

KUJENGA MAISHA EAST AFRICA-KUMEA



SEPTEMBER, 2020



REPORT OF GROUP ENTREPRENEURSHIP TRAINING FOR DEVELOPMENT GROUPS ENGAGED BY KUMEA-MUKURU SLUM DEVELOPMENT PROJECT PHASE 2

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1.0 EXECUTIVE SUMMARY

The Group Entrepreneurship training for groups engaged by Kujenga Maisha East Africa (KUMEA) was conducted as from Tuesday, 8th September,2020 to 10th September,2020 involving the following groups Focus Ghetto, Embakasi Beverages and Embakasi Integrated waste management. The training involved the following participants

The workshop facilitators adopted a strategy to achieve the objectives of the trainings.

First, the workshop adapted a synergy of methods role plays small-group discussions, pairing and action-planning to allow for a critical interchange of ideas, to stimulate learning and to establish an on-going follow up through the process.

At the end of the workshops, evaluations were done to determine the level of understanding of participants which was found to be satisfactory. Some of the objectives of the workshops were as follows:

- a) Develop Quality leadership and management*
- b) Improve Groups capacity in business development*
- c) Understand group business concepts and values*
- d) Develop groups capacity for problem-solving mechanisms*
- e) Identify realistic business ventures for investment and diversification*

The trained participants formulated action plans for implementation in plenary to enhance effective group entrepreneurship and adapting sound management capabilities to address the various gaps identified. The action plans developed focused on the following key results areas;

- a) Improvement of Group governance for effective business management*
- b) Review of their respective constitutions and mandate to enhance business growth*
- c) Engage in productive investments and develop mechanism to monitor business growth*
- d) Develop appropriate business plans*
- e) Promote group cohesion to facilitate groups investment capabilities*

The overall response has been positive based on the training evaluation checklist and outcomes. We therefore hope the action plans formulated will enhance productive group business achievements and improved investments. The trained resource persons will lead the activities in their own groups and provide framework for future development.

That the overall objective of scaling up the various business enterprises will be viable and that the various groups will adapt the lessons learnt from other groups and the issues covered to improve their performance hence ensure sustainability and growth of the target groups trained.

2.0 KEY GAPS IDENTIFIED DURING THE INITIAL ENGAGEMENTS

- 1.0 Inadequate leadership;** *Some groups have been hampered due to inappropriate leadership capacity leading to divisions among members hence not able to address their business mandate adequately. Leadership skills are inadequate hence evident leadership gaps towards group organization affecting groups operations.*
- 2.0 Inadequate Group cohesion;** *The groups lack cohesion and members are divided over key investment decisions hence not able to agree on the better business investments and models. Difference have led to mistrust hence members engaging relatives to work on groups projects at the expense of group members.*
- 3.0 Inadequate Group contributions;** *The groups have no systematic contributions from members or membership drive to boost their contributions or shares for future sustainable investments and growth.*
- 4.0 Patronage & local politics;** *Some members wield influence and make decisions for the group based on their patronage hence hampers the groups development & capacity. Local politics infiltrating in the groups affecting groups capacity to mobilize resources.*
- 5.0 Linear operations& application;** *The groups have not developed operation module to fit the needs of the community. i.e. Opening of latrines/wash rooms done late in the morning not as early to capture the demand for the community members who wake up early. There is need for the groups to scale up their operations to meet the needs and the demands of the informal settlements. Water group could secure contracts for water provision from respective food kiosks& other business enterprises i.e. butcheries and deliver daily at a fee. Creativity amongst the groups lacking hence not able to seize on various emerging business opportunities.*
- 6.0 Inadequate frequent meeting;** *Groups have not been having scheduled meeting to address their weakness or strategize for improvements required. The lack of meetings has made other members withdraw from the groups or have reduced their scope of intervention hence not productive as anticipated.*
- 7.0 Business diversification;** *Business diversification is lacking and inadequate due to inadequate research in appropriate investment opportunities. There is need to improve towards this front to enable the groups tap the diverse markets of the informal settlement to achieve growth.*
- 8.0 Exchange visits;** *There is need for groups to be facilitated to visit other development groups for exchange visits to enhance their skills and capacity through sharing of experiences hence initiate transformation through bench marking.*
- 9.0 Inadequate Capacity building;** *There is need to carry out more capacity building for development of the groups and frequent reviews to address their weakness and ensure the growth of the groups is maintained and supported adequately.*

10.0 Delegation of duties; *Inadequate delegation of duties in the various business being undertaken by respective groups leading to conflicts and poor undertaking of various responsibilities hence poor service delivery. Clear designated responsibilities lacking hence duplication of roles.*

11.0 Inadequate gender mainstreaming; *There is need for gender mainstreaming in all the 3 groups so that all the gender groups feel to catered for and service delivery is effective as each gender representation is catered for i.e. Women latrines need to marshalled by women to encourage effective use of latrines by women. Distribution of water to kiosks can be undertaken by men using the carts.*

3.0 WORKSHOP PROCESS

ACTIVITY ONE: PARTICIPANTS INTRODUCTION AND WORKSHOP NORMS

Purpose

To reduce social distance, informally build group spirit and break the ice among participants with view of improving/facilitating interaction

Participants discussed and agreed on the following likes and dislikes during the workshop

Likes	Dislikes
<ul style="list-style-type: none"> ✓ Encountering challenges ✓ Discussing issues ✓ Socialization/Making friends ✓ Honesty ✓ Teamwork/Cooperation ✓ Reading newspapers ✓ Watching movies ✓ Football ✓ Reading story books/novels ✓ Watching news ✓ Prayers/bible reading ✓ Gospel music& going to church ✓ Travelling ✓ Development 	<ul style="list-style-type: none"> ➤ Disputes/Disagreements ➤ Looking down at others ➤ Backbiting ➤ Absenteeism ➤ Rumor mongering ➤ Disappointment ➤ Gossiping ➤ Incitement ➤ Corruption ➤ Hate speeches ➤ Discrimination ➤ Dishonesty ➤ Lies ➤ Un-necessary noise ➤ Hungry

Norms of the workshop

1. Mobiles to be off or silent
2. Participants to observe punctuality at all times
3. Listen and active participation
4. No side talking
5. Minimize unnecessary movement
6. Respect each other's views
7. Be on the agenda

ACTIVITY TWO: PARTICIPANTS EXPECTATIONS AND WORKSHOP OBJECTIVES

Purpose

1. Share hopes, fears and expectations about the workshop that can be monitored during the training
2. Explore the participants' constructive criticisms
3. Build participants' confidence and encourage communication on issues beyond the training program

HOPES	FEARS
<ol style="list-style-type: none"> 1. Gain knowledge and experience in handling public 2. Understand how to improve our groups 3. Experiences in financial management 4. Socialization and acquire knowledge and skills 5. Get certificate of participation 6. Need for additional projects 7. Bonding with other colleagues 8. Finish sessions earlier 	<ol style="list-style-type: none"> 1. Boring sessions 2. Time consuming 3. Inadequate time to complete sessions

Workshop Objectives

1. *Develop Quality leadership and management of Groups*
2. *Improve Groups capacity in business development*
3. *Understand group business concepts and values*
4. *Develop groups capacity for problem-solving mechanisms*
5. *Identify realistic business ventures for investment and diversification*

ACTIVITY THREE: LEADERSHIP STYLES AND QUALITIES

Plenary presentation

Purpose

To enhance leadership skills in the development groups and ensure optimum performance.

a) Introduction to good leadership

Who is a Leader	Leadership Qualities
A leader is a person who has ability to influence the community to work in harmony and to achieve a set goal in an organization.	There are many leadership qualities and some are shown here below; <ol style="list-style-type: none"> a) Ability to communicate b) Intelligent c) Courageous d) Flexible e) Have time for public service f) Self confidence g) Ability to inspire h) Integrity i) Good judgment

b) Key attributes of leaders

Key Attributes	Rationale
1. Acceptability	A person who commands respect and self-discipline. Has good interpersonal relations and meets minimum community norms of good conduct
2. Job-Competence	Has a track record of exemplary performance in a skill area or areas
3. Ability to listen	Listens patiently for meaning and understanding
4. Tolerance	Has the ability to listen to and accommodate dissenting views and constructive criticism
5. Delegation	willing and able to share responsibilities in order to build the potential of others
6. Flexibility	open to change and reason
7. Communicative Competence	Can influence others through logical and effective speech.
8. Empathy	Ability to enter into others' feelings as a way of understanding a situation.
9. Self-Organization	sets an example on personal orderliness
10. Self-confidence	Inspires confidence in others because he/she has the same.
11. Honesty	Can be trusted at all times
12. Reliability	Is dependable on words, promises and deeds
13. Impartial	is guided by fairness, truth and justice in making all decisions.
14. Good time manager	Ensures good time management in all activities

b) Leadership Styles

Leadership Styles	Description
1. Autocratic Leader	This leader centralizes leadership, does not allow any participation but motivates subordinates. His motto is that of, <i>"I will help you if you obey me"</i> .
2. Democratic Leader	Democratic leader decentralizes power and allows for group participation in decision making. The motto of this leader is, <i>"Do you agree with my views"</i> .
3. Free-Reign (Laissez-Faire)	A laizzer-Faire leader may be described as a "No decision-making" leader since he is passive and has no initiatives of his own. His motto is, <i>"What do you want to do do it"</i> .
4. Dictator	This leader leads with an iron hand and subordinates live under fear. His leadership code is, <i>"you must do what I say"</i>
5. Visionary Leader	This is a leader who lives in the future, he sets targets and works towards the achievement of the goals

Group Task

Participants discuss /define the different types of leadership and analyze the advantages and disadvantages

A) DEMOCRATIC LEADRESHIP

This is a leadership where views from different people opposing minds are set together for better governance

Advantages	Disadvantages
<ol style="list-style-type: none"> 1) Freedom of all people to participate 2) All citizens' views are accepted 3) It caters for all citizens regardless of position 4) There is freedom of choices 5) It allows opposition parties to criticize the Government 	<ol style="list-style-type: none"> 1) It is time consuming-discussions 2) It encourages indiscipline 3) It creates burdens to some communities 4) It is not easy to create a decision

B) AUTOCRATIC OR DICTATORSHIP LEADERSHIP STYLES

Advantages	Disadvantages
<ol style="list-style-type: none"> 1) No contradiction to the passed law 2) It gives the leader easy time to pass laws 3) No time for funds wasted on passing discussion in any motion for it needs less time for one to decide 	<ol style="list-style-type: none"> 1) Those governed have no freedom to decision making 2) The governed suffers a great deal i.e. death 3) Always his reign doesn't last longer 4) No development is noticed since most people don't participate 5) Those governed easily drop out since their view are not considered 6) Triggers possibility of growth of other groups 7) -Spend funds of his group on his intentions

C) LAISSE-FAIRE LEADERSHIP STYLES

Definition: This is the type of leadership whereby followers or subordinates are given tasks and left alone to decide their way forward

Advantages	Disadvantages
1) Decision of members is taken on put in action without forcing them 2) Specific timetable is freely set by the members 3) Identification of problems within that period is realized 4) Easy to define goals in the group 5) Minority building ideas is harvested from less active people in the group	1) Encourage a lot of laziness amongst people 2) A lot of time is wasted on decisions 3) Expert ideas are realized

Summary of leadership styles

Best leadership style-Democratic & Reasons	Qualities of a Good Leader
<ul style="list-style-type: none"> ❖ Every member is involved ❖ Everyone cares ❖ Everyone is a beneficiary (both gender and youth) ❖ Everyone contribute equally ❖ Everybody's opinion heard and respected ❖ There is transparency and accountability ❖ Success of the project is high 	<ul style="list-style-type: none"> ❖ Listens ❖ Patient ❖ Polite ❖ Good role model ❖ Determined ❖ Willing ❖ Trustworthy

Conclusion-Leadership skills improvement is necessary if Water User Committees have to develop and serve the people in a cordial environment generally Water User Committees leaders has to be democratic.

ACTIVITY FOUR: GROUP DEVELOPMENT DYNAMICS

Purpose

To enhance group leadership skills and inform the leaders on critical stages in-group development

Methodology -Plenary presentation

a) Introduction

What is a Group?	Importance of a Group?
A group is a collection of individuals intending to have a common aim under the direction of one leader. Members of a group share a sense of common identity. Therefore a group is more than an aimless crowd of people	Individual need groups since they provide: <ul style="list-style-type: none"> ● Stimulus ● Protection ● Assistance and other social and psychological requirements

b) Group Behavior analysis

Behavior/Cohesiveness	Development
Stage1: Forming A Group at this stage finds out why it should exist. It should find out what tasks, rules and methods it is going to adopt. To achieve their objectives.	Undeveloped team Feelings are avoided; objectives are uncertain. The group starts to acquire information and resources and mostly relies on the leader for decisions.
Stage2: Storming During the storming stages a group develops internal conflicts and members resist tasks and by –laws/rules and emotional levels are high.	Experimenting Team Issues are faced more openly and listening takes place.
Stage3: Norming Conflict is settled; cooperation develops; Views opinions and ideas are exchanged and new standards of relations (norms) are developed	Consolidating Team Personal interaction is established on a cooperative basis, tasks and roles are clarified, objectives agreed and tentative procedures implemented
Stage 4: Performing Teamwork is achieved; roles are flexible; solutions to problems are found and implemented	Mature team Feelings are open, a wide range of options Considered, working methods are methodical leadership styles is contributory, individuals are flexible and the group recognizes its responsibility.

c) Development of groups

<i>Reasons for Formation of Groups</i>	<i>Characteristics of an Effective Group</i>	<i>Factors that hold a group together and disadvantages of having a group</i>
<ol style="list-style-type: none"> Certain tasks can only be performed through the combined effort of a number of individuals working together; Groups may encourage cooperation between members; Groups may provide companionship and a source of mutual understanding and support from colleagues; Membership of a group provides the individual with a sense of belonging; The group provides guidelines on generally acceptable behavior; The group may provide protection for its membership 	<ol style="list-style-type: none"> A belief in shared aims and objectives. A sense of commitment to the group. Acceptance of group values and norms. A feeling of mutual trust and dependency. Full participation by all members and decision making by consensus. A free flow of information and communication. Open expression of feelings and disagreements. The resolution of conflicts by members themselves. A lower level of turnover, absenteeism, errors and complaints 	<ol style="list-style-type: none"> Similarity of work Physical proximity Group size (smaller rather than large) Commitment to deal with threats from outside and within The prospects of rewards Leadership style of the committee /manager Common social factors (age, race, social status, etc) <p>Disadvantages of having a group:</p> <ol style="list-style-type: none"> It can be time consuming in making decisions; It can promote dependency of individuals on the group

ACTIVITY FIVE: THE GROWTH OF CHAMAS BASED ON GROUP DEVELOPMENT & DYNAMICS

Purpose

Participants to appreciate the need of having strong reliable development groups that are functional and able to facilitate change /transformation in a short span of time/period.

Plenary presentation & discussions

- A CHAMA ; is a group of people ,with a common goal/ vision/ objective that come together with a view and aim of achieving them.
- A Chama is a vehicle that helps in achieving the goal.
- It involves pooling of resources together (be it money, ideas opportunities, and working towards achieving them
- If run well they are good wealth creation vehicles

RULES OF A HEALTHY CHAMA & /GROUP

ATTRIBUTES	RATIONALE
1. Regular Meetings	<ul style="list-style-type: none"> a) Chamas should have regular and planned meeting day. b) Regular meaning it should have a frequency of meeting is it weekly, fortnightly, monthly, & quarterly. c) With no meeting the Chama is half dead.
2. Regular Contribution	<ul style="list-style-type: none"> a) The group should have a defined and set amount that should be contributed by each and every member. b) The contribution should not fail. c) The contribution should be remitted either weekly ,monthly or as agreed upon by the group.
3. Strong and sober management	<ul style="list-style-type: none"> a) The group should have a leadership structure that is strong and sober. b) It should have the interest of the group first before that of his c) The management structure should be well outlined and roles of each one of the leader i.e. the chairman , vice , treasurer, secretary, and their roles well outlined.
4. Group constitution /Bylaws/rules & regulations	<ul style="list-style-type: none"> a) The group should have set principles and guidelines that govern them. b) The rules and laws help give guidelines on how the group is to be run and what governs c) The rules should be clear to everyone and embraced by all. d) The rules should be followed and adopted by all.
5. Proper Records keeping documentation & storage	<ul style="list-style-type: none"> a) The faintest ink is more powerful than the strongest memory. (chinese proverb) b) As a group all records should be taken c) All discussions should be written down (minutes) for reference purposes. d) All contributions should be recorded in a very organized and clear to understand way. e) They should be read and upon confirmation should be signed by all members f) A hard cover book should be provided for the secretary and treasurer. g) Storage; should be scanned and stored in soft copy either by email, flash disk, Go a) Proper records give you access to funds from financial institution, donors, grants b) Records should be done on a daily basis, through a system that keeps all data. c) Examples of Current Systems, Till Numbers which terminates to a bank, a well-designed system by a computer system technician guided by the nature of work one does. d) Records gives confidence and analysis of what one does can be done. e) Daily banking should be done; this is because some business may be hard to automate f) Manual recording should be done. g) With no records ,you can't determine the growth or decline of a business and you remain stagnant.
6. Regular training & Mentorship	<ul style="list-style-type: none"> a) A healthy group should be willing to invest in a good teacher, coach, mentor, trainer who will help in impacting necessary knowledge and skills b) Teaching/Training helps in providing the necessary support and direction on the way to follow and the path to take.

CHAMA CHALLENGES

KEY ISSUES	CHALLENGES
1. The Big Projects Syndrome	Most Chamas want to venture into big projects from inception forgetting the old wisdom of starting small.
2. Knowledge Perceptions	inability to keep learning to ensure they are in line with the actual realities in the marketplace. Group knowledge affects its investments, consensus, development and sustainability.
3. Leadership Management & Development	Most investment groups come together from a social context and as such original group mobilizers are retained as leaders irrespective of possession of leadership skills.
4. Growth Shocks	Groups come together focused on tackling a common challenge or problem. As they begin to prosper and overcome the original problem, their prosperity becomes a source of problems, interests, goals, and objectives change making the group sustainability difficult

SYSTEM APPROACH CHANGE MANAGEMENT

CONCEPT	ISSUES
Change Management is a process or series of tasks ...the .. Doing of it ...if you will	1. <u>The Task</u> The notion of managing change as a process/task can be likened to using double edged sword
	2. First edge can be applied to INTERNAL change in a planned and managed or systematic fashion within an ongoing Organization. The goal is to more effectively implement new methods and systems controlled by the organization.
	3. Interior change however may have been triggered by events originating outside the Organization.
	4. The second edge of the change management is applied to changes over which the organization exercises little or no control e.g. legislation , social, political upheaval , the actions of competitors , shifting economic realities

SAMPLE PRESENTATION OF EFFECTIVE GROUPS & CHAMAS

GROUPS	KEY ACTIVITIES UNDERTAKEN & IMPACT
1. <i>Kisrona Limited Kiserian</i>	<ul style="list-style-type: none"> a) A group of 10 consisting of drivers and conductors b) Came together in 2016, financed first matatu same year. Bought the 2nd in 2017 and a 3rd in 2018 c) Currently want to buy land.
2. <i>Kiserian Women</i>	<ul style="list-style-type: none"> a) Comprised of 30 women with a weekly contribution every Friday of 2000/- without fail b) Are in Jua Kali sector and mama mbogas c) Their focus is laser sharp, have been bought for 3 parcels of land

ACTIVITY SIX: CONFLICT MANAGEMENT AND RESOLUTION

Purpose

To enable the leaders of groups to understand conflicts and ways of resolving and managing conflicts at community level and especially conflicts regarding within the group.

Plenary presentation

a) Varied Sources of conflicts

Misunderstanding /Misinformation	Dishonesty
This situation arises due to lack of proper information and recipients misunderstand and misinterpret the misconceived ideas/information	Conflict arises when people do not tell the truth to each other; there is 100% guarantee that sooner or later a conflict will be the result of dishonesty. Half-truths or things left unsaid are as good as false hood since the cause conflicts
Negligence	Intentions
Many conflicts are due to simple negligence. Unfulfilled promises either consciously or unconsciously are potential sources or eventually if not attended to breed conflict.	Our intentions are a major source of conflict provocation. If we have the intentions of doing harm either physical or emotional to someone, we are sure to create and maintain a state of conflict.
Conflicting beliefs	Failure to establish boundaries
As we are tied to our egos and our identities in the world we are often tied to the philosophical, political or moral approaches to life that go along with them. When two people have opposing belief systems and each of them is firmly convinced that they are in the right conflict cannot be avoided.	Conflict arises when we do not set limits and make our personal boundaries clear. Where there is no clear roles and responsibility other people will no doubt overstep their powers. The failure to clearly define what we need and what we don't need or do not want from others is an invitation to conflict.
Mishandling of conflicts	Fear
Unwillingness to deal directly with conflicts. People may have no idea on how to settle or approach a conflict and eventually mishandle it thereby causing bigger conflicts. Defensiveness causes mishandling of conflicts.	When we are involved in a conflict or potential conflict usually we feel threatened and unsafe to be honest, this situation eventually leads to conflicts. Fear prevents us from deciding on how to overcome conflicts.
An Unconscious Hidden Agenda	Conscious Hidden Agenda
Lead to disputes known as 'personality' where one is implicated unknowingly. People are made to say or do things that cause conflict without understanding why you engaged in the act or matter. Such conflicts are very common in public institutions/organization.	Where a self-help group is making general purchase on some supplies or property at market price. The committee knows about the hidden agenda but the general members do not know.

b) TYPES OF PERSONALITIES IN CONFLICTS

When dealing with a conflict people can be classified or categorized into four groups

The Attacker-Defender	Accommodators
This person (party) views the other person as the enemy and focuses on the reasons /points why the other party is wrong and how he should accordingly deal with the person. The war like mentality manages to cool the external conflicts but the internal conflicts continues for a long time.	This kind of a person goes out of his way to ensure that peace and order is kept and maintained. If not handled properly, accommodators may cause bigger problems than good in an organization.
Avoiders	Stalemates
Avoiders are an extreme variation of accommodators they do not even want acknowledge that a conflict does exist. They simply deny that there is a problem and they pretend that everything is just fine and the status quo should continue.	Stalemates feel no impulse or urge of either attacking or winning the other party they are entrenched in their own views, which they regard as being right.

c) LEVELS OF CONFLICT

Conflicts can be graduated into the following levels

Undeclared War	Litigation Mentality
This type of conflicts occurs in establishments where people commit provocative acts and statements. Many on goings on the job conflicts are endless source of tension and frustration for hostile co-workers. Later these conflicts cause more harm in the organization.	This is a situation where one is civilized to use judicial /economic system to resolve the conflict where one has to win and the other lose.
Unqualified feeling of hostility	Personality clash
In this context the parties involved may sense that a conflict is in the air but nobody can quite easily define it.	This is a situation where two parties just cannot get along with each other. This scenario does not even have to involve action; just the physical presence of one will set the other off.
Neutrality	Openness
In this case interactions are neither positive nor negative there is no friendship or hate, neither is there hostility. The parties inter-relate but they are emotionally removed from each other.	There may be no extensive dealings between the two parties but there is some comfortableness in their interactions. Each party to some extend can accommodate to other party

Situational cooperation

People are involved in some common activity or as co-workers and there is some friendship or cooperation.

ACTIVITY SEVEN: DECISION MAKING PROCESS

Purpose

Decision is commitment to action. Usually decisions reached at affect the running of the groups and have a long term effect on the long-term success of the development groups and day to day running of the organisation

Plenary Presentation

Stages of Decision Making

a) Information search	b) Consulting those involved
Good leaders usually take time to find enough information on the ground before making any useful decision. This is important as the leader is able verify sources of information and therefore the leader resorts to the best option and heads for consultation	-Taking views of all those involved in the decision making process is critical in the decision making process. An individual cannot know everything hence the need to consult widely. People need to be involved in decisions which affect them. If a team has a chance to influence the decision, they feel greater sense of ownership of the outcome than if the decision is made by an individual
c) Make the decision	d) Explain the decision
Once a decision has been reached at, it must be decided by all those that are concerned	It's wise to ensure that having made the decision, let the decision be communicated and an explanation given on the basis of the decision. The decision must be explained in detail to avoid others members getting divided. Decisions must be reached upon depending on where the changes are going to take place with all those involved in mind

e) Monitor the decision

The outcome of the decision must be monitored to detect problems arising. This will enable reviewing of the decisions, modify to avoid crisis at the time when operations are needed most

ACTIVITY EIGHT: ENTREPRENEURSHIP

Purpose

Participants to learn the attributes of entrepreneurship and take initiatives and value business in terms of entrepreneurship with view of adapting commercial sense and attitude.

PLENARY PRESENTATION VIA BRAIN STORMING

8.1 WHO IS AN ENTREPRENEUR

- a) An Entrepreneur Is an Individual Who Creates A New Business, Bearing Most Of The Risks And Enjoying Most Of The Rewards.
- b) The Entrepreneur Is Commonly Seen As An Innovator, A Source Of New Ideas, Goods, Services, And Business/Or Procedures.
- c) Most importantly an entrepreneur provides a solution to a need that arise!
- d) Entrepreneurs play a key role in any economy, using the skills and initiative necessary to anticipate needs and bring good new ideas to market.
- e) Entrepreneurs who prove to be successful in taking on the risks of a [startup](#) are rewarded with profits, fame, and continued growth opportunities.
- f) Those who fail, suffer losses and become less prevalent in the markets.
- g) They are responsible for the creation of new things in the search of profit.
- h) He /She desires to improve his life and status and move to the next level.

8.2 KEY ASPECTS OF ENTREPRENEURSHIP

Calculated Risk	<ol style="list-style-type: none">1. As an entrepreneur you need to take a Calculated Risk.2. A calculated risk is a risk that you consider worth taking because the result, if it is successful, will be so good.3. Investing is spotting Potential and taking Calculated Risk.4. One should do an evaluation of the business at hand to determine the viability of the business.5. Consult, research widely and gather as much information as possible
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8.3 SAMPLE BUSINESS OPPORTUNITIES WITH CURRENT COVID SITUATION



Opportunities

1. The bottle
2. The lid
3. The Branding and labeling
4. The marketing through media
5. Distribution and Marketing.

8.4 KEY LESSONS FOR ENTREPRENEURSHIP

KEY LESSONS	ATTRIBUTES
1. Lesson 1: Get a Mentor	<ol style="list-style-type: none"> 1. How can you go to a place you have never been and have no guide? 2. Can you travel to a country or place like China, Rwanda ,Ethiopia and you have no guide? 3. In entrepreneurship you need a guide to help you navigate for you to achieve whatever you need, if not failure will be truly yours.
2. Lesson 2: Get an Accountant	<ol style="list-style-type: none"> 1. Their role is critical in managing cash flow and helping with statutory requirement (government requirements taxes and returns). 2. Cash is the King in entrepreneurship 3. Cash flow is the blood that sustains entrepreneurship, without which you are dead on arrival
3. Lesson 3: Identify the right bank to have a sustainable relationship	<ol style="list-style-type: none"> 1. Banking needs are more than ever more crucial. 2. Access to credit is KEY for an entrepreneur. 3. Nowadays Banking is more about relationships than rules 4. Nurture the relationships Grow, although slowly but steady.
4. Lesson 4 Debts are inevitable, Honor them	<ol style="list-style-type: none"> 1. Cash flow constraints and clients who refuse to pay can land you into serious trouble. 2. This leads to debts. 3. One Key Lesson is to always honor the debt no matter the cost! 4. Plan accordingly in regards to revenue stream, learn to communicate with those you owe and tell them your challenges. 5. Identify your needs and prioritize them 6. People understand, all they want is communication 7. We all have debts, manage them to remain afloat. 8. Never bite more than you can swallow!!
5. Lesson 5; Communication is Key for any Successful Enterprise	<ol style="list-style-type: none"> 1. They say communication is the fabric that connects Humanity. 2. If you have a team, learn to communicate with your team, staff, creditors, clients 3. Humans love attention and love to communicate. 4. It makes us feel important and involved. 5. That's Key to Success.
6. Pursue the word of God	<p>And God blessed them [granting them certain authority] and said to them, “Be fruitful, multiply, and fill the earth, and subjugate it [putting it under your power]; and rule over (dominate) the fish of the sea, the birds of the air, and every living thing that moves upon the earth.</p>

8.5 STEPS TO GO THROUGH AS A GOOD ENTREPRENEUR

And God blessed them [granting them certain authority] and said to them, “Be fruitful, multiply, and fill the earth, and subjugate it [putting it under your power]; and rule over (dominate) the fish of the sea, the birds of the air, and every living thing that moves upon the earth

- 1. As per the above scripture you should be fruitful, this is the first stage of an entrepreneur*
- 2. Ensure you have a product that provides solution to a specific need.*
- 3. Upon realization that the product meets a need, demand will be high and next you need to multiply, that is increase production.*
- 4. This will require cash from either savings, loans, contribution from friends or chamas.*
- 5. Previous relationship and key repayments to previous loans or group contributions will be key.*
- 6. The demand being high will result to your product being demanded outside your area you need to fill the earth. This is a critical stage as some entrepreneurs can't handle growth.*
- 7. When your product has filled the market place you rule over(dominate)*
- 8. Case examples ...Safaricom . Equity Bank,*

ACTIVITY NINE: KEY ACTION PLANS AGREED BY THE GROUPS

ACTIVITY	WHEN	WHERE	HOW	WHO IS RESPONSIBLE
1. Review of Group constitutions to address gaps identified & enhance group by-laws	September,2020	Mukuru	Group meetings & forums	Group chairmen
2. Delegation and identify resources persons for various project components	October,2020	Mukuru	Group meetings & forums	Group secretary
3. Procure membership register & initiate member registration	September – October,2020	Mukuru	Members to register	Group secretary
4. Conflict resolution forums to develop dialogue& harmony amongst members	Monthly as from September,2020	Mukuru	Group meetings & forums	Group chairmen
5. Mobilize resources for investments	October-December,2020	Mukuru	Agree on amount required	Group chairmen
6. Review of groups business model & improvements required	October,2020	Mukuru	Group meetings & forums	Group chairmen

ANNEX 1: TRAINING & WORKSHOP PHOTOS



1.0 TRAINING OF EMBAKASI BEVERAGE GROUP ON GROUP ENTREPRENEURSHIP

2.0 PLENARY PRESENTATIONS DURING THE GROUP ENTEPRENEURSHIP TRAINING





3.0 KUMEA STAFF PARTICIPATING IN THE GROUP ENTREPRENEURSHIP TRAINING

4.0 EMBAKASI WASTE MANAGEMENT GROUP BEING TRAINED ON GROUP ENTREPRENEURSHIP



5.0 EMBAKASI WASTE MANAGEMENT GROUP IN PLENARY DISCUSSIONS DURING GROUP ENTREPRENEURSHIP



6.0 FOCUS GHETTO YOUTH MEMBERS PARTICIPATING IN GROUP ENTREPRENEURSHIP TRAINING



ANNEX 2: WORKSHOP PROGRAM

08.09.2020(Tuesday)			
Group A	Topics to be Covered	Time	Objectives
	Group Dynamics	9;00-10;00am(1 hour)	Understanding how groups are run and operated ,the do's and don'ts
	Entrepreneurship	10;30-12;30 (2 hour)	How to harness your ability of doing business and taking opportunities available
	Financial Management	1;30 -3;30 (2 hours)	Understanding Finances and how to manage cash flow for sustainability.
09.09.2020(Wednesday)			
Group B	Topics to be Covered	Time	Objectives
	Group Dynamics	9;00-10;00am(1 hour)	Understanding how groups are run and operated ,the do's and don'ts
	Entrepreneurship	10;30-12;30 (2 hour)	How to harness your ability of doing business and taking opportunities available
	Financial Management	1;30 -3;30 (2 hours)	Understanding Finances and how to manage cash flow for sustainability.
10.09.2020(Thursday)			
Group C	Topics to be Covered	Time	Objectives
	Group Dynamics	9;00-10;00am(1 hour)	Understanding how groups are run and operated ,the do's and don'ts
	Entrepreneurship	10;30-12;30 (2 hour)	How to harness your ability of doing business and taking opportunities available
	Financial Management	1;30 -3;30 (2 hours)	Understanding Finances and how to manage cash flow for sustainability.

ANNEX 3A: LIST OF PARTICIPANTS DURING ENGAGEMENT FORUM & PROCESS

NAME OF PARTICIPANT	GROUP	PHONE CONTACT
1. IVINE KINAGU	EMBAKASI BEVAERAGE PACKERS	0758876217
2. EMILY MWOSA	EMBAKASI BEVAERAGE PACKERS	0716526287
3. KHAVERE BEATRICE	EMBAKASI BEVAERAGE PACKERS	0727248297
4. RACHAEL MUTHUI	EMBAKASI BEVAERAGE PACKERS	0798642732
5. WINFRED MWIKALI	EMBAKASI BEVAERAGE PACKERS	0721904045
6. SCOLLAR GIDEON	EMBAKASI BEVAERAGE PACKERS	0712318995
7. SAMMY KYULE	EMBAKASI BEVAERAGE PACKERS	0724169236
8. JOHNSTONE AMWIRA	EMBAKASI BEVAERAGE PACKERS	0745385956
9. COLLINS ONYANGO	EMBAKASI BEVAERAGE PACKERS	0746125175
10. ELIJAH MKALE	EMBAKASI BEVAERAGE PACKERS	07299879968
11. KAFIA IBRAHIM	EMBAKASI BEVAERAGE PACKERS	0726263414
12. PAULINE ALUOCH	EMBAKASI BEVAERAGE PACKERS	0725816317
13. DAVIES OMARIBA	MEMBER-FOCUS GHETTO YOUTH GROUP	0790455242
14. RAE MONGINA	MEMBER-FOCUS GHETTO YOUTH GROUP	0711379376
15. GRACE MUTHUI	MEMBER-FOCUS GHETTO YOUTH GROUP	0742069539
16. KENNEDY MANTHI	SECRETARY-FOCUS GHETTO YOUTH GROUP	0793627249
17. KELVIN MACHARIA MWANGI	TREASURER-FOCUS GHETTO YOUTH GROUP	0796340046
18. DANIEL MUSOMBA	MEMBER-FOCUS GHETTO YOUTH GROUP	0111339022
19. ANDREW WAMBUI	MEMBER-FOCUS GHETTO YOUTH GROUP	0795651801
20. KINYANJUI JOSEPH	MEMBER-FOCUS GHETTO YOUTH GROUP	0791882332
21. NANCY NYAMOITA	MEMBER-FOCUS GHETTO YOUTH GROUP	0725812339
22. DANCAN OMOKE	CHAIRPERSON-FOCUS GHETTO YOUTH GROUP	0745054063
23. VINTON NDOCHA	MEMBER-FOCUS GHETTO YOUTH GROUP	0748788719
24. VAERON TUNGA	MEMBER-FOCUS GHETTO YOUTH GROUP	0793627246
25. STEPHEN OKOTH	MUKURU INTERGRATED WASTE MANAGEMENT	0715091794
26. DOMINIC NJUGUNA	MUKURU INTERGRATED WASTE MANAGEMENT	0723457431
27. PAUL MBITHI	MUKURU INTERGRATED WASTE MANAGEMENT	0720821376
28. RALIYA ALI MOHAMMED	MUKURU INTERGRATED WASTE MANAGEMENT	0720024075
29. GIDEON THURANIRA	MUKURU INTERGRATED WASTE MANAGEMENT	0704251283
30. JOHN ALELA	MUKURU INTERGRATED WASTE MANAGEMENT	0714360245
31. AMOS ABONGO	MUKURU INTERGRATED WASTE MANAGEMENT	0720850393
32. JOSEPHINE NZULA	MUKURU INTERGRATED WASTE MANAGEMENT	0723724377
33. ANAM DAUDI	MUKURU INTERGRATED WASTE MANAGEMENT	0711545096
34. KENNEDY ANGUDHA	MUKURU INTERGRATED WASTE MANAGEMENT	0724103008
35. EDITH KISHA USIDE	MUKURU INTERGRATED WASTE MANAGEMENT	0726252547
36. DANCAN OLINGA	MUKURU INTERGRATED WASTE MANAGEMENT	0711957806
37. JOSEPH ODHIAMBO	MUKURU INTERGRATED WASTE MANAGEMENT	0724726131
38. JOHNSTONE KAMAU	MUKURU INTERGRATED WASTE MANAGEMENT	0700373543
39. SAMUEL ONYANGO	MUKURU INTERGRATED WASTE MANAGEMENT	0722396088
40. VICTOR ASWANI	MUKURU INTERGRATED WASTE MANAGEMENT	0769242090
41. FREDRICK EMILIO	MUKURU INTERGRATED WASTE MANAGEMENT	0724540408
42. MICHAEL OMONDI	MUKURU INTERGRATED WASTE MANAGEMENT	0702487216
43. GEORGE OTIENO	MUKURU INTERGRATED WASTE MANAGEMENT	0704900095
44. PETER MWANZIA	MUKURU INTERGRATED WASTE MANAGEMENT	0759231262
45. ONSOTI MOGIRE	MUKURU INTERGRATED WASTE MANAGEMENT	0720863245

ANNEX 3B: LIST OF PARTICIPANTS DURING THE GROUP ENTREPRENEURSHIP TRAINING

1.0 MUKURU INTERGRATED WASTE MANAGEMENT

NAME OF PARTICIPANT	CONTACT
1. TONY ODUOR	079644551
2. EMMANUEL MUTISYA	0794528537
3. PRISCILLA MUNCH	079942442
4. FRANCISCA MWENDE	0708867363
5. VERONICA MUMBUA	0710181720
6. KALEKYE MOHAMMED	071633116
7. ANAMI DALMAS	0700785505
8. JOHN KAMAU	0700373543
9. ABDI ADAN	0724219609
10. ELPHAS LIYAYI	0726698477
11. STEPHEN OKOTH	0715091794
12. JOSEPH ODHIAMBO	0715385261
13. ALELA JOHN	0714360245
14. DENNIS MAPARA	071307000
15. BONIFACE ODERA	0710725931

2.0 FOCUS GHETTO YOUTH GROUP

NAME OF PARTICIPANT	CONTACT
1. KELVIN MACHARIA	0796340046
2. AGNES MUMBE MUSILA	0711585034
3. DANCAN OMOKE APOKE	0745054063
4. RAEL MUNG'INA	0711379376
5. ERIC KYOLE MUTHUI	0712318995
6. DAVIES OMARIBA	0790455242
7. ELIJAH MKALO	0729879968
8. EMILY MWOSA	0716526287
9. RUKIA ALI	0720261036
10. MORRIS ALUDA VIDIZA	0710599633
11. MARY WANJIKU MAINA	0796100425
12. NANCY NYAMOITA	0725812339
13. KENNEDY MANTHI	0798527249
14. VINTON NDOCHA	0748788719
15. JOSHUA MAKAU	0796265473
16. VAERON TUNGA	0759112685
17. GRACE MUTHUI	0742069539

3.0 EMBAKASI BEVERAGE PACKERS GROUP

NAME OF PARTICIPANT	CONTACT
1. KHAVERE BEATRICE	0727248297
2. DANIEL MBITHI	0707726295
3. IVINE KINAGU	0738816217
4. SIMON KAGWE WANJA	0720331408
5. MWIKALI KAHWA	0721404590
6. COLLINS ONYANGO	0746125175
7. JULIA MBOTI	0722909095
8. ALICE WANJALA ROSE MUTINDI	0720832553
9. SCOLLAR GIDEON	0712318995
10. RACHAEL MUTHUI	0798642732
11. SARAH KALUNDA	0743273810
12. VERONICA MUTINDA	0791666392
13. KAFIA IBRAHIM	0726261436
OTHER PARTICIPANTS ATTENDING FROM KUMEA	
1. JOHNNY SHIKUKU	0722524459
2. ROSSLYN KULUHOMA	0722258993
3. BENTA OPEYO	0721363346
4. BRIAN GITONGA	0700297739
5. PETER M. OKAKA	0718854028