initially never even used to have any records and were not happy with how we were spending our money. But today, every little transaction we make must be accounted for and members must be updated on the financial status of the group at every sitting, thanks to Vijabiz,” explains Evans. The marketing training has given the group a strategy to deliver products to customers’ doorsteps in a bid to build trust and their customer numbers. These deliveries are done by young motorbike operators, who are hired by the group to also source for maize, rice, beans and sorghum from farmers.

For another group, Amka Youth Group, also in Nakuru County, this training was key to opening up the market they

now operate in. The Vijabiz training in market research allowed them to identify the existing wheat market in their region. Having previously reared rabbits, and spent an unproductive couple of years trying their hand at maize cultivation, the group learned that wheat took only 4 months to grow, and was a product in high demand locally. In their first harvest in 2019, the group managed to get 200 bags (90kg) and sold them for KSh500,000 (US\$4,600).

This growth in profits following training is not exclusive to Amka Youth Group. Inuka Njoro Youth Group, another based in Nakuru County, learned about important social media platforms like Facebook, enabling them to start gaining referrals online. Before the training, the group was selling 20 kg of feed per week, which has now increased to 100 kg of feed each for poultry, dairy and pigs. Previously earning KSh7,000 (US\$64.48) per month, they are now earning up to KSh20,000 per month (US\$184.23), and have grown their customer base from around 50 customers before the training,

to 200 farmers to date. Vijabiz has also agreed to pay the Kenya Bureau of Standards (KEBS) certification to enable them to start branding their products; another way the group can add value to their products.

Turning a profit through adding value

Since establishing their group in 2018, Eagle Sight Youth Group has moved from growing maize and beans to adding value to their products by grinding maize for sale, making popcorn that has become a hit in the Naivasha area of Nakuru County, and packaging rice and lentils under the Eagle brand name. The group buys the crops from farmers and repackages to sell to local consumers; a process they learned from the Vijabiz project.

Value-addition training has also seen a huge growth for the Inuka Njoro Youth Group, who were initially struggling with maize cultivation and finding a market for their products in Nakuru County. To improve sales and save their business, the group knew they had to find a way to set themselves apart from the rest. Now, the group of 15 members, the majority of them farmers aged between 26-34, are able to benefit by turning local raw materials, like sunflower or cotton seed, into animal and fish feed. The group focuses on making poultry, dairy and pig feed, because these are most in demand.

Awakening potential with diversification

Value addition is not the only way youth groups are enhancing their practices and increasing their profits. Many groups have made efforts to diversify their operations; Amka Youth Group is just one group that is benefiting from these efforts.

To diversify their operations, the group moved into maize flour processing after receiving a milling machine through Vijabiz, as they had seen one in operation while visiting a milling plant in Nakuru. They buy maize from local farmers which they then mill and sell to Nakuru residents and local restaurants. They also mill maize for residents at a fee. With the milling business in its early stages, they are able to mill one 90 kg bag a day and sell the maize flour in small packages of 1 kg, 2 kg and 5 kg, which earns them KSh4,500 (US\$41.45) in total, compared to a bag of maize that they buy for KSh2,200 (US\$20.27).

“We want to make sure that with maize, wheat and beans we are not struggling and that one crop can cover us in case another one is not performing well,” notes Shadrack Kilel,



“We want to make sure that with maize, wheat and beans we are not struggling and that one crop can cover us in case another one is not performing well. The diversification has also allowed us to look at ways we can start packaging our own flour.”

Amka Youth Group chairperson. “The diversification has also allowed us to look at ways we can start packaging our own flour.”

To grow its milling business, the 12-member group plans to enter into contract farming with local farmers to ensure they get a steady supply of maize at a reasonable rate compared to buying from middlemen and brokers. They also intend to open another milling shop in a different location to expand their customer base, and move into wheat milling through purchase of a milling machine, as they hope to establish a foothold in the milling business in Nakuru County and beyond.

Gituamba Young Men and Women Youth Group has also expanded their business to encourage resilience and shield themselves against potential challenges in the maize milling business. They have now diversified their operation and started stocking cereals, including sorghum and millet, and also beans. Ultimately, the group is looking to buy land to grow their own maize, to stem the exorbitant prices of sourcing from farmers, and start branding their own maize flour with a view to expand beyond Nakuru County.

A future for youth in farming

From their initial big ambitions to seeing those dreams become reality, these youth groups have not forgotten their reasons for starting, nor do they plan to slow down. Inuka Njoro Youth Group has now hired members to help in their shop, and has hired security and people to assist in the mixing of feed, thus creating employment. Similarly, Gituamba Young Men and Women is in the process of moving to a new location and has secured a milling machine, which chairperson Evans says will now allow them to concentrate fully on other aspects of the business, and expand even more.

Efforts to expand and increase their enterprise’s impact are also visible among the Eagle Sight Youth Group in Nakuru County. This group is looking to package more products, including porridge flour, and wants to increase its milling capacity in order to create more jobs for local youth. “We want to innovate, grow and empower the youth of Naivasha with our venture,” concludes Joel Muriithi, the group’s chairperson.



GAINING MOMENTUM IN THE GRAINS BUSINESS



Henrok 6 Group, Nakuru County

Henrok 6 Group are renowned in Nakuru County as one of the key players in the milling business. The group joined the Vjabiz project in 2018 and, with the help of training and interactions with mentors and value-addition partners, the development of the business has been impressive.

Busy times in maize milling

In 2016, a group of 10 young men and four young women came together to explore ways they could empower themselves, and started saving money through table banking. Six months on, Henrok 6 Group managed to set aside KSh50,000 (US\$460.57). In 2017, using this and a government youth loan of a similar amount, they set about launching their own maize milling business.

It has not always been a smooth ride for the group. They have grappled with reduced supplies from farmers, due to

prolonged dry spells or intermittent rains, and pests and diseases. Competition with established millers who buy maize from farmers above market price has also, at times, impacted their operations.

Nevertheless, at the Mawanga shopping centre in Nakuru County, it is another busy day at the Henrok 6 milling shop, where teamwork and division of labour have defined their agribusiness journey and their pursuit to become a force to reckon with in this sector. In one section of the shopping centre, motorbikes carrying bags of maize are received by two young men who transfer them to a rack. The men sort the cobs, removing any foreign materials or damaged kernels, before transferring the maize to another man wearing a blue dust coat, who waits to start the milling process.

At the end of the milling process another man receives the flour and starts packing it into branded sacks. Outside the shop, young men wait in their motorbikes as sacks full of the maize flour are loaded ready to delivery. A lady steps out of

“The journey of Henrok 6 Group, their business strategy and the dedication of the members is impressive. We are proud as a county for the role they continue to play in inspiring other youth.”



the milling shop with a black book, a pen and a phone to record the number of bags that are being loaded onto the motorbikes, before giving the riders the go-ahead to start delivery to various customers.

Currently, the group is also trying to adapt to the new conditions caused by the COVID-19 pandemic, such as decreased demand from schools and restaurants, while trying to certify its product for formal markets. All these challenges have made the group even more determined to succeed, and they're doing just that!

Investing in the future of cereals

Through Vijabiz, the group was trained on financial management, marketing, and using ICTs to engage with

customers. The group has also benefitted from mentorship and value-addition training that has seen it move to milling and packaging maize flour and porridge flour.

They launched a website in 2019, where customers can place orders directly. The group says that through the online portal, they are able to receive, on average, seven orders a week. The company also uses Facebook and WhatsApp to reach more customers.

Through peer-to-peer visits and trade fairs, the group was able to identify market gaps, learn what their peers were doing and establish networks with county government officials, regulatory bodies like the KEBS, and private sector players, like other millers.



Categorised as a mature business in the cereals value chain by Vijabiz, the group was awarded a US\$10,000 grant and a further US\$10,000 in the value-addition category for equipment. The group used part of the funding to purchase a modern milling machine that can mill 12 tonnes a day, which is a huge improvement from the previous machine, which could mill only 90 kg daily at full capacity.

With the remaining funding, Henrok 6 have also invested in rollers, crushers and a maize polisher to ensure they are able to produce both grade one and grade two maize. Grade one goes through polishing to make it sifted and refined, which is ideal for packaging. Local communities, however, prefer grade two because it is cheaper. “We mill both types of flour to meet the market preferences of different customers. The equipment we received from Vijabiz has allowed us to speed up the milling process and take more orders each day,” states Boniface Mbae, the group chairperson.

Cultivating relationships for growth

The group has entered into contract farming with local farmers, who supply them with maize, to eliminate

middlemen and brokers who overprice their commodities. To encourage their relationships with the farmers, the group provides farmers with seeds and fertilisers, while guaranteeing them reliable demand with competitive prices once the crop matures. The group also visits farmers with extension officers (field agriculture officers from the county government) to give them agricultural advice on good farming practices.

As a result of Vijabiz training where they met another group supported by the project, Nax 7 Youth Group, the two groups are now interacting together. Henrok 6 has contracted Nax 7 to supply them with maize they are producing. On average, Henrok 6 buy four bags of maize each week from Nax 7. However, as Henrok 6 looks to expand its porridge flour business, the group says it wants to buy more products from Nax 7.

As the business has grown, Henrok 6 has, since 2019, been packaging its products under the Star brand name, among them *ugali* (maize) and *uji* (porridge) for fermented and regular (non-fermented) porridge. The key customers for the products

include schools, hotels, wholesalers and retailers in Nakuru East. The group has also won a contract from the Ministry of Interior and Coordination to supply food provisions to police stations and military barracks.

“Since we are targeting both small and large customers, we ensure that we start our packaging from 5 kg for the maize flour, which we sell at KSh270 (US\$2.49) with the largest packages being 50 kg that go for KSh2,250 (US\$20.73). For porridge, we sell packages as small as 500 g for KSh30 (US\$0.28). That has given us an advantage in a competitive market because we can easily manage the needs of customers in different clusters,” Boniface adds. “We have been able to employ 10 youth who are not members of the group. Members are also actively involved in the running of the business from management and marketing to operations,” Boniface explains. The group made a profit of KSh198,000 (US\$1,823.88) in 2018, which grew to KSh244,000 (US\$2,247.60) in 2019.

To bolster its operations and improve quality, the group has partnered with public and private sector players. It is working with The Global Alliance for Improved Nutrition (GAIN) to ensure that its products are of the right nutritional quality and explore other ways they can fortify them. GAIN introduced a series of complementary food workshops targeting those who were adding value to foods with a view to offering them technical assistance on adding nutrients into their food in early 2020. Henrok 6 learnt of the project and applied. The group qualified and started training; the initiative is ongoing but has been put on hold due to COVID-19.

Henrok 6 has also been incubated by the Kenya Climate Innovation Centre for 6 months, where they are undergoing training on financial management and how to source raw materials and build a successful business in the wake of climate change. With the group looking to expand operations, they also received a loan of KSh200,000 (US\$1,842.30) from the Youth Fund, an initiative of the national government.

Sharing the secrets behind the success

To motivate more young people to venture into farming, the group participates in various mentorship initiatives. For example, they showcased their business to over 500 youth at the Menengai Youth Empowerment Summit in February 2020, facilitated by Menengai Ward Member of County Assembly, Wilson Mwangi.



The success of the group has caught the Nakuru County Government’s attention. They were awarded the Youth in Agriculture Award in August 2020 and celebrated for working towards achieving the county’s food security and youth empowerment agenda through value addition and innovation.

“The journey of Henrok 6 Group, their business strategy, and the dedication of the members is impressive. From the strides they have made in scaling their business to jobs they are creating and the impact their business is having on the local communities, we are proud as a county for the role they continue to play in inspiring other youth,” states Anne Odhiambo, agriculture officer in Nakuru County.

Big plans

Henrok 6 look to the future with optimism. With the help of the County Government of Nakuru and the Ministry of Agriculture, they are being trained on fortifying their products with indigenous vegetables, including amaranthus, black nightshade and spider plant, in order to cater to an emerging market expressing appetite for healthier products. This, they say, will expand their customer base as they target hospitals, people who require special diets and school children. They hope to also purchase a warehouse to stock their products and open two more milling branches in Nakuru in the next year.

A BOOMING BUSINESS FROM BEANS AND BROWN FLOUR



Uwezo Youth Group, Nakuru County

Behind an 8 ha wheat field in Njoro, Nakuru County is a story of ambition, determination and zeal that dates back to 2014 when Uwezo Youth Group decided to try their hand at agriculture.

Uwezo Youth Group was formed with the aim of empowering group members, and was initially involved in poultry farming and table banking to attain that goal. However, when the project didn't pick up as they anticipated, mainly due to the high cost involved in rearing poultry, the group decided to try their luck in wheat farming. "The weather in Njoro area is conducive for wheat farming and we noticed that even with the many farmers who were growing wheat, the market was still huge with buyers coming from across Kenya," states Bernard Chanzu, the group's chairperson.

With 2 ha, the group harvested five bags in 2015, but managed to earn only KSh12,000 (US\$110.54) as they

struggled with lack of quality seeds and prevalence of pests and diseases. In 2018, the group delved into growing the Ki-Farm bean variety as well. "We decided to start bean farming because we realised that there was a growing interest from middlemen." Bernard adds that by rotating beans with the wheat, the bean crops added essential nitrogen to the soil.

Expectations exceeded

By 2018, when the group's five men and five women were picked to join the Vijabiz project, they had their eyes set on learning how they would increase yields. "We were trained on so many other aspects, from the use of ICTs, and how to manage our finance through good record-keeping practices, to improving our business through value addition and marketing to reach more customers. They were subjects we either had never heard of or took seriously before. Implementing these new skills changed the direction of the group," Bernard notes. With the group's savings and members' contributions, the group was able to acquire an 8 ha piece of land to plant wheat; whilst the other 2 ha was used to continue growing beans.

“Through Vijabiz, we were connected to Osho Chemicals Industries Limited, a company involved in the manufacture and sale of crop protection products. Through a series of trainings and farm visits, the company helped us identify the right wheat variety, Nduma, which is less susceptible to pests and diseases and produces higher yields,” Bernard adds.

In addition, the group attended a beans exhibition trade fair, where they learnt of farmers growing a new variety of yellow beans which fetched a higher market price. The variety sells at KSh115/kg (US\$1.06) compared to the Ki-Farm variety that fetches KSh45 (US\$0.41). “By growing this new variety, we harvested 18 bags (90 kg each) from 2 ha and were able to

earn about KSh186,000 (US\$1,713.34). Deducting expenses, including labour, inputs and transportation to market, we earned a profit of KSh74,800 (US\$689.02) in the last season,” enthuses Bernard.

As the dark clouds gather and hang over Njoro, a tractor the group has hired moves from one end of the farm to the other, taking its time to plough and turn the soil with military precision. “The tractor will cover this entire 2 ha today and we can start planting tomorrow,” Bernard says. “All 10 members are involved in the entire process, from planting, and spraying of foliar pesticides, to harvesting, because we want them to own the business. I have been mandated with





“Uwezo Youth Group stood out for me as a very dynamic and unique group. They have also done well in identifying a market gap in the milling of brown flour that is increasing in demand.”

organising land preparation, another member will oversee planting, while another will be in charge of pesticide spraying.” It is a hive of activity, as the tractor makes its way around the farm, Bernard and Patrick collect a bag of seeds from the car and start planting them in neatly prepared rows. “We are looking forward to a great season and to implementing the improved farm management practices thanks to the continued support from the county government field officers,” Bernard says as he fills his hand with some more seeds before placing them precisely along the row.

An inspirational approach

Stimulated by the Vijabiz training and the mentorship, since 2019, Uwezo Youth Group has taken another youth group,

Njoro Agriventures under its wing. Motivated by the group’s success, Njoro Agriventures has also decided to venture into wheat farming and has received training on group management, record-keeping and entrepreneurship from Uwezo Youth Group. The 10 young members of the Njoro Agriventures group, through its regular members’ contributions of KSh500 (US\$4.61) and savings, have put 1.2 ha under wheat farming and are expecting their first harvest this year.

Uwezo’s business model and ambitions have also caught the eyes of county government officials. “Uwezo Youth Group stood out for me as a very dynamic and unique group due to how they have managed to identify new varieties and have managed to balance growing wheat and beans on two different lands ensuring they get year-round income. They have also done well in identifying a market gap in the milling of brown flour, that is increasing in demand,” states Anne Odhiambo, the Nakuru County Agriculture Officer. “It is one of the groups that we are monitoring a lot as we have had good feedback about the running of their business.”

“We have decided we will be milling brown flour because our market research has shown us that there is a growing number of health-conscious customers who have expressed a huge appetite for it. At the moment, only one miller is doing it in our region and although that company has a countrywide footprint, we want to venture into that space and compete with the company,” says Bernard, who adds that they have already secured Uwezo Flour Millers as the name they would use for their flour processing business. Millers in Laikipia County, about 250 km from Nakuru, have taught the group about flour processing and modern ways of preserving wheat flour, including use of modern bags that allow aeration to increase shelf-life.

Once in a while, Bernard pauses to confirm something from his phone as Patrick, another member, excuses himself to make a call. Bernard is reviewing feedback, comments and inquiries that have been posted on their Facebook and Twitter pages, while Patrick responds to WhatsApp queries. “Today we have received four inquiries for wheat,” says Bernard who hails the ICT training they received as having played a huge role in their interaction with customers. He says that, on average, they receive five inquiries a day. “It has made work so easy. We do not have to go to the market and start scouting for buyers,” Bernard adds.

Overcoming challenges

Nevertheless, not all has been smooth going for the Uwezo Youth Group. With regard to their plans to mill brown flour, the unavailability of milling machines forced the group to wait for more to be imported. With the onset of COVID-19, imports were then suspended and their plans were further delayed. More worryingly, the COVID-19 pandemic has affected not only their business, but their plans for the future as the group fears that when their wheat is ready for harvest, struggles to locate milling equipment will cause them serious problems. Additionally, the pandemic has had a negative impact on the demand for and current prices of wheat.

Despite the ongoing challenges, the group's spirits are not dampened. Their goal is to buy their own land and increase the area under bean cultivation, which continues to provide a steady revenue, and move into the distribution of their own branded wheat flour in 2 years. "We have identified some markets, among them schools and the county government, and that is a key step in scaling up our operations by acquiring the right certification from the KEBS in order to in sell our milled flour in other markets beyond Njoro; it is something we feel we can still achieve in 2 years," concludes Bernard.



CHAPTER 2

MILKING THE OPPORTUNITIES IN DAIRY



From the Great Rift Valley escarpment to the Indian Ocean, youth groups across Kenya are using their passion for their communities and training received through the Vijabiz initiative to make a profitable business in dairy. Through trial and error, and a drive to improve, these groups have learned that identifying a niche market and tapping into the entire value chain is crucial in achieving success and creating a thriving enterprise.

From better feed to more milk

Value chains are so much more than the final product, packaged on a shelf, and the same is true in dairy. This chain starts with animal feed, as many of the Vijabiz youth groups soon realised. Making cattle feed, growing hay and selling silage are critical steps taken by a number of youth groups to capitalise on this discovery.

Kironai Self-Help Group in Nakuru town, for example, is a group of 31 members who, after being unable to find employment, decided to create their own opportunities in the

dairy value chain. The group received feeding programme management during Vijabiz training. “After going to the training and learning about feed management, I realised that my feeding regime was not optimal,” explains Kennedy Korir, a group member.

“By implementing what I learnt – that a mixed ratio of required feed containing all the nutrients is needed for the cows – milk production gradually started to increase,” Kennedy adds. As a result of the training, and the group’s willingness to put what they had learnt into practice, milk yields increased from 2 to 18 litres a day, which has enabled the group to nearly double their monthly income, from KSh32,000 (US\$294.77) to KSh60,000 (US\$552.69).

Creative Investors youth group, also based in Nakuru County, took part in peer learning visits. Travelling to Kakamega and Kajiado, the group participated in training tours and learnt how other dairy farmers were managing their herds. As a result of implementing a new feeding regime, “per cow, we have increased milk production to between 3-5 litres a day,”

states the chair of the group, Geoffrey Wachira. He explains that, as a litre sells for KSh40 (US\$0.37), this has resulted in an increase of KSh4,000 (US\$36.85) per cow per month.

Value addition from farm to fork

These groups, and others, are also using the lessons they learned from training on cattle feed to engage in value addition within their businesses. Silage, for example, is a highly nutritious feed that can be stored and used during the dry season, when fresh pasture is not available.

Kironai Self-Help Group identified this product as a potential new opportunity to add value. “After training, we realised that there was a gap for some of the nutrients that our animals lacked. So we started producing silage, and now we have increased our income as a group,” explains Kennedy. Demand for this type of feed is high, so not only does this product increase the milk production among their own cows, but the feed itself is now bringing in profits of its own.

Geoffrey of the Creative Investors youth group, also describes his group’s use of the value-addition training to improve their income, noting that “we implemented some changes as a group, making silage, fermenting feeds. We observed making cattle feeds and adding value to the feed, instead of grain matter. We saw the value in production.”

However, feed value addition does not stop at silage, as demonstrated by the Lare Milk Dealers Youth Group. This group of 15 reflected on how they could maximise their resources to diversify their income opportunities and upscale their business. Eventually, they noticed a gap in the production and sale of hay among dairy farmers in the region. So, after receiving Vijabiz training in 2018, they began making and selling hay to farmers to boost milk production. To reach more smallholder farmers, the group sells hay in small quantities, with a bale going for KSh120 (US\$1.11) as opposed to competitors, who only sell their hay in bulk.

Field visits organised through the project to large animal farms in Kajiado, inspired the group to grow hay on their 1 ha of land. Now, farmers buy hay from the group on credit, which they then repay from their milk sales. Hay sales have helped the group shield themselves from the challenges posed by COVID-19, where closed restaurants and businesses have affected dairy sales. When they are unable to sell their milk,



“We would like to encourage others, including donors, to support young people, who need a lot of support financially and through training, so they can acquire knowledge and skill, because young people are our future leaders.”

the group is now able to sell hay to a reliable customer base across the country. In future, the group aspires to have 8 ha of land to grow livestock feed and also start rearing their own cows.

Diversifying production to improve resilience

As well as the first phase of the production cycle, the groups have looked to the rest of the chain to identify opportunities for growth and increased profits. Lare Milk Dealers Youth Group started as a small business in Nakuru County, collecting milk from farmers and selling to nearby towns in 2012, but now the group sells milk through an ATM. Through Vijabiz funding, the group was able to invest in a pasteurising machine, which has helped increase shelf-life by 3 days and raise the milk price, from KSh30 (US\$0.28) to KSh50 (US\$0.46) per litre.

Similarly, the Green Belt Beneficiary Youth Group, also operating in Nakuru County, has used Vijabiz training to



increase the amount of milk collected daily from 150 to 500 litres. The group has bought three freezers, with a capacity to hold 600 litres of milk. With four milk collection centres and three milk selling centres, the group also owns two motorbikes, and hires one, to collect milk from farmers and distribute it to selling centres.

The milk is bought from farmers at a cost of KSh27 (US\$0.25) per litre and sold at KSh52 (US\$0.48) per litre as fresh milk (or KSh60/US\$0.55 per litre if fermented). The group also add value to the milk by making yoghurt, and have, according to group member, David Kamau, received funding for a pasteuriser and a cooler. They have also obtained a Kenya Dairy Board (KDB) certificate for milk handling.

Doing the market research: finding your niche

Animal feed and value addition are critical to the growth of these groups' enterprises, as is the positioning of their operations within gaps in the value chain, where they have identified an unmet need and made efforts to address it. This market

research, as well as working to brand themselves and encourage customer loyalty, has been key to the success of many.

For example, Umoja Youth Group in Kilifi North already had experience in making dairy products and adding value to create flavoured yoghurts, but they knew they needed to grow their market. Through Vijabiz, they received training in marketing, branding and research.

“After the training, we did our own research on how to reach our customers better. In 2019, we only had 500 ml yoghurt packages. We found that our main customers were campus students at a local university, but there is also a small primary school nearby. Children would come over but could not afford to buy our bigger packets of yoghurt,” explains 24 year-old group member, Buluku Splinter.

“Now we have been making smaller packages to accommodate the children as customers,” Buluku adds. We also realised that getting one-on-one feedback from our customers allows us

to immediately improve our product.” As a result, the group have started going out and talking to customers about their products and incorporating feedback. Through these efforts, the group has almost doubled their income, from KSh15,000 (US\$138.17) to KSh30,000 (US\$276.34) per month.

Green Belt Beneficiary has also used marketing to identify and attract customers. The group offered customers 2 litres free with the purchase of 5 litres of milk, ensuring their loyalty and also bringing in new customers. “We also received training in marketing on social media, particularly Facebook and WhatsApp,” explains David. This group has big ambitions for the future, hoping to use these strategies to increase their annual profits by 400% by the year 2023.

Making a future in the dairy value chain

With the use of the entire production cycle, value addition and market research, these groups have made huge

strides for themselves and their communities. In future, Kennedy, of Kironai Self-Help Group, would advise other young farmers that dairy farming can create a lot of opportunity for young people in business. “It is not only milk production that is possible, but a wide range of opportunities,” he says, noting that the dairy business spans everything from transporting milk to and from cooperatives and points of sale, to value-added processing, marketing and packaging.

There is a real future in the dairy value chain, states Kennedy. “Our vision as a group is to mentor more youths to go into this sector in future, and to increase the productivity of milk. We would like to encourage others, including donors, to support young people, who need a lot of support financially and through training, so they can acquire knowledge and skill, because young people are our future leaders.”



BEATING DROUGHT TO BRING DAIRY TO MARKET



Wazo Jema Youth Group, Kilifi County

Yoghurt, milkshakes and fresh milk are the key products Wazo Jema Youth Group is using to take advantage of the dairy value chain, overcome droughts and address unemployment among young people. The group of 13 now serves up to 100 customers daily and are creating futures for themselves through local resources.

In a neat room buzzing with freezers, chillers and a pasteuriser, Jane Dzeno mixes fresh vanilla yoghurt and pours it into a row of white cartons. “We make yoghurt, fermented milk known as *mala*, milkshakes, and we also sell fresh milk,” she says, lifting open the freezer lid to reveal boxes of tightly-packed produce. She pauses for a moment as a customer comes into the shop. “We also have fresh milk dispensers similar to a milk ATM,” Jane adds, pouring fresh milk into a plastic carton, ready to hand over to the customer.

Jane is Wazo Jema’s newest member and group secretary. Situated in Kilifi County near the Indian Ocean, the group of 13 members, aged from 22 to 35, was set up to address unemployment among young people, and to tap a growing market for dairy produce. Formed and registered with the Ministry of Public Service, Youth and Gender Affairs in 2016, the group started off rearing and selling over 500 chickens and eggs. While they still keep and rear chickens, they discovered a gap in the dairy market and decided to fill it.

Rashid Ali, group chairman, explains: “Here in Bamba in Kilifi County, we are living with very arid conditions.” Every year, the area is hard hit by drought and is often reliant on local government relief. Through organisations working with the local Bamba communities to address drought, farmers in the area had already received training in making water available for livestock by building small dams, and to preserve grass for livestock feed during dry spells. Since dairy farmers in the area were improving dairy production, but with limited

markets, the Wazo Jema Youth Group found a good opening for their business.

“We saw an opportunity to add value to milk and also help our local farmers get something,” explains Rashid. “From this, our farmers will send their children to school and we will also get something to feed our families. That is why we decided to start. Now we buy our milk from farmers and add value, ensuring that we maximise the profits in our business.”

Better book-keeping for improved profit

When Wazo Jema started out in 2016, each group member contributed KSh5,500 (US\$50.66) to buy new equipment. With this investment, they were able to buy a freezer and some cooling boxes, but they faced other challenges, including a lack of information about certification, and how to keep business records. However, in 2018, the group benefitted from Vijabiz training, and have not looked back since.

“We had some challenges, especially in record-keeping, in using ICT and in marketing,” explains Rashid. “But we had a Vijabiz mentor and received training in financial management,” he notes, specifically in keeping financial records using a mobile app known as My Cashbook, which has helped the group to keep track of their profits, losses and asset management. The group is using the app to keep financial records and print out Excel worksheets, summarised by the app.

Through more meticulous book-keeping, the group are now aware of profits and losses, enabling them to improve planning as well as to increase the amount of milk they buy, from 10 litres a day in 2018 to 80 litres a day in early 2020. However, since the COVID-19 pandemic hit in March 2020, this has dropped to 60 litres as the health crisis has affected people’s incomes and work opportunities.

“At first we used to buy products without recording,” recalls Rashid, which meant the group was not aware of how much milk they had left, and supplies would often run low or run out completely. “Now that we keep records, we are noting



down every expense we are going to incur,” adding that the dairy can keep track of supply and demand and has enough product to supply a steady stream of customers, which has increased since 2018 from around 10 to 100 customers per day.

Their neat and comprehensive financial records have been used as an outstanding example of how to utilise ICT training in agribusiness, as part of Vijabiz support to other youth groups. The group also has a Facebook page, a Twitter account and use WhatsApp groups to link with other dairy businesses and stakeholders in the industry. Taking quality photos and posting them on the different platforms, along with descriptions of their products, enables the Wazo Jema group to get feedback and improve their services.

“Before the group had the pasteuriser machine, they used to pasteurise 20 litres in one batch. Now they can pasteurise a bigger batch of 50-60 litres of milk, which saves time, money and energy.”

“We undertook different training in business management and ICT which has helped us to market our products. We also learned about doing market research,” adds Rashid, noting that the group also now use YouTube to make and upload marketing videos. “To find new markets, we record videos of customers buying products from us, showing how they are enjoying our products,” explains Rashid.

Certification and making the right connections

Wazo Jema is now focusing on expanding their capacity and market. While they are able to serve customers at their shop and have a health certificate, they have not yet received approval from the KEBS and KDB, so they currently cannot brand and package their own produce. A trade show held

in Kilifi, organised by Vijabiz, further linked the group with officials managing the certification process.

“In dairy there are a lot of certifications, but we are working on it because this is an opportunity to make more money,” explains Rashid. “Certification will go a long way in making our business successful, as it will show our producers that we comply with national standards,” he notes. The group are already working with the Bamba Dairy Cooperative to make their own packaging and, once they receive the necessary certification, they are looking forward to selling their own packaged and branded fresh milkshakes, milk, yoghurt and *mala* to local supermarkets and shops without any restrictions. Already, the group have invested in a chiller and pasteuriser



using a Vijabiz grant, replacing some old-fashioned techniques using cold water and firewood to pasteurise milk. “Before we had the pasteuriser machine, we used to pasteurise 20 litres in one batch,” explains Rashid. Now the group can pasteurise a bigger batch of 50-60 litres of milk, which saves time, money and energy.

Creating your own opportunity

This improved production technique results in 30-40 litres a day of yoghurt, packed into 0.25 litre packages, in addition to the 40 litres of fresh milk that the group is able to sell each day. The extra capacity has helped the group to more than double their income, from around KSh5,500 (US\$50.66) in profit per month before the training, to around KSh15,000 (US\$138.17) per month today, even despite the ongoing COVID-19 health crisis. The group have also employed Jane to process the yoghurt and manage the shop, and hired another youth to take yoghurt products around the town and market them to potential new customers.

“We can buy up to 200 litres of milk now,” says Rashid, noting that as soon as they receive their KEBS certification, they are ready to scale up production. “We are expecting, after certification and branding, that we will be able to sell up to 400 litres a day because we will be able to extend our supply to Kilifi and other shops. In future, we are planning to employ many more youth because we need people who will collect milk from the farmers. We need people pasteurising and packaging, and others to take the product outside and in marketing. For now, we are still working on our branding and certification process, and after that we will be able to supply more customers,” he states.

The group is optimistic that demand will grow. “Our vision in 2-3 years is to be the best youth group supplying yoghurt and fresh milk in the entire Kilifi County, and even Mombasa,” enthuses Rashid. They also plan to buy a motorbike to collect milk directly from dairy farmers, then transport it to different shops and customers once they have processed it.

The group has become a reliable and trusted source of dairy and dairy products in the community. “We have seen an opportunity and we want to do well. I would also advise other youth to come together and maximise their local resources, to create their own employment opportunities,” Rashid concludes.



FROM SMALL STEPS TO GREAT STRIDES IN DAIRY



Step by Step Initiative Group, Nakuru County

Pink strawberry and white vanilla-layered yoghurt has grown Step by Step Initiative Group's monthly income from US\$500 to US\$1,300 in two short years, and they are not planning to slow down. Value addition in the dairy value chain has opened up a world of possibilities for this group of 10 young people, as they look forward to creating more employment opportunities in their community and encouraging other young people to do the same.

As the crisp morning air settles, Sarah Wanjiku is already at work. She mops and cleans down the milk bar, where customers come early to collect freshly-made yoghurt and pasteurised milk. She tidies up the glass confectionary counter, where the flavoured yoghurt is stocked, and washes out the milk ATM, which dispenses fresh milk into containers for customers to buy.

Only 3 months ago, this shop, situated some 25 km from Nakuru town in a neat roadside market, did not exist. Nakuru is set in the green foothills of Kenya's highland Rift, known as the country's bread basket. It was the lack of local employment opportunities, especially for young people, that first brought Step by Step Initiative Group together in 2013.

Initially, they started the group to explore business opportunities, growing a range of crops, including maize and leafy vegetables like spinach or beans, and selling their own milk from their two cows. After years of capitalising on the area's rich agricultural land and ideal conditions for dairy farming, they decided to start their own shop. Today, the group is made up of 10 members, five women and five men aged 20-35, with two older mentors playing an advisory role.

From small beginnings

By 2018, the group was already earning almost KSh220,000 (US\$2,026.53) in annual profit from a yield of 100 bags of maize and another KSh100,000 (US\$921.15) from beans. And after visiting dairy farms in the area each day, picking up

silver cartons and dropping them with customers, fresh milk fetched a further KSh180,000 (US\$1,658.07) a year.

However, after joining Vijabiz and learning new tools in everything from ICT to marketing and branding, members started thinking seriously about record-keeping. Taking a paper record book from behind the counter, 31-year-old group chairman, Geoffrey Mwangi, flicks through the pages, revealing rows of neatly-lined columns.

Now, after receiving Vijabiz training, the group use online tools to turn those daily paper records into digital softcopies. “Our digital records help us communicate with donors and other business stakeholders, especially bankers and the government,” he notes. More effective record-keeping has been instrumental in keeping track of profit and loss.

“Right now, we are working with a bank to get a loan and more training in financial management,” notes Geoffrey. ICT training also enabled the group to start their own Facebook

page, and they now communicate using WhatsApp to share photos of their products with customers, as well as notes from the field among themselves.

Taking on board skills to scale up

Through Vijabiz, the group joined a mentorship scheme, which supported them in conducting market research and identifying gaps in the market where there might be potential to add value and increase profits. “That’s how we realised that we could do value addition to make yoghurt and sell more,” says Geoffrey.

He remembers: “We were collecting milk from our two cows, and taking it to the collection centre. Then during training, we got new ideas. Although we are still selling fresh milk, we now know that packaging yoghurt has a higher profit margin and also a longer shelf-life of around 21 days to point of sale,” Geoffrey states. “We learned to pasteurise fresh milk and process milk into yoghurt. We also have a pasteurising machine and milk ATM.”



“My advice to other young people is to focus on what you want to do. If you have a plan and focus on it until the end, you are going to be successful. Don’t focus on making money first. You have to implement the idea itself, then the money will follow.”

The group now buys milk from five other farmers in the area, and sells fresh milk as well as strawberry and vanilla-flavoured yoghurt. The members know they can buy a litre of fresh milk at KSh40 (US\$0.37), and sell it at KSh150 (US\$1.38) after processing into yoghurt and packaging it up. “That’s why we want to focus about 60% of our business on yoghurt making because the product doesn’t have many competitors in this area and the market is large. That is where the gap is,” explains Geoffrey.

Investing every step of the way

The mentorship also supported them through initial business planning. “Consultation with our mentor has helped us to implement our business plan right up until this point,” adds Geoffrey, noting that this – in addition to financial support in the form of a KSh108,400 (US\$998.53) project grant – has been a major step for the group.

In the last 3 months alone, the group have invested in a 150-litre capacity pasteurising machine, a 200-litre milk ATM and two deep freezers with the capacity to hold 280 and 140 litres of product, using their Vijabiz grant. They have also been able to invest in seven new silver cartons for collecting milk from farmers, and “other equipment is coming soon,” says Geoffrey with a grin, to speed up and make the process of yoghurt-making more efficient.

From underneath the shiny counter, Geoffrey produces a new piece of machinery complete with digits and dials. “We are investing further,” he says excitedly. “This is a yoghurt cup sealing machine, to seal aluminium foil over the top of the plastic yoghurt cups to close them,” he explains.

Before the Vijabiz training in 2018, the group were selling 100 litres of milk a day. By adding value and turning the fresh milk into delicious home-made yoghurt, that amount has more than doubled. Their 2018 profit increased from around KSh65,000 (US\$598.75) a year, to KSh170,000 (US\$1,565.95) a year in 2020.



COVID crisis and other challenges

Of course, there have been hurdles in reaching this point. Specifically, the expense involved in branding their own products has been an unexpected hurdle. The group is saving to be able to afford their own branded packaging.

Then, there are challenges posed by the ongoing COVID-19 crisis. “The pandemic has really affected our sales,” explains Geoffrey, glancing over at the counter. “Some customers no longer have liquid cash because jobs have been lost. People don’t have that purchasing ability, and we have not reached the margin we expected.”

But the group is not about to be defeated. In fact, quality has become even more important, emphasises Geoffrey. And the new equipment and value addition have not only helped

maintain quality products, but allowed the group to produce more in less time.

“Right now we are trying to remain in operation, and to maintain a quality product and the customers we already have, because those customers are going to sustain our business through this pandemic,” Geoffrey says. “It’s not a new idea to have a milk ATM,” he adds. “But it has helped us increase our sales. Our selling point is our quality, which brings our customers back. That is what we want to maintain to sustain our business in the long-term, for higher sale margins in future.”

Step by step to success

Geoffrey is optimistic that the skills they have learned, not only as part of the training but by putting new skills into practice, will sustain them beyond the challenging months of

2020. “These skills have enabled us to manage our business better,” he notes, in addition to new contacts that have been made. For example, a trade show initiated by Vijabiz in Nakuru introduced members to a veterinary group, which can support the health of their two cows, and will be useful for other dairy farmers in their network.

“We can see that if we invest, we are going to make a profit and employ more people in our business,” states Geoffrey. “That is where we want to focus our business: to employ more youth. My advice to other young people is to focus on what you want to do. If you have a plan and focus on it until the end, you are going to be successful,” he adds. “And, don’t focus on making money first. You have to implement the idea itself. Then the money will follow.” Taking their own advice, Step by Step Initiative Group are already well on their way.



CHAPTER 3

A FLAIR FOR FISH: DEVELOPING AN APTITUDE FOR BETTER BUSINESS



Fisheries are about so much more than just catching the fish, as youth groups across Kenya have learnt while using this value chain to create thriving enterprises and empower local young people. Understanding where to get the fish, investing in equipment, employing more people, adding value through salting or filleting, finding new markets and branding are all ways these groups have achieved success and benefitted not only themselves, but their communities as well.

Fighting for food security with fish

The fisheries value chain can contribute significantly to the food and nutritional security of the population in Kenya, yet this potential contribution is often not realised. Fish and fish products can contribute to the food security of Kenyans in three main ways: through consumption, generation of employment and income, and trade.

Living on Kenya's beautiful blue coastline, Mishi Omar and the rest of her Mayungu High Vision Women's Group decided to make the most of the ocean's harvest by buying and selling fish at their local market in Kilifi North, Kilifi County. However, when the group first formed in 2017, the 12 women involved did not know much about entrepreneurship, or even where to start in creating a business selling fish.

"We had so many challenges; here some of the girls are married very young, some are 22-years-old. Some of the husbands didn't want their wives to cooperate or go for training, so we had to educate them to enable them to have the privilege," Mishi explains. "We didn't know how to keep records, so first we took the opportunity to train in business entrepreneurship, book-keeping and ICTs," she adds. "We learnt how to make records, use WhatsApp, send messages, emails and use social media."



Keeping records to cut costs

When two members of the 13-member group Shibe Delta Enterprises, also from Kilifi North, attended Vijabiz training, one of the highlights was learning a step-by-step process in record-keeping. Before receiving training, members did not know how to streamline their records, to keep track of profits and cut costs along their supply chain. They have now passed on what they learnt to other group members, making big savings in their fish farming business as the group work to provide their communities with an alternative source of fish.

“To us that is one success, because we learnt to document everything,” said group member Dickson Kitole. When the group wanted to expand to procure five new fish ponds, they formed a supply selection committee, and conducted an analysis to consider a range of requirements like distance, cost-effectiveness and long-term potential to save money. By working through this process, they saved KSh29,150 (US\$268.52).

“The training was a step-by-step procedure: first of all you check the service is cost effective; then you enter into an

agreement,” said Dickson. “That was a really beneficial process and it is also sustainable. We learnt monthly progress reporting and rather than selecting one person who could not deliver, we were able to select suppliers who gave us the best service we needed.”

Now the group have used Vijabiz grant money of US\$10,000 to increase their capacity from one fish pond to five new ponds, which has enabled them to increase their turnover. In addition to effectively doubling their income, they are also now making their own fish feed, which further saves them money.

An upstream struggle

When Njoro Fish Farmers Co-operative Society, based in Njoro ward, Nakuru County, started aquaculture in 2015, it was on a trial basis that was driven by their passion for fish farming. They were still fresh in the business and struggled to break even, let alone make any profit. “We saw an opportunity in the fisheries value chain and decided to grab it, as demand for fish was high but supply was low,” explains Newton Irungu, the group’s chairperson.



However, the real light bulb moment for the 20-member group came when they joined the Vijabiz project in 2018 and were extensively trained on fish pond management, commercialising fish farming through financial management, record-keeping, marketing, embracing ICTs for business and value addition.

The Njoro Fish Farmers Co-operative Society started implementing their training by rehabilitating old fish ponds, and now have seven active ponds. With their most recent harvest in July 2020, the group managed to get 600 fish after having stocked 2,000 fingerlings. “We have been having challenges with fingerlings trying to adapt to

“When we started, we were selling 20-30 kg of fish a day. Now we are selling 80-100 kg a day due to the high demand for fish in Kilifi.”

new temperatures and water and cannibalism, which has affected our harvests. However, we have been working with the support of county government officials, who have been advising us on good feeding practices to reduce the rate of cannibalism,” emphasises Newton.

The group has also been struggling with access to fingerlings, as one of the main suppliers, Egerton University, is overwhelmed by demand. This has resulted in some of the group’s ponds remaining empty for months. “Our Vijabiz mentor advised us to grow the fingerlings in the different ponds at different seasons of the year to ensure we are able to book the fingerlings early enough, and also that we have steady income from the pond throughout the year,” Newton adds.

Bee My Partner Youth Group, based in Lare Ward, Nakuru County, has also struggled with a lack of fingerlings and water shortages. This, combined with high evaporation rates due to the heat, exposes fish to predators. With the use of dam liners, provided by the county government, the group was able to refurbish an old pond and started with 2,000 fingerlings. They managed to harvest 800 fish, which they sold at local markets.

Scaling up the operation

Selling fish at a low price at local markets is, however, another challenge for many fish youth groups striving to make a profit, particularly as fish is such a highly perishable product and cannot be kept fresh for long.

While the Njoro Fish Farmers initially sold fish on site due to a lack of storage facilities, it used the Vijabiz grant of US\$10,000 received in 2019 to open a fish point in a busy area of Njoro. The funding has enabled the group to purchase deep freezers, an oven, a generator, cooler boxes and a weighing machine. With cold-storage facilities, the group has increased the shelf-life of the fish by up to 5 days. They have also attracted a greater number of customers through their

new restaurant, where they sell deep fried fish for KSh350 (US\$3.22) each, up from KSh200 (US\$1.84) for a fresh fish.

To cut on the cost of feeds, which amount to 50% of their expenses, the Njoro Fish Farmers are looking to establish a fish feed plant in the next 2 years, while selling the excess to local farmers as a way of diversifying their income.

To take advantage of the shortage of fingerlings in the county and to sell stock to other farmers, the Bee My Partner group is in the process of constructing their own hatchery with the use of their US\$5,000 Vijabiz grant. “When this is complete, we will be the only group in Nakuru to own a hatchery,” states Robert Mwangi, group chairperson proudly.

The hatchery is not the group’s only innovative construction achievement; they have also constructed a greenhouse as part of an aquaponics system, where fish and plants will be grown together. Wastewater from the fish tanks will be used to fertilise the greenhouse crops and once the nutrients are absorbed by the crops, the clean and aerated water will be taken back to the fish tanks. The group also fries their fish to sell to the local communities to supplement their income.

A future for fisheries

Back in Kilifi, the Shibe Delta group is also hoping to add value and market their fish, now that they have five active fish ponds compared to the one they started out with. “Now that we have five active fish ponds, we plan to do filleting, dried fish and fish sausages,” said Dickson.

For the Mayungu High Vision Women’s Group, their key challenge was in finding transportation from the port to their shop. “We didn’t have a boat, so we didn’t get many fish,” states Mishi. Now the group have secured a Vijabiz grant to buy a boat. The group is also advertising their business by sharing pictures of their catch through WhatsApp and Facebook. “We sell red snapper, white snapper, and octopus,” she adds. “With money from our increased sales, we have now been able to hire a motorbike to bring fish from the ocean.”

“When we started the business, we were selling 20-30 kg of fish a day. Now we are selling 80-100 kg a day due to the high demand for fish in Kilifi, and we have become a reliable source of fish in the community. Our vision is to empower women and create employment for more young women,” emphasises Mishi.



DELIVERING BETTER RETURNS: INVESTING IN FISHERIES



Takaungu Boda Boda Youth Group, Kilifi County

From working as motorbike, or *Boda Boda*, drivers to catching fish, a group of seven young men and women have turned a US\$45 investment into an enterprise earning up to US\$25 in a single day. Takaungu Boda Boda Youth Group in Kilifi County got involved in the fisheries value chain in 2018 and has made huge progress since, tackling local unemployment rates by exploiting their community's high demand for fish.

A group of fishermen wade out into the warm and translucent water of Takaungu Creek, next to the Indian Ocean on the outskirts of Kilifi town. Taking strides over the white sand, sparkling in the early morning sun, the men are out early to beat the competition for the first fresh catch of the day. Since working as motorbike or *Boda Boda* drivers, ferrying commuters around the town, fish from the sea and other

goods for customers, the group have come a long way: today's catch is for their own shop.

With high demand for fish, from tilapia and catfish to yellowfin tuna and swordfish, fishing is the main economic activity for many communities along the coastlines and creeks around Kilifi, especially for youth who often lack other job opportunities in the area.

Takaungu is a small traditional Swahili village, virtually untouched by western influence. Situated between Mombasa and Malindi, in Kilifi County, the village is about 10 km from Kilifi town. The Takaungu Boda Boda Youth Group was formed in 2011, when members worked as motorbike drivers, and registered as a youth group with the Ministry of Public Service, Youth and Gender Affairs that same year.

In 2018, the group joined the training offered by Vijabiz and decided to start working in the fisheries value chain. "Since we were already taking fish from Takaungu to other businesses as motorbike riders, and with the lack of employment in this



area, we decided to pursue a business in fisheries because demand for fish is high in our area,” explains chairperson, Abulrazaq Kahindi.

Today, the group has seven members, five men and two women, aged between 26 and 38. They have their own shop in Kanyumbuni village, on the outskirts of Kilifi town, and also supply fish to other shops and restaurants in the area. “Our main aim is to make enough money to venture into the business of making fish feed,” adds Abulrazaq.

Capitalising on social media for business success

Now back at their shop, sitting on chairs under the shade, the group reflect on their progress since they attended the Vijabiz training in 2018. Through the training, the group learned entrepreneurial and leadership skills critical in supporting

their journey, adds Abulrazaq. “There are a lot of things that have helped us. First, although we knew how to keep records, the Vijabiz project taught us how to use a special format for financial use; how to calculate profit and loss.”

After the training they raised KSh5,000 (US\$46.06) in initial capital using their personal savings, to obtain a license through the Kenya Fisheries Beach Management Units to run their own enterprise. It is paying off: previously earning KSh320 (US\$2.95) per day as motorbike riders, they started earning KSh540 (US\$4.97) a day collectively when they opened their shop in 2018. Now, they make an average of around KSh1,500 (US\$13.82) in profit each day.

The group also received ICT training, learning how to advertise their latest catch through Twitter, Facebook and WhatsApp and use these tools to find answers to challenges.

“Some days, we didn’t get any fish and might only yield 1-2 kg of fish. Now that we have our own boat (bought with the Vijabiz grant), we know we will have something every day as we can fish in deeper waters.”



It was through a project-organised Twitter Chat, for example, that the group communicated with other groups working with Vijabiz in Nakuru, who informed them how to obtain KEBS certification, and to pursue their own packaging and branded products.

Investing in value addition

“We used to have around 20 customers a day at the beginning. Now we have between 40 to 50 customers a day,” notes Abulrazaq, thanks to social media advertising. The group also networked among peers through exchange visits facilitated by the project, enabling group members to visit successful fish businesses in Nakuru and learn about value-addition techniques like filleting, different types of equipment available to add value, and how to raise fingerlings.

“We learned that there are many people selling fish here, so what do we need to do to make us different. How can our business stand out?” asks Abulrazaq. “Now we know we need to add value.” Through Vijabiz, the group won a KSh500,000

(US\$4,605.75) grant, which they invested in equipment. Instead of using traditional equipment, including dhows, lines, nets and hooks to fish the shallow waters around Takaungu, their newly delivered KSh245,000 (US\$2,256.82) fibre-glass branded boat made in the nearby town of Malindi, has already helped them to increase their catch significantly.

Previously, catches were variable depending on the season and the traditional technology used to fish. “Some days, we didn’t get any fish,” he notes, some might yield only 1-2 kg of fish. “Now that we have our own boat, we know we will have something every day,” Abulrazaq notes, adding that they can now go deeper into the water, with recent catches of up to 41 kg of fresh fish, earning up to KSh2,700 (US\$24.87) in a single catch depending on the season.

After investing in the boat, the group used the remaining money, together with an extra grant of KSh20,000 (US\$184.23) from the area MP, Hon. Owen Baya, to buy a boat engine, two freezers, fishing nets and a mobile weighing machine. “Most customers here are looking for sea fish from the ocean, not frozen fish imported from other countries,” says Abulrazaq, noting that customers will buy fish frozen in the youth group’s freezer because it’s local, not imported. “The boat will help us get more customers and also create job opportunities for our community members and other youth. We will employ the captain of the boat and three fishermen.”

Overcoming challenges

In future, the group plan to acquire their own cold storage facilities, so that they can increase their capacity to store more fish. “We know the market is already there, it is only upon us to get the fish,” he says, noting that they have already found customers as far as Nairobi. New skills acquired during the Vijabiz training have allowed the group to communicate with new customers through WhatsApp groups, sending them pictures of their catch before delivering containers of fresh fish to the capital city.

Vijabiz also facilitated networking events and trade fairs. Takaungu Boda Boda Youth Group were able to meet with another fisheries group in Kilifi, KibaoKiche Fish Farmers Youth Group, and will now supply them with fresh coastal fish as an alternative to KibaoKiche’s own pond-reared tilapia fingerlings. The group also connected with officials from institutions such as KEBS, who promised to work with them

to ensure that their fish processing complies with government regulations.

As well as value addition and newly-cultivated relationships, the group has also used diversification as a way to overcome challenges. For example, they run a chair hire business, hiring out 50 chairs for community functions, and a savings and credit scheme, which members both contribute to and benefit from. This has helped the group become more resilient to shocks like the current coronavirus crisis, which has also proved challenging, according to Abulrazaq. “COVID-19 has affected us a lot. Some people are jobless, some people have also travelled,” he explains.

“Another challenge is electricity, which affects our freezers.” Now the group is saving to buy solar panels or a generator, and is continuing to plan on activities which will add value in future, when the group is harvesting more fish from the sea, including buying more equipment to do fish filleting or to make fish leather.

“Our vision is to get our own cold storage, so that we can store fish for a long time, and eventually supply shops throughout the whole of Kilifi County with our fish. We also aim to make enough money to venture into the business of making fish feed,” he adds.



FISHING FOR A BRIGHTER FUTURE IN LAKE NAIVASHA



Airstrip Blessings Youth Group, Hell's Gate Ward, Nakuru

In 2017, 16 young people in Nakuru County gathered together to try their hand at fishing as a way to prevent idleness among youth and turn a profit. Now, 3 years later, the group, known as Airstrip Blessings Youth Group after the local airstrip, expects a KSh140,000 (US\$1,289.61) annual profit and is looking at new ways to expand their successful enterprise with value addition and new equipment.

A small shop just a few kilometres from the sparkling freshwater Lake Naivasha, Airstrip Blessings takes its name from an old airstrip nearby. In the morning heat, a group of women separate thin white string as a weaving spindle is plucked through the long layers, and a wide fishing net quickly starts to emerge. "It's very fast work," says group member David Moody, tying weights and floats to the net as it takes shape.

These nets are among a range of value-addition activities which the youth group, Airstrip Blessings, offers their local

community, to tap the area's rich fishery potential. The towering cliffs and volcanic tourist region of Hell's Gate Ward are nearby, in Kenya's Nakuru County, and demand for local fish – from carp to Nile and blue-spotted tilapia – is high among the luxury resorts and hotels scattered along Lake Naivasha's shoreline.

Formed in 2017, the group of 16 members consists of four men and 12 women. "Upon joining Vijabiz, the group ventured into fishing to prevent idleness among the youth," adds David. After registering with the Ministry of Youth, Gender and Social Services, the group saw an opportunity to buy and sell fresh fish from the lake. "We decided to venture into fisheries because Lake Naivasha is nearby, making it easy for us to get fish," says Rose Tuipan, the group's chairperson.

The power of social media in kick-starting a fish business

To kick-start activities, each group member contributed KSh650 (US\$5.99) per month. Through Vijabiz training in group dynamics, the group decided to create their own constitution, ensuring that the management structure and

hierarchy of activities were clear from the start. “For example, our male members spend their time fishing on the lake; we do not normally have time to do other business,” explains David.

“We created the hierarchy so that the women would do the management aspects,” he notes. With each group member aware of their roles and responsibilities, financial management and book-keeping was made easier. Leadership and record-keeping skills encouraged the group to keep track of sales, with the group registering steady progress and an increase in annual profits from KSh26,000 (US\$239.50) in 2018 to KSh29,000 (US\$267.13) in 2019.

Through ICT training, the group established a Facebook page to attract new customers, and discovered Twitter. “That was really a blessing for us,” exclaims David excitedly. “It was through Twitter that we found a fisheries consultant in the area, who happened to be the Naivasha Sub-County head officer. We created a good rapport with him, and he now encourages us on a weekly basis to go into his office

and update him on our progress,” David adds. The officer, Nicholas Kagungu, is now mentoring the group, involving them in forums fronted by the county government.

Noticing a trend to tap

In addition to training in the basics of business management, group members had a chance to attend a field visit to Kirinyaga and were taught how to construct a fish pond and maintain fingerlings. Another trip to some successful fisheries in Sagana, a 3-hour drive away, proved instrumental in providing new ideas in value addition, from how to salt fish to how to smoke it to retain flavour, while improving shelf-life and increasing value.

As the group started buying fish from the lake and selling it in the region, they noticed a trend. “Before the training, we only knew how to catch and sell fresh fish,” explains David. “We realised that we were losing a lot of opportunities, because we were not doing value addition.” Group members noticed that the steady stream of commuters passing by their shop on their



way to and from work were looking for not just raw fish, but also for a snack they could enjoy immediately or take home for dinner.

“Since the fresh product is perishable, we started drying the fish, as well as frying, salting and preparing it for workers on their way home in the evening or at lunchtime,” explains David. “Now we know about different kinds of value-added products, not just raw fish, and no part of the fish goes to waste.”

Overcoming challenges

It has not all been smooth sailing. Among the challenges around Lake Naivasha are high competition among fishermen, a lack of transport to deliver to customers, including hotels along the lake, and unpredictable weather which affects fish stocks. Amid the COVID-19 pandemic, the lack of tourists has also affected business, with many hotels in the area closing down or reducing their clientele and demand.

Watching the women expertly spinning the white nets, David explains that diversifying the business into other areas, such as investing in a boat to get their own fish, and also adding value to raw produce, has been a key part of their survival strategy. “When we started this business, we had a lot of challenges,” he reveals. “Hiring a boat costs almost KSh3,000 (US\$27.63) each day. By the time you have caught the fish and sold them to customers, that leaves us with little profit. We also don’t have freezers and have to hire them, which also costs money.”

Through Vijabiz, the group won a grant for US\$5,000 in cash and value-addition equipment, and invested the first cash instalment in a fibre-glass boat which they have now fully purchased. This will enable them to go deeper into the lake to catch more and bigger fish. They expect to invest the remaining sum of the grant in purchasing the boat engine, and in value-addition equipment, including smoking equipment to two freezers and a fish filleting and deboning machine.

“Once we have cleared the cost of the boat engine, we expect that we will be able to increase our profit in 2020 to KSh140,000 (US\$1,289.61) a year,” David states. The old adage, ‘teach a man to fish and you feed him for a lifetime’, rings true for Airstrip Blessings Youth Group on the banks of Lake Naivasha, as they continue to invest in their future.



“What our group realised is that most women are struggling, so we need to create our own opportunities... We plan to diversify our value-added products by selling fish fillets, fish samosas and sandwiches to local lodges.”

A vision for the future

“There is a big connection between making our nets and having the boats,” David explains. “As men, we spend most of our time at the lake, while the women remain at the shop and make the nets to make sure we always have enough nets in stock. When us men are out on the lake, we can sell the nets to other fishermen, saving the profit we make, while also ensuring the women have work. The women make the nets on a daily basis, earning a living”

“Once we have fully paid the cost of our boat engine, we are confident that we will be able to expand from fishing and net-making to create demand for other services we can offer

fishermen, like fish grading and packing. All these jobs, we have set aside for young mothers around Naivasha that do not have any employment,” he says.

In future, Rose notes that the group plan to construct a fish pond and start rearing fish, creating further job opportunities. They are also expanding their use of technology like WhatsApp to market to customers by sending pictures of their most recent fish catches and products. Group members also had a chance to attend trade shows and network with other group members and government officials, who are now engaging with them. “I am the bread winner in my family. What our group realised is that most women are struggling, so we need to create our own opportunities.”

David says the vision of the group is to invest in coolers in order to deliver fresh fish to customers, and to scale up their value-addition efforts, to be the first youth-owned fish value-addition plant in Naivasha, once they receive new equipment. “We also plan to have a machine which can press and extract oil from fish, rich in Omega 3, supplying cold oil to the local community much more cheaply than it can currently be bought,” adds David.

“By the end of 2020 we are expecting higher profits and to have our own assets – a boat, the engine and value-addition processing equipment. That will be really big for us, we plan to diversify our value-added products by selling fish fillets, fish samosas and sandwiches to local lodges.”



CHAPTER 4

DEALING WITH ADVERSITY: DEVELOPING RESILIENCE IN AGRIBUSINESS



In the wake of unprecedented global challenges including climate change and the ongoing COVID-19 pandemic, which has disrupted businesses and pushed many out of jobs, innovative businesses have withstood the shocks and remained resilient. Diversification has emerged as a key strategy for reducing risk, as Vijabiz-supported youth groups in Kilifi and Nakuru have demonstrated.

From floods of despair to farming fortunes

Agriculture worldwide is at the mercy of the weather; farmers do what they can to mitigate risks, but sometimes there is nothing to be done. For youth groups in Kenya facing harsh climatic conditions, persistence, determination and some crucial irrigation training have helped them weather the storm and still prosper with their businesses.

When young men and women living in Kilifi County decided to tap into Kenya's second largest river, the Galana River,

to economically empower themselves, they were able to capitalise on the area's ideal soil for agriculture. In 2016, 30 youths registered as the Galana River Self Help Group. They then hired 0.8 ha of land for the cultivation of green maize, which takes 3 months to mature. Within two harvests, they were comfortable with the yields, with each harvest producing 10 bags (90 kg each) to be sold at local markets earning them KSh22,000 (US\$202.65) in total.

Motivated by their returns, the Galana River group decided to expand into okra farming to respond to increasing demand from local restaurants and major markets in the Malindi area of Kilifi. But then, close to harvest, unexpected rains caused flooding, sweeping away all the crops. "We had only done about four maize harvests and were starting to harvest okra when the flash floods hit our area. It rained for days; we even moved to higher grounds because of the deluge," recalls Tembo Kazungu, group chairman.



As a result of the COVID-19 pandemic, a shortage of vegetables combined with demand from locals who travel far to look for fresh produce has led to an increase in the prices of Tasha Youth Group's products, which has benefitted them greatly.

have bought a pump and water pipes to extract water from a nearby dam to irrigate and grow green maize in one portion of their land, about 0.5 ha, with the first harvest expected in October. The remaining 0.5 ha of the land is dedicated to okra, capsicum and onions. Tembo adds that moving into irrigation farming not only guarantees them year-round farming of maize, but has also allowed them to diversify into horticultural farming as they seek to tap into the growing demand in urban markets in Kilifi and Malindi.

Irrigation systems make it rain for Kilifi groups

While the Galana River Self Help Group was dealing with floods, the Mchekenzi Youth Group found themselves on the other end of the spectrum. This group of 15, based in the Magarini area of Kilifi County, had serious problems as prolonged dry spells hugely affected yields from their rain-fed farming. In their first harvest, in 2018, they only produced 5 (90 kg) bags of maize, each bag earning KSh12,500 (US\$115.14).

However, Vijabiz training and support enabled this group to overcome the climatic challenge. With Vijabiz funding in 2019, the group decided to move into irrigation farming, following advice from officials in the Kilifi County Department of Agriculture, and bought a pump, sprinklers and pipes to draw water from a river close to their farm. The group also bought an extra 1 ha of land, on which they have planted green maize intercropped with green grams. Every 3 months, they are now able to harvest 18 (90 kg) bags of maize and 10 (90 kg) bags of green grams, which earns them KSh45,000 (US\$414.52) and KSh58,000 (US\$534.27), respectively. "That also means we have guaranteed farming throughout the year without worrying about rainfall, which has also meant income for our members year-round," says Emmanuel Kalama, the group's chairperson.

With changing weather patterns, heavy and sporadic rains became a common occurrence, causing some members to become discouraged and quit the group. Nevertheless, the resolve to farm was still alive in others to persevere with their farming.

In 2018, the group was introduced to Vijabiz by World Vision, which was carrying out water, sanitation and resilience programmes in the area. After undergoing Vijabiz training sessions on leadership and group dynamics, the group became determined to revive their farming business. The group also participated in two trade fairs in Kilifi and Malindi that served to connect them to other groups in the area, county government officials and potential customers, including hotels and millers. The group also benefited from exchange visits to Laikipia and Nakuru counties to visit millers and farmers. "The training gave us an idea of what we needed to do to farm and overcome the challenge of flooding," explains Tembo.

At the beginning of 2020, following advice from county officials, the Galana River group hired land far from the river on higher ground. With Vijabiz financial support, they



As the maize and green grams farming flourishes, the group has further diversified into pineapple farming, with the first harvest due in October. “With irrigation farming, we have realised there is so much we can do. Because the market for cereals is becoming saturated, we want to go into horticulture to target the unexploited market,” Emmanuel enthuses.

In a similar position to the Mchekenzi Youth Group, the Tosha Youth Group also suffered from failed rains and depressed yields, which left the 15 members disappointed and frustrated. However, refusing to give up on their vision to run an enterprise to employ all its members, they sought a solution.

After joining Vijabiz in 2018, the group transitioned into irrigation farming allowing them to farm year-round. With the funding they received, they were able to purchase irrigation equipment including a generator, pumping machine, pipes and sprinklers. The group also received training on good

farming practices, book-keeping, understanding group dynamics, marketing, value addition, branding and the use of ICTs, as a way of empowering them to run a successful agribusiness venture.

As a result, they have expanded their farming area by another 0.5 ha and diversified their vegetable farming operation to cultivate tomatoes, okra, peppers, eggplant and more. While maize takes 3 months to mature, other produce, like okra which takes 2 months to mature, is harvested after every 2-3 days and produces pods continuously that are harvested for up to 3 months, which means the group has income from the farm year-round.

According to Abdul Mwachio, the chairperson, the group is saving the increased income to buy more land and enter into contract farming with local farmers to source crops, especially maize. They also plan to establish a milling plant. “Maize is the staple food here, so adding value makes business sense.

But because we are farming under irrigation, we want to exclusively target the many hotels in Kilifi County with our vegetables,” explains Abdul.

Diversification proves pandemic saviour

The emergence of the COVID-19 pandemic was an unexpected challenge facing all individuals and operations around the world. However, these Kenyan youth groups are not strangers to dealing with challenges and many of them have shown how they have used their new business skills to weather the changing times resulting from the pandemic.

For the Saidia Young Mothers Group, based in Kilifi County, diversification has been crucial in building the resilience of the group and insulating them against the impacts of COVID-19. Before the pandemic struck, the group had started delivering cereals to schools in the area, a market they were looking to develop, having already been in talks with five schools. However, with months of schools being closed and hotels and markets facing a serious lack of revenue, the group has turned to their other businesses to support themselves. For example, the salon and barber shops they run have been booming as more children return home from boarding schools, and the milling business continues to roar as these hungry young mouths flood back to the area.

The closure of schools and reduced activities in markets, due to social distancing rules and restricted movements, have also encouraged the Mchekenzi Youth Group in Kilifi to

take advantage of Vijabiz training to look for customers on Facebook and WhatsApp groups. The group takes photos of their produce to share with customers.

Similarly, the Tosha Youth Group have had to adapt to circumstances resulting from the current situation. “The coronavirus pandemic has reduced the number of customers and ultimately a reduction in product prices,” notes Abdul. He adds, however, that diversifying into fresh produce farming has worked to their advantage. A shortage of fresh produce in various markets around Kilifi, combined with the demand from locals who travel far to look for fresh produce, has led to an increase in the prices of the group’s products, which has benefitted them greatly.

A future in farming for resilient youth

Diversification, value addition and an overall determination to succeed has been the key in overcoming challenges for all these groups. Looking to the future, Tembo, chairman of the Galana River Self Help Group is optimistic that the commitment of the remaining group members, despite the tough journey, is the biggest asset in realising their dreams.

“Our group members are our greatest working capital in moving our business forward. The dedication and teamwork, as seen in how they have owned every venture we have undertaken, from farming to sourcing for markets, and their resilience even when our business has faced so many hurdles are the building blocks to the success we envision,” he says.



WAKING UP TO THE OPPORTUNITIES IN FISH



Youth Awake Group, Nakuru County

A common desire to embrace agriculture as a solution for the high unemployment rate among young people in Nakuru County was the inspiration behind forming Youth Awake Group, who are now successfully pursuing fish rearing and horticulture farming.

In the sleepy Kandatura village located in Bahati area, some 20 km from Nakuru town, 28-year-old Stephen Waweru is busy throwing pellets into a fishpond the size of an average backyard basketball court. Stephen is treasurer of Youth Awake Group, which started in 2010 and was initially formed to direct young members to business opportunities through a series of activities including table banking.

Taking advantage of their parents' idle land, group members decided to begin by cultivating maize before moving into cultivation of French beans, tomatoes and other vegetables. While produce was grown by individual members, the group would support each other with finding finances and ready markets.

In 2019, after becoming involved with the Vijabiz project, the Youth Awake Group (six men and four women mostly in their 20s) decided to collectively pursue fish farming to supplement their horticulture business. After evaluating various options, they settled on fish farming due to the availability of water and dams previously used as a source of water for their fresh produce farming. "We are a group of young people; most of us have just finished school or do casual jobs. United by our love for agriculture, we were keen to exploit the good climate in our area," explains Stephen. As land is readily available in the area, a member provided a free plot to set up the two fish ponds.

Getting a real feel for fish

In the sweltering afternoon heat, a pump machine next to the pond roars as it pumps water into rows of succulent tomatoes a few metres from the pond. The pond where Stephen throws pellets holds 1,500 tilapia fingerlings, which will be the first to be harvested in 2 months' time. The other pond has 1,000 smaller fingerlings to be harvested in around 5 months.

The group's progression into fish farming would not have been possible without Vijabiz training, which included

support in record-keeping, entrepreneurship, leadership, and pond management. The group were also taken to Sagana in central Kenya, an area renowned for its fish farming. The visit allowed the group to learn more about pond management, how to feed fish, and how to make their own fish feeds.

“Initially, we didn’t know much about how to run a successful fish farming business. But after training from Vijabiz and the field visit to Sagana, we are now able to monitor our business more closely. We were, for example, trained by the Sagana group on pond management, including the various regimes vital for optimum growth of fish, from starter to finisher, and how to improve value across the chain,” explains Stephen.

Stephen points to a section of the pond where some pellets are floating and the fingerlings, which had been feeding eagerly, have suddenly disappeared. “That shows that the fingerlings have had enough so we need to stop feeding them until tomorrow. Initially we didn’t understand what it meant but experts from the county fisheries department trained us on how to monitor the behaviour of the fingerlings to ensure that we are not underfeeding or overfeeding them, as this determines the weight when mature and how fast they grow,” Stephen adds, emphasising that such information has been vital in assisting them to manage feeds, particularly when the high cost of feed had been eating into their revenue.

Through Vijabiz support in record-keeping training, for example, the group was able to identify that buying fish feed took up 60% of their revenue, and to estimate how much it cost to feed one fish. This informed the group’s decision to explore using manure to attract worms, following advice from the Nakuru County fisheries officers to supplement use of conventional feeds. Sacks filled with fresh animal manure are

“We are young, excited and enthusiastic... We are convinced that fish farming and adding value to our products to attract customers is the avenue to improve our members’ lives, creating jobs for local youth and changing our income status.”





placed next to the ponds with holes perforated on one side of the pond. As the manure decomposes, it attracts worms, which drop into the pond and are used as fish feed. The group is also considering introducing an integrated farming system of rearing chickens on top of the fish ponds. Poultry droppings are known to be more nutrient dense than other livestock wastes and are used to accelerate the growth of plankton in the ponds on which the fish feed.

Branching out

While the fish may take up to 6 months to harvest, members have been looking at other ways to diversify to ensure guaranteed year-round income. As a group, they are cultivating tomatoes and cabbages on a 0.1 ha plot next to the fish pond. The vegetables are now irrigated with pond water, which is rich in urea produced by the fish. The urea provides vital nitrogen to nourish the crops.

Due to their close proximity to each other, each member runs their own project, predominantly growing kale, cabbages, onions, capsicum and tomatoes. Stephen, for example, grows French beans on two 0.16 ha pieces of land. Part of the income he earns allows him to make monthly group contributions of KSh1,000 (US\$9.21), which is used to assist in supporting group activities, including buying fish feeds, and horticulture inputs, as well as assisting members in case of personal emergencies.

The next step for their fish business is identifying mainstream markets, including hotels in Nakuru town. But Stephen adds, “Because the fish will take time to harvest and mature, we felt members should concentrate on their individual plots. That way they are able to earn something and support the group with their contributions. For members who are not able to contribute financially, they are allowed to provide labour for

the group, tending to vegetables or monitoring the fingerlings. We count the number of days each member has worked for the group as part of their contribution in the event they are unable to raise money towards the monthly contributions.”

As he moves around his 0.16 ha of land supervising the seasonal labourers he has hired to harvest the French beans that are due for pickup, Stephen meets with another group member who has planted cabbages near his plot. As he plucks one cabbage, he signals to Stephen that they are ready for market as the two head to monitor the second fish pond. “We work in shifts both on our plots and in the fish ponds; we know that we need both to survive,” emphasises Stephen.

Expansive ambitions

To fund the next phase of their business plans, including purchasing fish processing equipment and setting up a fish shop, the group will use members’ contributions along with the sale of their fish. The group also hopes to buy another water pump to increase pumping capacity as it looks to add more fish ponds to increase the area available for fish production. Members also want to expand the group’s

vegetable business to increase revenue streams, including a greater variety of vegetables and renting out more land.

The group’s vision is to empower members to individually own a fish pond, even as they look for more land to expand the group fish farming business in the next 2 years. “Our ultimate goal is to make sure that we do not sell fish directly from the pond to markets. We want to improve value through filleting, making fish sausages and fish balls to increase our revenue and attract customers with a variety of products,” adds Stephen.

“We are young, excited and enthusiastic about this kind of farming. It was and remains our unifying factor. Along the way, we have learnt so many lessons and faced hurdles we never envisioned. We have had members who have left us because they found it too tough. But we have remained strong and even more focused. The skills we have gained from the training have been key in shaping our focus and future plans. We are convinced that fish farming is the avenue to improve the lives of our members, creating jobs for local youth and changing our income status,” concludes Stephen.



A FLOURISHING FISH BUSINESS



KibaoKiche Fish Farmers Youth Group, Kilifi County

In 2017, 11 young men and women were united by the idea of economically empowering the youth into sustainable businesses that would save them from the drug abuse, idleness and violent extremism that are rife in the area. The KibaoKiche group has since evolved into a fish enterprise that employs several of its members and uses the profits to support the individual enterprises of other group members.

At a shopping centre next to the busy Mombasa-Malindi highway in Kilifi County, one shop stands out. An eye-catching logo – an image of a white fish on a blue background sitting next to the words KibaoKiche Fish Farmers Youth Group – welcomes locals to the fish shop where customers line up for orders. As the coastal sunshine ushers in a new morning, it is another busy day for the 15 young men and women, aged between 23 and 34 years, who form the youth group.

The Kaloleni area of Kilifi County, where the youth group are from, is dry and the climate does not favour farming ventures, such as cereals and horticulture which is why, in 2017, the group chose to focus on fish farming. In early 2018, the group received their first training from the county government on fish production. However, without any land, they decided to rent a fish pond to stock 1,000 tilapia fingerlings. Six months later they harvested 375 kg of fish, which were sold at KSh220/kg (US\$2.03).

Making the most of training

On joining the Vijabiz project in 2018, the group received further training on fish production and pond management. Additional training was also provided on fish feed formulation, research and marketing, entrepreneurship and use of ICTs that assisted them to reach more customers through the use of Facebook and WhatsApp.

“The Vijabiz training was detailed, holistic and practical,” says Jamal Kasim, the group secretary. “It touched on every aspect of the value chain, starting with having a good business plan, formulating and managing our feeds, taking care of our fish, handling records, to researching and finding

“There are decent jobs in farming for Kenyan youth, the majority who are unemployed. They need to use the advantage of being young that they have to be productive and build a future. Ordinary youth are doing. What is holding the rest from trying?”



new markets. The training has really shaped perceptions on running a successful business.”

As the business began to prosper, the group opened their fish shop selling fresh fish from their pond and coastal fish purchased from local fishmongers. They employed two members of the group to run the fish pond and organise fish purchases from local fishmongers. The group received a Vjabiz grant of US\$1,000, which was used to buy two deep freezers for preserving the fish and a weighing machine for the shop.

While learning practical skills and ways to improve their business, the group made an impact on others throughout the training. “What caught my attention about the KibaoKiche group was its unity and enthusiasm to learn; the group were also very fast in implementing what they were taught, which is evident in their operations and last year they recorded the most impressive financial records,” notes Emmanuel Karisa, a Vjabiz mentor at Demand Link Business Solutions. “They have become a role model to other groups in running a successful business.”

To reduce costs for buying expensive fish feed, which affected their revenue, the group has diversified into formulating their own organic fish feed. “Due to the chemicals in the exotic feeds, we needed to constantly neutralise the water in the ponds, but adding more freshwater to lower the pH wasn’t good for fish growth. This informed our decision to go the organic way,” notes Jamal. The group now uses locally-available raw materials including fishmeal, maize, wheatgerm or cassava flour and water. Producing up to 100 kg of feed every day, the feed is sold for KSh130/kg (US\$1.20).

As a result of their success, the group were also invited to make a presentation about their work to the Kilifi County governor, Amason Kingi. From that meeting, the governor is working to expedite the process of acquiring a KEBS and Ministry of Fisheries certification, which will allow them to distribute their fish feed to supermarkets and areas beyond Kilifi County.

Successfully acquiring finance

To deliver their fish feeds, as well as fresh fish to customers, the group secured an interest-free loan of KSh100,000 (US\$921.15) from the county government to buy a motorbike. The group employed one of its members to make the deliveries and, with the feed and fish business taking off, the group expanded its operations in the shop which, at the end of 2019, saw it employ two additional members full time.

Jamal excuses himself to receive a call. His phone has been ringing throughout the morning. “These are customer orders. A farmer wants 15 kg of fish feed delivered as soon as possible. That is why our motorbikes come in handy for such urgent orders,” he explains.

At the beginning of 2020, the group also applied for KSh250,000 (US\$2,302.87) from the Kilifi County Microfinance Fund to upgrade their fish shop by expanding space, increasing the fish they buy from fishmongers, and adding equipment including weighing scales and fish frying pans. Some of the funds were also used to improve production and storage, as well as acquiring a second motorbike and cooler boxes to increase the shelf-life of the fish.



The group now owns three fish ponds and is able to sell 900 kg of fish each month, up from 300 kg they sold in 2018. With increased activities, the group added two more members on its monthly payroll in February 2020, each earning KSh12,000 (US\$110.54) per month, bringing the total number of employed members to six. Three of the four female group members are now permanently employed to work in the fish shop, or in frying the fish.

Through the Vijabiz training, the group have learnt the importance of value addition and 80% of their sales are now from processed fish products. A raw fish goes for approximately KSh200 (US\$1.84), while a fillet averages KSh400 (US\$3.68). A piece of fresh fish retails at KSh20 (US\$0.18) but outside the shop, where they do the frying, that same piece is sold at KSh60 (US\$0.55).

“All these skills were acquired with training. We were able to do our calculations and realised how much we were losing without adding value. We also dedicate a lot of our time to do market research, including understanding the pricing

in relation to our competitors. This was something we had no clue about before, which made us sell our fish below the market price,” adds Jamal.

COVID challenges

As more customers mill around the shop, a motorbike approaches. Mulinge Muinde, the rider, has just delivered the first order of the day. Jamal breathes a sigh of relief. “Business is finally picking up. It has been a tough 3 months since COVID-19 struck. Being near the highway and at such a prime location for customers, we were forced by the Ministry of Health to shut business. For 3 months our employed members could not earn salaries,” Jamal recalls. Customers which included schools and hotels were no longer operational and, as a result of the pandemic restrictions and evening curfew, customers who had grown fond of the shop due to its signature fried fish were unable to come.

With demand at the shop interrupted, the fish feed business has helped to ensure the group still generate some income. To further shield themselves from the adverse effects

coronavirus was having on their business, they decided to start moving deep into rural areas with fish preserved in cooler boxes, and feeds, looking for customers. It was a tough experience, Jamal admits, but once in a while they managed to make sales.

While the group is aware that, in 2020, it may not make the KSh648,000 (US\$5,969.05) profit it made in the last financial year, it is counting on members' monthly contribution of KSh1,600 (US\$14.74) to keep the business going and sustain a model it runs of offering loans to members who are not employed in the group to invest in their own businesses, which include running small stalls selling coconuts, fruits and vegetables.

Despite the setbacks, the group maintains a strong vision for the future and, within the next year, they plan to construct

two more ponds using members' contributions to increase production. Further expansion will be realised with the opening of a seafood restaurant, which will be complete by the end of 2020 as the group looks to diversify to build resilience and increase income streams. The goal of this restaurant is to provide employment not only for the remaining group members, but also for other youth in the area in need of a reliable income.

Jamal wants to encourage other youth, many without a formal education and without prospects of good jobs, to follow in his group's footsteps. "There is money in agriculture. There are decent jobs in farming for Kenyan youth, the majority who are unemployed," states Jamal. "They need to be innovative and use the advantage of being young that they have to be productive and build a future. Ordinary youth are doing it. What is holding the rest from trying?"



CHAPTER 5

EMPOWERING WOMEN FOR COMMUNITY RESILIENCE



While women play a prominent role in agriculture, their contribution is often hidden. Through Vijabiz training, women and men were provided with key skills in every part of business management, from record-keeping to leadership training. For each Vijabiz training session, at least one of the two group members attending had to be a woman. As a result, more than 50% of Vijabiz trainees were women, enabling them to pass on what they had learnt and empower other women in their groups.

Women make up more than 60% of the agricultural labour force in Kenya, producing food in addition to their traditional domestic role in the home. Yet there is often inadequate participation by women in decision-making processes, and women remain underrepresented and often unable to access technical, financial and community support. Issues like gender-based violence are pervasive, and women and girls still spend long hours collecting water and firewood,

with household chores limiting their education and work opportunities. Involving women in group decision-making processes and supporting them with skills and leadership training can benefit the whole community.

Sisters supporting sisters

In 2016, a group of 10 women came together to form the Ten Sisters Self Help Group and support one another. “The group wanted a business that would generate income daily,” says Helen Nyawira, group secretary. “The cereals value chain is for the long term and that is the reason we are in it.”

Helen explains that although they did not know about business before they received Vijabiz training, they did sell raw maize and other cereal grains. They also had a table banking system, lending members money which they would return with 10% interest. After 1 year, dividends were divided among all group members.



“Some of our members have small businesses selling other goods, some have hotels,” notes Helen, adding that the group helps support the women as they do other work. The group decided to attend the Vijabiz training to learn more about business skills and opportunities in their area. “Our minds were exposed to many different activities because of interacting with so many people. We did leadership, marketing, business management, and record-keeping. After the training, we decided to have a cereal shop and a posho mill to add value.”

“We were taught leadership skills, including how to manage the group, how to make decisions, how to lead groups and how to stand as a leader in a group,” Helen adds. This was important, because the women have many different priorities, from childcare to family obligations, and need to manage their time flexibly. As a result, tensions can rise in the group if some members are contributing more than others.

“Choosing a wise leader and knowing how to judge our group members was very important,” explains Helen. “We also used to make records in one book, just writing them down. But after the training, we knew about financial records and income statements; cash books and balance

sheets. Those records help us calculate profits and losses in one place.”

The group also decided to invest further in cereals, instead of working in a number of different value chains. For example, they used to buy milk and make yoghurt, but obtaining certification became a real challenge. Through Vijabiz, they did their own calculations and cost benefit analysis, and decided to focus their energy and resources in the cereals value chain.

Growth with grains

The group received a US\$2,500 project grant, with which they invested in a posho mill worth KSh140,000 (US\$1,289.61), using the remaining funds for rent of their mill facilities. The posho mill will make maize flour, and the group now have their own cereal shop selling flour, as well as the raw cereal grains. “We used to share a shop, then we expanded on our own and started our own business,” says Helen.

“We can now buy 30-60 bags of maize per month. Before we were buying 5-10 bags of maize to sell raw,” explains Helen. Before the training in 2018, the group were making KSh5,000 (US\$46.06) a month in profit after all the expenses and stock

“We started this business to diversify our income streams and create more opportunities for our members. Two of our members have been able to pay their school fees and complete school using this business.”



were paid. Now, the group have their own shop, and make a profit of KSh10,000 (US\$92.11) a month. With the new posho mill, the group will be able to mill 2-3 bags of fresh flour per day. “We have not started yet, but we are sure the profit will go up more because we will have reduced our cost of production with the new machine.”

Making a profit through adding value

Kumi Bora is another women’s group in Nakuru involved in cereals. The 10 members started buying maize from other women farmers, and now grind, package and sell after acquiring a posho mill, which has doubled their earnings. This has raised the overall income levels of the group, as the majority are unemployed and reliant on the group for their livelihoods.

In future, Kumi Bora hope to buy their own land to ensure availability of maize for milling, and move into packaging and production of grade 2 maize, which is in high demand. They also plan to expand their business into areas with high demand but that are not crowded by similar businesses, so as

to limit competition. “From the profits from this year, we are already planning to lease a place to store our maize,” states Erasmus Cherotich, group chairperson.

Marketing maize and managing accounts

In Kilifi, Mwembe Bunduki Tumaini Women Group is providing affordable nutrition to the community with their cereals business. The group buys maize, mills it and sells flour in Kilifi South. Formed in 2014, the group was carrying out table banking by making monthly contributions and saving to achieve their goals. When the group joined the Vijabiz project in 2018, it decided to focus on cereals. “We sell our maize at KSh50/kg (US\$0.46), making it affordable to the people in our community,” states Kwekwe Ngala, group chairperson.

Through Vijabiz, the group of 17 members, aged between 18 and 40, received training in record-keeping and business management, as well as ICTs and how to share pictures of their produce through WhatsApp and on other social media sites. “Previously, we were not handling our accounts in good

order. For example, initially we could not know how much fuel to buy for the posho mill, or how long it would last but now we keep our records,” says Kwekewe.

As a result of the Vijabiz training, Ten Sisters have also found new customers through social media marketing, using WhatsApp and Facebook. “We used to buy maize in bags, and find tenders to supply schools. Through Vijabiz, we were able to use grant money to invest in value addition,” notes Helen. “When we decided to put this shop here, we knew this area is residential, so we will have a ready market.”

“In future, we plan to also open a dairy shop and we want to do our own branding and packaging,” adds Helen. “Our hope for the project is to expand the business, and buy bigger machines. We also want to employ two people who can help to keep an eye on the shop, because group members have children and family commitments and so are not able to be at the shop all of the time.”

Diversifying operations: bigger and better

Saidia Young Mothers in Kilifi is another impressive women’s group that has been working hard to support its members and to employ other young women from the area. Using the Vijabiz training, they are not only adding value in their cereals business by milling maize but are now also venturing into virgin coconut oil processing.

With an abundance of coconuts in the area, each member aims to bring at least 10 coconuts to every fortnightly meeting. With local resources and machinery purchased from the proceeds of their milling business, members produce virgin coconut oil to sell to local beauty shops and customers in the area, while the rest is used in the salon and barber shops that the group also owns. “We started this business to diversify our income streams and create more opportunities for our members. Two of our members have been able to pay their school fees and complete school using this business. We are able to make, on average, 20 litres a week,” states Sylvia Madenje, the group’s secretary.



YOUNG MOTHERS MAKING THE MOST OF AGRIBUSINESS



Saidia Young Mothers Group, Kilifi County

Joining together as part of a table banking scheme in 2013 to save and loan members money under a revolving arrangement, a group of young mothers decided to register as a self-help group. From small beginnings, the Saidia Young Mothers Group currently has 15 members, aged between 18 and 24 years, and is now running a successful milling business as well as diversifying into several other ventures.

When Sylvia Madenje dropped out of school at 15 to get married, as her family's financial situation prevented her continued education, she hoped for some financial security and a future. However, when she got pregnant 2 years later, her husband abandoned her. Refusing to be defeated, she started looking for other young mothers in the Mwarakaya area of Kilifi County, with the hope of finding a way to face their common challenges together.

Kilifi County is known for its fertile soil, which has encouraged smallholder farming of cereals, among them maize and legumes, like beans. In this setting, the group decided to start a cereal business, buying maize from smallholder farmers and selling it to local shops and markets. The business was financed with KSh25,000 (US\$230.29), secured through members' contributions and loans from other groups in the area. "Maize is the staple food around here. We saw an opportunity in sourcing for maize from various farmers and selling it at an extra cost to different customers," says Sylvia, now the group's secretary. That venture would later open doors for them as they learned about the Vijabiz project.

Putting training into action

The dusty, rough Mwarakaya terrain stretches for kilometres, with rows of maize, cassava and palm trees seen from the road. Eventually, the unforgiving topography leads to a small shopping centre, Mwarakaya, full of people and a constant bustle of activity. This is the Saidia Young Mothers' area of operation. In one section of the centre, there's a roaring sound as the maize milling machine comes to life and crushes the

maize into fine flour. A long queue forms of men and women, each holding a bag of maize; Sylvia moves one bag of milled maize aside, exchanges money with a middle-aged woman and gives her some change, as her colleague, Ann, ushers in the next customer.

“We ventured into the business of flour processing after receiving support from the Vijabiz project in 2019. It has helped in bolstering our cereals business because, besides buying and selling, we are able to add value. Initially we used to buy at least three 90 kg bags of maize per week, but we now buy a minimum of five to allow us do the milling and sell the flour to locals. We also do milling for locals for a fee, which has also increased our income,” notes Sylvia.

Previously, the group would buy a bag of maize at KSh2,400 (US\$22.11) and sell it for between KSh2,800 (US\$25.79) and KSh3,000 (US\$27.63). Now, with the milling machine, they are able to earn up to KSh4,500 (US\$41.45) per bag from the sale of flour and an extra KSh2,500 (US\$23.03) each week from the milling services. Such an increase in profits has allowed the group to employ two members to work full time in the milling business, as well as lease 2 ha of land to cultivate their own maize, beans and cassava.

The Young Mothers also learned crucial skills in financial management from the Vijabiz training, which was lacking in the group’s early days. Even when they moved into the cereals business, Sylvia admits that keeping tabs of what was being spent and the profits they were making was tough, due to financial illiteracy. She said the Vijabiz training has been pivotal in moving the business forward, as they are now able to plan their spending and other expenditures and easily balance their accounts.

The group was also trained on value addition, sourcing for funding, branding and the use of ICTs to reach customers. As a result, the group has a Facebook page, and can communicate with potential customers using WhatsApp to encourage sales. Before COVID-19, the group were receiving, on average, 20 enquiries a month across the two social media channels for their products with at least 15 translating to sales, which has really boosted their marketing.

“Through a field exchange programme to Nakuru County, we visited a group who was branding its products and we saw



how this gave them a competitive edge because customers quickly identify with the brand, encouraging customer loyalty. So our plan is to have a labelling machine,” Sylvia explains, to add their logo, name and contact details to their packaging.

“We have put all lessons to good use. For example, after being trained on how to source for funding, we were able to approach our area MP and other women leaders, like ward representatives and members of the Kilifi County Assembly, with our business plans. They funded us and part of the money is what we have used to buy equipment, like a power saw to rent out, and products for making detergents to diversify our activities,” Sylvia reveals.

From flour to oil: the young mothers diversify

Back in the milling centre, a woman named Aisha is busy stirring porridge and cleaning Thermos flasks and cups. Three more women and four young boys sit at a nearby bench, waiting patiently for her to attend to them. Aisha serves the porridge as she fills one of the flasks with more. “This one is being delivered to a customer, who had placed an order. We use part of the flour we mill to make porridge as a way of diversifying our activities,” Sylvia explains. “Aisha is one of our members who is in charge of making porridge. Although we haven’t employed her permanently, we have an agreement that she receives 20% commission from the sale of porridge she makes every day. She is able to make up to KSh1,000 (US\$9.21) on a good day,” Sylvia explains.



As the group looks to empower more of its members than the five currently on a full-time salary, they are aware that limited financial resources limit this goal. However, they have formed a similar agreement to Aisha's with another member in the milling business to assist part time with coordination of milling processes and managing the queue of customers, especially during weekends when business is booming.

As a result of Vjabiz training, the group has been busy exploring new ventures, with the milling business inspiring spin-offs into virgin coconut oil processing, soap manufacturing, event planning and power saw, chair and tent rentals. As well as increasing profits, diversification has built the resilience of the group and insulated them against the impacts and uncertain months resulting from the COVID-19 pandemic.

Looking to the future

The drive to empower all single mothers and create employment opportunities, while encouraging those who find themselves in similar situations, has inspired Saidia Young Mothers Group to invest in more businesses. For example, they are in the process of acquiring a popcorn machine, which should start operating by the end of 2020, purchasing an extra milling machine, to increase their milling capacity, and opening up a shop in which to sell the group's branded maize flour and cereals in two years' time.

Additionally, the group is looking to buy more land and increase the capacity and variety of the produce it cultivates to include green grams and bean varieties to meet local market demand. With the savings the group has made, the profits the various businesses continue to generate, the assets they

“We want to invest in different ventures and create an agribusiness revolution that will transform the economic prospects of the many single mothers in Kilifi County. We have already proven that it can be done.”

have procured, and the training on funding opportunities they received from the Vijabiz project, Sylvia says they are in a good position to approach financial institutions to negotiate a financing scheme for their expansion plans.

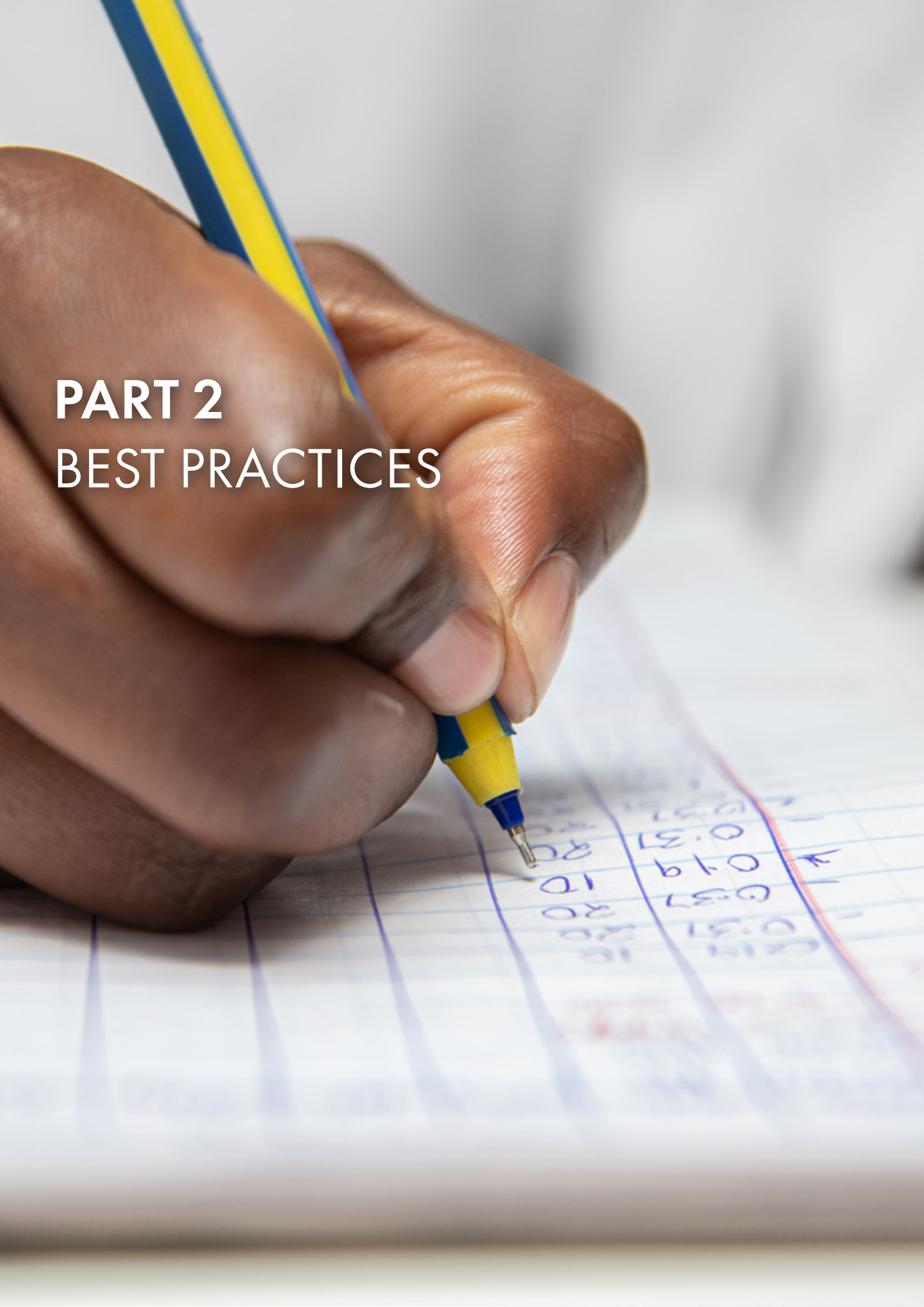
Kilifi is an area with a high number of teenage mothers and, as such, Saidia Young Mothers have been running an initiative to offer counselling services to other young mothers. Although these teenage mothers are not allowed to join the group until they turn 18 years old, Sylvia, now 22 years old, says the goal

is to offer them moral and financial support and inculcate them in the group once they are of age.

“Combined with the training Vijabiz project has given us, we want to invest in different ventures to ensure all members are employed, can sustain themselves and their families, and are able to bring in more members,” adds Sylvia. “We want to create an agribusiness revolution that will transform the economic prospects of the many single mothers in Kilifi County. We have already proven that it can be done.”



PART 2 BEST PRACTICES



CHAPTER 6

VIJABIZ MENTORSHIP: GUIDING GROUPS TO GROWTH



Youth unemployment in Kenya can be significantly reduced through business development and mentorship. These interventions help create sustainable enterprises that offer self-employment to business owners and employment for other youths. Mentorship was one of the key tools that Vijabiz implemented in order to continuously support the youth groups of the project.

Objective

- The mentorship activity aimed to provide ongoing entrepreneurship and agribusiness capacity building to all the youth groups involved, throughout the project's duration, in order to enhance business growth.
- It also aimed to maintain youth commitment to the project so that groups not awarded monetary or equipment grants would continue to receive mentorship support, and sustain their agribusiness activities.

How it happened

The mentorship component of the Vijabiz project was implemented from March 2019 to June 2020. Each youth group initially benefited from two mentorship sessions per month; this was subsequently increased to three to allow mentors additional time to carry out monitoring and evaluation (M&E), and increase their group interactions. The mentors engaged with the groups on many issues, including personal development, listening skills, leadership, group dynamics, markets and marketing strategies, product development, value addition, prudent financial management, networking with partners and governance structures.

Mentorship tools

Demand Link Business Solutions and Egerton University's Centre of Excellence for Livestock Innovation and Business (CoELIB) were contracted by the project to provide a minimum of 15 months of business mentorship to the 163 Vijabiz youth groups.

Demand Link Business Solutions worked with 111 groups, including all 49 from Kilifi County and an additional 62 groups from Nakuru County. The company deployed eight individual mentors (three in Kilifi and five in Nakuru) and each mentor was assigned between nine and 18 groups. CoELIB supported the remaining 52 groups from Nakuru County by deploying six mentors to work with approximately nine groups each.

The two organisations developed a number of mentoring tools that were shared with USTADI for their input prior to implementation, including:

- individual mentorship work plans/schedules for all groups;
- a mentor-mentee guide to provide direction with regard to the flow of the sessions;
- a mentorship needs identification form to use in the prioritisation of key issues to address during mentoring and follow up; and
- a grantee-specific mentorship reporting template to be used by the mentors to capture the issues discussed and actions taken during sessions.

In addition, CTA and USTADI discussed with the mentors the need to develop a specific tool to precisely track the groups' business growth. As such, another tool – the Mentorship M&E Tool – was developed by Vijabiz in collaboration with the mentors to capture additional data for tracking the youth groups' business performance after undergoing mentoring, and to document project outcomes. This Excel-based M&E tool is comprehensive and dynamic, containing a diversity of indicators, which relate to (among others):

- access to financial products;
- job creation;
- volume of sales;
- expenditures, revenues and incomes (profit or loss);
- business status (i.e. either at idea stage, start-up, growing, matured or dormant);
- changes in products and services offered; and
- challenges discovered and addressed.

Following development, the tool was used to track and measure groups' progress from September 2019.

Who was involved?

- Key Vijabiz project staff involved in the management of mentorship activities included: George Mazuri (CEO, USTADI), Eric Bosire (head of programme, USTADI), Michael Kermah (consultant, CTA) and Ken Lohento (senior programme officer, CTA).

Outcomes

Many youth groups have enhanced their entrepreneurial skills, identified niche products and markets and created jobs for themselves and other youths, thanks to the mentorship activities and other support provided by the project.

For example, validation of data for 102 youth groups in the September-November 2019 reporting period indicates business progress as follows:

- 30 youth groups (29.4% of total) accessed financial products to support or grow their businesses compared with six groups (5.9%) in the baseline assessment (before mentorship).
- Validated data for the first quarter indicates that at least 40% of groups whose businesses were initially considered as either at the 'idea stage, start-up or dormant' were classified as 'growing' while two were deemed 'matured'.





Measurement of business growth was based on the amount of sales, and by how much the business had scaled within the first year of receiving mentorship.

- The groups had better understood their customer segments and were in a capacity to produce market-fit products to attract increased sales. Others had gone further, branding their products to improve marketing outcomes, e.g. Lare Milk Dealers Youth Group purchased a branded milk ATM.
- The Uwezo Youth Group scaled up from a 2 ha to 10 ha farm. Other groups that had also scaled their production included Banita Boda Boda, Lare Milk Dealers, Kanyati Arising Youth Group, Kironai, Set-Kobor and Thirandu Village Youth Group.

Analysis by the project found that of the 30 youth groups that had won a grant equal to or greater than US\$2,500, the majority had made clear business progress. For instance, most of these groups were at the start-up or idea stage when

they joined the project, but by May 2020, 16 were at the 'growing stage', 13 at the 'matured' stage and only one group remained at the 'start-up' stage. The total number of jobs created for other youths by these groups in May 2020 was 34, with the most successful group providing 10 jobs. In addition, the average profit made among these 30 groups was KSh73,385 (US\$675.99) (over the 9 months of assessment: September 2019 to May 2020), with a maximum income of KSh1,140,034 (US\$10,501.42) and minimum income of KSh900 (US\$8.29).

Some specific group outcomes of the mentorship are as follows:

- The Takaungu Boda Boda Youth Group in Kilifi is engaged in the fisheries value chain. The group was linked by their mentor with Owen Baya, the local Member of Parliament, after they indicated a lack of storage as their key business challenge. The group was given KSh20,000 (US\$184.23) as a grant to purchase freezers and weighing machines to add to the KSh5,000 (US\$46.06) capital provided from their own group savings.
- Step by Step Initiative Youth Group in Nakuru said their mentor guided them through consultation in record-keeping and market research to find the gaps for dairy value-addition activities. "That's how we were able to realise that we could do value addition and make yoghurt and sell more," says chairman, Geoffrey Mwangi. "Also, consultation with our mentor has helped us to implement our business plan up to this point," he adds.
- KibaoKiche Fish Farmers Youth Group have been recognised for their cohesiveness and innovation. They recorded an almost 100% attendance at mentoring sessions, and have implemented everything they were taught. For instance, they were initially keeping financial records on paper, but following the ICT training and mentorship guidance, have moved to Excel sheets and a cloud back-up system. Through the project, they met with the local Kilifi County governor who recognised their entrepreneurship skills and promised to support them in obtaining KEBS and Department of Fisheries certification. Through the mentoring training sessions, the group has realised where they were wasting money and started cutting costs. For example, they were running three businesses (fish shop, offices, storage for feeds) from rented premises, but have since constructed

“Consultation with our mentor has helped us to implement our business plan up to this point.”

a building that houses all three so they no longer pay rent.

- Chira Nuru CBO has been recognised for their commitment; whilst members are scattered across the county, they have upheld the project rule which stipulates that if a member misses three consecutive meetings without valid reason, that member is dropped. They were also fast in implementing advice, including on the kind of pasture they should invest in to boost milk production, which they implemented within days. The group are also well organised; they had a member specifically tasked with tracking the progress of each activity to report to the rest of the members and ensure they stuck to the timelines. “It is one of the most highly organised groups I have seen. Probably because the majority of the members are teachers,” says Emmanuel Karisa, one of the mentors.
- Jasho Yetu continued with the programme despite missing the funding opportunity, and due to the training they had received on partnerships and how to source funding, were able to approach the county government which funded them with 1,000 fingerlings.
- Kapyemit Group in Lare also continued with mentorship and thanks to the trainings on entrepreneurship and leadership, were able to start an innovative farm they call ‘smart farm’ from their savings.

Lessons learned

- The groups most committed to the project were those (70) who received grants in the form of equipment or cash. However, the free mentorship programme also encouraged commitment and reduced the drop-out rates among those who didn’t receive a grant.
- The Mentorship M&E Tool was very instrumental and effective in tracking groups’ progress. The availability of this tool right from the beginning of the mentorship programme would have ensured that results were captured holistically; however, it was only developed in August 2019 and was used from September 2019 to May 2020.

- Leadership training and coaching, notably by mentors, helped the groups to build consensus faster. “I noticed in most groups that initially the roles of members were not quite clear but, eventually, communication significantly improved. Members now know specific roles and who to direct a specific inquiry to. This, in turn, reduced conflicts and enhanced leadership,” says Colins Owino of COELIB; emphasising that providing these soft skills is critical.
- Whilst the groups were diverse, working across various value chains, the creation of WhatsApp groups enabled them to share lessons, advice and critique each other. The groups also provided assistance to their peers via these channels by pointing out markets, or inputs etc.

Recommendations

- Despite initial commitments, some group members who attended training sessions did not always share what they had learnt with other members. There is a need to constantly find alternative mechanisms to ensure all groups share knowledge acquired during the trainings, as all members cannot attend all meetings. On the other hand, peer-to-peer mentorship within some groups has proven very effective and should be strongly encouraged.
- Some groups (especially those who did not win any grants) were making losses within the mentorship period and didn’t want to disclose their financial records. They also wouldn’t allow mentors to visit, which made M&E more challenging. Alternative mechanisms should be put in place to strongly encourage groups to accept M&E visits by mentors, irrespective of how they think they are performing financially.
- Participation certificates provided to the groups at the end of the project have been very well received by the youths. This is recommended across all youth agribusiness support programmes.
- Assisting the most effective groups in getting certified recognition from nationally-accredited institutions or schemes will act as a strong incentive for the youth to remain committed.

CHAPTER 7

CONSTRUCTIVE COLLABORATION WITH COUNTY GOVERNMENTS



The Vijabiz project aimed to contribute to the Kenya Youth in Agribusiness Strategy of the Kenyan Government. For this purpose, from the project's onset at the design stage, it established an effective relationship with the county governments of Kilifi and Nakuru where the project was implemented. To collaborate effectively, respond to local needs and ensure project sustainability, it was important that Vijabiz ensured that the activities were fully aligned with the local counties' youth strategies.

Objective

Ultimately, working with government officials aimed to:

- embed the project within local strategies;
- facilitate joint-monitoring of the groups; and
- help the youth to benefit from advice and technical support and other growth opportunities that the county

governments could offer during and following the end of the project.

How it happened

The key enabler of effective collaboration with the county governments was the existing relationship that USTADI had with them before the project's implementation. At the design stage of Vijabiz, in 2017, following the selection of the two target counties, USTADI contacted the county authorities to share the project's concept note. The counties provided feedback for improvement of the document, which led to a project proposal that took into account their suggestions. In addition, before the official launch of the project, CTA and USTADI organised a pre-launch workshop in Kilifi in June 2018 to further capture recommendations of county government officers, and fine-tune implementation arrangements.



“I did not know that there were so many free and affordable resources in the local government, and without the Vijabiz programme, I probably would still not know.”

The Kilifi and Nakuru county governments have supported the project since its outset, and attended the launch workshop in August 2018 in Nairobi. As Vijabiz was able to tie in its ambitions with those of the local governments in creating sustainable jobs for youth in agriculture and promoting food security, the government officials recommended which groups the project should engage with, including those with potential to develop successful agribusinesses. The groups were selected from those working across sourcing, production, post-harvest marketing and value addition in the cereals, dairy and fisheries value chains. The government contacts also provided support to the project in highlighting key gaps and missing links in the chains – i.e. expensive fish feeds and limited value-addition ventures.

The county government officials were also involved in the selection of beneficiaries for the main youth grants awarded by the project, and supported grant management. The county governments have taken part in almost every project activity, and facilitated the organisation of trainings and trade shows by providing facilities free-of-charge, when possible. County government representatives also attended the mid-term project review workshop, and were involved in CTA’s experience capitalisation training that the project conducted for the benefit of the youth and key partners involved.

Apart from the close collaboration with county governments in Kilifi and Nakuru, the project also interacted with national government agencies, where appropriate. Officials were notably invited to key project meetings held in Nairobi or at county level in Kilifi and Nakuru.

Who was involved?

At the county government level, key stakeholders included:

- Kilifi County Government:
 - David Bett: fisheries director
 - Cyrilus Mwangome: youth director
 - Margaret Jefwa: agriculture director
 - Kent Simiyu: director, National Youth Affairs
 - Gideon Wambua: livestock director
 - Jonathan Kazungu Ngowa: agribusiness coordinator



- Nakuru County Government:
 - Mathew Ngila: fisheries director
 - Anne Odhiambo: agriculture director
 - Paul Njagi: livestock director
 - David Mwangi: youth director

Key national government units that interacted with the project included:

- The Ministry of Youth, Gender and Public Service
- The Ministry of Agriculture, Livestock and Fisheries
- The Agricultural Sector Development Support Programme

Outcomes

The involvement of county governments from the start of the project has led to the cross-fertilisation of activities, which has greatly benefited the Vijabiz groups. For example, members of the Greenthumb youth group met with government officials at a Vijabiz trade fair at Kagoto, Nakuru County in June 2019, and, as a result, were able to collaborate and receive direct support from the Nakuru County Ministry of Agriculture, Livestock and Fisheries. The Ministry provided the group

with training, guidance, and the provision of basic materials worth more than US\$2,165. “I did not know that there were so many free and affordable resources in the local government and, without the Vijabiz programme, I probably would still not know,” says Vanessa Wanjiru, a Greenthumb member. Greenthumb were also supported by the Nakuru County Government with a supply of fingerlings and technical advice as they piloted their aquaponics project.

Henrok 6 Group is another beneficiary of county-level support and, in August 2020, the group was awarded the Nakuru County overall prize for Best Youth in Agribusiness for their efforts in job creation, value addition and innovation. Prior to this award, in 2019, the group was able to take part in three international tours, fully funded by the Nakuru County Government.

Equally, Bee my Partner Youth Group has been a beneficiary of the Nakuru County Government’s stimulus production programme, aiming at developing business in the region, and organised under the Directorate of Fisheries. The group were supported with fisheries value chain production materials in February 2020, including locally-produced pond liners and fish seeds. The Pwani Dam in Lare Ward, Njoro sub-county has been placed under the management of the group with the county supporting the overhead management costs of the

dam, including fencing, setting up tree nurseries and stocking with fish feeds.

County government officers have also been able to provide technical advice to increase production of the youth-led enterprises. For example, in the cereals value chain, county government officers have helped the youths to adopt good agricultural practices including rainwater harvesting, irrigation, and intercropping. In the dairy sector, the county governments have helped in advising the groups on requirements they need to meet in order to obtain KDB certification; whilst, in the fisheries sector, the county governments have trained youth on fish feed formulation, pond management and fish handling.

The county government has also enabled youth groups to get facilities that they can use in order to conduct their activities. For example, Rabai Business Incubation Centre was supported by Kilifi's Department of Livestock to acquire a milk collection centre at Rabai (in Kilifi). The group had consultative meetings with Department of Livestock and area leaders and were able to sign an agreement in order to use the facility for milk handling.

The national government, which oversees the Directorate of Youth, has allocated some funds specifically targeted at supporting youth (known as Uwezo: Youth Enterprise and Women Enterprise funds), which are interest-free loans with a grace period of 6 months before repayment. The directorate is now happy that the youth groups accessing the loans are putting the money to good use, helping to grow their businesses.

KDB also visited some of the dairy groups and provided recommendations on what to renovate in their premises so as to handle milk safely and to acquire KDB certification, and then apply for KEBS certification (KEBS certification is required for value-added products like fermented milk and ghee).

The involvement of the county governments in the project has also promoted and strengthened the counties' youth activities. Some officers also benefited from capacity building from the project, for example when they participated in CTA's experience capitalisation training (project knowledge capturing process) organised by the project in 2019. They

acknowledged that this event gave them new ideas on how they could capture and promote learning within their own projects.

Lessons learned

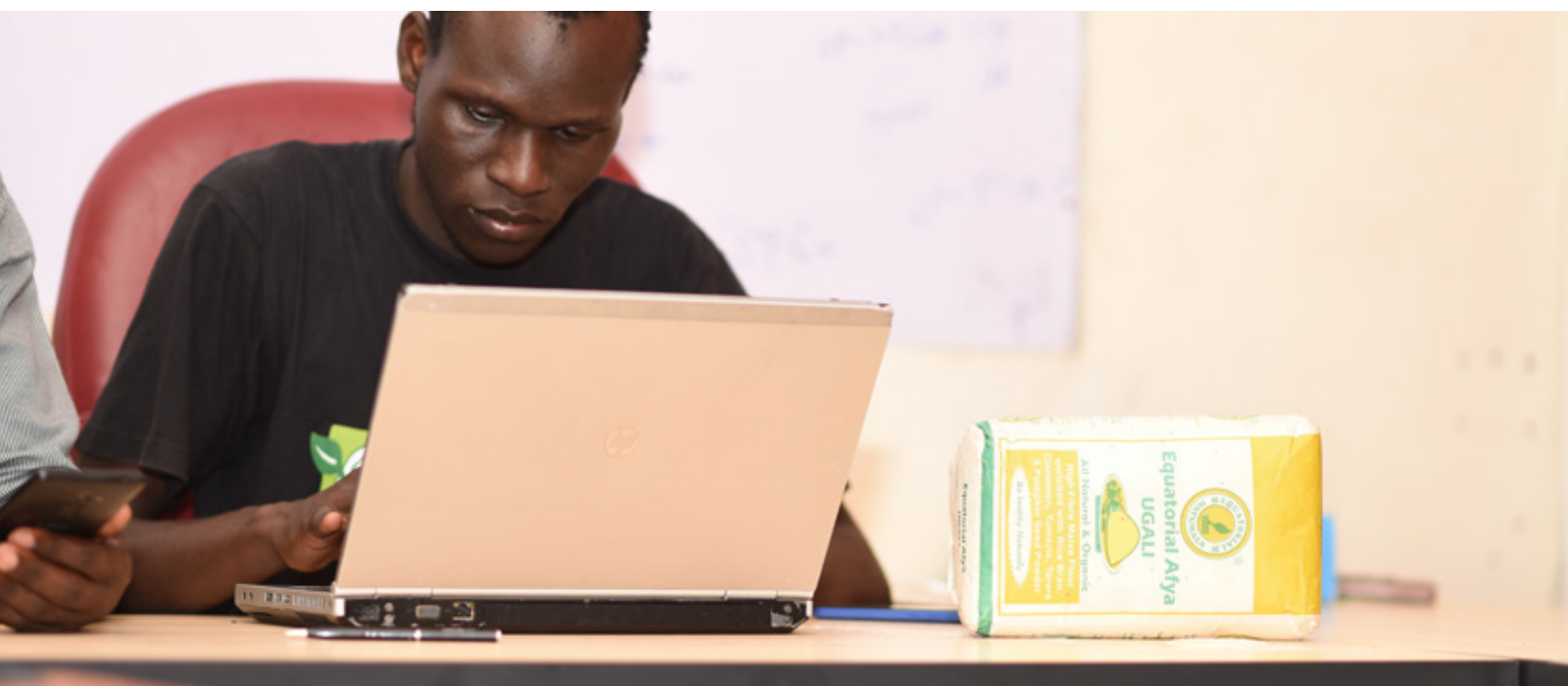
- Involving county governments within project management from the design stage, and in monitoring and evaluation of activities, created a sense of ownership at the county level, helped to facilitate knowledge sharing and also ensured sustainability.
- Involving county officers has a good chance of strengthening the sustainability of the youth enterprises. The officers conduct frequent follow-ups in order to support group activities. In addition, youth groups that were not known by the department have been able to build a more solid and sustainable relationship with the county officers.

Recommendations

- Non-governmental agribusiness projects should involve county governments from the very start because they understand local youth group dynamics and have often been involved with some of the groups through previous interventions. County governments are therefore able to advise and offer technical support to ensure the smooth running of a project.
- County governments should be consulted on the purchase of equipment for youth groups. Where a grant is provided – specifically for agricultural equipment – the groups may use it to buy sub-standard and cheaper models so that they can use part of the grant for additional purposes. County governments will be aware of locally-authorized dealers who stock quality equipment.
- The involvement of local governments is also key to provide groups with training/information on elements not covered, or not fully covered, by the project, such as the steps involved in produce certification and technical agribusiness training.
- When possible, government officers should also be involved in mentoring and coaching of youth enterprises.

CHAPTER 8

VIRTUAL KNOWLEDGE-SHARING AND LEARNING VIA VIJABIZ TWITTER CHATS



Digital technologies are increasingly being adopted by rural youth, yet many are unaware of how to maximise ICTs to support and grow their agribusinesses. Following social media training, Vijabiz organised a series of ‘Twitter chats’ – scheduled, online conversations that use a designated hashtag and allow participants to discuss a particular topic – to enable youths to share knowledge, promote innovation in agribusiness, and create market linkages.

Objective

Specifically, the online exchanges aimed to:

- discuss and highlight best practices, challenges and opportunities to undertake, support and scale-up Kenyan youth agribusiness, beyond the two project counties (Nakuru and Kilifi);
- reach indirect beneficiaries and facilitate spill-over project benefits to youth not involved in the project; and

- provide an additional platform for project beneficiaries to share experiences, learn from each other, and get in touch with experts and other youth and stakeholders that may be interested in their activities.

How it happened

Three Twitter chat events were organised focusing on the challenges and opportunities for youth in the cereal (18 December 2019), fisheries (29 January 2020), and dairy (24 June 2020) value chains in Kenya.

Two weeks before each online exchange, the project identified experts (employees of the Kilifi and Nakuru County Governments, the National Department of Agriculture, Livestock and Fisheries, and independent consultants) on the particular value chain, with support from USTADI. Each expert was then contacted by CTA and provided with information about the discussion so they had a clear

understanding of how it would work, the topics that would be covered and how they could support the event.

To reach a large number of project beneficiaries, as well as other youth agribusinesses not involved in the project, each event was promoted on Twitter, Facebook, and the project's official VijaBiz WhatsApp groups at least a week before it took place. This helped to spread word of the event, and introduce participants to the planned theme (cereals, fisheries or dairy value chain), the experts, and some of the youth groups who would be involved in the discussions.

The Twitter discussions took place using the hashtag #VijaBizChat and were moderated by a team from USTADI (Morgan Siguda and Noel Kasololo) and CTA (Folakè Koutchade). The 2-hour events started with the young entrepreneurs presenting their businesses, as well as the challenges they were facing and potential opportunities. With support from the experts, and other participants, potential solutions were suggested. Each event concluded with the experts sharing information about available value-addition opportunities in the specific value chain.

Who was involved?

- Morgan Siguda, project officer for USTADI (based in Nakuru County), Noel Kasololo, project officer for USTADI (based in Kilifi County), and Folakè

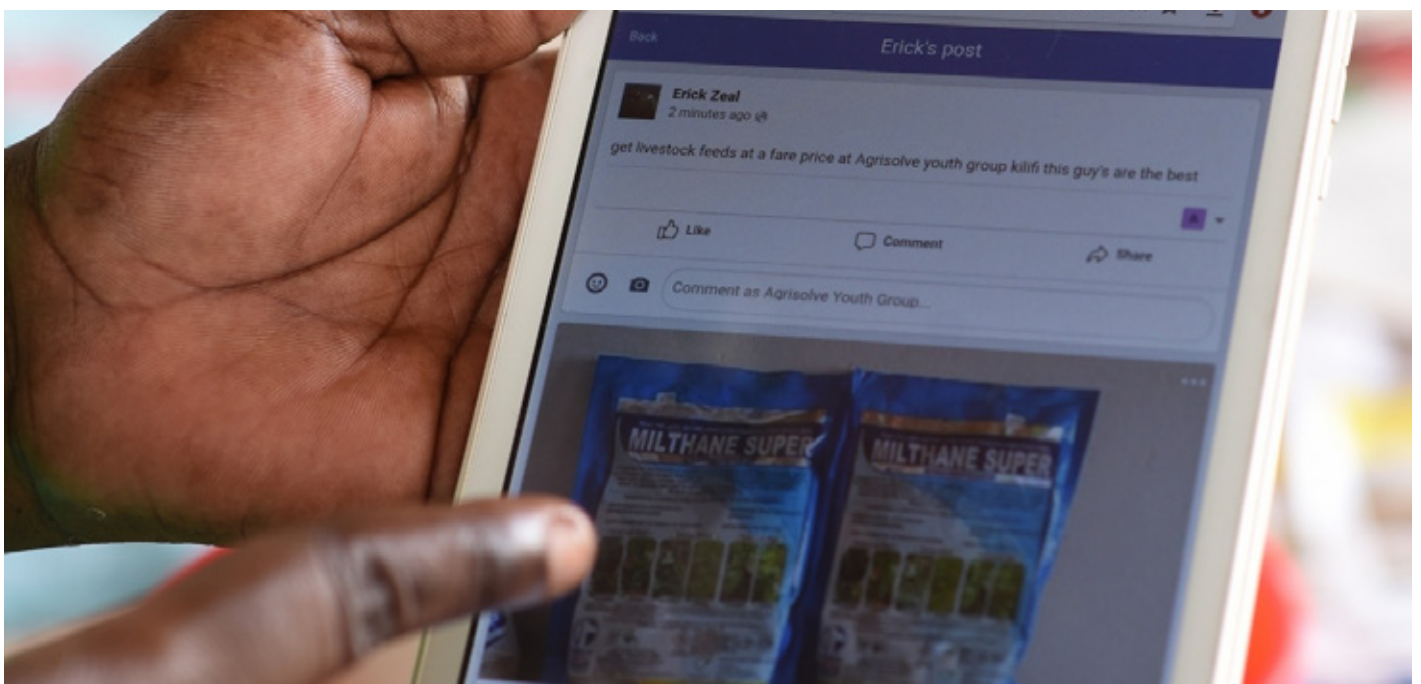
Koutchade, intern and junior consultant for CTA's ICT4Ag team, moderated the three Twitter chats.

The experts involved in the Twitter chat related to their respective value chains:

- Nicholus Murimi Kagungu: county fish inspection and quality assurance officer, County Government of Nakuru.
- Kipyegon Kipkurui: cereals value chain consultant based in Nakuru.
- Mahsey Muhsin: procurement and supply chain management officer with the County Government of Kilifi.
- Samson M. Mwamachi: assistant director for livestock production with the County Government of Kilifi.
- Joseph Kamau: in charge of county animal production with the Directorate of Livestock Production, County Government of Nakuru.

Outcomes

An interaction monitoring tool, Keyhole.com, revealed that the first Twitter chat event reached 43,470 Twitter users, and achieved 493,061 impressions (number of times people potentially saw a Twitter chat discussion message). The third event reached 114,944 Twitter users and garnered 736,370 impressions. The data also revealed that while most participants were from Kenya, Twitter users from Columbia, France, Ghana, The Netherlands, Tanzania and Uganda also took part.





Twitter Chat

Youth in the cereals value chain in Kenya: challenges and opportunities

18 December 2019
12:00 -14:00 pm EAT Time

 @VijabizKenya Hashtag: #VijaBizChat



As a result of being involved in the chats, value chain experts observed a surge in enquiries by youths seeking information. “During the fisheries chat, there was a great discussion on aquaponics,” reveals fisheries expert, Nicholus Kagundu. One of the innovations mentioned during the Twitter chat was an aquaponic system that integrates fish and crop farming through a shared water cycling system. “Bee My Partner Youth Group is working towards setting up an aquaponics station to complement the hatchery venture they are setting up.” Nicholus has also been linked with the Airstrip Blessings Youth Group; agreeing to mentor them and involve them in various forums organised by the County Government of Nakuru. In Kilifi, the KibaoKiche Farmers Youth Group has adopted hydroponics, using nitrous water from their fish ponds to fertilise their vegetable crops.

Maize flour blending, which is being promoted by the Kenyan Government, was one opportunity that cereals expert Kipyegon Kipkemei indicated youth agribusinesses could explore. Kipyegon stated that the first step for groups wanting to venture into maize flour blending was to identify markets for the blended flour. Another innovation discussed by Kipyegon was a cereal drying machine. The Kanyati Arising Youth Group intend to use their Vijabiz project grant funds to acquire the machine, which would ensure that their grain was uniformly and adequately dried with hot air, preventing the build-up of aflatoxins during storage.

“The Twitter chats provided a platform to engage a wider audience, particularly during the COVID-19 pandemic when additional safety measures were required.”

As a result of the dairy Twitter chat, Rabai Business Incubation Centre was linked up with dairy expert Samson Mwamachi. In addition to providing the youth group with technical advice, Samson, who is the assistant director for livestock production with the County Government of Kilifi, has enabled the group to secure a milk collection centre in Rabai.

For livestock expert Joseph Kamau, the Twitter chats provided an excellent tool to disseminate information to youths. “Digital information sharing is one tool that the Department of Agriculture, Livestock and Fisheries is adopting due to a limited number of extension service providers who cannot physically visit every farmer or farmer group,” he reveals. “The Twitter chats also provided a platform to engage a wider audience, particularly during the COVID-19 pandemic when additional safety measures were required.”

According to Folakè, while the youths that participated may not see an immediate economic benefit, participating in the

Vijabiz Twitter chat linked the groups with a large audience who would have seen information about what each group produced. Building awareness of the businesses in this way could lead to product enquiries in the future.

The events also provided the youth with an opportunity to share challenges they were facing, discuss potential solutions and make recommendations for themselves and others. High post-harvest losses, limited access to land and finance, and challenging certification processes were problems that many of the groups involved across all three value chains raised. Across the three separate events, a variety of recommendations (some value chain specific and others more general) were shared:

- In areas affected by drought, production could be improved by using small-scale recirculating systems to conserve water by recycling it.
- Post-harvest fisheries practices need to be improved: fish should be washed immediately after harvest and either stored in a freezer, or transported to market in refrigerated equipment or cooler boxes. Some species, like catfish, can also be smoked, and others sundried, to increase the shelf-life of products.
- Agribusinesses should take opportunities to gain more training on fish feeds, particularly to know more about protein contents and other ingredients to be able to formulate feed for faster fish growth.
- More government research is needed to identify the best fish species that can provide agribusinesses with the highest levels of output.
- It is important to harness new technologies, including artificial insemination and automation, to compete with big players in the dairy sector.
- Agribusinesses need to focus on the cost of production, product safety and after-sales service.
- Youth groups need to organise themselves to be able to lobby for policy regulations.
- To penetrate the market, youth groups need to use a variety of approaches, including reducing prices, increasing promotions, expanding distribution channels, and improving and widening the range of products sold.
- Youths should take advantage of digital market places, Facebook pages, WhatsApp groups, Telegram and mobile applications to market themselves to a wide audience.

Lessons learned

- The Twitter chats were a useful additional channel for project beneficiaries who have become familiar with Twitter and who have access to the internet to share their points of view, issues and opportunities and to interact with stakeholders beyond their communities.
- Not all rural youth have the opportunity to use this channel; therefore, it should not be used when participation from each youth beneficiary is required. The Vijabiz project organisers were aware of that limitation and did not plan to have a large number of youth take part in the sessions.
- The sessions were a great opportunity for youth to learn from other people and groups that attended from different countries, with the sharing of experiences and photos. They were also a good platform through which the youth could market their products.

Recommendations

- Where possible, it would be beneficial to provide youth with free access to the internet (i.e. through access to a community multimedia centre offering free access or with access sponsored by organisers), if the objective is to involve many rural youth in the discussions. This would provide an opportunity for more youth (including women) to participate.
- Good coordination between partners organising such an activity is necessary, especially when they are not located in the same geographic area.
- During event preparation, it is important to adequately brief experts about the groups and the key challenges the groups have faced.
- It is important to have more than two experts involved when the organisers and resource people are not in the same geographic area; this will ensure that in case one or two experts have connectivity challenges, there remains at least one as back-up who can provide the expert insights expected.

CHAPTER 9

INTEGRATING INNOVATION IN YOUTH AGRIBUSINESS



New and critical challenges, such as climate change and the impacts of COVID-19, continue to emerge in the field of agriculture, impeding the transformation of agrifood systems and posing threats to poverty reduction in developing countries. Innovation within agribusiness is therefore essential in order to unlock new benefits and generate resilience. Based on this consideration, the Vijabiz project decided to embed innovation into all activities – promoting the process through three main approaches: training in both value addition and the use of digital technologies, and through innovative access to finance, leveraging on crowdfunding.

Objective

The specific objectives of promoting innovation were to:

- increase the appeal of agribusiness to encourage stronger commitment among the youth for engagement in the sector; and

- enhance youth agribusiness practices and entrepreneurship activities for accelerated business growth.

The project has thus equipped the groups with new skills to:

- add value to – and diversify – their product range to meet market demands;
- better promote their products and engage with new customers through the creation of digital spaces that enhance their online presence and market access; and
- increase their revenue generation.

In addition, the project has endeavoured to use crowdfunding as a means to facilitate access to innovative finance.

How it happened

Use of digital technologies

The Vijabiz project held about 20 training sessions between March 2019 and June 2020 (initial training and additional training sessions) to build the capacities of the youth groups in ICT and social media use for agribusiness. Group leaders, as well as members already with some proficiency in basic computer literacy, were targeted to take part.

The training curriculum, based on CTA's social media training materials, included:

- Concepts and principles of social media and ICT for agriculture.
- Finding information on the internet (how to use online research tools adequately).
- Using social networking for agribusiness (WhatsApp, Facebook, Twitter, etc.).
- Collaboration using online conversation (Hangout, Skype, etc.).
- Use of Google Drive.
- Record-keeping using spreadsheets.
- Mobile applications in agriculture.

The project also contracted Mkulima Young, a digital marketing platform for youth agribusiness, to create online profiles for some of the most performant or promising groups to promote their enterprises and extend their market reach. These groups also benefited from promotion on social media by Mkulima Young. Two other companies helped the project to understand the ICT for agriculture landscape in Kenya and supported social media online presence of youth groups.

Value addition

Tours or 'learning journeys' were organised by the project to provide the Vijabiz-supported youth groups with training in value-addition activities. They were also able to exchange knowledge and business ideas with experienced entrepreneurs and were exposed to practical guidance in production, processing, marketing, branding and commercialisation. The fisheries groups, for example, were taken to the Sagana Aquaculture Centre, which is located north-east of Nairobi and hosts 72 research ponds. The Centre provides training on



fish feeds formulation and how to make value-added products, including fish-based sausages and cakes.

Groups working in the dairy value chain visited the Olosian Dairy Farm in Kajiado where they were taught how to make different flavoured yoghurts, and were provided with tips for product branding. The participants were taken through the milk processing plant and shown the packaging and value-addition processes for feeds and concentrates.

Cereal value chain learning tours were carried out in collaboration with the East African Grain Council and involved visits to two millers in Nakuru County: Kings Millers and Bora Foods Millers. During these tours, the youths learned about large-scale processing of flour products – through the warehousing, grading, milling, fortification, packaging, distribution and marketing procedures, and processing of raw materials for animal feeds.

To further encourage the youths' interactions with key stakeholders in their various value chains, the project organised tradeshows where the groups were able to meet with various high-level players, including representatives from KEBS and KDB. Building connections with these actors will be key for the groups in facilitating certification for any value-added products in the country.

Another approach by the project was to contract the Africa Agribusiness Academy (AAA) to analyse the groups'

By tapping into the potential of Facebook, Twitter and WhatsApp as online marketing platforms, the Eagle Sight, Greenbelt, Tiger Group, Umoja and Wazo Jema youth groups have increased their volume of sales and income.

agribusiness products in terms of their value proposition, demand and supply, marketing channels and quality, in order to better inform the implementation of the project.

Agile Consulting further supported the identification of value-addition market gaps and areas of intervention for business growth. Through trainings and workshops, for instance, Agile Consulting worked with the groups that had won the project value-addition grants to highlight the best growth strategies for their activities, and provide business mentoring. Specifically, some of the areas Agile Consulting worked on with the groups included market penetration and diversification, use of alternative selling channels and leveraging partnerships.

The project's value-addition grant was won by 20 groups who received agricultural equipment worth between KSh500,000 (US\$5,000) and KSh1 million (US\$10,000) each. Provision of the grants and value-addition equipment is intended to help strengthen the market position of the youths' products by increasing quality and developing new offerings. The groups have also been supported in the registration of their businesses and brands to ensure the products penetrate the formal markets once they have been approved by KEBS.

Promotion of access to innovative finance

The project attempted to promote access to innovative finance through crowdfunding to facilitate the youths' easier access to capital. For this purpose, a service provider offering crowdfunding services, SMEP Microfinance Bank, was engaged with the project. This institution profiles businesses and individuals requesting funding through the crowdfunding platform Kiva.org. Unfortunately, this activity appeared

more complex than anticipated and, due to the coronavirus pandemic, could not be completed in the timeframe as planned. However, five of the groups will be profiled by SMEP on the Kiva.org platform after Vijabiz formally closes and results will still be monitored.

Who was involved?

- Key project staff involved included George Mazuri (CEO, USTADI), Nancy Mweni (financial officer, USTADI), Eric Bosire (head of programme, USTADI), Micheal Kermah (CTA consultant), Ken Lohento (senior programme coordinator, CTA), and Sabdiyo Dido (Senior Value Chain Advisor, CTA).

The following services providers were contracted by Vijabiz:

- ICT for Development-Kenya (ICT4D-K) and the Institute of Advanced Technology for Nakuru for the ICT training sessions.
- AAA and Agile Consulting for value-addition activities.
- Mkulima Young for the promotion of groups on its platforms.
- SMEP for access to finance via crowdfunding.
- Futuristic, for ICT training, social media support, and landscape analysis.
- Richard Wahiu, consultant for the youth and ICT study.

Outcomes

ICTs

Following the ICT and social media training provided by the project, the majority of youth groups have opened up their own social media accounts (Facebook and Twitter particularly) and advanced their use of WhatsApp for business promotion and product marketing. Some groups, including Henrok 6 Group based in Nakuru County, have gone further to create websites to enhance business promotion.

As a result of their increased online presence, the groups have seen diversified benefits. For example, the Eagle Sight, Greenbelt, Tiger Group, Umoja Youth Group and Wazo Jema Youth Group have increased their volume of sales and income by tapping into the potential of Facebook, Twitter and WhatsApp as online marketing platforms. These groups have branded their products and taken quality photos to post

them on these channels alongside clear product descriptions. Interactions with customers through such platforms have enabled the groups to get feedback on their products and services in order to improve them, and gain consumer trust.

Furthermore, some groups are now engaged in digital record-keeping, which is enhancing efficiency and business management. Specifically, the Wazo Jema Youth Group based in Kilifi County, who initially struggled with appropriate financial management, has now adopted a mobile application called 'My Cashbook' which they use for efficient record-keeping, proper filing and printing Excel sheets when needed.

Seventeen groups from Nakuru and four groups from Kilifi have been identified as awardees of the social media competition organised by the project in 2020. The winners were selected based on the number of Facebook and Twitter posts sent out by the groups' accounts, as well as the content and frequency of the posts. The awardees will benefit from additional support from ICT4D-Kenya.

Value addition

Whilst an extensive evaluation of outcomes relating to the value-addition activities has not yet been completed, some positive initial results have been identified. For instance, the KibaoKiche Fish Farmers Youth Group have adopted a hydroponic system within their enterprise – using nitrous water from their fish ponds to fertilise their farm. They have also started manufacturing their own fish feeds following field visits and training through the project. This is a good example of how the value-addition training is encouraging product diversification. Bee My Partner Youth Group is also working towards setting up an aquaponics station to complement their fingerling hatchery venture.

From the cereals value chain, the Kanyati Arising Youth Group is planning to purchase a unique cereal drying machine using the funds received through the project's value-addition grant. The innovation uses hot air to ensure that grains are uniformly dried and aflatoxin occurrence is reduced; these can build up in storage when grain moisture content is high. Following the field visit to the Olosian Dairy Farm, the Wazo Jema Youth Group has diversified its activities by opening up a milk bar at their area of operation. They now sell milk, *mala*, yoghurt and milkshakes.

Lessons learned

- Rural youth are very interested in using, and some already use, digital tools – more than some development stakeholders might think. Within youth groups, there is often at least one person who owns or can use tools such as computers or smartphones, and who can act as a mediator.
- When integrating digital tools within youth agribusiness project operations, it is critical to offer alternative channels for those that do not have access to them (due to cost and poor infrastructure, for example), so that everyone can be included.
- To ensure successful value-addition operations by youth agribusinesses, it is important that long-term support schemes are put in place, with the involvement of experts and resources.

Recommendations

- Considering the 'new normal' for social interactions, as imposed by COVID-19 (and potential future pandemics), rural youth should be trained on how to participate in professional agribusiness meetings via online platforms (Zoom or Teams, etc.). This would help with the smooth running of such sessions, and ensure that the youths are accessing all relevant project information and opportunities.
- Community ICT access facilities should be more available in rural areas, at a distance and cost that is accessible for youth. This would also enable other rural, young farmers to access digital technologies and seize the opportunities they present.
- When introducing innovations such as crowdfunding in rural agribusiness, it is important to prepare its adoption in a timely manner so that it can be adequately implemented.
- To ensure successful value-addition operations by youth agribusinesses, it is important that long-term support schemes are put in place, with the involvement of proven value addition expertise.

CHAPTER 10

TAILORED OPPORTUNITIES FOR WOMEN'S EMPOWERMENT



Women are often not provided with the same opportunities as men, particularly when venturing into new businesses, leading to negative consequences for themselves, their families and their wider communities. For this reason, alongside the IFAD, key organisations such as CTA have been strategically promoting a more meaningful involvement of women into agriculture – and agribusiness specifically. Mainstreaming gender within Vijabiz activities was thus a core project strategy, particularly in order to strengthen the benefits for young women, and increase their income-generating opportunities within the sector.

Objective

The project's gender mainstreaming activities aimed to:

- identify and meaningfully involve young rural women in the Vijabiz project;
- empower women beneficiaries of the project and provide them with strong opportunities for growth; and
- ultimately encourage more young rural women to venture successfully into agribusiness.

How it happened

To ensure women's involvement in the Vijabiz project, only groups with a membership of at least 30% women were chosen as part of the initial selection process. In addition, all project activities, including 'learning journeys' (field study visits), trainings, trade shows, and workshops were attended by two group members – one of whom had to be a woman, as stipulated by the project.

Recognising that women's increased inclusion within project activities would not be sufficient to address local gender-related challenges, the project also carried out a contextual analysis of the needs, priorities, roles and experiences of

women and men in agriculture and agribusiness. The aim was to identify and address gender inequalities, such as the inability of women to attend project sessions due to livelihood and childcare demands.

CTA and USTADI ensured that there was a specific women's grant category within the main grant scheme of the project, while all-women groups could also apply for all other grant categories.

Particular attention was also paid to empowering women during training sessions, which covered topics such as building a business (production, buying, packaging and selling), financial management, product marketing, and using ICTs for agribusiness promotion to enable better access to consumers and funding.

Who was involved?

- The project staff directly implemented and guided all activities with a focus on gender. Karemba Mweni, monitoring and evaluation officer at USTADI and Folakè Koutchade, junior consultant at CTA, played a key role in this aspect of the project.
- Interactions with county government officers who work towards enhancing women's empowerment also supported gender empowerment within the project.

Outcomes

As a result of the project's approach to only work with mixed gender and all-women groups, 53% of the youth group members involved in the project were women, which exceeded the project's target of 30% women beneficiaries. The stipulation that all groups must have 30% of women also led to some groups recruiting more women members in order to join the project.

Due to the requirement of sending at least one woman to attend project activities, women were well represented within the various training sessions, and some had more than 50% women participation, as the women-only groups would send two women. For example, 59.51% of the youth who attended the entrepreneurship training sessions were women.

Through the project's examination of men and women's priorities and experiences in agriculture and agribusiness,

Mayungu High Vision Women's Group are creating employment opportunities in the county for women and men. They have a vision, they want to open up branches to widen their market. The group have got a grant to purchase a boat and now they will be opening up employment opportunities for other youth in the county.







Vijabiz was able to challenge existing social structures inhibiting women's participation in development projects. For instance, by encouraging women to attend sessions with their children and childcare providers as well, men and women were placed on a more even footing.

Thirty-six women took part in the trainings on building a business, marketing and using ICTs for agribusiness promotion. As a result, the Blessing Hand Youth Group (majority women members) in Nakuru County and the Saidia Young Mothers Group and Mayungu High Vision Women's Group (both women-only groups) in Kilifi County, learned how to add value to their businesses and went on to process and package their fish and cereal products. Enhancing product appearance and appeal through this approach opened up new market opportunities with schools, hotels, and the local communities. These groups also went on to train other women groups in their areas and employ local women within their businesses.

The project's women special grant was awarded to three groups – the Ten Sisters Self Help Group in Nakuru, and the Mayungu High Vision Women's Group and Tosha Youth Group in Kilifi. The value of these grants was US\$2,500 for each group. Tosha Youth Group used these funds to purchase irrigation equipment for improved cereal production, as well as a maize miller to engage in flour milling value addition.

They have also now been able to employ one full-time member of staff for the milling activity. The Mayungu women's group purchased a boat and employed two full-time fishermen, which has improved their fish catch and increased their daily sales. Ten Sisters used the grant to purchase a maize huller and miller for milling, and have employed one full-time staff member to operate both machines.

Lessons learned

- Most of the women-only or majority women groups were more successful than other groups in creating employment opportunities and improving their income generation. This is likely due to the issue of women's low economic empowerment in Kenya, where young women often marry early and start having children before they have been able to establish a profitable career. The young women were therefore more appreciative of being linked with increased income-generating opportunities through the project, as these activities provided them with the means to feed their families.
- The women-only and majority women groups were also more reliable in terms of using their grants effectively to develop their businesses and did not mismanage the grant funds, as was found in some other groups.
- Vijabiz was able to enhance women's participation where gender inclusion was stipulated by the project. This was not the case for awareness-building activities of the project, which anyone could attend.

Recommendations

- Youth agribusiness project activities should be tailored around the needs of women to enhance their participation. For instance, the timings of sessions and how these fit in with the daily routines of women should be considered.
- Women are not always trusted by the men in their families to attend project events alone, and the cultural view remains that women should stay at home. Therefore, community advocacy and strong communication with the families of women participants is recommended so they can get permission to attend activities from their husbands or parents.



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