



TECHNOSERVE

BUSINESS SOLUTIONS TO POVERTY



Enterprising Girls Making a Difference

**CASE STUDY:
YOUNG WOMEN IN ENTERPRISE**



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ABOUT TECHNOSERVE

TechnoServe works with enterprising people in the developing world to build competitive farms, businesses and industries. Founded in 1968 by Connecticut businessman Ed Bullard, TechnoServe is a nonprofit organization that develops business solutions to poverty by linking people to information, capital and markets. TechnoServe's work is rooted in the idea that given the opportunity, hardworking men and women in even the poorest places can generate income, jobs and wealth for their families and communities. The organization has worked in more than 40 countries across Africa, Latin America and Asia, assisting thousands of businesses and transforming an estimated 10 million lives. With more than four decades of proven results, TechnoServe believes in the power of private enterprise to transform lives.



Young Women in Enterprise is implemented with funding from the Nike Foundation to promote the Girl Effect.

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Young Women in Enterprise



The Young Women in Enterprise (YWE) program seeks to empower disadvantaged adolescent girls and young women by facilitating their entry into safe and productive economic opportunities.

Developed and implemented by TechnoServe with support from the Nike Foundation, this economic empowerment model prepares a diverse group of girls with a range of skill sets, needs and career plans for entrepreneurship and wage employment opportunities.

Girls living in Nairobi's slums are faced with social and economic instability and vulnerability. Experiencing some of the lowest school enrollment rates in Kenya, these girls are exposed to violence and

insecurity in their everyday lives, and they are at an increased risk for early pregnancy and HIV/AIDS. They have few opportunities to lift themselves out of poverty.

YWE helps girls' realize their potential to transform themselves, their families and their communities. Adapted to meet the needs and circumstances of underprivileged girls, the YWE model has the potential to be replicated in other slums in Africa and across the world.

To date, more than 4,000 girls from Nairobi's Mathare and Kawangware slums have received training in life skills, entrepreneurship, financial literacy and employability. However, this number represents only 1 percent of girls living in Nairobi's slums. We are determined to reach more. With increased financial resources, TechnoServe will be able to expand the YWE program and create opportunities for thousands more girls to realize their potential.

From a Beneficiary to a Mentor



Rose Amachi (left) provides tailoring training to a mentee.

Since joining the Young Women in Enterprise program, Rose has transformed from a shy and quiet girl into a confident and successful entrepreneur.

Rose started a small tailoring business, Lucky Outfitters, in a semi-permanent house in her community. Using her savings, she bought a sewing machine and added accessories to her shop's

inventory. After a short time, Rose was able to move her business to a larger, and safer space in a better neighborhood.

However, she did not forget about the girls in her own neighborhood. Determined to break the cycle of poverty, Rose began training girls from her community in tailoring, providing them with an opportunity for financial independence. Due

to a high demand for Rose's exceptional services, she employed a young woman and has inspired her to join YWE.

As a current YWE mentor, Rose continues to motivate girls in the YWE program to follow their dreams. Rose now earns about \$100 per month, and vows to continue expanding her business and encourage others to do the same.

The Girl Effect

There are 250 million adolescent girls living in poverty today. They are often poorly educated, threatened by violence and subject to serious health risks, including HIV/AIDS. Many are forced into early marriage or become pregnant before age 18. Socially isolated and lacking self-confidence, these girls face constant discrimination and diminished opportunities.

Yet when girls are included in

education, health and economic investment, they hold the key to unlocking many of the world's most pressing issues, including breaking the inter-generational cycle of poverty.

The Girl Effect is a movement that leverages the unique potential of adolescent girls to end poverty for themselves, their families, their communities, their countries and the world. It's about making girls visible and changing their

social and economic dynamics by providing them with specific, powerful and relevant resources.

Created in 2008 by the Nike Foundation, in collaboration with the NoVo Foundation, United Nations Foundation and Coalition for Adolescent Girls, the Girl Effect is fueled by hundreds of thousands of girl champions who recognise the untapped potential of adolescent girls living in poverty. Visit girl effect.org to learn more.

Girls Can Change Kenya



Nearly 60 percent of Nairobi’s 3 million inhabitants reside in slums, and the number is growing.¹ Slum life is characterized by poor sanitation, crime and insecurity, lack of access to basic resources, low levels of education and high unemployment rates. Many people live on less than US\$1 per day, making it difficult to cover school-related costs.²

Out of the 7 million adolescent girls in Kenya who comprise 20 percent of the country’s population, more than 1.6 million have dropped out of school.^{3,4} If these girls had completed primary school, the Kenyan economy would grow US\$27 billion over the girls’ lifetimes (Graph 1).^{5,3}

Only 22 percent of female students ages 14 to 17 attend school in slums, while the national attendance rate is 68 percent.⁶ Young girls often engage in early sexual conduct in exchange for money and gifts to support themselves and their families. Consequently they are at great risk of dropping out of school from early pregnan-

cy, and they are more vulnerable to HIV/AIDS. Girls ages 15 to 19 are three times more likely — and those aged 20 to 24 are 5.5 times more likely — to be HIV-positive than their male counterparts.⁵ Some girls are chased away from home because of these factors, often becoming the victims of rape, abuse and harassment.⁷

For uneducated youth, economic opportunities are rare. Many young people resort to drug use, crime or prostitution. Over three-quarters of youth in Kenya’s slums are unemployed — 57 percent of which are females.⁸ The poverty trap can ensnare a family in this way: the older generation cannot

prepare their children with enough assets and education and the younger generation is ill prepared to escape from poverty (Figure 1).



Graph 1:
Girls’ potential to boost Kenyan GDP

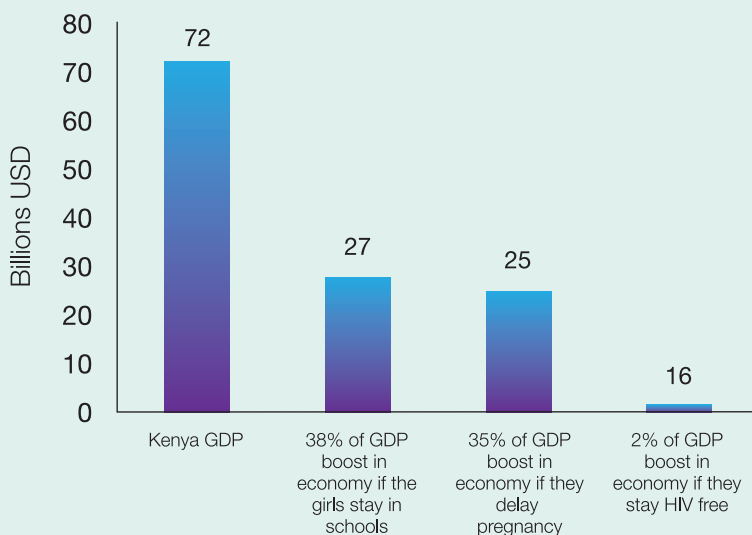
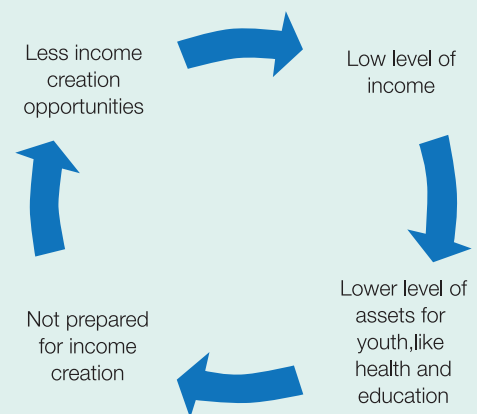


Figure 1:
The Poverty Trap



The Sky is the Limit for Celestine



Celestine Moraa demonstrates how to make yoghurt

Shortly after Celestine dropped out of college because she was unable to pay her school fees, the Young Women in Enterprise program reached out to her. With the training she received through YWE, Celestine has gained self-confidence and learned to present herself in the job market. As a result, she secured an interview and was offered a job making yoghurt in a dairy shop. “If YWE training had not given me confidence, I would not have this job,” Celestine says.

Equipped by YWE with entrepreneurship and financial skills, Celestine invested her savings of

\$63 to start her own yoghurt manufacturing and packing business. YWE supported Celestine to attend a skills training program with the Kenya Dairy Board, after which she was able to obtain a license to sell a wide array of milk products, including Greek style yoghurt. The Kenya Bureau of Standards has certified her products so she can sell to supermarkets.

“If YWE training had not given me confidence, I would not have this job.”

Today, Celestine’s business brings in nearly \$600 in sales and an average of \$300 in profits per month. Her business employs her mother and two other people. She has also created a good market for several farmers who sell milk to her.

In the future, Celestine hopes to open a milk processing and packaging business where she can make a variety of products such as cheese and butter in larger quantities. Celestine’s vision includes the broader community. “I want to work hard and impact the lives of many other people in my society,” she says.

Program Model Overview



Over the four-year program life, YWE has worked with more than 4,000 girls, in twentysecondary schools and in two slums in Nairobi, Mathare and Kawangware. The program supports girls in three phases (Figure 2).

PHASE III: BUSINESS START UP AND GROWTH SUPPORT

The third phase of the program guides girls to identify promising ideas and launch business enterprises. Girls who prefer wage employment are supported with

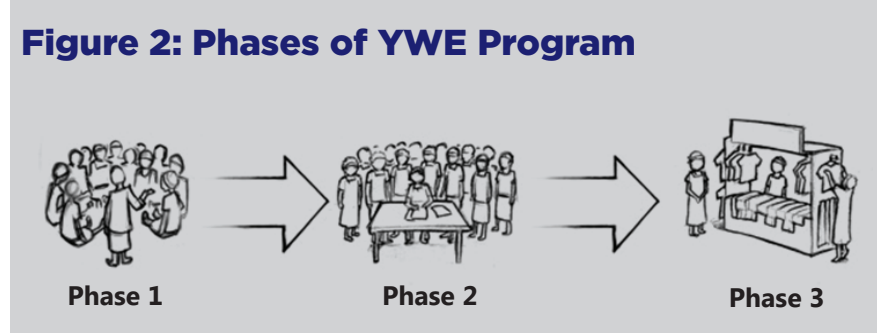
job placement. All girls are connected with mentors who help them develop enterprises or transition to wage employment. YWE also facilitates linkages to financial institutions during this phase so girls can open savings accounts.

PHASE I: RECRUITMENT AND GROUP FORMATION

Girls are recruited and organized into enterprise clubs of 30 to 40 members to be trained once a week for six months (1 hour a week for in-school girls; 4 hours a week for out-of-school girls).

PHASE II: TRAINING

Phase II starts by teaching girls about group dynamics and life skills, such as problem-solving, decision-making, and self-confidence. Thereafter, girls learn about financial literacy, savings, entrepreneurship, record keeping, negotiation and employability (including self-presentation, opportunity awareness, interviewing skills and networking). During business skills training, girls form groups to work on experiential businesses where they are able to apply what they have learned through a small grant (\$4 per girl). Girls also identify potential individual business enterprises and write startup and operational plans for business proposals. These business plans are entered in the business plan competition at the end of training.



Nancy Nungari displays her vegetables in her produce stall

YWE was designed in collaboration with girls, community members and stakeholders in girls programming, with the aim to generate a scalable, efficient and replicable program.

Program Highlights

The Young Women in Enterprise program stands out for its innovative and effective features, including:

CUSTOMIZATION TO SLUM CONDITIONS

The trainers strive to identify the specific needs of the girls, ranging from lifestyle to business development needs. For example, trainers noticed that girls' concentration in training sessions was impaired because they were hungry, and that the need to care for their children was preventing them from attending sessions. As a result, YWE began providing lunch (\$1.25 a day) and childcare allowances (50 cents per day).

EXPERIENTIAL BUSINESSES

A transformational component of YWE, experiential businesses give girls the opportunity to practice their acquired business skills with a small grant (\$4 per girl) as risk-free start-up capital. Working in small groups of five to build trust and accountability, girls initiate small business projects and gain a practical understanding of business concepts, money-management and trust.

BUSINESS PLAN COMPETITION

Business plan competitions are an effective, high-return model for identifying, mentoring and otherwise facilitating young women entrepreneurs to create new businesses. At the culmination of the YWE program, all participants make business plan presentations before a panel of judges. Winners are awarded cash prizes for further business investment. Cash prizes are provided by leading private sector companies.

PROMOTING A SAVINGS CULTURE

Girls are encouraged to put aside some money each day. Girls are introduced to commercial banks to open savings accounts; however some girls choose to save through mobile banking or informal groups as they find it easier to access funds to meet urgent needs. Many girls even save a portion of their lunch and childcare allowances.

PEER MENTORSHIP

Outstanding YWE alumni often remain involved as peer mentors, guiding and serving as role models for other girls. This strategy is effective for transferring knowledge and offering support to newly enrolled YWE participants.

CONTINUOUS PARTICIPATORY PROGRAM DESIGN

Focus group discussions were held with girls, parents and spouses during the development and implementation phases of YWE to engage them as stakeholders in the program design. This ensured that the girls' needs and interests were at the forefront of YWE. Additionally, YWE advisors visited girls' homes throughout the program to build trust among family members and the community.



Coca-Cola's 5by20 initiative allows Lydia Kendi to put her YWE training into practice.

Public-Private Partnerships
YWE has cultivated public-private partnerships (PPPs) to facilitate girls' business startups.

- The Coca-Cola Company's 5by20 initiative provides YWE participants with startup kits and assets to launch their own businesses.
- Safaricom Foundation supported girls in the business plan competition by providing prizes.

Our achievements



“I will practice common sense at all times and be a good role model for others. I believe in myself and I know I have everything it takes to do all that I have promised.”

- YWE promise, signed by all program participants

Approximately 65 percent of the 1.35 million people living in Mathare and Kawangware are youth, of which approximately 325,000 are adolescent girls (ages 12 to 24). In three years, YWE has reached more than 4,000 of these vulnerable girls, providing them with training and unlocking economic opportunities.

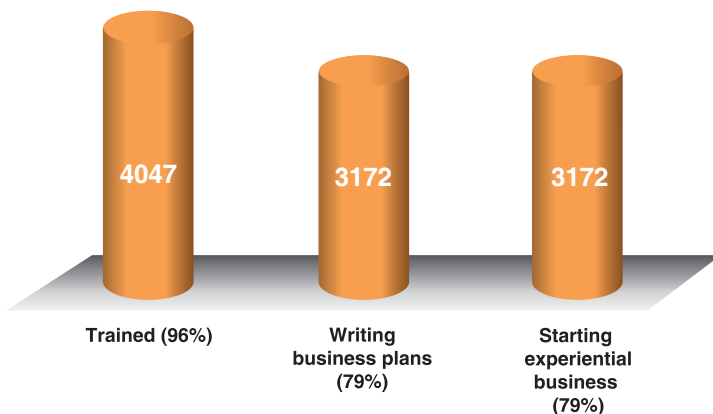
Girls who finished the program not only gained valuable economic skills that put them on the path to sustainable employment, they also gained confidence, met mentors and formed the social networks essential to ignite their potential.

Overall, 96 percent of girls enrolled in YWE completed the training course. Among trained girls, 79 percent wrote a business plan and 79 percent practiced starting and managing a business through the experiential business exercise (Graph 2).

Before joining YWE 15 percent of out-of-school girls had some experience in business and 13 percent had worked as domestic workers. Since joining YWE, 48 percent of out-of-school participants who completed all trainings have started businesses. An additional 32 percent have found employment through YWE’s job placement support. These results are considerable given the fact that nearly all of the girls come from extremely vulnerable backgrounds with virtually no savings and work or business experience.

Generally, there were substantial increases in girls’ confidence levels and communication skills. Girls also gained strengthened community support and access to a network of business mentors.

**Graph 2:
Girls’ Participation in Core Activities**



Empowerment analysis



An empowered Sarah Sandra prepares french fries and sausages for her customers.

Empowered girls are more likely to help others in their communities: they understand the hardships their friends face and they can identify and establish links with available opportunities. The results of YWE's empowerment analysis are presented in the table below.

Table 1: Indicators of Economic and Social Empowerment

Program time frame May 2009 to Dec 2012	
Increase in Human Assets	
Business and financial knowledge	4047 girls gained business and financial knowledge
Life skills and employability	4047 girls received life skills and employability training
ICT knowledge	522 girls underwent ICT training
Self-confidence	48% of the girls reported improvements in their self-confidence
Leadership	48% of the girls took leadership opportunities in their communities
Increase in Social Assets	
Group formation	4047 girls participated in enterprise clubs
Team work	3172 girls worked in teams to write business plans, experiential businesses and to start businesses
Mentoring	1236 girls were mentored by 84 mentors from their communities. 23 girls became peer mentors
Social networks	4047 girls improved their social networks via access to each others' or their mentors' networks
Increase in Physical and Financial Assets	
Businesses created	692 businesses created by community girls in various fields \$162,572 girls' total businesses revenue after 6-months
Employment	467 community girls have been employed in businesses or wage earning employment \$152,430 girls' total wages during 6-months after employment
Bank account & savings	605 girls have bank accounts \$31,248 girls' total saving per 6-month period on average
Safe physical space to meet	4047 community girls gather in safe spaces to learn and exchange their experiences with mentors and each other

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