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**Final Report on Work Performed
Under Contract No. 05/133 by Willpower, Counterpart Organization for Kenya WED**

For project: WOMEN ENTREPRENEURSHIP CAPACITY DEVELOPMENT: Annual Project Report 1:
DP/KEN/04/105

Period covered: September 15 to October 10, 2005

Report preparation by: The Contractor's Team Leader, Mr. Kiringai Kamau

**PROJECT OUTPUTS IN LINE WITH THE TOR OF CONTRACT NO. 05/133 AND
CONTRIBUTION TO THE OVERALL PROJECT GOALS FOR THE WED PROGRAMME**

<p>Overall Goal: The long term outcome which this project will contribute to is an increase in value added to agro-based raw materials, in line with post harvest management technologies, improvement in competitiveness of products, increase in net profits of enterprises through better sales and improved marketing, ultimately leading to sustainable livelihoods and growth of women entrepreneurs</p>	<p>Project Sub Goals: The project will have three main immediate outputs to produce this longer term goal:</p> <p>a) <i>Women entrepreneurs are technically assisted to set up their micro/small scale agro-based food businesses, managing post harvest losses, develop competitive products and their market niche with profits;</i></p> <p>b) <i>An affordable Business Development Services (Business Development Services) support system set up to provide services for competitive thinking of women entrepreneurs with participating organizations and trainers/facilitators/coachers;</i></p> <p>c) <i>A strong network of women entrepreneurs established as a basis for a business association to tackle market access constraints</i></p>	<p>Strategic Area of Support: This project is expected to socio-economically empower women entrepreneurs through their contribution to the development of food processing in Kenya.</p>
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Outcomes	Update on outcome	Quarterly outputs	Update on outputs	Update on partnership strategies	Recommendations and proposed action
<p>Women entrepreneurs (WE) are technically assisted and have set up their micro/small scale agro-based food businesses, are managing post harvest losses, and are able to add value to agro-based food products in line with market demands</p>	<p>In selected districts raw materials supply reviewed and products proposed based on preliminary market findings and interest of women entrepreneurs.</p> <p>Entrepreneurship development training and food technology skills for production provided to trainers and WEs in Meru and Kilifi districts.</p> <p>Demonstration and production centers (DPCs) are being equipped and upgraded to develop the concept of One Stop Shop facility for WE.</p>	<p>1) Updating of technical skills requirements and training materials packaged for trainers and WEs (manuals available). Full-fledged training material finalized in hard copy and CD-Rom.</p> <p>2) Training and production equipment being put in place.</p>	<p>1) Meetings held with beneficiaries, partner org. and steering committee members. Reports available and minutes of meetings.</p> <p>2) Selected regions are Kilifi and Meru South/Central. Selection of trainers (20) and WEs (approximately 100 in total) made.</p> <p>3) Technical upgrading for the DPCs prepared within WED II on the basis of an assessment by the review team</p> <p>4) The selection of products for the women's group in Meru</p>	<p>Collaboration envisaged with the Widows Women's Group in Meru South and with, inter alia the Nusra women's group & other WE within Mtwapa FTC should also require more energy from project staffs in the future.</p> <p>Active involvement from the national district officers and Micro-credit agencies is sought after training and DPC setup has been completed.</p>	<p>Management arrangements for DPCs as One Stop Shop to be put in place.</p> <p>WEs to be further trained with CIDA/GESP Funds in order to keep the momentum and services to WEs.</p> <p>Review of marketing strategy for product diversification to be conducted soonest in a simple manner.</p> <p>Programme to be put in place for the services offered by the DPCs to WEs and their families, including computer literacy programmes.</p> <p>Business coaching approaches to be in place as soon as</p>

Outcomes	Update on outcome	Quarterly outputs	Update on outputs	Update on partnership strategies	Recommendations and proposed action
	DPC management and steering committee being put in place with managers and steering committee members.		is dairy, baking, honey, cereals & fruits/vegetables processing. In Kilifi/Mtwapa baking, fruit processing, honey and dairy products. 5) Overall coordination and training responsibilities was given to Willpower, which with a help of a national consultant carried out the work forward.		possible. Finalizing co-funding arrangements with CIDA-GESP Project Steering Committee to be set up early 2005. A synergy with other rural development programmes (UNIDO and other agencies) is required.

RESOURCES USED IN THE REPORTING PERIOD

In total an estimated amount of USD 5,700 has been spent on various planned activities for the activities included in the TOR and work plan under this contract No. 05/133. This includes the following activities:

1. Selection of trainees
2. Conducting and facilitating meetings
3. Training of WEs and ToTs
4. Acquisition of equipment and upgrading of the DPC

PROJECT PERFORMANCE—IMPLEMENTATION ISSUES

As per contract No. 05/133, WillPower is providing services for the WED II Project implementation at 2 levels, these are:

1. Training services provision, and
2. Programme Coordination and Implementation Support

At the training level, two levels of service delivery is also taking place which are:

1. Training of Trainers
Under this level, we create a group of local trainers of business and food processing and who become mentors of the women entrepreneurs; and
2. Training of Women Entrepreneurs,
Under this level, we train women entrepreneurs with training support, capacity build them in technology skills in the area of their choice business and help them create products that are ready for the market for effective wealth creation

At the coordination level, WillPower is involved in:

1. The day to day running of the programme
2. Linkage with the other stakeholder institutions, such as:

- UNDP Nairobi
- Ministry of Trade and Industry
- Ministry of Agriculture
- KIRDI
- Ministry of Livestock Development
- Kenyan Bureau of Standards, among others as specified in the ToR to the contract.

In order to facilitate the implementation of this programme WillPower is working through its two Demonstration and Production Centers (DPCs) managers who are:

1. Mr. James Waweru Mugwongo, who is based in the Mtwapa FTC in Kilifi District and
2. Mr. Robert Mbugua Njenga, who is based at the Kaguru FTC in Meru District

The team leader, Mr. Kiringai Kamau, has the responsibilities in the project areas and home office to provide supervisory services, directing and coordinating the performance of duties of the project staffs and other partners on the ground.

As indicated in the foregoing paragraphs, close coordination has been maintained with UNIDO's project manager based in Vienna and UNDP officers designated for the project area in Gigiri Nairobi. This has been more so in financial and equipment-related issues, as well as the substantive discussions, which are maintained on a continuing basis to ensure that the programme is maintained on course.

As was planned and given the short time constrains, the programme has already started and preparations have been done to prepare and develop a training course based on the Manual and training material already made available by UNIDO. Training activities of WE and technical upgrading of the DPC centers, including equipment provision. The organization of the ToT to provide training and feedback to women entrepreneurs in production and business has been finalized. A separate work plan for 2005 has been elaborated.

In particular, according to the TOR of the sub-contract, the following activities have been completed by WillPower

- 1) The selection process of 20 candidates for the training of trainers for WED has been undertaken based on the following criteria used for both districts
 - A person's involvement in food related business
 - A person's ability to be available for the training for a continuous programme
 - A commitment that the person shall be available to train women entrepreneurs and create a business enterprise from mentoring and counseling of others
 - A person being committed to community development which may be demonstrated by their being a leader of a group or a member of such a group or community initiative that benefits women
- 2) Organizations/Partner NGOs have been identified in two districts, i.e. Kilifi and Meru, which provided their staffs as trainers for the WED programme. The institutions include the following:
 - Department of Culture and Social Services
 - The Catholic Church
 - Women Leaders from Food processing groups
 - Ministry of Agriculture
 - Ministry of Trade and Industry

- Farmers Training Centers (FTCs)

Their involvement will be essential in the following business development services to be set up later on under the project;

- Continuous training of other Women Entrepreneurs (WEs) so that the programme reaches many other WEs even in the absence of funding from UNDP
- Facilitation of market linkage for the products produced by the WEs and
- Creation of a local think-tank on value addition and cottage industry development on food based production

3) A TOT with 20 trainers was organized in the week of 18th September 2005 and was completed with ToTs from both districts of Meru and Kilifi congregating at the Kaguru FTCs for the training. As to the subjects covered by this training exercise, the following topics have been included, as per timetable given below;

- Entrepreneurship
- Business Management
- Food hygiene and food safety
- Marketing and product promotion strategies
- Record Keeping in small businesses
- Product Costing & Pricing
- General management and Business planning
- Food laws, regulation and standards
- Quality control and HACCP
- Packaging and labeling of Jam, banana flour, mango bars and mango chutney
- Sourcing of Finance and credit management in business

4) The training of WE is being organized for 2 districts for a total of 75 women. The following criteria were used for this selection;

- Their involvement in business as women
- Leadership in women groups that promote the well-being of women in the community
- Ability to become leaders among their groups
- Commitment to create products for market entry based on training skills acquired from the DPCs
- Commitment to train other women in their neighborhoods

5) Topics to be included in the WED basic training course are the following;

- Entrepreneurship
- Business Management
- Food hygiene and food safety
- Marketing and product promotion strategies
- Record Keeping in small businesses
- Product Costing & Pricing
- General management and Business planning
- Food laws, regulation and standards
- Quality control and HACCP
- Packaging and labeling of Jam, banana flour, mango bars and mango chutney
- Sourcing of Finance and credit management in business

- 6) The TOT evaluation for 20 trainers yielded the following information as to its practical applicability and overall results;

TOPIC	REMARK
• Food spoilage & food preservation	Well covered
• Food hygiene & food safety	Well covered
• Theory on fermented milks	Well covered
• Packaging & labeling	Well covered
• Plant safety & GMP	Well covered
• Quality management & quality control & HACCP	Needs more lessons
• Food laws regulations & standards	Needs more lessons
• Environmental concerns in food processing including waste disposal	Well covered
• Entrepreneurship	More lessons
• Marketing & product promotion strategies	Well covered
• Record keeping in small business	Well covered
• Costing & pricing	Well covered
• General management & business planning	More lessons
• Sources of finance & business support services	More lessons
• Practical & demonstrations	Well covered

- 7) As to the training material developed by UNIDO, the manual and handouts for WED were used in the actual training programmes. It is suggested that the following changes be made based on the experiences of the TOT and WED training;

- Simplify the materials to reflect the kind of businesses being focused on
- Provide insights rather than asking many questions that leave the reader begging for answers
- Create simplified short and concise training notes
- Create materials on local case studies that would give better relevance to the readers

- 8) As to the activities of the 2 DPC managers based in Kilifi and Meru, the following are their main activities in connection with project implementation:

Meru	Mtwapa
<ul style="list-style-type: none"> • Manage the day to day activities of the DPC • Jointly with collaborating institutions and the FTC Manager, to recruit WEs for the various training programmes • Liaise with the local institutions that have a stake in the enhancement of the income generation potential of WEs • Jointly with the District Industrial Development Officer, The Principal of 	<ul style="list-style-type: none"> • Manage the day to day activities of the DPC • Jointly with collaborating institutions and the FTC Manager, to recruit WEs for the various training programmes • Liaise with the local institutions that have a stake in the enhancement of the income generation potential of WEs • Jointly with the District Industrial Development Officer, The Principal of

the FTC and other stakeholder institutions, identify and recruit ToTs that can become instrumental in the training and the achievement of the goals of the WED Programme

- Liaise with the WillPower office on matters relating to the operations at the DPC
- Prepare such reports as can enhance a clear understanding of the challenges and constraints that the programme faces during implementation
- Jointly with WillPower's head office, facilitate logistical work of all partners, specialists and consultants to help them achieve their desired mandates within the shortest time possible.
- Work with the Project Team Leader in identifying local resource people to complete any structural and other work relating to the rehabilitation of the DPCs

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- Work with the Project Team Leader in identifying local resource people to complete any structural and other work relating to the rehabilitation of the DPCs

9) Supervision of the DPC managers in profiling the WE included in the project were in the following areas;

- Level of education
- Experience in handling business in food processing
- Experience in business
- The location of their business
- WEs potential to work for other women entrepreneurs
- WEs potential to play in team spirit with other entrepreneurs in their selected sector and/or region

10) As to the collaboration between Willpower and the food technologist in product development and niche market potential, the following activities were carried out. These have been totally in line with market potential;

- Identification of the suitable food products
- Identification of the appropriate processing technologies to be used for the training
- Identification of the trainers suitable to train the ToTs and WEs in the identified technologies
- Identification of market outlets for the tomato jam which is already selling in the local supermarkets so soon after the training

11) In line with Item 10 above, the following is recommended as to marketing surveys;

- Using existing market surveys that have been done by other organizations for the banana flour
- Using existing research on the nutritional and chemical composition of the foods produced at the DPCs
- Use local marketing and ToTs to identify and meet local demand for the products that have been developed

12) As to the upgrading of DPCs, the following equipment for food processing and IT-related programmes were identified for procurement and some procured;

- The pH meter
- The Lactometer
- Appropriate food drying equipment
- Food additives necessary for processing

13) DPC's upgrading of physical facilities for training of WE and a one-stop shop in the 2 districts is currently at the following stages:

Meru	Mtwapa
<ul style="list-style-type: none"> • Cabling of the computer room • Installation of the milk pasteurizer • Relocation of the DPC to a more suitable office block courtesy of the FTC • Installation of a convectional oven • Installation of Yogurt and Mala processing equipment 	<ul style="list-style-type: none"> • Provision and installation of a water system including a pump for the borehole • Upgrading of the dining hall • Extension of the kitchen • Supply of an extra oven • Rehabilitation of an old motor bike

14) Credit facilitation has been considered a necessary input to this programme particularly to provide the DPC with the ability to sell inputs to the WEs for the production purposes. We have in mind the sustainability perspective of the programme by ensuring that the DPC generates some revenue for itself without recourse to the FTC or any other source. A facility of US\$ 1000 has been granted by the programme, which will be used to procure the necessary consumables. In this regard therefore, a sourcing of consumables and equipment facilities is being put in place based on small implements and raw materials as well as equipment for different products to be processed. Women Entrepreneurs will access this facility through renting, leasing, or purchasing. WillPower is putting in place at the DPC a facility that operates as follows:

1. DPC provides application form for input facilitation to the WE based on whether their desired input product can be sourced through the DPC or upon clearing with the head office that the programme can support the given credit facilitation
2. WE makes an application through their local group or the Ministry of Agriculture's Home Economist
3. The District Home Economist discusses with the DPC and the Credit Subcommittee of the ToTs who shall henceforth act as the programme's executive committee
4. Once the committee approves and the character of the WE and their business potential is adjudged positively, the District Trade Officer then grants the credit. We shall negotiate with the Ministry of Trade and Industry so that the loan fund normally extended to traders can also be extended through the DPC. Negotiations are also going on with microfinance institutions in the locality of the programme to ensure that they also wholesale their funds to the DPC so that those that have products sold through the DPC can also access credit based on their sales
5. Repayment is supposed to be from the proceeds of the business from the market, which is supposed to be facilitated through the DPC. For purposes of risk management, only WEs going through the

DPC's marketing focus will benefit from the credit programme.

15) The following activities have been undertaken by FTC directors in the 2 districts, the Ministry of Industry, the Ministry of Agriculture and the Steering Committee members;

The Principals of the FTC s have:

- Provided the supervision of the DPC Managers on a day to day basis
- Provided transport and other logistical requirements for the DPC Managers
- Provided affordable training and accommodation facilities to the WEs and ToTs when the training is going on
- Hosted the DPC for the benefit of the programme

The Ministry of Agriculture has:

- Provided access to the FTCs and made the FTC the focal point of all the operations of the DPC
- Provided its officers as resource people in the programme, while integrating the activities of the DPC to their daily schedules so that the programme management does not extend extra payments to those who may be used as trainers in the programme
- Reduced the amount of daily payment required from the FTC to a maximum of Ksh. 600 per day

The Ministry of Trade and Industry has:

- Provided the chair to the National Steering Committee and any and all refreshments that are required during the programme
- Provided the chair to the local committee at the implementation centres
- Provided the transport to remote locations in Meru where the terrain calls for use of a vehicle which the programme has only provided fuel
- Provided their staff for training as ToTs and to be made part of the programme executive

The National Steering Committee has:

- Provided a focal point for programme planning and feedback so that the programme retains its focus
- Offered the point of interaction between UNDP, UNIDO, MTI, Programme implementers and other support institutions where issues relating to sustainability of the programme are articulated.

16) Regarding local procurement of project equipment for food processing for training and the DPCs, the following should be noted;

- The resources made available should be to create a sustainable facility for value addition and cottage industry development. As such, what has been provided as the initial facilities for training
- The duty free arrangement needs to be clarified in terms of how it is raised locally so that most of the items that need to be procured duty free, Willpower can have a good understanding on the necessary protocol
- Equipment identification or what should be processed should be undertaken not by the implementing institutions but rather after consultation with the local people. It should be noted that the trainers get overzealous and make requests for new equipment that was not part of their initial focus. Where a few items are specified as the demonstration products, the equipment should be strictly on the equipment thus specified

The status is as follows in terms of installation and functioning

- Maintenance and support costs need to be put in place in good time so that potential programme failure is not created in the design since poor planning can make a good programme falter during implementation

- Suitable budgets need to be agreed upon early in the design so that the programme does not suffer from ideas of what has worked elsewhere but rather one that is based on the locality of the project implementation

17) Recommendations for action to be undertaken before project completion;

- Survey of the agricultural potential so that the projects proposed are based on what the implementing institutions – Ministries of Agriculture, Trade and Industry, Livestock and Fisheries, Local Government, and Culture and Social Services considers important for the rural development in the programme locality
- Planning workshop that is based on all stakeholders interested in local development in the selected area of implementation
- Planning workshop based on the implementation partners at the national level
- A clear understanding of the institutional formation capable of sustaining a community initiative that the DPC should evolve to be

TIME-TABLE FOR TRAINING OF TRAINERS WORKSHOP FOR UNIDO WED PROJECT
HELD AT KAGURU FTC (MERU) FROM 18TH – 24TH SEPTEMBER 2005

DAY	8:30 AM - 10:30 AM	10:30 AM - 10:45 AM	10:45 AM - 11:45 AM	11:45 AM - 12:45 PM	12:45 PM - 2:00 PM	2:00 PM - 3:00 PM	3:00 PM - 3:45 PM	3:45 PM - 4:00 PM	4:00 PM - 5:00 PM
1	Registration of participants Opening ceremony.		Overview of food sector including food spoilage and food preservation techniques	Food hygiene and food safety		Theory on fermented milks Practical demonstration of mala making	Practical demonstration of yogurt making		DIY of mala making
2	DIY of yogurt making		Theory of packaging and labeling	Packing and labeling of mala and Yogurt		Practical demonstration of banana flour making	Practical demonstration of mango bar making		Practical demonstration of mango chutney making
3	Practical demonstration of tomato jam making	Tea Break	Practical demonstration of tomato jam making (packaging and labeling of Jam)	Milling packaging and labeling of banana flour and mango bars	Lunch Break	DIY of mango chutney making	DIY of mango bar making	Tea Break	DIY of tomato jam making
4	Packaging and labeling of Jam, banana flour, mango bars and mango chutney		Food laws, regulation and standards	Choice of food processing technologies considerations		Quality control and HACCP	Plant safety and GMP		Environmental concerns in Food Processing
5	Visit Ukie processing pilot plant in Chuka		Practical demonstration of Ukie processing pilot plant in Chuka	Practical demonstration of Ukie processing pilot plant in Chuka		Travel back to Kaguru	Entrepreneurship		Entrepreneurship
6	Marketing and product promotion strategies		Record Keeping in small businesses	Product Costing & Pricing		General management and Business planning	Sources of finance and business support services		Closing ceremony and award of certificates

Kaguru FTC
Training of Trainers Programme - List Of Participants

Name	Employment	Location
1. Ms Eunice Mwanyanya	Deputy Farm Manager	Kilifi District/Mtwapa
2. Mr Mwarome C.T.	Dairy Training Officer	
3. Ms Pamela Owuori	Div Home Econ Officer	
4. Mr Mwachiro S.K.	Div Livestock Ext Officer	
5. Mrs Helen Mbesya Woman	Entrepreneur	
6. Mr Julius Kalama	Chairman-beekeeping	
7. Mrs Salome Ochieng	Vice Chairlady- baking	
8. Ms Sarah Umazi	Youth Representative	
9. Mr. Njabara C.W	DIDO	Meru Central
10. Mrs. B.K. Kiruja	DHEO	
11. Mrs. Peninah Koome	Div HEO	
12. Mrs. Eunice Mwitii	Teacher	
13. Mrs. Consolata Mugure Riungu	Approved Teacher	
14. Mrs. Joice Muriithi	Entrepreneur	Meru South
15. Mrs. Kaburu	DHEO	
16. Mrs Doreen Kiruja	Retired Teacher/ Entrepreneur	
17. Mrs. Jacinta Kimathi	Entrepreneur	
18. Mrs. Joyce Njeru	Entrepreneur	
19. Mrs. Janet Muthoni	Entrepreneur	
20. Mr. R.H. Ndwiga	DTDO	
WillPower Staff		
Mr James Waweru	D.P.C. Manager	Mtwapa F.T.C.
Mr. Robert Njenga	DPC Manager	Meru FTC

The following are the list of participants in the WE Training for the Women Entrepreneurs from Meru Central

No	First Name	Middle Name	Last Name
1.	Margaret	Kirema	
2.	Dorothy	Kainyu	Murungi
3.	Faith	Kanana	M'Rinkanya
4.	Eunice	Kawira	Mugambi
5.	Marion	Ncoro	Muthomi
6.	Joyce	Kagendo	Kiambi
7.	Josphine	Kooru	Magiri
8.	Susan	Makena	Mugambi
9.	Jane	Karimi	Mutwiri
10.	Eliud	Mutwiri	
11.	Florence	Kagwiria	
12.	Elizabeth	Achieng	Mburugu
13.	Lucy	Mwendwa	Muchai
14.	Jemima	Regeria	
15.	Gladys	W.	Gitonga

16.	Mercy	Naitore	Murithi
17.	Hydad	Ruguru	Gatobu
18.	Lucy	Njeri	Maina
19.	Janet u	Naitore	Magaj
20.	Nkongge	Sarah	Kathure
21.	Lucy	Kiende	Gikunda
22.	Monica	Wairimu	Maina
23.	Elizabeth	Kajuju	Francis
24.	Monica	Mwariumwe	Kithinji

List the three main challenges (at most, if any) experienced during implementation and propose a way forward. Note any steps already taken to solve the problems.

1. Disbursement of Funds for the purposes of implemenation.
 - As a way of solving the problem we have agreed with our technolyg business to allow us to use their resources to implement the programme pending payment. This has however created another problem when the MODs come to the UNIDO office in Nairobi with a breakdown that makes claiming the expenditures complex. This can be addressed by sharing the budget lines that are used in UNIDO so that every activity undertaken is tied to a budget line in UNIDO.
2. Request by the ToTs to be paid for their work even when they have been trained for free
 - As a way of solving the problem we have chosen to emphasise on the need for the ToTs to be entrepreneurial and see the programme as only helping them start a business of their own, supported by the DPC to offer capacity building programmes for WEs and other people interested in value addition and cottage industry development
 - We have also started discussions with the Ministries so that their technical people involved in ToT are considered to be doing their usual office work so that there is no need to give extra payments to then save for the transport allowance which the WEs can foot on their own without UNIDO/UNDP support
3. Lack of funds to procure material for production
 - As a way of solving the problem we have sought support from the UNIDO Programme Manager so that some fund is created in the DPOC to procure consumables in wholesale so that the WEs can make payment for them at either a better price than the usual retail price or at a price and convenience that can only be afforded through the DPC .

RATING ON PROGRESS TOWARDS RESULTS

In the format of evaluation provided for in the UNIDO training manual. The ToTs gave their views in the format now analyzed below as follows:

FINAL EVALUATION

1. Is the training course of any use for you?
 - a) More than I can say. - 2
 - b) Very Much. - 15
 - c) Very useful. - 1
 - d) Very much useful. - 1

2. What parts of the training were most important for you?
 - a) All parts. - 6
 - b) Entrepreneurship skills. - 4
 - c) Marketing. - 1
 - d) Jam making, processing of mala, yogurt, mango chutney. - 4
 - e) Cottage Industry. - 1
 - f) Starting and managing of small business. - 1
 - g) Choice of food processing industries / technologies. - 4
 - h) Demonstrations discussions. - 2
 - i) Food laws regulation and standards. - 1
 - j) Plant safety and amp. - 1
 - k) All Practicals. - 1
 - l) Packaging and labeling of products. - 2
 - m) It has served to widen, deepen and awaken my initiatives

3. Indicate the training sessions that did not meet your needs.
 - a) Mango bar - 1
 - b) N/A. - 1
 - c) Non. - 12
 - d) Marketing and product promotion strategies. - 1
 - e) Business Management. - 3
 - f) Chutney making - 1
 - g) All are helpful to the community and me. - 1
 - h) I wish there could be more.

4. Did you improve your entrepreneurial behavior by attending the course? If so, please indicate in what ways.
 - a) I have developed a positive attitude towards business. - 1
 - b) I'll be bale to keep records for cash transactions - 1
 - c) Yes - 13
 - d) Never been keeping good records for my business
 - e) I used to be self-centered but now I have changed.
 - f) How to be initiative.
 - g) Yes in more ways more than one. - 1
 - h) By management. - 1
 - i) Improving my business. - 2
 - j) Being more committed in what I do. - 2
 - k) Empowerment in poverty alleviation. - 1

5. How will you use your skills in the future to set up or expand your own business?
 - a) To work friendly with community. - 1
 - b) Yes - 5
 - c) Making new products. - 1
 - d) By getting standardized and producing more. - 1
 - e) Changing human resources. - 1
 - f) Good management. - 2

- g) By teaching groups - 5
 - h) Will tackle quality/marketing aspects. - 1
 - i) Do planning to ensure success. - 1
6. Did you get adequate handouts and other training materials?
- a) No – 3
 - b) Yes – 12
 - c) I need some more – 2
 - d) Not really –(But I have enough for the initial stage) –1
 - e) To some extent yes – 1
7. Indicate the most (least) suitable training techniques/approaches. Explain why
- a) None – 9
 - b) All – 1
 - c) Yes – 3
 - d) DIY – Familiarize the trainee with the actual thing – 2
 - e) Tomato jam – It is very brief.
 - f) Food processing – 2
8. Do you think the Business plan will be useful for you in the future? If so, indicate how you will use it.
- a) Yes – 18
 - b) Not sure – 1
 - c) On all aspects of my business, as my bible
 - d) In management of my business and for other customers.
 - e) I will use the plan as explained in the training.
 - f) As it gives a reference point on where an entrepreneur can start.
 - g) To educate the community to achieve.
 - h) By making sure I take and keep records.
 - i) To expand my business.
 - j) I'll be able to improve in various areas on production of locally available materials.
 - k) It will help me to plan daily record.
 - l) It will make us reach the grass roots.
 - m) It will guide me to do my business more accurately.
9. Do you think that adequate time was given to each subject?
- a) No – 12
 - b) Yes – 7
 - c) Not really – 1
 - d) Fairly done – 1
10. Do you think that the course structure and duration was adequate in relation to your personal needs and the given target?
- a) No – 12
 - b) Yes – 7
 - c) Extend more time
 - d) Entrepreneurship requires more time than was allocated.
 - e) To be more confident more time was needed so that we could demonstrate back.

- f) Very much yes – 1
- g) More practical & demonstrations could have been included.

11. Comments and suggestions,

- a) Increase the duration of the course & visit more processing plants or businesses.
- b) Well done.
- c) There is need for training evaluators.
- d) The whole course was beautiful.
- e) The duration was too short.
- f) If the training is done again for Mombasa and Meru, let it be at Mombasa.
- g) It was enjoyable.
- h) You could have added some other two weeks.
- i) Next time lets have enough time.
- j) Let the costing of the products of the practical to get the profit or lose margin.
- k) Visit more places.
- l) Please make sure you visit each and every TOT who has been trained to see the progress.
- m) The programme is very appropriate in eradication of poverty and creation of employment as the government is pursuing.
- n) Future training should be based on what a community can produce locally.

12. Please list other subjects which were not in the course but which you feel should have been included.

- a) Agro – processing to other products.
- b) Beach marking.
- c) Preparation of cakes, soaps and Vaseline.
- d) Honey processing; milk pasteurization would have an added advantage to me.
- e) HIV – AIDS.
- f) Business administration.
- g) Public relations & conflict management.
- h) Teaching skills
- i) Processing literature.
- j) Juice processing.
- k) Costing of machines.
- l) How second wedding is going to address gender issues now that it was designed by women and the men are the decision makers in our community.
- m) Organization management and inter personal relationships

13. Please gives us your opinion about the course as a whole

- a) It was short and involving but generally up to standard.
- b) It was educative.
- c) It was good.
- d) It was very encouraging.
- e) It was wonderful.
- f) It should be done to ensure poverty is a thing of the past in Kenya.
- g) Very useful and practical.
- h) It was relevant.
- i) It was well organized.
- j) Timely, involving and challenging.

- k) It is the most wonderful and successful way of reaching as many people as possible.
- l) It was quite organized, organized, and productive and business oriented.
- m) It is a good training.
- n) You should not stay for so long without a course like this one.
- o) Should be supported by all people who are business conscious.
- p) The whole course was a good, educative and provided more information to be an effective trainer in entrepreneurship.
- q) The course was an eye opener especially in agro - processing and it was more than valuable.

For outcomes:

A Positive change: As demonstrated by the foregoing assessment/evaluation from participants,

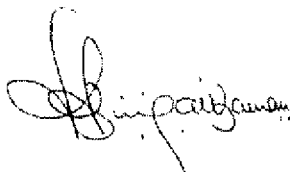
For outputs:

- No** (not achieved)
- Partial achieved**
- Yes** (achieved)

LESSONS LEARNED

Describe briefly key lessons learned during implementation:

1. Activities should all be well planned and the signing of the necessary programme protocols done in good time to ensure that implementation is not done in a harmful hurry
2. It is critical to study the cultural leaning of the trainees so that the programme is not designed based on expectations that turn to be unworkable in the implementation locality
3. A more supportive infrastructure at the UNDP/UNIDO level needs to be put in place so that the implementing institutions is not subjected to having to support the programme from what may be very costly financial sources



Prepared by: Kiringai Kamau

Date and Place: 10th October 2005, WillPower Enterprise Development Ltd, Nairobi-Kenya

Annex E: Indicators for monitoring performances and details of work performed in Meru and Mtapu

Information on the following indicators should be considered;

- a) Implementation indicators in connection with training and upgrading of DPCs
 - The # of women responding to training provided in a positive manner
 - The # of trainers responding to training provided in a positive manner
 - Successful application of processing technologies and entrepreneurial skills including financial management
- b) Impact on the local economy of the Kilifi and Meru districts
- c) Impact on the sub-sectors, i.e. agro-food processing and post-harvest management
 - Introduction of new products and food items to the local market
- d) Impact on the basic needs (cash earnings, organizing the family, education etc) of WEs
- e) Impact on services to be provided by trainers in the 2 districts
- f) Impact on individual enterprises and group formation
 - The # of new businesses by WE
 - Separate production area (to be) created by the women entrepreneurs
- g) Impact on productivity, marketing and sales

More details on this is to be provided in the final report to respond to these issues. In general everything is very positive.

Annex F: Photo gallery based on the Training courses being held and DPC up-grading



DIDO Meru receives his certificate from Mr. Samuel Wambugu, WED Food Specialist, as Kiringai Kamau the Programme Coordinator looks on after the ToT Training in Kaguru FTC



Banana Chips demonstration at Meru DPC during the ToT training at Kaguru-Meru



An attentive class of ToTs in Kaguru FTC in Meru

Annex G: Training Profiles of Women Entrepreneurs

WOMEN ENTREPRENEURS PROFILES MERU SOUTH DISTRICT

No	Name	Tel No.	Type Of Business	Interest	Ed. Level	Type Of Training Done	Finance & Micro Credit Finance	Current Markets	Needs
1.	Juliet Kirimi Mwangera	0723-888973	Cassava Flour & Products & Veg Products	Higher Production & Better Market	Form 4	Processing Cassava flour & utilization	None. Merry-go-round	Local Shops and households	Bigger Market
2.	Aileen Kagendo Rauni	0735-431812	Bar Owner	Baking Business	Form 4	Farming as a Business	Meru South Sacco	Shopping Center/Bar	Access to cheap finance
3.	Zipporah Kanyua Miriti	0734-807511	Hotel Keeper	Add Product like Mala, Yoghurt & crisps to Hotel	Form 4	Cake Baking	Group Merry-go-round	Kimwi hotel in town	Training other group members
4.	Julian Kanini Njagi		Started Tailoring but failed	Mango Juice processing	College Level	None	Group Merry-go-round	Currently not in business	Cheap finance
5.	Emily Kathure	0733-418387	Fireless Jiko Making	Vegetable Drying	Form 2	None	Group merry-go-round	Local households	Market for my product
6.	Faith Nkinga Kabucha	0733-697875 0720-701459		Start 1 or 2 Products with my pension	Form 4 retired Nurse	None	Jamii bora Trust	Not yet started	Further advice to be successful
7.	Aileen Karimi Silas	064-22070	Hotel owner	Start one product in the Group	Form 4	B.Mgt, Baking & Fruit juice.	Meru south farmers SACCO	Blessed Café in shopping center.	
8.	Phides Gachwe Kithinji	0724-440902	Weaving baskets for export	Train members & explore processing.	Form 2	None	Group Merry-go-round	Export	Training for group members
9.	Peninnah Gamba Kathia		Jam Processing	Teach group members.	P 2 Teacher	Bss. Mgt, Baking & Juice making	Group Merry-go-round	Local Shops	Marketing for our products
10.	Rebecca Wanjue Nyaga	0720-757745	Business Woman	Cakes & Fruit juice Processing	Form 4	Fruit juice making	Group Merry-go-round	Local shopping center	
11.									
12.	Rose Pauline Nyaga	0733-697875	Selling row Milk	Training Group Members	Form 4 Nurse	None	Afya Sacco	Market Place	Sourcing more Finance
13.	Aileen C. Mbuba	0725-972351	Dairy & Banana farmer	Start jam making & fruit juices	Form 4 Nurse	None	Group Loans & Merry-go-round	Dairy co-operative & banana brokers	Cheap finance
14.	Joyce Karimi Njagi	0721-529492	Fire Less Jikos & Knitting	Making Mala & Yoghurt	Std 7	None	Group Merry-go-round	Local households	
15.	Mary Muthoni Ngugi		Selling New clothes	Group to Start Processing one product	Std 7	None	Group Merry-go-round	Local Shopping center	Training for other members
16.	Faith Gatari James		Maendeleo Jikos, Dairy goats & selling Mosquito Nets	Improve existing Business & training group members	Form 2	Cake baking from sorgum & arrow roots	Group Merry-go-round	Local Shops	Source of cheap finance
17.	Sarah Ntue Njagi	0735-660180	Hotel Owner & farmer	Start Milling as a group	Form 4 retired Teacher	None	Group Merry-go-round	Town	
18.	Rose Kagendo Mbabu		Passion Juice Squash	Improve Quality &	Form 1	None	Group Merry-go-	Local shops	Bigger market

WillPower's (Counterpart Organization for Kenya WED Programme) Final Report Under Contract No. 05/133

No	Name	Tel No.	Type Of Business	Interest	Ed. Level	Type Of Training Done	Finance & Micro Credit Finance	Current Markets	Needs
				marketing			round		
19.	Judith Ephantus	0723-582138 0735-126285	Farmer	Start Fruit Juices	Form 4	Business Mgt & Flour Making	Group Merry-go-round	Brokers	
20.	Catherine Kagendo Kirungi	0733-430727	Bee Keeping & Tree Planting	Obtaining a Honey Processor	Form 2	Honey Processing	Group Merry-go-round	Local Buyers	Cheap finance
21.	Rose Muthoni Mbaabu	0723-116386	Selling Timber & Cereals	Making tomato Sauce & Jam	Form 4	None	Group Merry-go-round	Local buyers	
22.	Lucy Kangai Mbuba		Hotel owner	Start Tomato Jam & Passion Juice	Form 4	Cake Baking	K-REP	Established Hotel	Training for the other members
23.	Joyce Ciambaka Gidion		Cooking 7 selling Groundnuts	Start production of 2 product among the ones trained	Class 8 old System	Baking & Juice Making	Group Merry-go-round	Hawking	More training on business management
24.	Peninah Kathambi		Started Hotel but failed	Teach youth on Agro processing	Class 8	None	Group Merry-go-round	Not currently in business	Source of cheap finance
25.	Enid Kainyu Kirigu	0734-502356	Group	Start Passion & Paw paw Juice making	Form 4	None	Group Merry-go-round	Not currently in business	Training for the group members
26.	Beatrice Kaari	0721-408086	Timber Merchant	Improve the Timber business	Form 4	None	Group Merry-go-round	Local Carpenters & locals	
27.	Joyce Karuta Mate	0733-688276	Cereal Business	Expand the Cereals Business	Class 7 & Council or	None	Group merry-go-round	Local shopping center	Cheap source of finance

WOMEN ENTREPRENEURS PROFILES MERU CENTRAL DISTRICT

No.	Name	Tel #	Type Of Business	Area Of Interest	Ed. Level	Type Of Training Done	Finance & Micro Credit Finance	Current Markets	Needs
1.	Margaret Kirema	0724597272	Selling cereals	Starting processing one product	Form 4	Business Mgt & baking	Group Merry-go-round	Market on Market days	Cheap finance
2.	Marion Muthomi	0720-676602	Horti-culture Farming		Form 2	None	Group Merry-go-round	Brokers	Reliable market for products
3.	Magderene Mbogori	0733-563947	Horti-culture & Coffee farmer	Training group members	Form 4	None	Group Merry-go-round	Co-operative & brokers	
4.	Jane Mbaabu		Selling Cereals		Form 2	None	Group Merry-go-round	Market on market days	
5.	Elizabeth Kajuju	0722-456783	General Trader	Business Management	Retired Teacher		Group Merry-go-round	Shop at the shopping Center	
6.	Janet Magaju	0723-212222	Hotel & Cake Baking	Additional products for Hotel	Form 4	Cake making	Group Merry-go-round	Café at Shopping center	Cheap credit
7.	Julia Mariuki		French beans farmer		Form 4	None	Group Merry-go-round	Brokers	
8.	Lucy M. Joses	0733-248549	Selling Bananas	Starting producing in group	Standard 7	None	Group Merry-go-round	Market on market days	

WillPower's (Counterpart Organization for Kenya WED Programme) Final Report Under Contract No. 05/133

No.	Name	Tel #	Type Of Business	Area Of Interest	E.d. Level	Type Of Training Done	Finance & Micro Credit Finance	Current Markets	Needs
9.	Caroline K Elias	0721-669514	Selling Bananas	Starting production in group	Form 2	Cake Making	Group Merry-go-round	Local Market place	Source of cheap finance
10.	Catherine N Kinoti	0735-480620	Group cake production	Cake production in group	Form4 nursery school teacher	Cake Making	Group Merry-go-round	Local shops	Cheap finance to buy oven
11.	Anne Kiambi	0723725401	Hotel owner	Adding products in hotel	Form 4	Business Management	Group Merry-go-round	Town	
12.	Josphine K Magiri	0724-114310	Making Crisps & Farming		Form 4	Business Management	Group Merry-go-round	Local shops	
13.	Gladys Gitonga	0733-586353	Honey Processing		Form 4	None	Group Merry-go-round	Local buyers	Finance to buy Honey processor
14.	Jane Mutwiri		Sunflower farming & oil Extraction	Sunflower oil production	Form 4	None	Group Merry-go-round	Not yet started	Cheap finance to finish our oil refining plant
15.	Margaret Mugambi		Horticulture farming		Form 4	None	Group Merry-go-round	Broker	Market
16.	Catherine Kagwiria		Hotel owner	Produce some products in hotel	Form 4	Cake Baking & soap making	Group Merry-go-round	Local Shopping Center	
17.	Lucy Mwenda Muchai	0720-592774	Daily Farming & Milk Bar	Adding products in Hotel	Form 4	None	Group Merry-go-round	Shopping center	
18.	Monica Kithinji	0724-331585	Hotel Owner	Adding products in Hotel	Retired Teacher	None	Group Merry-go-round	Town	
19.	Lilian Gatwiri Mwanda		Horticulture farming	Producing one or two of products taught.	Form 2	None	Group Merry-go-round	Brokers	Market for products
20.	Charity Karuki Kathendu		Home Economist - Min of Agri Coffee Processing	Training farmers on value adding	Form 4	Several	Group Merry-go-round	Selling coffee to Thika Coffee Mills	
21.	Eliud Murwiri	0720-266259	Hotel Business & Herbs production	Adding Products in Hotel	Form 4	Several on the environment	None	Local shopping center	Market for herbal products
22.	Florence Kagwiria	0721-752854	Social Worker	Training groups in Agro-processing	Form 4	None	Group Merry-go-round	Government trainer	
23.	Nancy Mueni Gitonga	0724-566395	Shopkeeper & Salon		College - Secretarial	None	Group Merry-go-round	Shopping center	
24.	Susan Makena	0723-661355	Bee keeping & Tree Nurseries		Form 2	None	Group Merry-go-round	Selling honey locally	Finance to purchase honey equipment
25.	Mercy Naitore Murithi	0723-168375	Shop keeper & Posho Mill	Better Business Mgt.	Form 4		Group Merry-go-round	Shopping Market	
26.	Faith Kanana M'Rinkanya	0721-902179	Liquid Soap making			Soap Making	Group Merry-go-round	Local Market	
27.	Hyldad Gatobu	064-51135	Juice Making	Marketing	Form 4	Juice, jam & soap making	Group Merry-go-round	Local market	
28.	Jemimah Regeria		Selling cereals		Form 4	None	Group Merry-go-round.	Market on Market days	
29.	Lucy N. Maina	0721-881259	Rice Farming & Packaging	Large scale rice packaging & selling	Form 2	B/Mgt, Juice & cake making	K-REP & group Merry-go-	Local market place	Cheaper source of finance

WillPower's (Counterpart Organization for Kenya WED Programme) Final Report Under Contract No. 05/133

No.	Name	Tel #	Type Of Business	Area Of Interest	Ed. Level	Type Of Training Done	Finance & Micro Credit Finance	Current Markets	Needs
							round		
30.	Joyce Kagendo Kiambi	0735-502912	Banana & ready porridge selling		Form 4	Cake making costing & packaging	Group Merry-go-round	Local market place	
31.	Lucy Kiende Gikunda		Selling bananas & cereals		Form 4	None	Group merry-go-round	Going from place to place on Mkt days.	Cheap finances to expand current business
32.	Murungi Dorothy Kainyu	0723-498139	Selling row Milk	Adding value to the milk	Form 4 and teacher	None	Group Loans & Merry-go-round	Not yet in business	
33.	Sarah Kathure Nkonge	0735-885558	Selling 2 nd hand clothes.	Training women in my group to go into Agro-processing	Form 4	None	Group Merry-go-round	Local Mkt on market days	
34.	Eunice Kawira Mugambi		Shop keeping	Training group Members	Form 4	None	Group Merry-go-round	Shopping center.	
35.	Elizabeth A. Mburugu		Sunflower farming & oil extraction		Form 4	None	Group Merry-go-round	Local consumption	Source of cheap finance to start oil processing
36.	Monica W. Maina		Hair salon Business	Starting one or two products.	Form 4	None		Local shopping center	

1.	Name	Tel #	Group Affiliation	Type Of Business	Area Of Interest	Ed. Level	Type Of Training	Finance And Micro Finance Credit	Current Markets	Needs
2.	Janet Zawadi Karisa	P.O. Box 264 Mtwapa Cell- 0722865116	Naleza Self-Help Group	Commercial Farming & Food Kiosks	To Grow Into A Large Scale Food Processor.	Std 8	Farmers Field School (Certificate)	Group Credit	Local Shops & Diaspora	More Training In Business Skills And Marketing
3.	Loyce Mukoma	P.O. Box 29 Mtwapa	Mwavitendo Self-Help Group	Baking & Beekeeping	To Venture In Jam Making & Generally Grow In Business	Form 4	Tailoring And Dress Making 1 Yr (Certificate)	Group Credit	Local Shops & Diaspora	Improve Skills In Entrepreneurship. Access To Micro Finance Credit. ness
4.	Saumu Ali Molle	P.O. Box 10350 Bamburi	Mwandena Self-Help Group	Baking & Neem Soap Making.	To Grow In Business	Std 8	Tie&Dye-2 Wks Environmental Conservation-2 Wks (Certificate)	Group Credit	Local Shops & Diaspora	More Training In Entrepreneurship
5.	Lydia Wanjiku	P.O.Box 244 Mtwapa Cell- 0724501179	N/A	Second Hand Household Items.	Develop Current Business. Invest In The Food Processing Industry	Form 4	Fashion And Design (Diploma)	N/A	Local Individuals & Small Scale Entrepreneurs	More Training In Food Processing & Entrepreneurship.
6.	Grace Tabu Njeru	P.O. Box 10350 Bamburi	Mwandena Self-Help Group	Kindergarten & Neem Soap Making	To Grow In Business	Std 8 (Old Syllabus)	Early Childhood Trainer (Certificate)	Group Credit	Local Children. Local Shops & Diaspora	More Training In Business Skills. Access To Micro Credit
7.	Hadija Wairimu Juma	0721807382	N/A	Food Kiosk. Green Grocer	To Venture More Seriously In Food Processing	Form 4	Hair Dressing (Certificate)	N/A	Local Villagers	More Training In Food Processing & Entrepreneurship
8.	Caroline Mwangala	P.O. Box 29 Mtwapa Cell- 0735453455	Kikambala Division Youth Assosiation	Food Kiosk	To Develop Current Business	Form 4	Youth Empowerment And Leadership. Sexual Reproductive	Group Credit	Local Villagers	More Training In Food Processing & Entrepreneurship.

WillPower's (Counterpart Organization for Kenya WED Programme) Final Report Under Contract No. 05/133

1.	Name	Tel #	Group Affiliation	Type Of Business	Area Of Interest	Ed. Level	Type Of Training	Finance And Micro Finance Credit	Current Markets	Needs
							Health. (Certificate)			
9.	Saida Juma Jefwa	P.O. Box 754 Kilifi Cell- 0724748381	Kikambala Division Youth Assosiation	Commercial Farming & Poultry Keeping	To Invest In Food Processing	Form 4	Organic Farming. Good Governance & Leadership (Certificate)	Group Credit	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship.
10.	Joyce Adhiambo	P.O. Box 244 Mtwapa. Cell- 0733231741	N/A	Food Kiosk	To Develop Current Business	Std 6	None	N/A	Local Villagers	Access To Micro Finance. More Training In Food Processing & Entrepreneurship.
11.	Alice Nyambura Kimani	P.O. Box 85886 Msa Cell- 0721727743	N/A	Metal Fabricator Workshop	Diversify & Invest In Food Processing	Form 4	Computer Applications. Secretarial (Certificate)	Group Credit	Local Villagers & Institutions	More Training In Food Processing & Entrepreneurship
12.	Jenifa Waswa	P.O. Box 230 Kilifi .	Lushero Women Group	Group Baking	To Invest In An Independent Business	Form 4	Business Administration (Diploma)	Group Credit	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship
13.	Nancy Muthoni Mathenge	P.O. Box 88392 Msa.	N/A	Dairy Farming & Poultry Keeping.	Diversify & Invest Seriously In Food Processing	Form 6	Secretarial (Certificate)	N/A	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship
14.	Saumu Hassan	P.O. Box 3589 Msa	Nusra Women Group	Group Bakery	To Invest In Independently Food Processing	Std 6	Driver	Group Credit	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship
15.	Fatuma Hamaro Keah	P.O. Box 3589 Msa	Nusra Women Group	Group Bakery	To Invest In Independently Food Processing	Std 8 (Old Syllabus)	None	Group Credit	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship
16.	Kenga Charo	P.O. Box	A.C.K. Kanamai	Neem Soap Making	To Develop Current Business & Venture In Food Processing.	Std 8 (Old Syllabus)	None	Group Credit	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship
17.	Grace Zighe Mwamburi	0733593135	Jumanne Women Group	General Provisions Kiosk	To Develop Current Business & Venture In Food Processing.	Std 7 (Old Syllabus)	None	Group Credit	Local Villagers	More Training In Food Processing & Entrepreneurship
18.	Penina Mshila	P.O. Box 632 Mtwapa	N/A	Poultry Farmer	To Develop Current Business & Venture In Food Processing	Form 4	None	Group Credit	Local Villagers & Hotels	More Training In Food Processing & Entrepreneurship
19.	Japhet Munga Chimega	P.O. Box 22 Mtwapa	Kikambala Division Youth Assosiation	Dairy Farming	Diversify & Invest Seriously In Food Processing.	Form 4	Theology (Diploma)	Group Credit	Local Villagers & Hotels	More Training In Food Processing & Entrepreneurship
20.	Sarah Umazi	P.O. Box 293 Mtwapa	Kikambala Division Youth Assosiation	Computer Tutor	To Grow In Business	Form 4	Computer Applications (Certificate)	Group Credit	Local Youth	Access To Micro Finance. More Training In Food Processing & Entrepreneurship.
21.	Matthew Katana Iha	P.O. Box 8 Mwatundo	Mwavitendo Self-Help Group	Beekeeping	Diversify & Invest Seriously In Food Processing.	Std 7 (Old Syllabus)	General Fiting Grade 2 (Certificate)	Group Credit	Local Villagers & Diaspora	Access To Micro Finance. More Training In Food Processing & Entrepreneurship
22.	Dorothy	P.O. Box	Uopendo	Receptionist	To Develop	Form	None	Group Credit	Local	Access To Micro

WillPower's (Counterpart Organization for Kenya WED Programme) Final Report Under Contract No. 05/133

1.	Name	Tel #	Group Affiliation	Type Of Business	Area Of Interest	Ed. Level	Type Of Training	Finance And Micro Finance Credit	Current Markets	Needs
	Wacharo Taro	85135 Msa	Women Group		Current Business & Venture In Food Processing	4			Villagers & Diaspora	Finance. More Training In Food Processing & Entrepreneurship
23.	Dorice Anyona	P.O. Box 48 Mtwapa	C.D.C Kanamai	Neem Soap Making & Green Grocer	To Develop Current Business & Venture In Food Processing	Std 4 (Old Syllabus)	None	Group Credit	Local Villagers & Diaspora	More Training In Food Processing & Entrepreneurship
24.	Esther Haro	P.O. Box 13 Mtwapa	Amani Women Group	General Provisions	To Develop Current Business & Venture In Food Processing	Form 4	None	Group Credit	Local Villagers	More Training In Food Processing & Entrepreneurship
25.	Alice J. Mbitsi	P.O.Box 220 Mtwapa	Lushero Women Group	Baking & Food Kiosk.	To Develop Current Business & Diversify Products.	Form 2	None	Group Credit	Local Villagers	More Training In Entrepreneurship. Access To Micro Finance.