

Young Women in Enterprise

Transforming Generations

Grassroots to Global: Implementer and Researcher Perspectives
on Micro Enterprise

Global Youth Micro Enterprise Conference
September 10-11 2007, Washington, DC



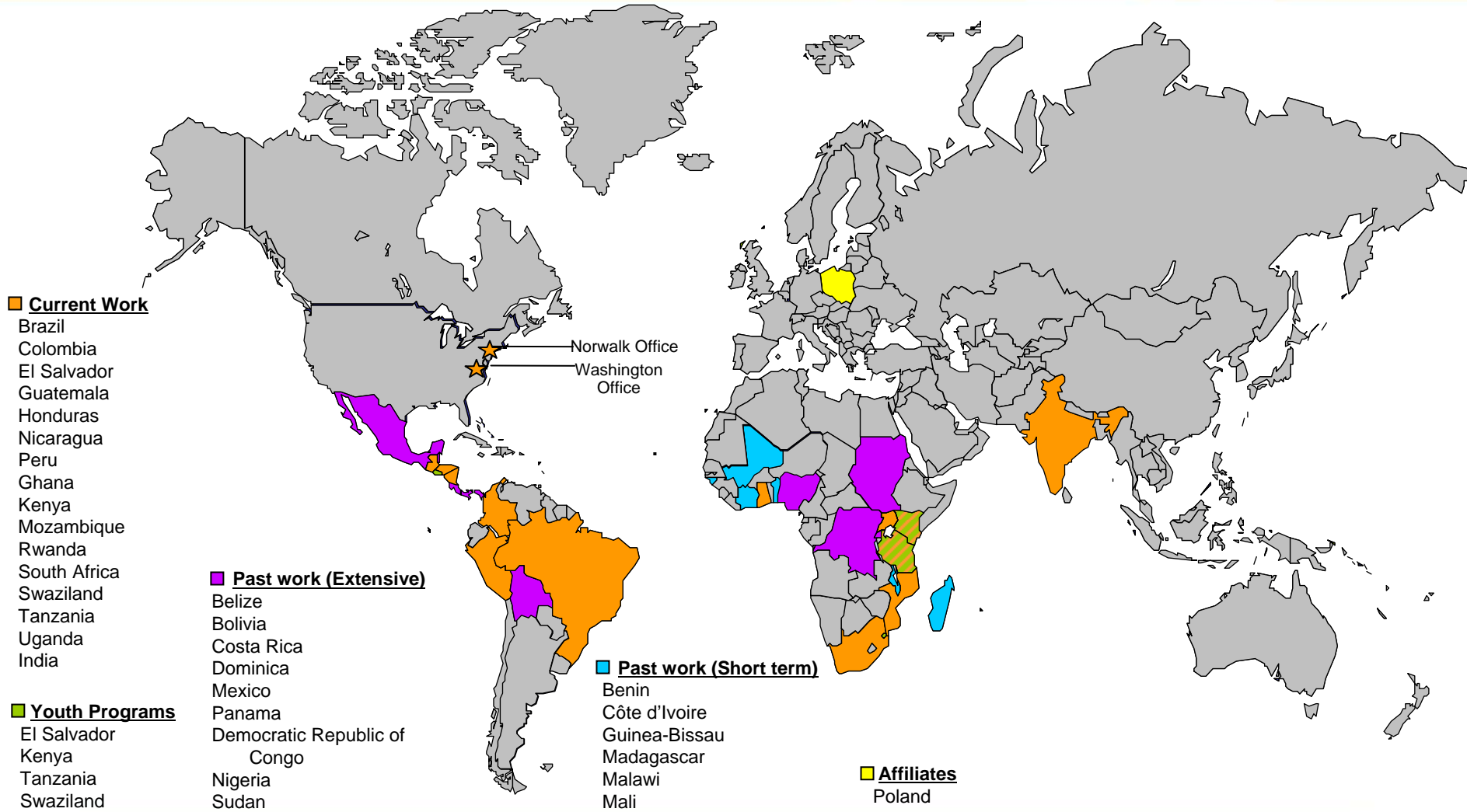
TECHNO SERVE

Business Solutions to Rural Poverty

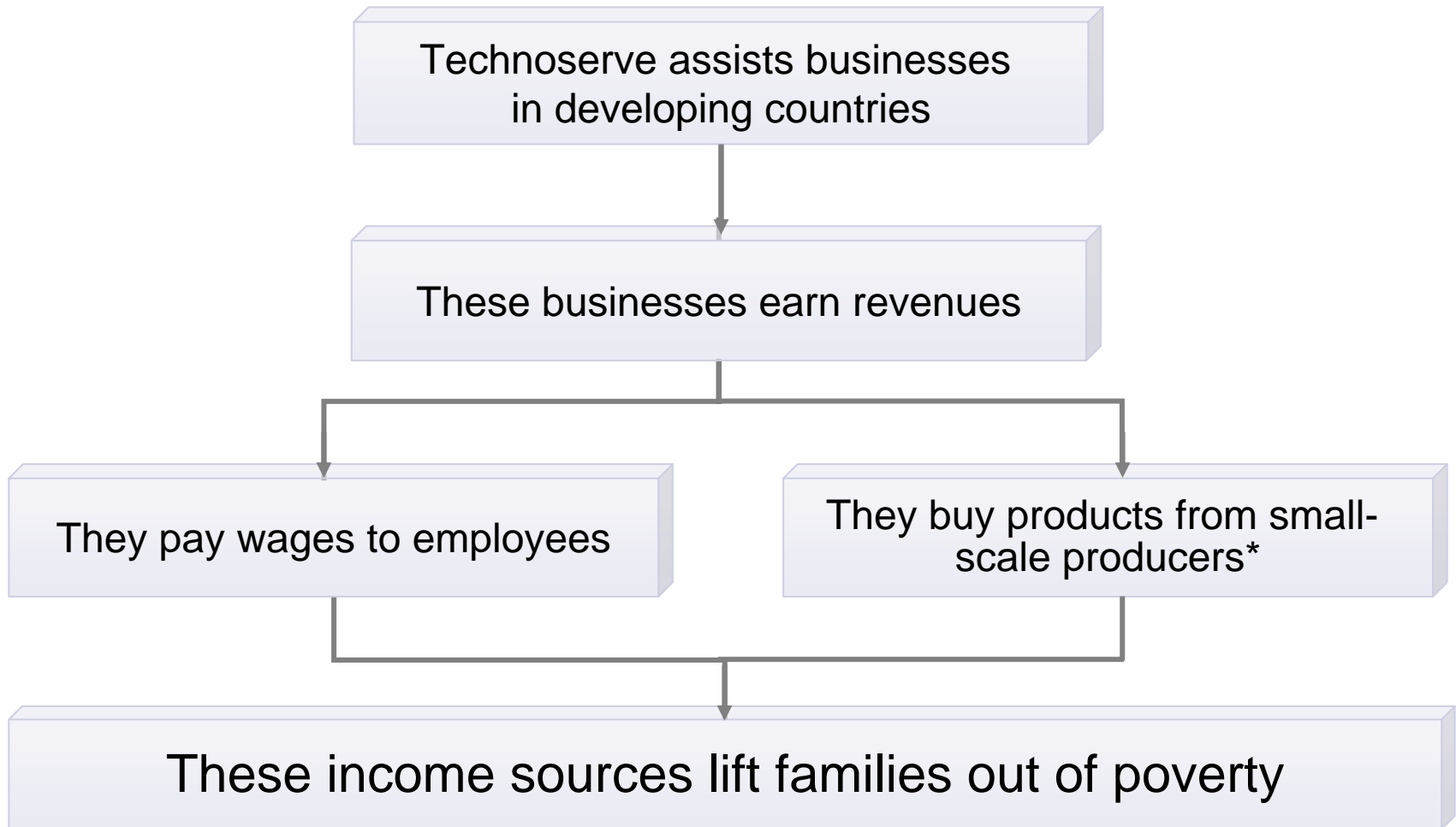
Who We Are

- A U.S.-based, nonprofit economic development organization.
- Philosophy: Private enterprise can drive economic growth and positive social change; a hand up is better than a handout.
- History: Founded in 1968 by businessman Ed Bullard, who pioneered the private-enterprise approach to solving poverty.
- Staff: Talented business advisors, many of them former management consultants or industry experts.
- Partners: Leverage the expertise of strategic corporate, non-profit and government partners.
- Funding Sources: U.S. and foreign government agencies, multi-lateral organizations, corporations, foundations and individuals.

Where We Work



How Helping Businesses Reduces Poverty



**In many cases, we also work directly with the small-scale producers.*

Strategic Partnerships

lenovo



google.org



NESPRESSO

McKinsey & Company



Young & Rubicam Inc.



General Mills



Cargill

OLAM

Nike Foundation

MONSANTO

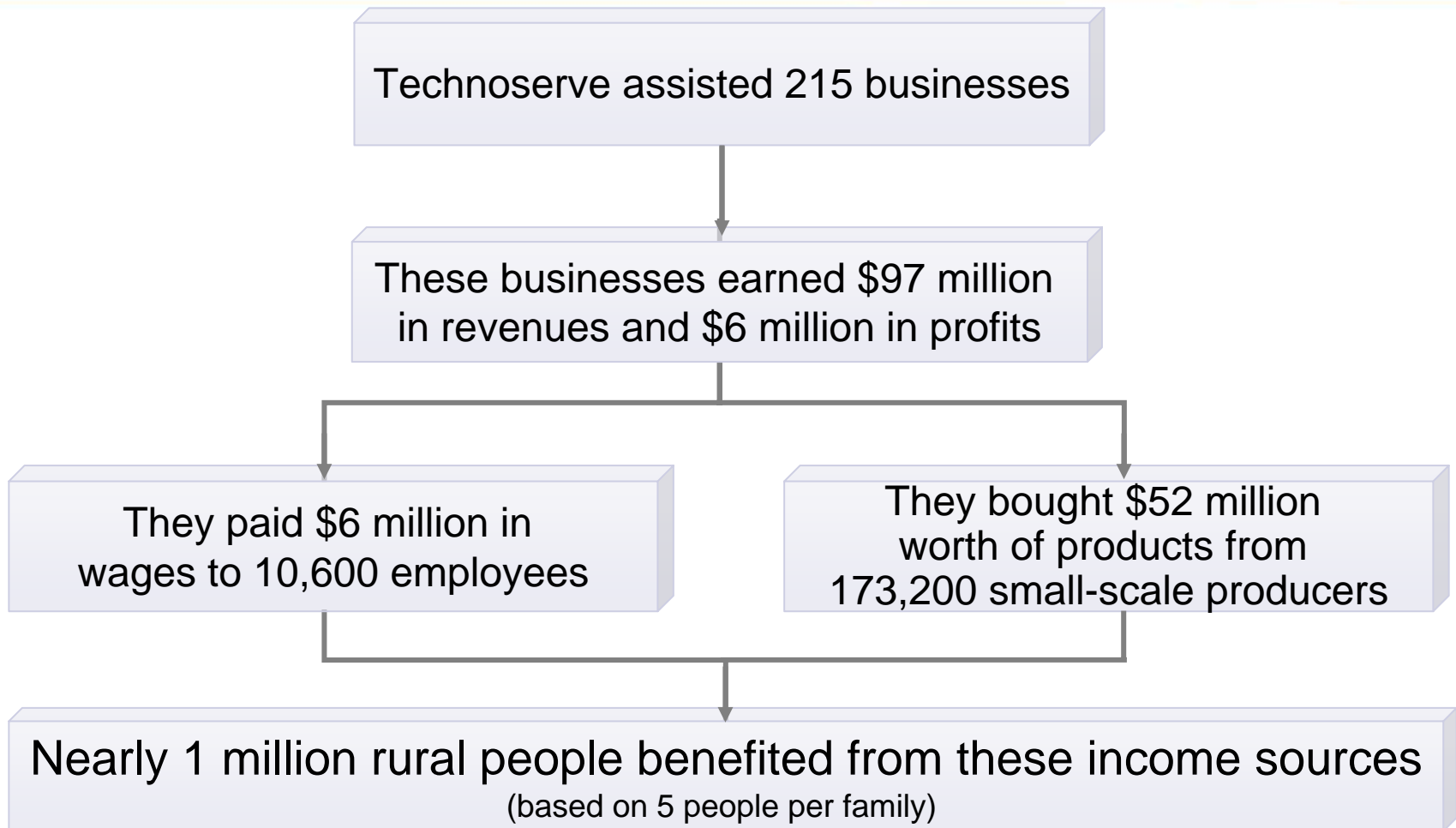


P&G

ERNST & YOUNG
Quality In Everything We Do

 **TECHNO SERVE**
Business Solutions to Rural Poverty

The Results in 2006



In addition, our entrepreneurship development programs trained hundreds of people.

TechnoServe Pilot Program

- Focus on young & disadvantaged adolescent girls
- Train female youth in business & life skills
- Develop successful women-owned enterprises
- Document lessons learned, share best practice with Nike Foundation, partners and other stakeholders
- Develop replicable, scaleable model for broader rollout in Kenya, and in Africa



Why This Youth Program is Needed

Issues Facing Kenya's Population

- ❑ At least 40% unemployment
- ❑ 15 to 24 year olds = 56% of unemployed Kenyans (18 = median age)
- ❑ Of 7.6 million children annually enrolled in primary school only 12% go on to secondary school
- ❑ 50% live below poverty level
- ❑ 1.2 million live with HIV/AIDS and limited futures
- ❑ Minimal entrepreneurship training
- ❑ 90% of 469,000 jobs created in 2005 were in informal economy

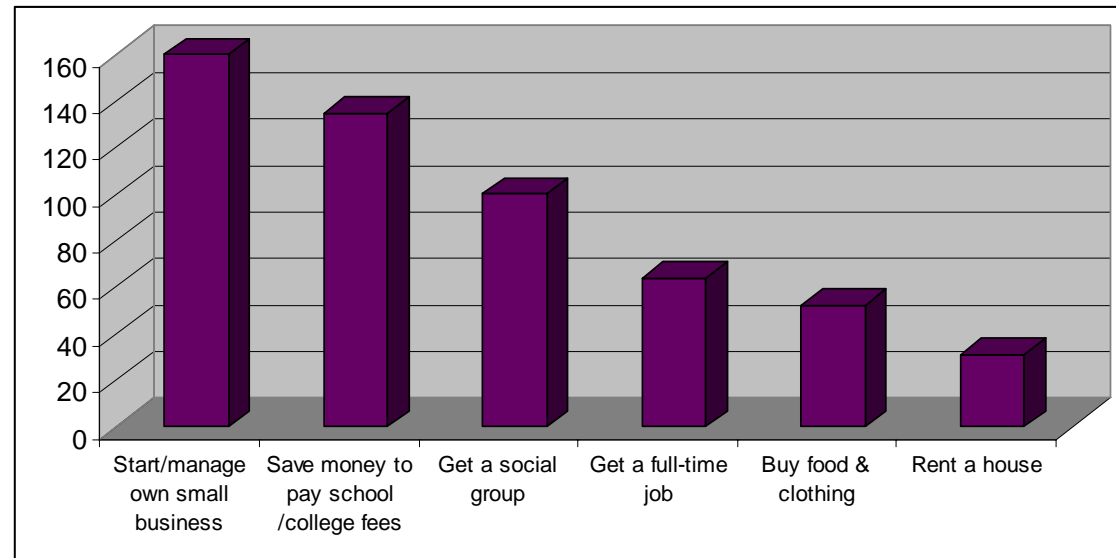
Kenya's Economic Challenges

- ❑ Poor business support structures, networks & financial access
- ❑ Dramatic urban growth but minimal upgrade to infrastructure
- ❑ Only 10 to 20% of land is arable
- ❑ Recurring droughts & floods
- ❑ Governance issues

Our Target Population

235 Girls Age 15 to 20s Surveyed from All 14 Clubs – Nairobi to Thika Regions

- 52% are school-leavers
 - 45% left after class 8
 - Only 27% of rest completed Form 4
 - 126 have dependents of which 33 (26%) are mothers of 1 to 4 children
 - 42% have no savings
 - 64% are unemployed, 25% employed part-time, 11% self-employed
- 62% of high school & 80% school-leavers had no business training nor knew how to start a business
- 42% say not being able to complete education = biggest challenge
- **High Schools:** Ikumbi, Broadways, Githunguri, Brother Beausang & Gurec
- **Communities:** Kangari, Juja, Ziwani, Kibagare, Huruma, Kibera & Kariobangi



Top 6 of the Primary Goals of 235 Enterprise Club Members' Survey

Piloting Young Women in Enterprise

Objectives

- Improve economic and social welfare of **200** Kenya's disadvantaged young women aged 15- 24 in Thika and Nairobi regions
- Unleash an entrepreneurial culture by facilitating development of a **supportive network** for young women to engage in enterprise
- Catalyze start-up of **50** women-owned businesses.

Approach

- Created and developed **14 YWE clubs** with 15-40 girls each
- Trained in **100 hours entrepreneurship and 100 hours life skills**
- **85 S.I.F.E. Mentors from local colleges supported groups of 2 – 5 young women** to develop business plans, save money, start businesses
- Gave prizes to winning business plans at **10 intra-Club Competitions**
- Conducted **Regional Enterprise Club Competition with top 10 from both** in-school and community clubs
- **Mobilize additional mentors** from among local business people, educationalists, youth development organizations, trade officers



Partners

Nike Foundation
(key funder)

Project



Baobab



Students in Free Enterprise

Prizes Among Enterprise Clubs



Over 500,000 Ksh* in Cash Plus Other Prizes Awarded to a Total of 38 Winners

- 260 young women trained in entrepreneurship and life skills and 230 developed and submitted business plans
- 12 Enterprise Club Business Plan Competitions held
- 6 enterprise clubs launched savings programs

*US\$7,350 approx.

Gained Insight to Changed Their Lives

- **260 YWE alumnae** were taught Entrepreneurship and Life Skills
- **5 group businesses (among 25 women) and 64 individual businesses** were started up by YWE alumnae

Increased Savings to Invest in Themselves

- **6 of 9 community clubs** began group savings (after building group trust)
- **Of girls in final survey, 56% community, 18% in-school** now in group savings
- Community girls' individual **savings rose to 85%** (up from 58% before clubs)

Now More Individuals & Organizations Investing in YWE Alumnae

- **Two SIFE students** adopted their mentored clubs after pilot ended
- **Village Enterprise Fund** grants \$50 to \$150 to some YWE group businesses with 5 girls each
- **K-Rep Development Agency has begun to support** some groups' savings efforts
- **A leading women entrepreneur, a woman Member of Parliament, and other business leaders** are championing some YWE Alumnae groups
- After pilot's end **TechnoServe staff continue to work with YWE Alumnae leaders**

- Implications on policy.....opportunities for expanded action
 - Vocational training schools subsidized by government
 - Encouragement for students to enter vocational schools
 - Life skills, confidence-building training for girls
 - Focus on women as the stabilizing influence in society and economy
 - Because women are treated like lower class citizens in many countries yet their nature contains taking family responsibility, clearly policies need to create a range of programs specific to females
 - This eliminates the threat and discomfort from dealing with men (perceived as superior) while they are learning and earning
 - Men need to be included at least at some points in the women-only interventions. On the other hand, to prevent male resentment, abuse in relationships where the women seem to be untraditionally superior, and yet to integrate them into a healthy balanced family relationship.
 - Policies should help balance the old, unbalanced gender preferences while still giving support to evolving old into new traditions (man & woman being equal)

- **Practical implications** (i.e. on design of girls-based enterprise programming overall)...Though women can be taught better life skills, self-confidence, and even business training, they have also a strong need for:
 - Training on how to deal with and add back in the men in their lives
 - Training to enable men in their lives to participate actively in restructuring their futures, jointly or in parallel classes
 - Support systems from men in their lives, family, friends and role models/mentors
 - Job-shadowing, internships, field trips to offer practical views of a wide variety of careers
 - Peer, older youth, established entrepreneurs in a support network

- Developing countries' young women face challenges which stretch “adolescence’s dependence” in some ways while forcing more responsibility on young women in other ways due to stopping education and family responsibilities
 - Also provide some support and funding for program components that integrate the men in their lives (fathers, husbands, boyfriends, brothers, sons, etc.)

PROGRAM CHALLENGES

1. Male-dominated Kenyan culture voiced resentment that young men did not receive same opportunities
2. With poor family support, community girls faced child, sibling, family challenges so some dropped out or inconsistently attended classes
3. Pilot struggled to recruit out-of-school girls
4. Girls lacked self-confidence to face difficult courses & expectations



CHALLENGE TO YWE SUCCESS

- Male-dominated Kenya culture resented that young men did not receive same opportunities



STRATEGY EMPLOYED

- Visited girls' homes
- Invited fathers, brothers, husbands, etc. to informally participate
- Included males in supporting key events
- Discussed that community could pay trainer to continue with next group of both males and females

CHALLENGE TO YWE SUCCESS

- With poor family support, community girls faced child, sibling, family challenges so some dropped out or inconsistently attended classes



STRATEGY EMPLOYED

- Visited girls' homes
- Where groups had significant number of single mothers or those with dependents, babysitters were sometimes hired to ensure attendance
- All staff emphasized importance of program with individuals
- Mentors worked with small groups to enable better support

CHALLENGES TO YWE SUCCESS

- Kenya's Youth Affairs Ministry defines youth ages 18 to 35 vs. definition of teens & under
- Pilot struggled to recruit out-of-school girls



STRATEGY EMPLOYED

- We targeted disadvantaged girls both in- & out-of-school who had the most to gain by starting businesses quickly
- School-leavers are older than “youth” by Western standards, so we expanded our recruitment to meet local needs
- Sought already formed community groups but had to invite by word-of-mouth & multiple personal visits
- When required, we paid bus-fare & hired babysitters, & even continued recruiting after classes began

CHALLENGES TO YWE SUCCESS

- Girls lacked self-confidence to face difficult courses & meet expectations



STRATEGY EMPLOYED

- Encouraged peer support
- Added college mentors of similar age to members to “relate”
- Mentors created small groups & worked with individuals
- All staff, trainers & mentors helped girls practice & prepare well

CHALLENGES TO YWE SUCCESS

- Girls lacked self-confidence to face difficult courses & meet expectations



MAJOR FINDING

- Young Women in Enterprise courses, mentors, and trainers built the girls' self-confidence to help overcome fears no one would have believed at the start of the program!

- **In order to create a “complete” Young Women in Enterprise program which will lead to creating sustainable new businesses or better-qualified employees, more elements need to be further emphasized or added:**
 - Integrating financial institutions early in the learning cycle to outline the reasons, methods for savings, access to finance, etc.
 - Proactively teach the strength of peer mentoring: SIFE to new club members and alumnae, alumnae to new club members, new members among themselves
 - Add elements of on-site job shadowing, longer internships, field trips to real businesses
 - Add the element of women and men in business to support/ champion YWE groups from the beginning AND into alumnae’s 1st 2 years
 - Add elements of “healthfully integrating the men into your lives”

- **YWE is a replicable program in Kenya, outside of Nairobi and Thika, and elsewhere in Africa, with the following in place:**
 - Establishing the right people and organizations to implement all program phases: recruit trainers & mentors, conduct classes, monitor issues, initiate and successfully conclude competitions, measure successes, and provide support to alumnae after the program
 - Understanding how to customize the various program elements to meet the specific new conditions



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