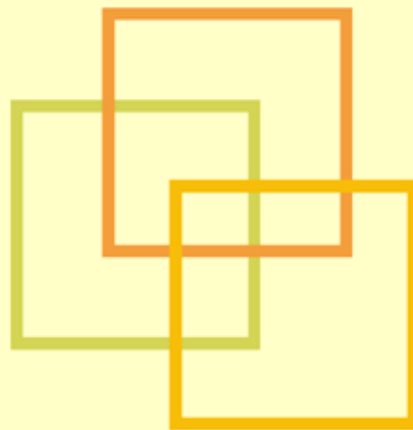




PARTNERSHIPS IN SUPPORT OF WOMEN'S ENTREPRENEURSHIP DEVELOPMENT AND ECONOMIC EMPOWERMENT

KENYA, TANZANIA AND UGANDA



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ILO AND CRS PARTNERSHIP TO EMPOWER VULNERABLE GIRLS IN UGANDA

Name of Partner: Catholic Relief Services (CRS)

Type of Partner: Faith Based Organization engaged in relief/emergency and development programs

Type of collaboration: Capacity building –Get Ahead Training methodology and confidence building support to GAIN field facilitators

The Collaboration:

Catholic Relief Services (CRS) is funding a three-year project (2013-15) to empower vulnerable girls economically through passion fruit growing business in Kyejono district. The project named, Girls Agro-Investment (GAIN) is being implemented in partnership with Caritas Fort Portal Diocese (Catholic Church) and a private Agro- business company, Kadafrica.



Every 6 months, the Church, through Caritas Fort Portal Diocese will provide three acres of land in each of the six parishes where passion fruits will be grown by the girls. Kadafrica will buy the fruits to supplement what they produce from their five-acre passion fruit farm to supply a growing export market demand that they are currently not able to meet.

To get the girls to think in a business-like manner, entrepreneurship training was planned.

The ILO was recommended to the GAIN project by CRS HQ Technical Advisor as one of the organizations that had developed business manuals for rural women.

Discussions were initiated with ILO- WEDEE project in Uganda and resulted into the partnership.

When started:

The first contact with ILO in Kampala was in May 2013 and a meeting was arranged where information on the Get Ahead manual shared. The manual was well appreciated by the GAIN project manager as an appropriate tool to train the targeted girls. ILO-WEDEE also recommended a certified Get Ahead Master Trainer to conduct a Training of Trainers (ToT) for the field facilitators that took place in June 2013.

Both ILO-WEDEE and GAIN projects support economic empowerment for young women through entrepreneurship and self employment. While GAIN project is investing most of the resources, WEDEE is providing the entrepreneurship development component. The GET Ahead training tool is being used as the most appropriate tool for the girls. If the girls are able to acquire entrepreneurship skills and run their agro-businesses better, they will earn their income and also get out of poverty. Fighting poverty is a common objective for both ILO and CRS.

Target: The GAIN project targets to reach 1500 out of school girls by 2015. Some of the girls are already child single mothers.

Activities so far implemented;

- ToT training workshop conducted for 12 Field Facilitators for GAIN Rroject using the GET Ahead training manual.
- The Facilitators have trained 215 girls under the supervised of a GET Ahead Master Trainer
- A total of 306 young girls have been supported to open up 23 acres of passion fruit gardens.
- By the end of the project, approximately 120 acres of church land will be opened up for 1500 girls to grow passion fruit and sell it to Kadafrica.

Early impact

So far it is too early to report on impact as the collaboration has just started.



ILO SUPPORTS MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT TO FACILITATE ENTREPRENEURSHIP SKILLS TRAINING TO YOUNG WOMEN IN UGANDA

Name of Partner: Ministry of Gender, Labour and Social Development

Type of Partner: Government

Type of collaboration: Technical and financial support towards entrepreneurship skills development for female youth.

The Ministry, with support from ILO-WED-EE project is supporting entrepreneurship skills training for female youth. The training targeted female youth and those with disabilities in 10 districts namely; Kisoro, Kiboga, Hoima, Nakasongola, Tororo, Ntungamo, Kayunga, Mayuge, Sheema and Bushenyi.

The Government of Uganda through the Ministry of Gender, Labour and Social Development has been implementing the Youth Entrepreneurship Venture Capital Fund. One of the components is the Youth Entrepreneurship Skills Development Training.

During the previous training supported by the Youth Entrepreneurship Facility (YEF), it was realized that the enrollment of female youth in the program was very minimal – ranging between 10 to 15 percent. It was against this background that the Ministry, in conjunction with the ILO- WED-EE project, deliberately decided to target female youth as a way to improve their participation in the youth entrepreneurship skills development training.

The activity will equip female youth with entrepreneurship skills to enable them start and run businesses profitably. Sustainable enterprises will not only provide decent self employment for female youth about also increase participation of women in the labour market and promote gender equality in the world of work.

Economically empowered female youth will be in a better position to contribute to the welfare of their families and socio-economic development of the country.

Target: A total number of 300 female youth will be reached by the end of December 2013.

So far, there has been massive mobilization and sensitization of the female youth about the program on local radios in the various target districts in preparation for the selection and the training.

The selection process of the trainees was completed and the eligible 300 female youth received training starting in November 2013.



Mr. K. Mondo - Assistant * Commissioner MGSID**

Through the mobilization and selection of trainees, the concept has been embraced by the community leaders and the response from the targeted female youth has been higher compared to the previous general trainings that target all youth.

"The WED-EE Project is highly appreciated by government because it targets a unique group. We have not had specific interventions to support the female youth especially in the area of entrepreneurship and business development before," MGLSD's Assistant Commissioner for Youth Affairs, Mr Mondo Kyateka says.

Early Impact:

So far it is too early to report on impact as the collaboration has just started



ILO AND UGANDA COOPERATIVE ALLIANCE PARTNER TO PROMOTE COOPERATIVES

Name of partner: Uganda Cooperative Alliance Limited (UCA)

Type of Partner: Cooperatives Apex Body

Type of Collaboration: Capacity Building in Business Development Services

Uganda Cooperative Alliance was registered in 1961 with the aim of promoting, advocating and building the capacities of all types of co-operatives in the country. Its membership includes cooperatives mainly from sectors such as agriculture and cooperative finance but there is an effort to form cooperatives in all other sectors such as housing, energy, and many others. UCA has three main mandates:

- To carry out advocacy and representation of the Ugandan cooperatives.
- To provide education and training.
- To mobilize resources for the development of the cooperative movement.

The partnership supports UCA in implementation of entrepreneurship and business skills component of the Gender Mainstreaming and Women's Empowerment Project in 25 Savings and Credit Cooperative Societies (SACCOs). It is based on UCA using the ILO Get Ahead training methodology to train Community Based Facilitators



who in turn train Village Savings and Loan Association (VSLA) members so that they can improve their incomes and be able to use SACCO services.

The collaboration was conceived by UCA and GIZ while designing a Gender Mainstreaming and Women's Empowerment Project in 25 SACCOs. This project is based on the study carried out by GIZ in eight SACCOs under their support to understand the extent of female participation, identify barriers and suggested solutions to increase female participation in SACCOs. The findings revealed low female participation in membership, governance and management of SACCOs.



Barriers to female participation included male focused mobilization strategies when forming SACCOs, low incomes among women, patriarchy and over domination of women by men hindering them to participate meaningfully in income gender relations at house-

hold level stifling female participation in income generating activities. Based on the study, GIZ developed a gender strategy for SACCOs and piloted few aspects (institutionalization of gender in SACCOs and gender sensitive mobilization) with three SACCOs in 2011 in collaboration with Uganda Co-operative Alliance, Association of Microfinance Institutions of Uganda, Women's Finance Trust, and Mountains of the Moon University.

The pilot had positive outcomes and important lessons to improve project design. In 2012, GIZ in collaboration with UCA sought additional funding from the aBi Trust and designed a scale up project including empowerment activities with 25 SACCOs.

To address the business skill challenges among the target group of low income men and women, it was decided to use the ILO GET Ahead training methodology because it was deemed as the most appropriate tool.

Expected Impact:

Improving business management practices for women is seen by all the partners as a strategy to build successful businesses that can provide increased income to beneficiaries. The activities therefore contribute to ILO's broader objective of building sustainable enterprises that provide income and decent jobs.

Further, the collaboration promotes women's access to financial services by addressing some of the barriers that contribute to women's exclusion. Making financial services women friendly is one of areas that the ILO-WEDEE seeks to influence.

Target

A total of 132 Community Based Facilitators will be trained as trainers. These are expected to reach 12,000 rural entrepreneurs with entrepreneurship training and encouraging them to save with SACCOs. At least 60 percent of the beneficiaries will be women.

Activities so far implemented

Four Training of Trainers workshops have been conducted in Mbarara, Lira and Kampala with a total of 130 community facilitators trained.

Early impact

Anecdotal evidence shows that women's participation in SACCOs is increasing as a result of the project effort. For example, a recent visit to Kyabandara SACCO in Sheema district revealed that between April and July 2013, 8 women's groups had opened up accounts with the SACCO upon mobilization by the community facilitators. These women – with members ranging between 10 -15 per group- had previously been saving the money in boxes that are kept in their homes. Opening up accounts with the SACCO means that they can now access financial services.



EQUITY BANK TANZANIA FACILITATING ACCESS TO FINANCE AND BDS FOR WOMEN ENTREPRENEURS

Name of Partner: Equity Bank Tanzania

Type of Partner: Commercial Bank

Type of collaboration: Institutional Capacity Building to facilitate access to finance and business development services (BDS).

Equity Bank Tanzania Limited, is a commercial bank, which currently operates in three regions of Mwanza, Dar es Salaam and Arusha. The bank has an aggressive expansion plan that will see its operations consolidated in Dar es salaam as well as other towns and cities in 2013-14 .The Bank started is operations in February 2012 and as of August 2013 had more than 42,000 clients mostly entrepreneurs and business operators.

Equity Bank Limited Tanzania is a member of the Equity Bank Group, headquartered in Nairobi, Kenya. The group maintains financial services subsidiaries in Kenya, Uganda, Rwanda, Tanzania and South Sudan. It is one of the commercial banks licensed by the Bank of Tanzania, the country's banking regulator.

The Bank provides various financial services to different groups. The Bank also works closely with government and donor community to promote employment creation through entrepreneurship and enterprise development. This includes promotion of small businesses owned by women.

Equity Bank through its enterprise support initiative offers various products to its clients and potential entrepreneurs. These products include the Fanikisha Maisha, Fanikisha Shaba, Fanikisha Imara, Fanikisha Dhahabu and Fanikisha Tanzanite;

- **Fanikisha Maisha**, a loan product that targets women in groups who operate micro and small businesses. This product is aimed at supporting women in groups

who are in very small micro enterprises or are willing to start profitable micro enterprises. The product offers loans ranging from Tshs. 20, 000-1,000,000 offered as a working capital with interest fee of 1.67% per month.

- **Fanikisha Shaba**, targets women in groups who are in business or willing to start a profitable enterprise. The product offers loans to a group of women with 5-30 members. Each loan ranges from Tshs. 1,000,000 to 10,000,000 at a flat rate interest of 2% per month.
- Fanikisha Imara, targets women in micro level who would want to borrow individually. A maximum of Tshs.15, 000,000 is offered from this product with annual interest rate of 24% (calculated on reducing balance basis) repayable in 24 months.
- **Fanikisha Dhahabu**, targets individual women who have been operating business for at least 1 year. The product offers loans up to Tshs, 100,000,000 with annual interest rate of 24% (calculated on reducing balance basis). Interest will also depend on security and the amount) repayable in 36 months.
- **Fanikisha Tanzanite** is designed to support growth oriented businesses operated by women in medium and large enterprises with a minimum of 2 years in operation. The product offers loans amounts above Tshs. 100,000,000 repayable in 72 months at an annual interest rate of 22% calculated on reducing balance basis.

The Fanikisha Loans are provided with a complimentary non-financial BDS services i.e. access to business skills trainings, advisory services, entrepreneurship and financial education skills training, linkages to SMEs and corporate clients and linkage to business mentorship. The bank also offers flexible collateral and repayment periods as well as opportunities to attend international trade fairs and motivational talks.

In the pilot programme, depending on need, these women entrepreneurs are expected to access business loans from the bank. Businesses run by women/young women were selected to receive either the GET Ahead for Women in Enterprise (GET Ahead) or Start and Improve Your Business Skills (SIYB) training program.

The overall objective of this partnership is to build the capacity of the EQUITY Bank staff members to provide Business Development Services (BDS) i.e. entrepreneurship and business skills training as well as mentorship to the women entrepreneurs to

enable them start, improve and expand their businesses. Through this partnership, 10 EQUITY Bank staff members were trained on GET Ahead and SYB to enable them train and provide relevant and quality non-financial business services to the clients.

The trained personnel have so far reached out 252 women entrepreneurs in (Arusha, Dar Es Salaam and Mwanza) who have accessed to and/or are in process of acquiring loans from EQUITY Bank. The training of women entrepreneurs was conducted under a close supervision of ILO/WEDEE staff and ILO accredited Master Trainers. The training of women entrepreneurs is expected to strengthen enterprises owned and operate by women. This capacity strengthening intervention will also enable women become more competitive and also attract more funding from Equity Bank and other financial institutions.

Early Impact:

The training has contributed to the improvement of women entrepreneurial and business skills of the target women. The trained women are motivated to apply for loans as well as top up their existed loans to expand their businesses. Since September, 2013 among 40 trained women, 18 applied for new loans, 3 applied for top up loans and one already applied and received a first loan. The loans applied are within Fanikisha Maisha and Fanikisha Imara loan products. The minimum applied is Tshs. 1, 000, 000 and highest is Tshs. 10,000,000.

“Banks are there to keep safe your money and give loans. We train our clients on how to service their loans and very rare financial literacy. Training our clients on entrepreneurship and business management skills is a new thing. Thank you for making us create a one stop shop where the women can

receive quality financial and non-financial business development services under one roof”- Bright Mziray, Trainer and staff member from Equity Bank Tanzania says.



Statement from beneficiaries:

Tausi is married with two children; her husband is a self-employed radio repair technician. Her husband repairs music systems, speakers, TV decks and TV. Tausi saw an opportunity of starting a PA system and music hiring company, serving mostly wedding and religious ceremony. From her husband's work, she took a loan from her husband and bought second music system and speakers and hired a DJ to operate the PA and music system whenever she got requests for her services. Six months later she opened an electronic spare parts shop, supplying spare parts to her husband's workshop as well as cellphone's batteries and accessories. Late last year Tausi joined women business group in her neighborhood at Golani, Kimara-Msewe. From this group she took a loan from Equity Bank to expand her business. All this time she had never attended any business training. She said she was doing business traditionally. No books were maintained. "I did not know how to set prices of my products and services. Prices were made based on purchasing prices".

"The GET Ahead training has opened my eyes, made me realize the loss I was making. I realized I made a lot of money but the fact that I did not have knowledge nor business management skills made it difficult for me to see a real profit from the business. With the training I am able to do costing, maintain a cash book, including making forecasts. I am more disciplined as I keep records of my stocks, sales and the debtors". The GET Ahead training did not only enhance her business management skills but also built her confidence to seek more support from family and relatives.

With improved business management skills and business plan on hand Tausi is applying for a bigger loan from the Equity Bank. Tausi is two months away from completing repaying her first loan. The new loan that Tausi applied under the Fanikisha Shaba (Tshs. 5,000,000) will be used to expand her current business and also to venture into E-Commerce services; selling airtime, mobile money Mpesa, Tigo, airtel Money, Maxi Malipo agent for the Water Supply Company and Electricity Supply Company (LUKU). Tausi says that her new business idea came from a market research where she learned that most of the houses in her community and the neighboring areas of Msewe and Changanyikeni use LUKU and there is no LUKU agent in the neighborhood. So this will be an ideal business and service to her community.

MEDICARE, ECONOMIC EMPOWERMENT AND HUMAN RIGHTS FOR VULNERABLE YOUNG PEOPLE UNDER ONE ROOF

Name of Partner: Medecins Du Monde (Mdm)

Type of Partner: Non Governmental organisation.

Type of collaboration: Strengthening Women Entrepreneurship and Business Management Skills

The Medecins du Monde (Mdm) is an international humanitarian organization who over the past 15 years has rallied on commitment of its members (healthcare professionals) to bring relief to the most vulnerable population, in France and throughout the world. At the international level, Mdm has been actively involved in the responds to HIV pandemic since 1990s.

In 2010 Mdm launched the first Sub-Saharan African HR programme in Dar es Salam, in partnership with the Ministry of Health and Social Welfare, the Municipality of Temeke, Poverty Fighters and Tayohag (both CBOs working in Temeke District). The main goal of this program is to contribute to the mitigation of HIV transmission and HIV/AIDS-associated morbidity and mortality among people who use drugs in partnership with Tanzanian stakeholders.

Mdm has started the 1st needle exchange programme in Tanzania and has since been enlarging the range of available HR services in the country, namely syringe distribution, voluntary counseling, medical referral system, psycho-social support etc. This programme is implemented in the framework of an umbrella agreement with Agence Française de Développement (AFD) – the French Development Agency -covering several international HR programs.

In Tanzania Mdm works to promote Harm Reduction and HIV/AIDS prevention to young women engaged in drug abuse and commercial sex. Mdm targets to supports the government call to reach out vulnerable young women and men with Medicare and economic empowerment as a strategy to prevent the increased

HIV/AIDS as result of drug inject and unprotected/commercial sex.

The ILO-WEDEE project in collaboration with Médecins Du Monde in Temeke, Dar es Salaam has opened new horizons to most vulnerable groups such as people who used drugs and commercial sex workers. The partnership included support to young vulnerable women on entrepreneurship and business management skills training using the WED GET Ahead for Women in Enterprise training tool to build their entrepreneurial skills to able them start their businesses. The support targeted to reach out 50 vulnerable women in Temeke district. The targeted women were mostly former drug users and commercial sex workers.

By conducting entrepreneurship and business generation and management training the youths have increased their critical thinking capacities and abilities to identify opportunities in their environment. The trained youths have also acquired the skills for turning their dreams into viable enterprises. The 2 weeks training also succeeded in restoring confidence, dignity and respect to the trained vulnerable youths and among their peers and communities at large.



Business Plan Competition

In October 2013 ILO-WEDEE in collaboration with MdM organized a business plan competition to stimulate sense of competitiveness among the vulnerable youths as well as sensitize and raise awareness on entrepreneurship and business opportunities for trained youths. The business plan competition was also organized to support the trained youths acquire funds to start their businesses as well as provide an opportunity for the youths to access quality BDS services.

The Business Plan Competition was an advanced practical training process deliberately designed for the purpose of solidifying the skills of these emerging young entrepreneurs in specific areas such as scanning the environment and identifying gaps which can be turned into a business opportunities, defining the opportunities

in the form of a business plan, identifying resources and defining the growth strategy, and the confidence on marketing the idea to a wider audience.

This business plan competition benefitted 6 business groups of young men and women who received GET Ahead training, business group formation and business group management. The groups prepared business plans for starting income generation activities within their communities.

The prize ranges from Tshs. 1,000,000 to 3,500,000. The cash prizes will be used as start-up capital and for business development purposes to help entrepreneurs in the finalization and marketing of their business plans.

Early Impact:

The GET Ahead training and business plan competition has started to generate some positive results to the target women and few young men who participated in the training. Since the end of the training MDM have been receiving requests for more training. Also, the number of youths seeking support have drastically increased. A good number of young women have confirmed to have reduced or completely stopped engaging themselves on commercial sex. Most would like to disassociate themselves from peers to prepare themselves to enter to a new life. Dissociating from peer pressure will also help them to concentrate on their businesses as well as reduce the risk of having their friends coming to them for loans and other financial support.



For instance, Dadas group is made of 5 young women who participated in the GET Ahead training and business plan competition. The group already identified and paid for the premises to start a small café to sell soft drinks and snacks. However the women need training on baking and juice making to be able to prepare and sell fresh snacks and juice.

"The project definitely broadened the vision not only of the trainees but of the partners who can keep learning from this experience as the business is set up and grow. It is the wish of MDM to see ILO support more youth. in Tanzania and across the world, who face various challenges and increased vulnerability as members of key populations groups. Sustainable livelihood approaches can make an important, crucial contribution to the long term solution to social exclusion, and rapidly contribute to the prevention of HIV AIDS and other health issues"-Sandrine Ponte, Mediciens Du Monde General Coordinator.

Statements from beneficiaries:

Dotto Salum has embraced the GET Ahead training and has learnt a lot from it. For example, she has learnt how to keep her money, what it takes for a business to make a profit and even raise more capital to expand the business. The GET Ahead training has changed her in many ways, but the most notable change in her in her life is that she has the ability to set up her own business with other ladies who are in vulnerable situation. As for the opportunity in life, she is thankful the GET Ahead training has changed her life and she didn't expect that one day she might start her own business. She believes the future looks bright and will advance and grow in the business world.

Another beneficiary, Asama shaban, says, "I learnt how to design, promote and advertise my business. Something that I only dreamt of in her life has now become a reality. I am thankful to ILO for the training and financial support. I am now in business group, I am giving myself six to twelve months to strengthen my business: management skills. I want to start my business" This training has given me an opportunity to change my life. Being a business owner this will earn me some respect in the society"



WAMA FOUNDATION REACHING OUT TO RURAL WOMEN ENTREPRENEURS IN LINDI, TANZANIA

Name of Partner: Wanawake na Maendeleo Foundation

Type of Partner: Non Profit Organisation

Type of collaboration: Strengthening Women's Entrepreneurship and Business Management Skills

WAMA Foundation is a non for profit organization, working with and through partners to empowering women socially and economically by virtue of improving their access to information, skills and technical assistance. To achieve this, WAMA to organizes women in groups to enable them participate in three programmes areas that include improvement of agricultural production for increasing income, Mobilization of Village Savings for improving access to finance and financial management skills; and Entrepreneurship training for providing business management and sustainable enterprise development to women in rural settings.

The objective of the program with the foundation is to empower Tanzanian women by designing strategies and activities that increase their skills, capacities, rights, and opportunities. Empowerment aims at enabling women to achieve control over factors of production and distribution of income and benefits. It is concerned with enhancing women's power to control their own lives and become independent and self-reliant both individually and collectively.

In August 2013, WAMA foundation with support from the Financial Sector Deepening Trust (FSDT) launched a new programme "MWANAMKE MWEZESHE" a Village Savings and loan programme in Lindi region. The programme is aiming at extending financial services to rural women through the highly successful and popular Village Savings and Loans (VSL) methodology. Through this intervention the programme intends to achieve two main objectives: increased access to timely and affordable financial services and increased entrepreneurship skills and sustainable enterprises

of the rural women. In order to achieve these objectives, the programme builds capacity of SACOOS and their support structures to deliver the social and economic services to their members and the surrounding communities.

WAMA Foundation in collaboration with the local government authorities in the target areas organized women in Lindi rural and urban Lindi into socio-economic groups. The organized women will receive training on entrepreneurship, saving culture and expand or diversifying their business and earn more income. These interventions aim at strengthening economic capacity as a strategy to reduce income vulnerabilities among women and girls in rural and urban Lindi.

In October 2013, ILO through WEDEE project entered into a partnership with WAMA Foundation through its Women Entrepreneurship Development and Economic Empowerment, aimed at providing Non-Financial Business Development services (BDS) to 100 active women entrepreneurs in micro, macro and small enterprises. The project supported training of 100 women (including young women) on Village and Savings management and Entrepreneurship and Business management skills using the WED GET Ahead training tool to build the capacity and entrepreneurial skills to enable the rural women start and or improve their businesses.

The training targeted to reach the low income women in rural and urban Lindi. This training was provided to empower them to strengthen their livelihoods options and improve their household income capacity. By the end of the training the trained women are expected to start and expand their small businesses with support from the MWANAMKE MWEZESHE Village Savings and Loan Programme, the District Women Development Fund and from other financial institution in Lindi. This partnership is part of the ILO-WEDEE strategy to link entrepreneurship skills to programmes with financial support and services for wider coverage and to provide comprehensive support to our target beneficiaries.

Early Impact:

The training has contributed to the improvement of entrepreneurial mindset and business management skills of the target women. The trained women are motivated to change their business conduct. Moreover many are ready to contribute more to the Village Savings and Loan scheme to enable them to acquire more loans improve and expand their businesses.

Statement from the partner – Women Economic Empowerment Director, FAMOS Facilitator and GET Ahead Trainer, Tabu Likoko

“ILO built my capacity to facilitate FAMOS check; I am trained to deliver GET Ahead modules and to support leadership and management of women business groups organized under WAMA’s Women Economic Empowerment programmes. Our capacity to deliver quality services to women has gained us trust



from the donors, good Samaritans and the women. With FAMOS check I was able to engender our VSL program to save better both female and male operated businesses. The GET Ahead training enabled me not only to conduct entrepreneurship and business management skills training but also to coordinate training for our target women. I am now able to assess and design proper training to the target women. I am proud to say we now have the GET Ahead tools, looking forward to SIYB to add to varieties of training tools especially to the young women. I thank ILO for building my personal and WAMA capacity to deliver better timely and affordable services to the rural women entrepreneurs”

Statement from beneficiaries:

Mwanahabu Hamadi says, “Before this training, I believed that, as long as the business is mine, I can spend whatever it is there in any way for my personal fulfillment. Now I understand my business is a separate entity. I didn’t know before that, external pressures from community and my family members seeking to share the profits of my business even without doing proper calculation leads into diverse impact. I guess that is why my business doesn’t grow. I’m motivated beyond my expectations”



"I'm so happy; I have learned how to do simple business calculation on profit or loss and usage of the profit accrued in my business cycles. I'm exposed in new business knowledge. I can now compute cost of my soap making business. Learning on how to write business plans is a great deal. Beyond that, It was good to lean that, is important to have long



term objective to set my clear business growth path. I'm now enlightened". Narrated by Lucy (seating at left side with black dressing), during the feedback session GET ahead Training participants in Lindi Region



KENYA INDUSTRIAL ESTATE PARTNER WITH ILO TO FACILITATE BDS

Name of Partner: Kenya Industrial Estates Limited (Kie)

Type of Partner: Quasi - Government Organisations

Type of collaboration: KIE and ILO are in partnership to implement capacity building activities for women entrepreneurs whilst KIE provides a crucial link for provision of financial services to the women.

Kenya Industrial Estates was established by the government in 1967. It was mandated to promote Small and Medium Industrial with focus on Rural Industrialization. Initially, KIE was a subsidiary of Industries and Commercial Development Corporation (ICDC). KIE is mandated to carry out the following :

1. Kenyanization of the industrial sector by promoting indigenous entrepreneurs;
2. Providing medium and long term development finance to indigenous MSMEs;
3. Facilitating rural industrial development;
4. Incubation of MSMEs countrywide to facilitate their survival and growth;
5. Facilitating the graduation of micro and small enterprises to medium and large enterprises commonly known as the "Missing Middle".
6. To ensure growth and success of its incubates, KIE provides entrepreneur capacity building trainings

With the above scope and objectives, ILO and KIE found the partnership to be strategic for women entrepreneurship and economic empowerment. In addition, KIE has a national network and infrastructure that includes all the 47 counties in Kenya, including those WEDEE is targeting. KIE was willing to adopt the ILO women entrepreneurship tools particularly starting with GET Ahead tool.

How the planned activities fit within the project objectives / broader ILO goals
The activities that were envisaged in the ILO KIE partnership include training of women entrepreneurs in GET AHEAD under the Impact Evaluation of the tool. The

activity has a fit with the ILO Decent Work Country Programme in that ILO promotes women entrepreneurship and particularly seeks to provide support to government and BDS organizations with proven tools for enterprise development.



Activities so far implemented

KIE has trained women entrepreneurs on GET Ahead tool in all the four counties under the WEDEE programme.

Early Impact

The Women Entrepreneurs are reporting changes in the way they manage their businesses, and expanding their networks which greatly benefits their businesses. What beneficiaries (one of two paragraphs – explaining the support they got, what they learnt, when, and what has changed in their business)

Elizabeth Akinyi deals in cereals and has her business based in Kakamega County. She purchases cereals from Busia and sells at Butere market. She was trained on business management –buying and selling, profit and loss, calculating indirect costs and record keeping by KIE using the Get Ahead tool in June 2013, at Royal Hotel in Kakamega.

Four months since receiving the training , she reports that she is more careful in running her business because she is conscious that if she does not exercise caution her business might incur loss.

She says her attitude towards business has changed a lot. Previously, she had fears about taking a loan but she is now more confident about seeking a loan to grow her business as she keeps records and can clearly calculate her profit margins and therefore her repayment amounts.

As a result of improvements in her business Akinyi says, “I am now able to take my children to school and pay school fees more comfortably”.



ILO PARTNERS WITH THE MICRO AND SMALL ENTERPRISE AGENCY TO PROMOTE WOMEN'S ENTREPRENEURSHIP

Name of Partner: The Micro and small enterprises Authority (MSEA)

Type of Partner: Quasi - Government Agency

Type of collaboration: Provision of Business Development Services to the women entrepreneurs

MSEA is a legal entity established by law to support development and regulation of micro and small enterprises. In the new organization of government, the functions that the Authority is expected to support are listed under the Ministry of Industrialization and Small Enterprise Development .

The specific functions of the MSEA include;

- Formulation and review of policies and programs for micro and small enterprises; Monitoring and evaluation of the implementation of existing policies and programmes related to, or affecting, micro and small enterprises and advisory function to the government on appropriate policies and course of action to be taken;
- Coordination, harmonization and facilitation of integration of various public and private sector activities, programmes and development plans relating to micro and small enterprises; Promotion and facilitation of research, product development and patenting in the micro and small enterprises sector;
- Promotion and mainstreaming of youth, gender and persons with disabilities in all micro and small enterprises activities and programmes; Mobilization of resources for the development of the micro and small enterprise sector, and promotion of access to markets by micro and small enterprises;
- Promotion of innovation and development of products by micro and small enterprises; Formulation of capacity building programmes for micro and small enterprises, facilitation of technology development, acquisition and transfer by micro and small enterprises; Development of mechanisms, tools and programs for collection of comprehensive data disaggregated by sex, region and age among others, in collaboration with key stakeholders, to

enable proper planning for the micro and small enterprises sector. Advise and liaise with the relevant authorities for the earmarking and zoning out of land for the development of micro and small enterprises.

Type of collaboration:

MSEA has taken over from the previous Department of Micro and Small Enterprises (DMSED) which was under the Ministry of Labour, and has been a key partner with ILO in implementing various programmes. DSMED has been chairing the WEDEE Technical committee, which advises the project on matters of project implementation, monitoring and evaluation, a function which has now be taken over by MSEA.

MSEA is a key partner in implementing WEDEE activities. They have been co-hosting and cost sharing on various activities, thus playing a crucial role in reaching out to more than 1,200 women entrepreneurs in the country with training and technical assistance on women enterprise development.

MSEA is collaborating with ILO WEDEE programme to provide entrepreneurship training for 1200 women in Kenya in 2013. The goal of the MSE Authority is to facilitate development of a vibrant Micro and Small Enterprise Sector that is capable of sustainable contribution to the economic growth and employment creation in the country. The functions of MSEA therefore fit very well with women's entrepreneurship development (WEDEE's focus) and the overall ILO focus on employment creation: enhancing MSE development particularly targeting job creation schemes for disadvantaged groups such as youth, women, those with disability, and those living with HIV and AIDs as contained in Kenya's Decent Work Country Programme (DWCP).

Activities so far implemented

- Chairing the YEF and WEDEE National Advisory Committee meetings.
- Training of 60 women entrepreneurs using the Get Ahead tool in Kitui
- Support for WED Assessment

Early impact

Some of the women entrepreneurs trained by MSEA are already establishing/improving micro and small enterprises, and more is expected as beneficiaries implement what the skills they have received in training.

Rose Boraya, a dressmaker was trained on Get Ahead in October 2013 at Kisii. She has been in the dress making business for ten (10) years. She was trained on record keeping, business management, calculating profit and loss, marketing, advertising, group formation, savings and loans and selection of a good venue for business. She has applied knowledge and skills gained through the training and has placed a signpost and displayed a sample of her work outside her business premise to market it and attract customers.

Previously, she did not know whether she was making profit or loss in her business but since the training, she is now able to calculate her profit and loss and she concludes that she can clearly see the progress in her business.

She and other women entrepreneurs have formed a savings and loans group in which she has saved Kshs. 8,000 since the training and has applied for a loan from her group to improve her business.



WOMEN'S ENTERPRISE FUND AND ILO WEDEE IN UNIQUE PARTNERSHIP

Name of Partner: WOMEN ENTREPRISE FUND (WEF), KENYA

Type of Partner: Quasi - Government Agency

Type of Collaboration: Access to Finance and Business Development Services

The Women's Enterprise Fund provides business support services such as capacity building, marketing, promotion of linkages and infrastructure support to women entrepreneurs. It is a flagship project under the social pillar in Vision 2030 and therefore a demonstration of the Kenya Government's commitment to the realization of the Millennium Development Goal on Gender Equality and Women Empowerment (MDG 3).

WEF has collaborated with ILO in developing capacity for training women entrepreneurs on business management and networking skills, and has also provided information services to the women on how to access the Fund from whichever country the women are operating. WEF has trained trainers and has also co-financed workshops for women entrepreneur beneficiaries.

ILO identified WEF as a strategy national partner in women entrepreneurship and with relevant national level network in all the 47 counties. Its mission being to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation. In this regard WEF was seen to be very well placed to have a greater reach to women entrepreneurs. WEF plays an instrumental and effective role in women empowerment and gender equality. ILO approached the WEF management regarding the possibility of developing partnership based on mutual goals and interests in empowering women.

Through this collaboration WEF has trained 65 financial intermediaries through the FAMOS (Female and Male Operated Small Enterprises) tool, which is a strategic planning tool used for organizations development and targeting of services to both

male and female SMEs. Additionally over ten of the WEF trainers have been trained in GET AHEAD, Improve Your Exhibition Skills (IYES), and WEA (Women Entrepreneurship Association) Capacity Building Guide. WEF has been a partner of WEDGE in MOWE (Month of the Woman Entrepreneur) events between 2010 to 2013. WEF plays a larger role in the WEDEE/YEF Technical Committee which advises the project on matters of project implementation, monitoring and evaluation, whilst linking the strategies developed in the project to the Fund.

Penina Moraa Asuga sells vegetables in Kisii County. She attended the Get Ahead Training conducted at Ogembo Hotel in Kisii between 5-9 August 2013. She explains that she was trained on business planning and management; networking and partnership whereby women entrepreneurs support each other on enterprise development, record keeping, starting and growing a small enterprise and budgeting.

She testifies that already within the past two months since training, she has seen big changes in her business since receiving the Get Ahead training. Previously she used to sell tomatoes and Irish potatoes but she has now expanded her business to include sugar, rice, cooking oil, salt and steel wool.

She is now able to calculate her profit and loss and through this process has been able to track her business profit margins which she notes are increasing. She invests some of her profit back into her business and uses part of it to take her child to school.

She is very happy she attended the training as she says it has had a big impact in her life.



FEDERATION OF KENYA EMPLOYERS (FKE) ACTIVELY SUPPORTS WOMEN ENTREPRENEURS IN KENYA

Name of Partner: Federation of Kenyans Employers

Type of Partner: ILO Constituent

Type of Collaboration: Advocacy and Business Development Services

The Federation of Kenya Employers (FKE) is the Employers' organization in Kenya, established in 1959 under the Trade Unions Act Cap 233 to represent the collective interest of Kenyan employers. The Federation's membership is open to all organizations and employers' associations in private and public sectors including state corporations and local authorities.

FKE is one of ILO's tripartite partners together with the Central Organization of Trade Unions (COTU-) and the government in promoting decent work agenda, youth employment being a key component and gender sensitivity a key principle.

The Federation's membership is open to all organizations and employers' associations in private and public sectors including state corporations and local authorities. As a Federation, FKE provides a forum for employers in promoting sound industrial relations and observance of fair labour practises.

FKE promotes women entrepreneurship as part of promotion of decent work. FKE views women entrepreneurship as a means to job creation and skills development for transition to decent work for their members. In light of this therefore, FKE has collaborated with ILO to advance women entrepreneurship development and economic empowerment as part of promoting fair labour standards.

Activities so far implemented

- FKE has conducted entrepreneurship development and economic empowerment in Kisii and Kitui reaching approximately 120 women with business development skills.
- Graduates have been linked to large firms.
- FKE has supported involvement and linkage of women entrepreneurs in the COMESA forum. They have also trained 12 women associations in organization and leadership training and running of entrepreneur's association
- FKE has undertaken inter-firm linkages and subcontracting programmes where a number of young women businesses have benefitted

Early impact

- Contribution towards decent work job creation and income generation among the youth.
- Increased understanding on the importance of supporting women and youth in line with gender sensitivity.
- Creation of an enabling business environment and sound industrial relations in Kenya through effective representation, advocacy and provision of value-added services that strengthens the ability of employers to attain competitiveness.

Isaac Kiema, a manager with FKE says that Women and youth entrepreneurship is a key component to promoting decent work-Isaac Kiema, FKE.

FKE's beneficiaries include women and youth setting out to create businesses as these are potential employers



ILO AND UNCTAD PARTNER TO SUPPORT WED ASSESSMENTS IN KENYA, UGANDA AND TANZANIA

Name of Partner: The United Nations Conference on Trade and Development (UNCTAD) is a UN agency

Type of Partner: UN Agency

Type of collaboration: Integrating Information and Communication Technologies (ICTs) into the ILO Women's Entrepreneurship Development (WED) Assessments.

History of the collaboration

In 2012, ILO-WED initiated a revision of the ILO-WED Assessment Framework and its Conditions. The Framework was developed in 2007 and first revisited in 2008. Since then, over 20 countries have carried out a WED Assessment, the most recent being El Salvador, Kenya, Montenegro, Serbia, Tanzania and Uganda.

The process of developing the assessment and the final assessment itself, aims to provide governments and other development stakeholders at the country level an indication of the main challenges and opportunities women entrepreneurs face in a given country in a range of areas- from laws and regulations, to access to services and markets, etc. Based on findings, concrete recommendations are then drafted, discussed and taken on by government representatives and other stakeholders including women entrepreneurs associations to improve the economic, social and business environment for women entrepreneurs to start, maintain or grow their businesses.

Shortly before the 2012 ILO revision began, UNCTAD published the annual "Information Economy Report 2011". It focused on how ICTs could boost private sector development with a specific chapter devoted to Women's Entrepreneurship and ICTs. While working on the chapter, UNCTAD lamented the lack of concrete data and information on ICTs, women entrepreneurs and the combination of both due mainly to the absence of a suitable research lens or framework capable of capturing such data.

Within the Donor Committee for Enterprise Development (DCED) working group on Women's Entrepreneurship Development consisting of the ILO, UNCTAD and other bilateral and multilateral organizations, the issue was discussed and the opportunity arose for UNCTAD and ILO to fill the gap by ensuring the revised ILO WED Framework incorporated these new, and increasingly important ICT elements.

In late 2012, through a recently funded Sida project "Leveraging ICTs in Support of Women's Entrepreneurship in Developing Countries", UNCTAD was able to mobilize and provide in-depth technical inputs to the ILO WED assessment revision process to ensure that ICT dimensions were included systematically in the new WED Assessment Framework. After peer review consultations moderated by UNCTAD with ICT and WED experts, it was decided that for the ILO WED Framework, ICTs would be particularly highlighted in the area of access to markets and ICTs but also in other areas as appropriate. UNCTAD additionally developed a report based on the ILO Framework highlighting how access and use of ICTs could be leveraged in all of the six WED Framework conditions.

With the new framework developed, it was then time to pilot it in the three countries covered by WED-EE. In April 2013, the first set of national researchers for WED assessments in Tanzania, Kenya and Uganda were trained in Dar es Salaam on using the methodology and gathering data on the 6 areas, including ICT use and access.

Now, as the studies materialize through the work of local researchers (trained and coached by international senior specialists), the findings indicate key constraints, challenges and opportunities in each country for the promotion and strengthening of WED. The reports put forward a set of concrete recommendations to governments, employers organizations, women entrepreneurs associations, financial and non-financial service providers etc. on what can be done to improve the economic, social and business environment women entrepreneurs work in. For the first time, some recommendations also concern ICTs, their accessibility and use by women entrepreneurs as a means to reach more and better markets. ILO-WED and UNCTAD believe that ICTs provide new opportunities for women entrepreneurs to strengthen their businesses by reaching out to customers and building their businesses in novel ways.

Collaboration Objectives and Results

The collaboration between ILO and UNCTAD had two main objectives: integrating ICTs in the ILO WED Framework and piloting the new version in three countries in order to fine-tune it if needed. Both objectives have been met as WED Assessments for Tanzania, Kenya and Uganda have been conducted. Moreover, the collaboration has made possible the training and coaching of three researchers from the countries in both the WED assessment and ICT components. In early 2014, this new Framework will be further tested by ILO in Morocco.

Jens Karberg, Programme Manager, Sida, Sweden says, “Women don't have as much access to the technology, so we have to make a special effort to increase women's access to ICTs”

“The partnership's collaboration in implementing the ILO/UNCTAD project “Leveraging ICTs in Support of Women's Entrepreneurship” and the integration of ICTs in the ILO WED methodology offers great possibilities for creating a more favourable policy environment and benefits for African women entrepreneurs” – Torbjörn Fredriksson, UNCTAD

Statement from users of the framework:

“This framework became like a member of my family. Whenever I had a doubt or a question on how to move forward, I referred back to (the WED Assessment Framework)” – Neema Mori, WED Assessment Researcher for Tanzania

Statement from a woman entrepreneur

“Information is power to a woman entrepreneur, and one of the best tools for a woman entrepreneur is providing Internet services, secretarial services and telecenters ... We need special consideration for women's groups, to have specific telecenters which address the needs of women. ... And while women are aware of the challenges they face among themselves, we need men who are policymakers to hear the voices of women.” - Achamyesh Ashenafi, President, Addis Ababa Women Entrepreneurs Association, Ethiopia

Additional Information

- ILO- WED assessments undertaken in numerous countries in Africa can be found here: www.ilo.org/wed
- UNCTAD – ICTs and Women's Entrepreneurship: http://unctad.org/en/Pages/DTL/STI_and ICTs/ICT4D-Women.aspx

READ MORE ABOUT US

www.ilo.org/wed

CONTACTS:

WEDEE Tanzania
Kazi House, Maktaba Street
P.O Box 9212
Dar es Salaam, Tanzania
Telephone: +255 222 196 700

WEDEE Uganda

Plot 4, Luthuli Close, Bugolobi
P.O Box 7184
Kampala, Uganda
Telephone: +256-414-251

WEDEE Kenya

United Nations Office at Nairobi
Block P, Ground Level, Gigiri
P.O.Box 40513-00100,
Nairobi, Kenya
Telephone: +254 20 762 5651



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