

Voices of Women Entrepreneurs in Kenya



**IFC Gender and Entrepreneurship Markets
& Foreign Investment Advisory Service
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INTERNATIONAL FINANCE CORPORATION
and
THE WORLD BANK**

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Acknowledgments

This report was prepared by Jozefina Cutura, under the guidance of Amanda Ellis. Helpful inputs were provided by Nouma Dione, Ian Gillson, Clare Manuel, and Helene Carlsson Rex.

We thank the IFC SME Solutions Center in Nairobi, whose staff made this publication possible by arranging interviews and logistics. In particular, we wish to thank Scholastica Butoya, Anthony Gichini, Jean Philippe Prosper, Githuku Mwangi, Mary Njoroge, Daniel Omolo, and Vivian Awiti Owuor.

Natalie Africa, Khetsiwe Dlamini, Nyambura Guthagui and Vivian Awiti Owuor provided comments on the report. Vanessa Manuel was responsible for the report layout and Kristie Roberts provided editorial support.

We wish to thank the Ministry of Trade and Industry in Kenya, in particular the Permanent Secretary, David Nalo, for commissioning this study.

Finally, we thank to all the wonderful Kenyan businesswomen who provided their time and thoughts during the interviews and focus groups discussions that made this report possible.

CHAPTER 1: Main Messages to Policy Makers in Kenya

Women are key to economic growth

A growing amount of research shows that countries that fail to address gender barriers are losing out on significant economic growth.¹ According to World Bank research, if the Middle East and North Africa region had introduced the same policies as East Asia with regards to gender equality in access to education and employment, it could have grown 0.7 percent faster per year during the 1990s. The *Gender and Economic Growth Assessment in Kenya* demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The assessment finds that eliminating gender-based inequalities in education and access to agricultural inputs in Kenya could result in a one-off increase in as much as 4.3 percentage points in GDP growth, and a sustained year-on-year increase of 2.0 to 3.5 percentage points in GDP growth.² Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets.

Women entrepreneurs in Kenya are generating employment and economic growth

Women-owned businesses are making a significant contribution to the Kenyan economy. Their businesses account for about one-half (48 percent) of all micro-, small-, and medium-sized enterprises (MSMEs), which contribute around 20 percent to Kenya's GDP.³ Of the 462,000 jobs created annually since 2000 in Kenya, 445,000 jobs have come from the informal sector, where 85 percent of women's businesses are found.

But women-owned businesses could contribute more

Despite their potential, women-owned businesses in Kenya are less likely to grow, are smaller, and are twice as likely to be operating from home as male-owned businesses. Women-owned MSMEs report earning only 57 percent of income that male business owners earn. They also have fewer employees. The average number of employees in a woman-owned MSME in 1999 was 1.54, compared to 2.1 for a male-owned MSME.⁴ In 1999 only 4 percent of the workers in women-owned businesses were hired. The remainder consisted of family members and apprentices.⁵

A variety of barriers prevent women from reaching their full potential

Certain barriers in the business environment have a disproportionate effect on women entrepreneurs. One of the most important barriers is women's unequal access to property and land. In Kenya only 1 percent of land titles are owned by women, with 5 to 6 percent held in joint names.⁶ Unequal access to land and property means that women are unable to secure loans for their businesses:

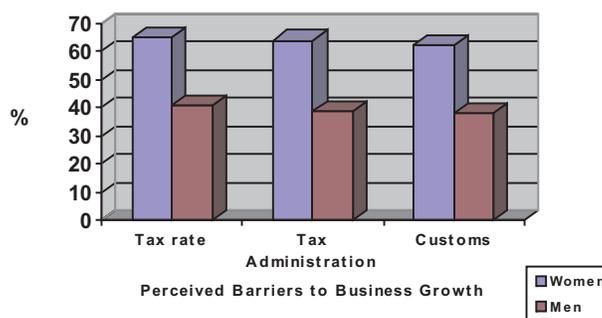
"I've approached several banks but they would not give us loans because of collateral. They don't look at a business as a profitable entity, they look for land or building; they are interested in collateral."
Roseanne Ndiga, Green Corner Café

Not surprisingly therefore, women rate access to finance as their key constraint:

"The biggest problem for a woman is financing."
Roseanne Ndiga, Green Corner Café

Without financing, women are unable to grow their businesses, and they remain stuck at the micro-enterprise level.

Box 1: Women Perceive Tax and Customs as a Greater Constraint to Business Growth



Source: World Bank. 2006. Kenya Urban Informal Sector Investment Climate Analysis. Draft. Washington, DC.

Other barriers in Kenya's business environment also disproportionately affect women. For example, taxes and customs are a particular challenge. In a recent World Bank survey, over 60 percent of women perceived taxes and customs as constraints to their business growth, compared to only 40 percent of men (see Box 1):

"It's difficult for someone who is starting a new business. The VAT tax is very cumbersome."

Jane Kibati, Topaz Tea Packers

This negative perception makes women less likely to register their businesses, and it deprives the government of tax revenue.

The Kenyan government needs to provide a level playing field

The Kenyan government recognizes that women have not been on an equal footing when it comes to their access to opportunities and assets⁷ But it has yet to effectively address the barriers facing women in business. Paying heed to the voices of Kenyan women entrepreneurs and implementing the recommendations in the *Gender and Economic Growth Assessment in Kenya* matrix would be a step in a positive direction.

Voices of Women Entrepreneurs in Kenya examines the reasons for these differences in performance of women entrepreneurs through

a series of conversations with businesswomen. This report is designed to be used as an advocacy tool, together with the *Gender and Economic Growth Assessment in Kenya*. The *Gender and Economic Growth Assessment in Kenya* examines the legal, administrative, and regulatory barriers that are preventing women in Kenya from contributing fully to the economy, and it includes a matrix with specific recommendations for addressing the identified barriers. By showcasing the successes of Kenyan businesswomen as well as highlighting the challenges they face, this report adds the "women's voice" to the findings of the *Gender and Economic Growth Assessment in Kenya*.

Voices of Women Entrepreneurs in Kenya is based on interviews and focus group discussions, carried out in Nairobi, Mombasa, and Wote in November 2005 and March 2006 (see Annex 2 for list of those interviewed). This information is supplemented with the findings of the *Gender and Economic Growth Assessment in Kenya*. The report starts with an overview of the women's business community in Kenya. Mirroring the *Gender and Economic Growth Assessment in Kenya*, this is followed by an analysis of women's access to property, land and finance. Chapters four, five, and six discuss women's access to justice, access to the formal sector, and the impact of international trade. The report concludes by looking at networking and advocacy as venues for taking the needed reforms forward. The matrix of recommendations of the *Gender and Economic Growth Assessment in Kenya* is included in Annex 1.

Mary Okello, Makini Schools, Executive Director



Mary Okello has a long record of breaking barriers for women in business—she was the first woman bank manager in Kenya, one of the founders of the Kenya Women's Finance Trust, the first Kenyan representative of Women's World Banking, and has served on numerous boards. Mary Okello is also the

executive director of Makini Schools, a cluster of private schools offering education from kindergarten to college that she founded with her husband in 1978. Makini Schools serves about 2000 students, has over 300 employees, and is rated as one of the top three schools in Kenya. "I had a vision. I wanted a really quality school. A school where children could realize their potential," Ms. Okello says about her motivation.

Ms. Okello and her husband started Makini Schools with their savings. In 1996 they received an IFC loan of US\$503,000 for expansion - an

impressive feat at a time when the country's relations with the World Bank Group were poor and its assistance generally limited to emergency assistance and social development. Yet, while hers is a success story, Mary recognizes that women entrepreneurs in Kenya face a variety of obstacles and discrimination. For Mary, access to finance is a major issue. "The main reason why access to finance is an issue is because of requirements of collateral. In Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks. We have to look for different instruments to address access to finance issues for women." Mary has been doing this through her decades of work in the women's rights movement. Today she also mentors women, helps them prepare proposals for bank funding, and sometimes even provides a guarantee for banks for their businesses.

Regarding the future of Makini Schools, Mary is optimistic. "We just want to continuously improve the services we provide, the quality. We are also looking at specialized areas. I can see in the future having centers for talented children who need extra training and extra help."

Chapter 2: Who are the Kenyan Women Entrepreneurs?

This chapter examines general characteristics of Kenyan women entrepreneurs and their businesses, including women's motivations for starting a business, education, managing employees, and balancing work and family affairs.

Women's motivations for starting a business vary

Both necessity and opportunity drive women to start their businesses. The motivations of women in the informal sector are often tied to necessity and lack of other employment opportunities:

"I started my business in 1995 at the local market because I had a problem with [financing] my children's education and I had no source of income."

Female micro-entrepreneur, Focus group discussion in Wote

For wealthier women, the situation is often different. A recent Global Entrepreneurship Monitor survey of 35 middle- and high-income countries found that the likelihood of starting a business was significantly higher for those women who are employed in a waged job compared to those who are not working, suggesting that

working provides access to resources, social capital, and ideas needed to start a business venture.⁸ This finding rings true for the businesswomen interviewed for this report. Most of them had been previously in formal employment, working as secretaries, lawyers, or accountants. Some started their business after years of working for the government or private sector companies. Others experimented with various businesses from a young age, seized an opportunity that presented itself, or actively looked for a business to run:

"I found myself getting bored at home. I got a computer and an internet connection. One day I decided to let a shop."

Roselyn Jack-Mwangemi, Africa Data Mapping

Women-owned businesses tend to focus on particular sectors and industries

Women's businesses in Kenya predominate in the food processing, clothing, agro-processing, horticultural, retail, entertainment, and other manufacturing sectors. Seventy-five percent of women-owned MSMEs are in the trade and service sectors,⁹ and they are particularly well represented in technology and catering services. Yet women are expanding to non-traditional sectors as well. While

Esther Passaris, Adopt A Light, Managing Director



Esther Passaris, the founder of Adopt A Light, devised the concept for her business during a trip to South Africa. An entrepreneur since the age of 23, Esther came to South Africa in 2002 looking for new business opportunities. "When I was

in South Africa I saw the concept of how the city could be lighted." Adopt A Light installs, upgrades and maintains street light poles, and it enables companies to advertise for a fee. According to Esther, "The whole concept is to provide lighting and improve security. Nairobi was downgraded about two years ago because it was insecure. By installing this infrastructure, we improve security."

The project aims to eventually partner with various city councils outside Nairobi and municipalities in Kenya to improve street lighting in the country.

A public-private partnership, Adopt-A-Light has entered into a partnership agreement with the Nairobi City Council, in which the City Council provides labor and electricity while Adopt A Light is responsible for raw materials and marketing. According to Esther, "when we went into the partnership with the Council, there was no legal framework for what we were doing. Public-private partnership is a novel concept here. It has yet to take off. But it is the way forward for the private sector."

Esther thinks that the government could do a better job to protect her business. To address the situation, Esther recommends that the government provide education on business regulations. "It's not that clear cut that this is where you need to go, this is what you need to do. I think they should be a manual for conducting business in Kenya."

some of the women interviewed for this report are engaged in traditional sectors such as education, others are involved in the male-dominated security and transportation services. Being in a male-dominated industry can be challenging, but Kenyan women are increasingly breaking barriers and excelling in arenas traditionally occupied by men (see Box 2.1):

“The construction industry is dominated by men. Sometimes I am the only woman in a site meeting. It’s sometimes difficult for people to take you seriously. You have to prove yourself continually.”

Diana Mulili, Inform Creative Interiors Ltd

Education is key to business success

Education equips women with the knowledge and skills they need to more effectively manage and succeed in their businesses. Research shows that the level of formal entrepreneurial activity among women increases as their education rises, and there is a major jump in business ownership among those who go beyond secondary education.¹⁰ Research also shows a strong correlation between a woman’s belief in having the knowledge, skills, and experience to start a formal business, and her likelihood of starting it.¹¹ Women entrepreneurs confirm this finding. They note that a business school

degree or a law degree gave them greater confidence and business management skills. Several women started their business immediately after receiving an MBA. Some had enrolled in business school with the specific purpose of applying their skills in their business upon graduation:

“I went back to Nairobi University and completed my MBA because I needed the skills.” Patience Nyaoga, Tintoria Laundry

But for many Kenyan women inadequate education remains the norm

Lower education levels put Kenyan women entrepreneurs at a disadvantage compared to men. While the gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels. Women are much less likely to enroll in public universities, national polytechnics, and technical institutes, accounting for only about 39 percent of those enrolled in tertiary education (see Figure 2.1).¹² Lower education and a curriculum that does not emphasize entrepreneurship skills decrease the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country’s overall economic growth.

Box 2.1: Case Study — Breaking Barriers in Non-Traditional Sectors

Mary Mwangi, Double M, Managing Director and Owner



“We started as a small transport business in 1996, with one vehicle. We operated in that informal manner for a very long time. We did not know matatus (commuter buses) would be recognized in the corporate world,” says Mary Mwangi, the managing director and co-owner of Double M, a provider of

minibuses and transportation services in Nairobi. Today the company employs about 200 people and runs a fleet of 61 buses. Double M’s colorful minibuses are an eye catcher across the city. “We started our own fabrication company, our own designs,” says Mary. “Graphics started as a mode for attraction.” Now the design with colorful graffiti is a recognizable feature of Double M buses.

In an industry plagued by hijackings, lack of cleanliness, and disrespect for customers, Double M has acquired a reputation for professionalism and excellent customer service. “Our business grew because of demand.

The industry became ruthless and I felt it was time to give people back their dignity. We actually recognized the people’s needs and what the people need to feel secure.” To accomplish this, the company places particular importance on employee training to ensure customer service and satisfaction.

Lack of proper training for personnel in the industry is one of Mary’s main challenges. In an industry known for poor customer service, she requires her staff to undergo training before being placed in jobs. Mary frequently walks around terminals to make sure her matatus are clean, and her staff courteous. According to Mary, the matatus are increasingly providing employment for women. “In the industry that I am in, there are many women that have now come forward. Vehicles have been manned by women,” she says. “I’ve seen here girls who come as conductors. I’ve promoted them to drivers.” As a result, Double M has been flooded by positive customer reviews. Mary’s vision is for Double M to become a major urban transporter in Nairobi. “Right now I don’t believe we have a transport company in our country which provides proper transportation to the city. We aspire to do that.”

Figure 2.1: Enrollment in tertiary institutions by gender

	2000/2001	2001/2002	2002/2003
<i>Male</i>	58,847	68,188	78,170
<i>Female</i>	36,552	43,687	49,553
<i>% of Female</i>	38.3	39.0	38.8

Source: Ministry of Education, Science, and Technology, cited in World Bank. 2005. "Youth Development in Kenya: Report on Economic and Sector Work." Nairobi.

Managing employees can be challenging

Finding and retaining good employees is essential for the success of a business, but can be difficult for women entrepreneurs in Kenya. Since women-owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent:

"Managing employees is an issue. Workers are very unstable. Because it is a small business, they show a lot of laxity. They're not passionate about your business."

Roselyn Jack-Mwangemi, Africa Data Mapping

Some women find that they are not taken seriously by their employees, especially in non-traditional sectors, and that they have to make a special effort to win their respect:

"Because I am a woman they (employees) imply I won't be able to take the restaurant to the next level... The support from the staff was not good when I came in. But after I stood my ground they gave me respect."

Roseanne Ndiga, Green Corner Café

To retain good staff, women have instituted benefits such as on-site childcare, health benefits, and even a small health clinic for families of staff. Many of them wish to do more for their staff:

"My security guards work in magnificent buildings. But they come from slums. My dream is to {set aside small areas of land and} put up cheap housing for my guards."

Cedar Morgan, BM Security

Women also often make a special effort to hire, mentor and promote female employees:

"I can uplift a lot of women. I am employing other women and giving them a chance."

Roseanne Ndiga, Green Corner Café

"I've seen here girls who came as conductors. We are promoting them to drivers."

Mary Mwangi, Double M

Women find that female employees can be better at tasks that require attention to detail, such as weaving baskets. One female entrepreneur hires mostly women from surrounding communities to manually process her rice and sunflower seeds rather than using a machine, which would save time but would not allow her to provide income for women from the surrounding community.

Balancing work and family life

As in many other countries, women entrepreneurs in Kenya face the challenge of managing their work with family and household affairs. On average, Kenyan women work 12.9 hours per day, which is 4.7 hours more than men work (see Figure 2.2).¹³ Women constitute 60.8 percent of unpaid family workers. Women entrepreneurs are both mothers and businesswomen:

"I double as a mother and employer. Every evening I am there for them."

Mary Mwangi, Double M

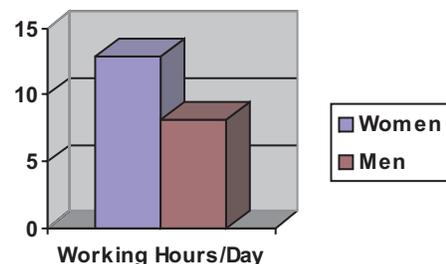
Time spent on family duties leaves women with less time to run their business, take advantage of training opportunities, or network:

"Women have no access to information in a timely manner.

Women are overburdened."

Mary Okello, Makini Schools

Figure 2.2: Women's Time Burden



Source: Saito, K., H. Mekonnen and D. Spurling (1994). "Raising the productivity of women farmers in sub-Saharan Africa?" World Bank Discussion Paper 230, World Bank: Washington D.C.

While for some women starting a business has taken a toll on her personal life, for many others running a business offers a good way to manage work and family responsibilities. Being their own boss gives women the flexibility to adjust their schedule and find time for unpredictable events in their children's lives, such as visits to the doctor. This is a significant benefit, since few employers in Kenya provide childcare, and women have to rely on stay-at home nannies:

"I always wanted to do business on my own because as a woman you find that your main responsibility is children. If you're working for somebody and your daily help does not arrive at home, you can't go to work. It's not the husband who will stay at home with children."
Beatrice Tindi,
Moultsource Traders

Kenyan women tend to perceive their business as a family affair. Even when women exercise control over the business day-to-day operations, the husband and other family members tend to be part of the company ownership structure. Over ninety percent of the women interviewed involved their husbands as partners in the business, and drew on their husband's advice and encouragement when making important business decisions:

"When I was starting my business I got help from my husband who has been very supportive." Alice Kamunge, Vera Beauty College

Husbands not only help provide the needed collateral to start a business, but they often provide legal advice or accompany the wife to the bank.

Kenyan women entrepreneurs are determined to grow

Despite the obstacles, businesswomen in Kenya are ambitious and looking to grow their businesses. While some of the women interviewed for this report own enterprises that are small and employ fewer than ten people, others manage large, established companies with thousands of employees. They express an overwhelming interest in expanding their business, both within the country as well as to overseas markets:

"I want to see myself as a major urban transporter in Nairobi."
Mary Mwangi, Double M

"I started on the local market. Now I want to expand internationally." Flora Mutabi, Melvin Marsb

Their success indicates what greater support to women in business could do for those women who have fewer resources and support and are confined to the informal sector.

Chapter 3: Access to Land, Property Rights and Finance

Kenyan women hold only one to six percent of registered land titles

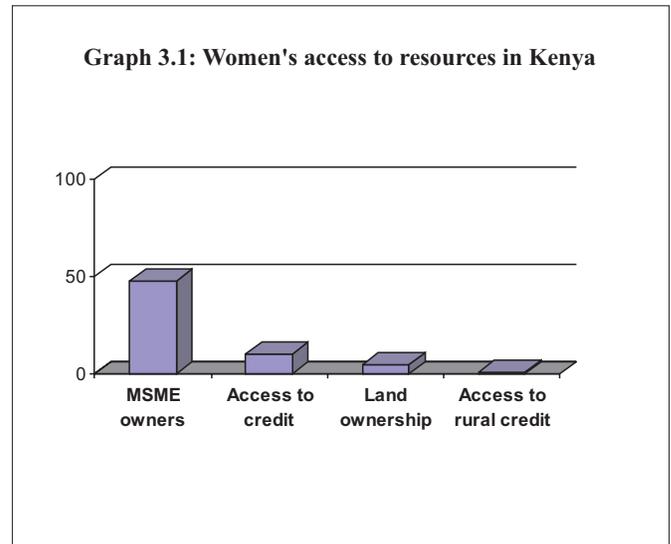
Having access to property rights and land is essential for women entrepreneurs because property is used as collateral for business credit. Yet even though women are a major force in agriculture and provide 70 percent of labor in the sector, they only hold about 1 percent of registered land titles, with around 5-6 percent of registered titles held in joint names.¹⁴ This lack of land and property is a significant barrier for Kenyan businesswomen:

“The problem here in Kenya in general is that women don't have collateral. For you to go to the bank you must have collateral.”

Zobra Baraka, Mobazo Ex-Impo Ltd

In principle, women are not denied property rights in Kenya. Married women are granted property rights through formal statute law, and the 1882 Married Women's Property Act. The Law of Succession Act gives women inheritance rights.

Graph 3.1: Women's access to resources in Kenya



Winnie Gitau, Pure Health Products, Founder and President



Winnie Gitau discovered her passion for healthy living after stints at a law practice, in the insurance industry, and running a successful consulting company with her husband. She is the founder and president of Pure Health Products, a company that produces, packages and sells health

products such as herbal teas, brown rice, or honey. After studying wellness in the USA and taking courses in India, Winnie started Pure Health 'by telling people how to be healthy and mixing things in the kitchen.' According to Winnie, "At first people were saying, "Winnie you are crazy. Who is going to eat healthy foods?" But it was apparent the market was ready." So she started packaging and selling her products. Pure Health today is a corporate social responsibility organization that hires needy people and women from slums. The company has a 'children's corner' with free childcare for its 73 employees, offers free education on healthy nutrition, gives 10 percent of company profits to its employees, and ensures that its products are grown in an environmentally sustainable manner.

For Winnie, lack of property rights is a major issue that prevents women entrepreneurs from expanding their businesses. "Women accept that they should not own property themselves. The propensity is that it should be jointly owned. But if you had your own property, you'd be able to do something about it," Winnie notes. The problem became especially stark for her when she considered financing options for her business. She initially did not look for financing, knowing that she did not have security in her name. "I had property jointly owned with my husband." Not wanting to invest family property, Winnie bought her first supplies for packaging, labels and designs on credit. Yet after being approached by five or six banks who assured her they would not require collateral, she hired an accountant and prepared a proposal. The banks, however, ultimately asked for security and she did not get a loan. As a result, Winnie today has "a phobia with the banks. I have nothing to do with them. I do not trust them." Winnie eventually secured financing without collateral through the Economic Projects Trust Fund, based on her church activities. She envisages regional expansion but needs financing for packaging equipment and space. Winnie is involved in a plethora of community-based activities, including an "Entrepreneur Mentor" program, in which she mentors young women on starting and running a business.

But a different picture emerges in practice. In reality, judges are often unaware of the legal position, and their rulings reflect this.

Moreover, customary law and exceptions to the Succession Law Act mean that, in practice, women are denied their property rights:

"It's very difficult for a woman to inherit. If my husband dies today, his family can come and claim his property."

Alice Kamunge, Vera Beauty College

Hence access to finance is a key constraint in a collateral-based banking system

The lack of property and land ownership translates directly into women's inability to access bank financing needed for their business. While access to finance is an obstacle for all firms, women entrepreneurs rate it as the single biggest constraint that prevents them from growing their business. Women in Kenya have only 9 percent of the available credit (see Graph 3.1), despite the fact that they own nearly half of all MSMEs. With financing being conditional upon collateral, getting access to financing is out of reach for most women:

"It's almost like they {the banks} are in the property business, not finance." *Esther Passaris, Adopt A Light*

Microfinance offers only limited support

Women do have access to informal savings mechanisms and microfinance institutions. A variety of institutions, such as the Kenya

Women's Finance Trust, the National Association of Self-Employed Women of Kenya, and the United Women's Savings and Credit Cooperative Society, target women and have helped many expand their micro-enterprises:

"I used to sell tomatoes in small numbers, but now (with a loan from K-Rep Development) I have money to buy sacks of cereal and sell."

Rachel Kamini, micro-entrepreneur

But microfinance does not address the needs of women that are trying to expand beyond the micro-enterprise level. Women entrepreneurs who have outgrown microfinance loan limits have a hard time obtaining loans as small as Ksh1 million from commercial banks:

"There are a lot of funds at the micro level. But we can't all be small time traders." *Esther Passaris, Adopt A Light*

Women entrepreneurs report that banks tend to discriminate against women clients

Even when women entrepreneurs do approach banks for financing, they tend to face discrimination. Women report that bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners:

"It was difficult. When I took my proposal to the bank, the banker would not even see me. I don't know if it was the fact that I was a woman and pregnant at the time, but when I went to present, he was

Diana Mulili, Inform Creative Interiors Ltd, Co-Director



"My main role is to set up systems and structures for the company to grow and be a formidable player in the industry," says Diana Mulili, the co-director of Inform Creative Interiors Inc. Inform Creative Interiors has been providing interior design and architecture services in the East African region since it was started by Diana's husband, Mr. Martin Kyumba in 1998. The company's clients include ActionAid International, PTA bank, and African Trade Insurance. The company became incorporated in 2003. "That's when I came in," Diana says. She has completed an undergraduate degree in Economics and Sociology and has a background in management and marketing. "I came in to play the managerial role. My husband is very technical," Diana says. She is now one of few women working in the construction industry.

Access to finance has been a major issue for Inform Creative Interiors. "Since I came in, we have had challenges in terms of financing. They are always demanding collateral," Diana says. "We've had to finance the business ourselves. That's our biggest problem." Dealing with the banks has proved particularly challenging for her as a woman. "The bank always prefers to deal with the husband," she says. "They feel that maybe I am not the key decision maker." To address the issue of financing, the company is setting up systems and structures to attract other shareholders and eventually venture capitalists, and it is also planning to become ISO certified.

Inform Creative Interiors envisages international expansion, but hopes to expand in stages, first to the East African region, then to the Central and South African region, and eventually to Europe.

not paying attention at all. But when the other directors came - they are men - he listened."

Roseanne Ndiga, Green Corner Café

"I am director and I'll go to the bank. But they go to the back and call my husband. I am always asking, supposing it were my husband here, would you have called me?"

Mary Mwangi, Double M

The fact that banks engage in gender bias prevents many women from even approaching them. Some women get so discouraged that they do not bother to seek bank financing and turn instead to informal savings groups:

"Sometimes it's difficult when you're a woman. You don't have property to give as security for financing. I am getting financing from a women's group, not from banks."

Jane Kibati, Topaz Tea Packers

Women's excellent repayment rates are unrewarded

Kenya does not have a credit referencing system through which women's excellent track records in microfinance could be made available to other financing institutions. In addition, products like leasing and factoring are not widely available. Since women's main asset is their credit history, this limited availability of basic credit information and the lack of an information sharing system for banks

Box 3.1: The IFC-SME Solutions Center (SSC) Can Support Women-Owned SMEs

The IFC SSC was set up as a one stop shop to offer a comprehensive range of technical assistance and financing solutions designed around 4 pillars:

- ▶ **Direct Capacity Building:** This entails supporting SME's through training and consultancy to enhance their management structures and business practices for the sustainable development of their enterprises.
- ▶ **Access to Finance and Technical Assistance:** Debt or Equity finance is provided to viable projects driven by committed entrepreneurs supported by a sound business plan. The financing period ranges between US\$ 50,000 to US\$ 500,000 per project.
- ▶ **Access to Reliable Market Information:** IFC SSC incorporates an ICT resource center that provides access to digital databases. SSC has training facilities, incubation facilities and video conference facilities for use by the SMEs.
- ▶ **Business Enabling Environment:** The SSC collaborates with other stakeholders in addressing the legal and regulatory constraints that affect SMEs.

Patience Nyaoga, Tintoria Laundry, Managing Director



"We had been hunting for a business for me to do, and this looked like a perfect opportunity," says Patience Nyaoga who bought Tintoria Laundry from its previous owner in 2004 after many years of employment in marketing. Tintoria targets the up-market and specializes in dry cleaning and institutional and commercial laundry. Tintoria has one head office and four collection points, and it uses its fleet of vehicles to collect and transport the laundry from the various collection points. Its clients include the Serena Hotel and the United Nations.

Patience's husband, who is co-owner of the company, has provided crucial support. "I am in this business with my husband. I would have had immense challenges if I had looked for financing on my own. I believe I would not be sitting here today." For Patience discrimination against women spans cultural and legal issues. "The society looks at a woman as if she can't manage an enterprise. There is a general discrimination against a woman in the African society which we cannot push aside." She and her husband financed their business through personal savings and a loan from the bank. While they were able to secure a loan from the bank through title deeds, she realizes that property rights prevent other women from accessing financing. "Women are not able to get loans because there is no collateral. A lot of property in this country is owned by men. I think this is a trend that needs to be changed."

Patience notes that self-employment has given her flexibility and more time for her family. Regarding the future of her business, she notes: "We'd like to give ourselves sufficient time to settle in Nairobi. We will then consider going to other towns. It is in our long-term strategic plan."

Recommendations - Voices of Kenyan Women Entrepreneurs

Land and property rights

“It is very important to strengthen training for judges on women's property rights because they are agents of change.”

Njambi Mubane, Kenya Institute of Management

“Women should be educated on what their property rights are.”

Patience Nyaoga, Tintoria Laundry

“We have a lot of men on Land Boards. We need to have more women in these positions. If we are not in these positions, how can we push for our rights?”

Njambi Mubane, Kenya Institute of Management

Access to finance

“Women have had training {in financial management} in the past, but not enough. They would be very appreciative of it.”

“We should be trained on enterprise basics, bookkeeping, financial management.”

Female entrepreneur, focus group discussion

“We need an engendered Credit Reference Bureau where women can file for paperwork that shows they are creditworthy.”

Female entrepreneur, focus group discussion

impacts women entrepreneurs disproportionately. Some positive efforts are underway. The IFC, in cooperation with the Central Bank and the Ministry of Finance, is exploring the possibility of establishing a credit reference bureau. This would promote sharing of positive information between banks and microfinance institutions.

Women need training in financial management

Even when women do manage to obtain financing for their business, lack of skills and training in handling finances can be an obstacle:

“At one time I did look for financing with a bank. But you have to be very careful when looking for money from financiers. We are not trained here. I need to be trained on how to handle finances.”

Alice Kamunge, Vera Beauty College

The donor community is starting to address this issue. The recently established Africa Development Bank Growth-Oriented Women Entrepreneurs (GOWE) guarantee scheme is a US\$10 million guarantee funds program that will allow women to access financing from four banks, and offer technical assistance through its IFC-managed technical assistance facility. The GOWE program provides an opportunity to address issues of business and financial management and provide women with the needed skills through its technical assistance component. In addition, the IFC SME Solutions Center (SSC) in Nairobi is providing technical assistance to complement debt and equity funds managed by Business Partners as part of the World Bank Group IDA MSME program (see Box 3.1). The program is targeting one-third women.

Chapter 4: Access to the Formal Sector: Business Entry and Licensing

Bureaucratic barriers prevent women from registering their businesses

Kenyan firms that are registered are much more likely to grow than those that are not. In theory, this should provide a strong incentive for women to formalize their business and register. But, in practice, most women-owned businesses remain unregistered. About 85 percent of women-owned MSME's are in the informal sector.

Lack of knowledge about the registration process and its requirements is one reason why so few women register their business. Many women entrepreneurs operate at the micro-enterprise level, and they do not think the small size of their business warrants registration:

"Registration has not been introduced here. Women think they do not need to register because they have too little income."

Josephine Chango, micro-entrepreneur

Difficult business procedures place a particular burden for those who do try to register:

"Business registration process was very difficult. It took me 5 years to register my school."

Alice Kamunge, Vera Beauty College

Women tend to be time constrained due to combining family duties with the requirements of their business. Since the business registration process is not straightforward and requires time as well as financial resources, many women are deterred and prefer to remain in the informal sector.

Women who can afford to register usually hire a lawyer to handle the process for them, but for women without access to financial resources this is not an option:

Roseanne Ndiga, Green Corner Café, Director



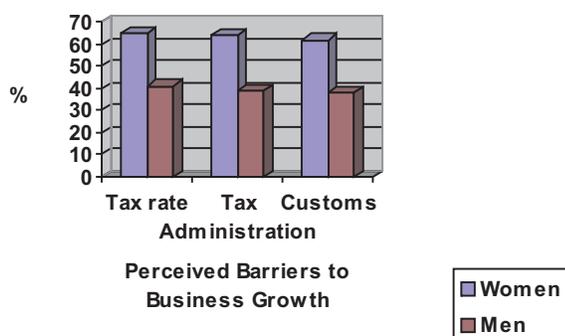
Roseanne is one of three directors of Platinum Catering Services, which runs Green Corner and Twigs restaurants, and the Cactus Bar. She has been running the restaurants' day-to-day operations since buying the businesses from their previous owner in early 2005. A popular Nairobi destination

since its founding in 1984, Green Corner and Twigs specialize in catering to corporate clients. With the core values of quality and consistency, Green Corner has counted among its clients the American Embassy, Kenya Airways, and KLM Lounges. Roseanne came to the restaurant business after 5 years of employment in marketing and considers good marketing essential for business success. Roseanne is particularly proud of being able to uplift other women through her business. "The other directors noticed that since I came aboard I have been only employing women," she notes with a smile.

One of the key challenges Roseanne has faced has been the process of dealing with the City Council. According to Roseanne, the business registration process was straightforward. "We involved a lawyer who handled the process, so that was not difficult." Yet securing necessary business licenses was a different issue. "Being in the restaurant business, there are all these regulations and all these licenses we have to get. There are too many licenses, and they cost so much money." Being a female business owner made the process only more difficult for Roseanne. "They tend to harass a woman. I've had an incident. It was men who came to inspect. I told my chef to handle the matter with them. When they deal with another man, there is only so much they will push. But with a woman they push you to the wall."

Yet Roseanne's vision for her business remains ambitious. "I want Green Corner and Twigs to become brands that I can franchise. I also want to be a market leader in outside catering. I want to do mass production of pastry and ice-cream." With her dedication and optimism, those goals should be well within her reach.

Box 4.1: Women Perceive Tax and Customs as a Greater Constraint to Business Growth



"I'm sure my experience was easy because I worked with a competent lawyer. The fee for lawyers is prohibitive. Some women try to do it on their own, and that's when they get frustrated."

Pauline Mwangi, TechnoServe

Discrimination by civil servants can be an obstacle

Women can feel intimidated by negative attitudes and harassment of government officials:

"You step in a skirt, suddenly there are barriers in government."

Eva Muraya, Color Creations Ltd

Ensuring that women are not treated unfairly in their interactions with the government is therefore important in encouraging women to formalize their business and seek government support. Some positive change is underway. Responding to demands from OWIT Kenya, the Ministry of Trade and Industry has established a Gender Unit.

Taxes and customs are a burden

A recent World Bank Urban Informal Sector Investment Climate Analysis Survey found that women perceive tax rates, tax administration, and customs as greater constraints to business growth than men (see Boxes 4.1 and 4.2). One reason for this is that taxation places a particular strain on smaller businesses that have smaller profit margins, a category in which many women-owned businesses are found:

"Taxation is so high. That's why so many people hide in the informal sector."

Roselyn Jack-Mwangemi, Africa Data Mapping

Moreover, women may be less likely to meet and negotiate bribes with the predominantly male government officials:

"In the tax offices you find only men and they like to intimidate women."

Sheila Matheka, Eden Parlour/Edenic City

Business licensing requirements are also difficult

Business licensing is an issue for many women entrepreneurs who perceive the process as lengthy and complex:

"The need for too many licenses is a challenge [for my business]."

Mary Mwangi, Double M

Women's experiences are confirmed by research. A recent review by the Working Committee on Regulatory Reforms for Business Activity in Kenya found that there are over 1,347 business licenses in the country. The report found that the licensing requirements place a large burden on businesses, through annual renewals and inspections, and create large opportunities for corruption.¹⁵

The Kenyan government is currently reforming the business licensing regime through the "guillotine" process. The Working Committee on Regulatory Reforms for Business Activity in Kenya has reviewed all existing licenses and assessed whether each is legal, necessary and business friendly. The report recently recommended that 195 business licenses be retained, 367 eliminated, and 737 simplified, with 48 licenses still pending review. Going forward, it will be important to ensure that the licensing requirements are indeed simplified in those sectors of the economy where women-owned businesses predominate.

Box 4.2: Case study: Dealing with bureaucracy



As Director of Topaz Tea Packers, Jane Kibati has been in the tea business since the early nineties. Her company employs about 50 people in Mombasa and Nairobi, and it focuses on tea packing and warehousing. Their products are

sold mainly in small shop outlets on the local market. Jane finds that laws and regulations currently in place can hinder business growth,

and that current tax requirements are a particular challenge. “It is difficult for someone who is starting a new business. The VAT tax is very cumbersome,” she says. She notes that her product is saturated in the market because of high competition, and that the VAT tax increases its price, which makes it difficult to sell the product.

Nonetheless, Jane remains optimistic about her business' future: “I have big plans to expand and to promote the product. I am thinking about international markets.”

Recommendations - Voices of Kenyan Women Entrepreneurs

Business start-up and registration

“It's not that clear cut that this is where you need to go, this is what you need to do. I think they should be a manual for conducting business in Kenya.” Esther Passaris, *Adopt A Light*

“The government should offer legal advice and assistance on how to start a business.”
Female entrepreneur, focus group discussion

“We need a one-stop shop, where these women can do everything {relating to business registration}. That would be very useful.” Pauline Mwangi, *TechnoServe*

“We take so long to make decisions. Government has to stop hiding behind red tape and bureaucracy for not performing faster.” Esther Passaris, *Adopt A Light*

Attitudes

“In the business world, a particular emphasis should be placed on how women are treated. The government needs to be more customer-friendly.” Jane Murago-Munene, *CineArts Africa*

Taxes

“{The government} needs to provide free education on taxes and on various complaint mechanisms for us to put pressure on them.” Eva Muraya, *Color Creations Ltd*

Women in Kenya have poor access to justice

Access to justice is essential for ensuring smooth business operations, and it spans issues such as enforcing contracts and employment disputes. Yet women in Kenya have difficulties when accessing justice. Using the formal courts in Kenya can be costly, complex, and time consuming for entrepreneurs. As a result, when a woman entrepreneur finds herself in court, this can have potentially destructive consequences for her business:

“My business has been locked up in many court battles. That in itself makes growing a business difficult.”

Esther Passaris, Adopt A Light

The cost of enforcing a contract in Kenya is prohibitively high and more costly in Kenya than even in neighboring Uganda or Tanzania (see Table 5.1). Women-owned businesses are smaller and generate less revenue, and they are thus less likely to be able to afford this process. For women who are burdened with their multiple responsibilities in the household and at work and who do not have the know-how to navigate the government process, dealing with the complicated and often corrupt bureaucracy is another reason for avoiding the process:

“There are a lot of issues of harassment of small business traders who do not know what their rights are.”

Kenya Institute of Management

Table 5.1: Cost of enforcing a contract in selected Commonwealth countries

Country	Time (days)	Cost (percent of debt)
New Zealand	50	4.8
Botswana	154	24.8
Uganda	209	22.3
Tanzania	242	35.3
Kenya	360	41.3

Source: World Bank. 2005. *Doing Business in 2006*. Washington, DC.

Alice Kamunge, Vera Beauty College, National Director

“I was always trying to follow beauty pageants.... That’s how I discovered what I wanted to do,” says Alice Kamunge, the founder and director of Vera Beauty College. Vera Beauty College provides training to about 300 people each year in hairdressing, fashion design, beauty therapy, and modeling, and it sponsors pageants and modeling events such as the Miss Tourism competition. Alice strives to promote and preserve Kenyan culture and values through her work. According to Alice, “We started Miss Tourism Kenya to take the youth back to their roots. The event promoted culture, tourism, and environmental issues.”

A project she is particularly proud of is the Miss Langata Beauty Pageant, which Vera Beauty College organized with Kenya’s largest prison in 2005. “Those people out there needed to be given a reason to smile. The only way to do that was by doing what I did best modeling. That’s what I’ve introduced to prisons,” says Alice. The

initiative was a resounding success and received international media attention, including coverage by the BBC. Alice even started a rehabilitation program for the pageant winners. To date 12 of the former inmates have graduated from her college and three have received jobs at Vera Beauty College.

An entrepreneur who started her first business, a small kiosk with 6,000 ksh she had saved from her wedding, Alice is particularly sensitive to the legal issues facing women in Kenya. She notes that there are many laws that discriminate against women. For example, she does not understand why her daughter would require a letter of consent from her husband to travel abroad with her. At the same time, no such consent letter would be needed if her husband were traveling with her daughter. Lack of awareness about their existing rights also prevents women from growing their businesses. According to Alice, “Kenyans need education on their civic rights. In absence of this knowledge, it becomes very difficult for small businesses to grow.”

Women lack education on their legal rights

Lack of knowledge of the rights that women have and how to enforce them is a challenge. Women may not be aware of the legal issues that they need to address to start a business, and they can find it difficult to navigate the complex array of laws and regulations:

"It's not helpful for you to be given a loan and not know about legal issues needed to start your business."

Female entrepreneur, focus group discussion

Civil society organizations and government can help educate women about their legal rights

A variety of civil society organizations, such as FIDA, have been particularly effective in reaching women and increasing their knowledge about their legal rights. One example is FIDA's ABC of property law which sets out in clear language what women's rights are and how to enforce them.

Another promising initiative and potential entry point for reform is the Governance, Justice, Law and Order Sector (GJLOS) Program. Launched in November 2003, GJLOS is a multi-donor and government funded initiative aimed at fundamentally reforming justice delivery in Kenya over five years. Gender is

Recommendations - Voices of Kenyan Women Entrepreneurs

"They need to provide education going forward on laws, and make information available to the women at the grassroots level."

Female entrepreneur, focus group discussion

"We need a center for women where legal advice can be given to women." Patience Nyaoga, Tintoria Laundry

"We need to train women on their rights and change the attitude of officials." Njambi Muchane, Kenya Institute of Management

"Women need to be sensitized on trade laws." Eva Muraya, Color Creations Ltd

"A concerted effort by the government is needed to protect our products. They need to be more proactive about protecting our heritage [through patent laws]."

Pauline Mwangi, TechoServe

"Women should know bodies that can teach them about exporting and how to be informed {about market trends}."

Female entrepreneur, focus group discussion

Chapter 6: The Impact of International Trade

Increased international trade has brought more formal sector jobs to women

International trade has had a significant impact on Kenya's economy and has increased employment opportunities for women. Women workers are particularly well represented in export sectors such as cut flowers and textiles. They make up between 65 and 75 percent of workers in the cut flower sector, over three-quarters of workers in the textiles sector, and about a third of the estimated workforce in tourism.

But increased international trade has yet to fully benefit women entrepreneurs

Most female exporters in Kenya specialize in sectors such as handicrafts, curios and horticultural products. Kenyan hand-woven baskets, wood carvings and stone curios generate significant export earnings. But opportunities to fully benefit from trade elude women whose businesses are smaller and in the informal sector. One reason for this is that women have poor access to trade-related information.

"Accessing international markets is a total nightmare. We don't have a databank of needed information."

Flora Mutabi, Melvin Marsh

Women have not been very successful in marketing their products abroad. Participating in expensive trade promotion, which is necessary to identify new markets, is often difficult for women entrepreneurs due to lack of funds:

"I have not been able to attend many trade fairs, because I got so discouraged. It is very expensive."

Zobra Baraka, Ex Impo Ltd

Many women exporters also face capacity constraints. In order to secure orders in new markets and develop credibility, international companies expect to receive timely and consistent quantities of quality products. Without access to credit and know-how, women report being unable to meet orders from international companies and are losing out on potentially lucrative contracts (see Box 6.1).

Elizabeth Thande, Wet Farm Ltd, Managing Director



Elizabeth experimented first with dairy and food crops in the early 1980s before switching to horticulture due to higher profit margins. She is now the managing director of Wet Farm Ltd, a flower farm situated on 28 acres of family land that specializes in the production of cut flowers,

including Arabicum and Gladiolus varieties. Elizabeth sells her varieties mainly at flower auctions in Holland and at a few direct markets in the UK, France, and the Middle East. About three quarters of her 80 employees are women, for whom work on the flower farm provides important income generating opportunities. Elizabeth has organized her farmers into out-grower groups of 15-30 members. "Women in the flower industry are very important. They are the best graders and better at weeding. The agriculture industry in Kenya is the women's industry," Elizabeth notes. Yet she also highlights that the lack of land ownership prevents women from owning the land they manage. "At the small and medium level, most of the flower farms in this country are managed by women, but owned by someone else."

Access to the international markets is the key issue for sustaining her business. She has attended international fairs and exhibitions in the USA, Europe, and Latin America. For Elizabeth, these are the "most effective tools for information exchange and marketing." Keeping up to date with the market needs is a challenge. "In this trade you have to do a lot of market studies. The flower industry is like a fashion industry; it keeps on changing. You have to be always aware of the market," Elizabeth says. To find out about market trends, she is part of several associations, including the Fresh Produce Exporters Association of Kenya and the African Women in Agribusiness, which provide her with technical information on production, grading and packaging. "The horticulture industry is a very technical field. These are areas where we need a lot of technical assistance and training," she says. Her biggest competitors are the multinational companies, which are "able to use the best technology and have bigger volume."

Elizabeth plans to move away from the auction market and sell her flowers directly to the buyers. "Most of our flowers end up on the American market through the Dutch auctions. This is why we think it is time for us to go directly to the American market." She is preparing to attend an exhibition in March of 2006 in Miami and is considering financing options for expanding her business.

Intellectual property rights are not properly enforced

The issue of patents has also stifled innovation and growth of women-owned businesses. The high cost of patents means that few female entrepreneurs can afford to protect their work. Because traditional community products are not protected by the intellectual property regime, some Kenyan products have been copied in other countries that are able to produce the goods more cheaply. One example is the traditional hand-woven Kenyan basket, which has been copied by a Korean company and is being sold internationally.¹⁶

"You come up with this creative design, and some third person will just reproduce it in thousands because your work is not protected."

Female entrepreneur, focus group discussion

Women have yet to benefit fully from Kenya's booming tourism sector

Tourism has been an important sector in Kenya that has created both formal and informal employment for women. Tourism employs 45,000 women in the formal sector. Of the 360,000 people employed in the informal sector, many are women selling handicrafts such as weaving and wooden carvings.¹⁷

But even though women entrepreneurs have been able to profit from selling curios, handicrafts and clothes to tourists, they are much less visible in larger and more profitable businesses. Few of them are hotel owners or tour operators. For example, in Mombasa, a major tourist destination, where numerous hotels cater to the needs of tourists, local informants knew of only one female hotel owner. Tasreen Keshavjee, Managing Director of Shanti, was able to build a holistic spa retreat in Mombasa by benefiting from the land that her grandfather purchased when, at the advice of Mahatma Gandhi, he emigrated from South Africa during the apartheid regime (see Box 6.2).

But most other women report that the high start-up capital needed for such ventures is too prohibitive for them, and as a result they remain largely confined to small-scale activities:

"Women are there [in the tourism industry] as workers but not running businesses. The industry requires capital."

Roselyn Jack-Mwangemi, Africa Data Mapping

Box 6.1: Exporting Crafts to International Markets



Zohra Baraka
Mohazo Ex-Impo
Ltd.
Managing Director

Zohra Baraka and her husband founded Mohazo Ex-Impo Ltd. in 1987, and now produce and export

African handicrafts ranging from soap stone, wood carvings, batiks, toys, musical instruments, to sisal baskets and even intricately crafted wood furniture. A former teacher, Zohra today owns 90 percent of the shares and is the managing director of Mohazo Ex-Impo. Mohazo products can be found both locally and in countries such as the USA, Japan, Greece, Australia, and Tanzania. The company recently established a gallery which displays the handicrafts and serves as the focal point for local sales and international exporters. The newly established Design and Marketing department aims to position the company as the market leader.

The business has provided employment for 250 women in rural Kenya who weave the popular sisal baskets from their homes, when not busy with household chores or other work. "It's usually a very taxing job to assemble the threads together. It takes two days to put one basket together," Zohra says. The biggest challenge is the lack of a market to which the women could sell their goods. "The women make these baskets, but they don't have the market. We want to find them a market." To market their business Mohazo works through the Export Promotion Council, and relies on word of mouth, a website and a brochure. Trade fairs and exhibitions have not been an effective marketing tool to date due to lack of funds.

Financing is another key issue. Zahra explains, "Target came to Nairobi last year. But we needed almost half a million dollars to supply this order. We approached a bank But it was not very possible. We did not get that {order} as a result." Zohra has financed most of her expansion to date from savings, and the only loan she ever received was from the Kenya Women's Microfinance Trust. Zohra is now looking for additional financing to expand her business, improve marketing, and purchase equipment.

The Kenyan Ministry of Trade and Industry is reaching out to women entrepreneurs

The Kenyan Ministry of Trade and Industry has been proactive in engaging women entrepreneurs. Responding to demands from OWIT Kenya, the Ministry created in 2004 a Gender Unit, which engages with civil society women's groups and export-oriented women business owners, as well as women's business associations such as OWIT. The Ministry of Trade and Industry has also commissioned from the IFC's Gender Entrepreneurship Markets Unit (GEM) a gender review of the World Bank Group IDA/MSME value chain projects associated with key exports. With adequate support, the Gender Unit has the potential to become an important source of support for women exporters.

Box 6.2: Few Women-Owned Businesses Have Benefited from the Tourism Sector

As the Managing Director of the Shaanti Holistic Health Retreat, a family business on the coast of Mombasa, Tasreen Keshevjee is in charge of a beautiful beachfront property where visitors from around the world enjoy yoga and meditation. Tasreen joined this family business during a break from studies in Canada. "I stayed because Kenya is in my blood. With business you don't wait for someone else to make a decision for you. You take the risks and get the rewards." The family was able to build the retreat by benefiting from the land that Tasreen's grandfather purchased when Mahatma Gandhi advised Tasreen Keshavjee's grandfather to leave South Africa under the apartheid regime and create a new life in Kenya. "Without the land we could never have even begun to try to create this dream, unless we were big developers," Tasreen says. Even though the retreat is becoming a popular destination for well-off tourists, Tasreen estimates that it will take another 5 years before they break even: "This is an investment in our future, in Kenya's future."

Chapter 7: Taking Reforms Forward Through Networking and Advocacy

Social networks, role models and mentors are important sources of information and resources for both male and female entrepreneurs. Membership in business associations provides a venue for exchanging information and building partnerships. Yet prevailing social norms and women's time burdens can make networking a challenge for women. Networking often entails attending social events such as golf games or bar outings, which is often not a feasible option for a woman:

"My competitors are all men, and they plan golf and go to a bar. So people say networking is easier for them."

Esther Passaris, Adopt A Light

As a result, women can be left out of important networking events, where key contracts are won and orders secured.

Few business associations in Kenya effectively target women

Women have profited from business associations in certain sectors, such as trade, agriculture, and textiles. For example, OWIT has been successfully linking women to international trade opportunities and has been lobbying on behalf of women exporters in Kenya. The Association of Women in Agriculture Network also provides useful information on product innovation and trade opportunities (see Box 7.1).

But existing business associations such as KEPISA, a key private sector body in Kenya that brings together private sector organizations to influence public policy, tend to be male dominated. Gender has been rarely a prominent feature on their agenda. Recognizing this, KEPISA has now established a gender focal point in its MSME section.

In general, many women entrepreneurs consider business associations as weak, ineffective, and overly political bodies that are not worth their time:

"Women are still learning how to work with each other. Sometimes politics gets in the way."

Mary Okello, Makini Schools

Women entrepreneurs indicate they would benefit from a well-coordinated association that effectively addresses their needs. The recently established Kenya Women Entrepreneurs Board has the potential to become such an effective gathering of women in business.

Advocating for needed change

This report reveals a vibrant and impressive force of Kenyan women entrepreneurs that are running successful businesses with persistence and energy despite the many obstacles in their path. However, while they are good role models, their stories indicate that more needs to be

Cedar Morgan, BM Security, Managing Director



As the managing director of BM Security, a company that provides a range of security services, Cedar Morgan is used to breaking stereotypes. BM Security was set up in 1985, but Cedar Morgan became involved in business after her husband's death. Her clients include leading international institutions and banks, embassies, and multilateral agencies. The company today has 3,500 employees and provides security guards, alarm services, cash in transit, VIP escorts, as well as guard and trackers dog teams.

Ms. Morgan is particularly proud of the 120 dogs that her company breeds and trains, some of which have won international competitions and captured press attention for capturing thieves during assignments. BM Security has a training school for guards, and it recently set up a medical unit on the company's premises for employees and their families, which treats around 300 people per week. Ms. Morgan has succeeded in turning BM Security into one of the leading and most respected security services providers in Kenya. "There was some talk that BM has these big assignments because I am a woman," Ms. Morgan says. "It's not true. I've managed to sustain this business because of my attention to detail." Ms. Morgan's vision is to expand to East Africa and continue to provide security that is above average. To date she had not applied for financing, "I did not need it. I had not thought of expanding," she says. "But I think I will need it now."

done for those Kenyan women who have not been able to overcome the barriers. In particular, women need to both advocate for change and be supported by key champions to influence government policy and bring about needed reform.

Some positive efforts are underway. Since November 2004 Kenya has a National Commission on Gender and Development, with the task to coordinate, facilitate, and implement gender mainstreaming at all government levels. The Commission's mandate includes legal reform, advocacy, providing advice to government, and coordinating the various government agencies' efforts on gender issues.

Many of the needed reforms will involve difficult legislative reform, as well as changing attitudes and deep-seated norms. While some change may happen quickly, other reforms will require a difficult and long-lasting process. Throughout it, it will be important to pay heed to the voices and messages of Kenyan women entrepreneurs.

"Government calls us from time to time but sometimes we think it's deaf." Mary Okello, Makini Schools

Box 7.1: Case Study - Business associations can provide needed information



Already at the Nairobi airport, a tourist can buy the cleverly wrapped packages of Melvin's Tea that Flora Mutahi's company has been producing for nine years now. Flora Mutahi, a dynamic businesswoman, heads Melvin Marsh, a business that packages Kenyan tea, and

focuses on flavored tea as a strategy to penetrate the market. "I was always fascinated by the industry," she explains as a motivation for starting her business. While the company's market is currently Kenya, Flora is looking to expand. Yet this has not been easy. Lack of market information and statistics on international trends is a particular challenge. She thinks that management consultants could help identify opportunities and devise appropriate strategies, and believes that the government should have a role to play in facilitating access to information.

Flora is member of several associations, including the Tea Packers Association, the Organization of Women in International Trade (OWIT), and the Agro Women Trade Association (AWEN). She has found membership in these associations useful for keeping up to date with market trends and findings out about training opportunities and certification assistance.

Box 7.2. Izzat Ali Said, Owner, Izzat Travel



Contacts and informal networks were a critical source of business for Izzat Ali Said, the owner of Izzat Travel, a travel agency situated on a busy street corner in Mombasa. Izzat started her travel agency after working with Africa Express Airways, a charter travel company that has been a referral source and for her business and a mentor. Her experience with formal associations was disappointing. "I paid ksh2,000 to join the Mombasa

Chapmber of Commerce in 1999, but I didn't ever hear or receive anything from them. It really discouraged me from joining associations." Most of Izzat's clients are women in business and she believes that a formal organization could help women benefit more from each other. "In principle, it would be really useful to have a well-run businesswomen's network."

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Gender and Economic Growth Matrix of Recommendations¹

ISSUE	RECOMMENDATION	RESPONSIBILITY	SUGGESTED IMPACT/PRIORITY
Gender and Economic Growth	Improve outreach of agricultural extension services to women	Ministry of Agriculture, National Commission on Gender and Development (Gender Commission)²	High/medium term
Land and property rights	Building on existing publications ³ promulgate a training manual aimed at Magistrates and customary leaders on women's property rights setting out clearly case law that establishes that statute law on women's property rights prevails over discriminatory customary law Monitor the impact of the training manual through considering property rights decisions at the local level, e.g. market surveys	Judiciary/Kenyan Association of Women Judges (KWJA) , Kenya Law Reform Commission (LRC), Gender Commission, National Council of Law Reporting (NCLR), Ministry of Justice and Constitutional Affairs (MoJCA) – GJLOS, FIDA, Ministry of Gender, Sports, Culture and Social Services (Min of Gender), National Commission for Human Rights (NCHR)	High/Immediate
Land and property rights	Strengthen the dissemination of knowledge about women's property rights and how women can enforce them, e.g. through a radio soap, will writing campaigns, pamphlets such as FIDA's ABC of property law ⁴	FIDA , MoJCA – GJLOS Min of Gender, Association of Media Women in Kenya (AMWIK), NCHR	High/Immediate
Land and property rights	Prioritise publication of law reports on women's property rights	NCLR / MoJCA – GJLOS , KWJA, FIDA, AMWIK, Law Society of Kenya (LSK), NCHR	High/Immediate
Land and property rights	Continue with training of Land Control Board and District Land Tribunal members in gender issues and monitor impact at the local level	UK Department for International Development (DFID) , MoJCA, Kenya School of Law	High/Immediate
Land and property rights	Continue to take strategic test cases court to establish robust case law in relation to women's property rights	FIDA , in cooperation with other NGOs	High/Immediate
Land and property rights	Find an appropriate way to note women's user rights on the title, e.g. as an easement, as an equitable interest under a trust	National Land Policy Secretariat, Ministry of Lands and Housing , FIDA, NCHR, Kenya Land Alliance	High/Immediate
Land and property rights	Advocate for the gender recommendations in the Issues and Recommendations Report for the National Land Policy	National Land Policy Secretariat, Ministry of Lands and Housing , FIDA	Moderate/medium term
Land and property rights	Monitor allocation of state land for gender bias	Ministry of Lands and Housing , NCHR	Moderate/medium term

¹ Adopted from the *Gender and Economic Growth Assessment in Kenya*.

² Bold letters indicate lead agency.

³ NGOs have published excellent guides including the Education Centre for Women in Democracy's field guide - *Succession and Inheritance in Kenya: A Handbook for Paralegals and Wananchi*. FIDA has produced an ABC of property law.

⁴ The ABC of property law needs to be updated and printed.

ISSUE	RECOMMENDATION	RESPONSIBILITY	SUGGESTED IMPACT/PRIORITY
Land and property rights	Amend the Succession Act to eliminate discriminatory provisions	FIDA, ICJ, KWJA, Attorney General, LRC, Gender Commission, MoJCA, NCHR	Moderate/medium term
Land and property rights	Replace the UK Married Women's Property Act with a Kenyan statute to include a presumption of spousal co-ownership of family property and equal division of family property upon separation or divorce	LRC, ICJ, FIDA, LSK, KWJA, MoJCA, NCHR	Moderate/medium term
Land and property rights	Require all marriages to be registered in the central registry and expedite re-organisation of the registry through the GJLOS	LRC, Attorney General, MoJCA - GJLOS, FIDA, ICJ, KWJA, NCHR, Gender Commission	Moderate/medium term
Access to finance and collateral	Prioritise reform of Part IV of the Companies Act, the Chattels Transfer Act and common law in relation to moveable property securities law by enacting a best practice regime based on Article 9 of the US Uniform Commercial Code, as adapted for use in common law countries (e.g. New Zealand)	Financial and Legal Sector Technical Assistance Project, Kenya Bankers Association, LRC, Attorney General, Gender Commission	High/Immediate
Access to finance and collateral	Collect and report sex-disaggregated data on the MSME sector by ensuring future surveys and mapping exercises are gender sensitive and ensure that in addition to the number of employees, the minimum financial need criteria are used to better profile MSMEs	IDA MSME Project /USAID, Central Bureau of Statistics	High/Immediate
Access to finance and collateral	Collect and strengthen legislation to enable efficient exchange of credit information between Financial Institutions, especially between MFIs and Banks, leading to comprehensive coverage through a Credit Reference Bureau	Central Bank of Kenya/IFC, Kenya Bankers Association, Association of Microfinance Institutions, Ministry of Finance, FLSTAP, women's business associations, including the Organization of Women in International Trade (OWIT)	Moderate/medium term
Access to finance and collateral	<ul style="list-style-type: none"> ▪ Use the Africa Development Bank (AfDB)/IFC Growth Oriented Women Entrepreneurs (GOWE) Technical Assistance Facility to: ▪ Review donor funded initiatives, such as the Financial Sector Deepening Trust, in developing Gender in its proposed activities, particularly in its monitoring and evaluation program ▪ Provide financial support to MFI banks that are predominantly or exclusively servicing women SME owners ▪ Provide assistance to SMEs in establishing and improving management structures, policies and operations for growth. For example, the facility could initiate a financial literacy program that would focus on strengthening women entrepreneurs' ability to prepare and read financial statements. <p>Develop leadership skills program to help women entrepreneurs build confidence in diversifying their business operations and engage in trade.</p>	AfDB/IFC GOWE Technical Assistance Facility, Financial Sector Deepening Trust, IDA MSME program, women's business associations	High/Immediate

ISSUE	RECOMMENDATION	RESPONSIBILITY	SUGGESTED IMPACT/PRIORITY
	<ul style="list-style-type: none"> ▪ Collaborate with Banks and MFIs in improving the provision of financial services for women and facilitate information flow and linkages between MFIs, Banks and women business organizations ▪ Work with the National Land Policy and with the GLOS on initiatives to enhance women's property rights 		
Access to the formal sector: business entry and licensing	<p>Review the Registration of Business Names Act so as to have a streamlines regime that complies with international best practice, e.g. the UK Business Names Act 1985</p> <p>Develop one-stop shop for business registration, business name, regulation and other regulations</p>	<p>MoJCA – GJLOS / FLSTAP / LRC, Attorney General, MoTI</p> <p>Registrar General's office, IDA MSME project, Kenya Revenue Authority, FLSTAP, MoTI</p>	High/Immediate
Access to the formal sector: business entry and licensing	Replace the Companies Act with new regime based on international best practice in common law countries (e.g. Australia, Canada, New Zealand) to streamline business entry procedures	LRC, MoJCA- GJLOS, FLSTAP, MoTI	High/Immediate
Access to the formal sector: business entry and licensing	Introduce legislation relating to deregulation to enable unnecessary and burdensome licensing requirements to be repealed or amended by Ministerial order, rather than primary legislation	Ministry of Finance , FIAS, World Bank , MoTI	High/Immediate
Access to the formal sector: business entry and licensing	Introduce a requirement that in future memoranda seeking Cabinet approval for legislation are required to contain regulatory impact assessments (including an assessment of gender issues) to assist Cabinet in its decision-making process	Ministry of Finance, MoTI	High/Immediate
Access to justice	Strengthen training for judges, magistrates, chiefs and police on laws relating to women's property rights, women's rights in general, and their responsibility to enforce those laws	Judiciary, KWJA, FIDA, ICJ, AMWIK, LSK, LRC, Gender Commission, NCLR, MoJCA – GJLOS	High/Immediate
Access to justice	Publicise High Court decisions confirming women's inheritance and property rights and ensure they are applied in the Magistrates Courts through monitoring decisions on a "spot check" basis	Judiciary, AMWIK, FIDA, ICJ, LJK, NCLR, MoJCA – GJLOS	High/Immediate
Access to justice	Ensure GLOS monitoring and evaluation system includes sex-disaggregated data to enable impact of justice reforms on women to be assessed	MoJCA – GJLOS	High/Immediate
Access to justice	Ensure proposed national legal aid system adequately addresses gender issues, and strengthens community based justice by equipping NGO community based field workers with tools and techniques to mediate disputes in a gender sensitive manner, and trains community leaders to do the same	MoJCA – GJLOS, FIDA, KWJA	Moderate/medium term

ISSUE	RECOMMENDATION	RESPONSIBILITY	SUGGESTED IMPACT/PRIORITY
International trade	Enhance the collection and reporting of sex-disaggregated data to facilitate more detailed research into the impact of trade on gender relations and the livelihoods of women in Kenya	Central Bureau of Statistics, MoTI, Ministry of Planning	High/Immediate
International trade	Continue to strengthen MoTI capacity to recognize the gender-differentiated impacts of trade liberalization and ensure integration of systematic gender analysis in trade policy-making and negotiations; continue to engage with women's business associations (WBAs) and civil society stakeholders to ensure their involvement and input to Kenya's trade policy-making and promotional efforts; and promote gender awareness and social responsibility through appropriate engagement with the private sector. WBAs should ensure they take the opportunity offered to be engaged and regularly interact with MoTI, to increase their understanding of relevant issues	MoTI Gender Unit, IFC GEM, Comsec	Moderate/medium term
International trade	Undertake regulatory impact assessments on proposed new labor laws, including a gender assessment, and ensure that the proposed new maternity provisions will not have the unintended consequence of excluding women from the workplace	Ministry of Labor and Human Resource Development, MoTI	Moderate/medium term
Labor	<p>Make efforts to upgrade skills for women MSMEs</p> <p>Offer training, capacity building for export-oriented women entrepreneurs and review the industrial training levee scheme</p>	<p>Ministry of Labor and Human Resource Development, Ministry of Education</p> <p>MoTI Gender Unit, Kenya Institute of Business Training, IDA MSME project, AfDB GOWE project</p>	Moderate/medium term
Private sector development strategy	<p>Strengthen the developing Private Sector Development Strategy (PSDS) to -</p> <ul style="list-style-type: none"> ▪ Include a clearly articulated policy statement in relation to Government's role in enabling private sector-led growth in general and creating the environment to enhance women's role in achieving it in particular; ▪ Map Government of Kenya's on-going PSD initiatives, including those relating to women, and develop an holistic framework for implementing them, including implementation structures and a monitoring and evaluation framework; ▪ Identify gaps not covered by current initiatives, such as the issues addressed by this GGA; 	MoTI, PSD Donor Group, Min of Gender, Ministry of Planning, KEPSA, Kenya Association of Manufacturers	High/Immediate

ISSUE	RECOMMENDATION	RESPONSIBILITY	SUGGESTED IMPACT/PRIORITY
	<ul style="list-style-type: none"> ▪ In relation to each PSDS Goal, consider gender related barriers to achieving that goal and address them. For example in the section on access to capital in the current document, the issue of women’s limited access to capital is not discussed at all; ▪ The PSDS implementation arrangements, in so far as they involve the private sector, need to ensure that there is representation from women entrepreneurs, or groups representing them; and ▪ The monitoring and evaluation arrangements for the Strategy need to be designed to ensure that data is sex-disaggregated 		
Advocacy	Work to strengthen women’s businesses associations to better advocate for needed change, including those identified in this GGA	AFDB GOWE, KEPISA, women’s business associations, including OWIT and the Kenya Women Entrepreneurship Board	High/Immediate
Advocacy	Provide the Gender Commission with the needed capacity and authority for effective implementation of its mandate and to enable it to truly become an effective coordinating and advocacy body	Min of Gender, Gender Donor Roundtable	High/Immediate

List of Women Consulted

NAME & COMPANY	COMPANY
Zohra Baraka	Mohazo Ex-Impo Ltd
Winnie Gitau	Pure Health
Alice Kamunge	Vera Beauty College
Tasreen Keshavjee	Shanti Holistic Spa Retreat
Jane Kibati	Topaz Tea Packers
Sheila Matheka	Eden Parlour/Edenic City
Cedar Morgan	BM Securities
Njmabi Muchane	Kenya Institute of Management
Diana Muli	Inform Creative Interiors Ltd
Jane Murago-Munene	CineArts Africa
Eva Muraya	Color Creations Ltd.
Flora Mutahi	Melvin Marsh
Roselyn Jack-Mwangemi	Africa Data Mapping
Mary Mwangi	Double M
Pauline Mwangi	Techoserve
Roseanne Ndiga	Green Corner Café
Patience Nyaoga	Tintoria Laundry
Mary Okello	Makini Schools
Esther Passaris	Adopt A Light
Elizabeth Thande	Wet Farm Ltd
Beatrice A. Tindi	Multisource Traders

List of Associations and Networks for Women Entrepreneurs in Kenya

ASSOCIATION NAME	CONTACT INFORMATION
Association of Women in Agriculture Network	P.O Box 76390, Nairobi, 0508, Kenya Phone: 254-20-574942 Fax: 254-20-570775 Website: http://www.awan-ea.net Email: info@awan-ea.net Contact: Ruth Amatalo, Program Management Officer 254-20-57-4942
Organisation of Women in International Trade - Nairobi	OWIT Advisory Board Loise Ngugi-Sauer Chapter President Star Travel & Tours Ltd. Standard Street, P.O. Box 48225-00100 Nairobi, Kenya 254-2-2200165/226996 owit_kenchap@yahoo.com
National Council of Women of Kenya	Green Belt Movement PO Box 67545 Nairobi Kenya Fax: (254 2) 504.264 Ncwk.org
Kenya Association of Manufacturers	Mwanzi Road, Off Peponi Rd PO Box 30225-00100 GPO Tel: 3746005/7/21/22 Fax: 3746028/3746030 Email: info@kam.co.ke Website: www.kam.co.ke
Kenya Private Sector Alliance	KENYA PRIVATE SECTOR ALLIANCE P.O BOX 3556 - 00100 NAIROBI. Email: info@kepsa.or.ke Web: www.kepsa.or.ke
The African Women's Development and Communication Network (FEMNET)	Off Westlands Road P. O. Box 54562, 00200 Nairobi, Kenya Tel: +254 20 3741301/20 Fax: +254 20 3742927 E-mail: admin@femnet.or.ke Website: www.femnet.or.ke

ASSOCIATION NAME	CONTACT INFORMATION
Fresh Produce Exporters Association of Kenya (FPEAK)	P.O. BOX 40312, Nairobi, Kenya New Rehema House, 4th Floor, Rhapta Road, Westlands Tel: 254-20-4451488 Fax: 254-20-4451489 E-mail: info@fpeak.org Attention: Chief Executive
Kenya Flower Council	Tel: +254 (0)20 38 76 597 +254 (0)20 38 60 612 Fax: +254 (0)20 38 76 597 Email: kfc@wananchi.com P. O. Box 56325-00200 Muthangari Gardens Nairobi, Kenya.
Embu Weavers	PO Box 6004 00100 Nairobi GPO, Kenya Tel: 254 2 760945 Fax: 254 2 241014 Mobile 254 (0)722 783 196 Email: mailto:alinabenson_weavers@yahoo.com
Kenya - Association of Microfinance Institutions (AMFI)	Ndemi Close, Ndemi Road (off Ngong Road) P.O. Box 10701-00100 Nairobi, Kenya Phone: (254) 20-576-799 Fax: (254) 20-576-799 Email: amfikenya@wananchi.com Website: www.amfikenya.org
Kenya Women's Entrepreneurship Board	Chairwoman: Aoko Midiwo-Odembo Email: info@legacybookshop.com Nairobi, Kenya

Web Links and Resources for Women Entrepreneurs

World Bank Group Resources

International Finance Corporation Gender Entrepreneurship Markets (IFC GEM)

The GEM website provides a series of useful tools, links, a quarterly newsletter, and a searchable global database of women's business associations (www.ifc.org/gem).

IFC SME Solutions Center – Nairobi

The Center provides a variety of services for SMEs in Africa, including capacity building and technical assistance, access to reliable market information, access to finance, and enhancement of the business enabling environment (www.ifc.org).

IFC SME Toolkit

Free business management information and training for small to medium enterprises from writing a business plan to how to apply for a trademark, with a range of regionally customized versions (<http://www.smetoolkit.org/>).

World Bank Gender and Development

This website provides useful analytical tools and information about how gender issues are integrated into World Bank operations (www.worldbank.org/gender).

Other organizations

The African Centre for Gender and Development

This Centre services national, regional and sub-regional bodies involved in development issues related to gender and the advancement of women. The website offers information regarding programs and activities as well as access to recent publications, including the recently developed Africa Gender and development Index. (<http://www.uneca.org/acgd/>).

Association for Women's Rights in Development

This is an international membership organization connecting, informing and mobilizing people and organizations committed to achieving gender equality, sustainable development and women's human rights. Global job listings. (<http://www.awid.org/>).

ILO Women's Entrepreneurship Development and Gender Equality

This ILO program focuses on mainstreaming gender issues into small enterprise development. The website offers numerous tools, links, and access to research on women's entrepreneurship (http://www.ilo.org/dyn/empent.Portal?p_prog=S&p_subprog=WE&p_category=HOME).

ILO GET Ahead for Women in Enterprise Training Package and Resource Kit

The training package focuses on developing women's confidence, creating a business mind, managing people and risks, and grasping opportunities in the business environment. The packet includes modules on basic self-development and business mapping, business ideas, opportunities and challenges, marketing, production, services and technology, finance, and management (<http://www.ilo.org/public/english/region/asro/bangkok/library/pub4c.htm>).

Newsletters/online forums

Eldis

ELDIS is a gateway to information on development issues, with its Gender Resource Guide providing free and easy access to a wide range of online resources related to women, development, trade and business (<http://www.eldis.org/gender/>).

GlobeWomen News

Bi-monthly email newsletter, which aims to link businesswomen worldwide and collects international news on the status of women in business and entrepreneurship (<http://www.globewomen.com/>).

BRIDGE

BRIDGE supports gender advocacy and mainstreaming efforts by bridging the gaps between theory, policy and practice with accessible and diverse gender information in print and online (<http://www.bridge.ids.ac.uk/index.html>).

Prowess: Promoting Women's Enterprise Support

Prowess, the UK association of organizations supporting women in business, offers useful publications on the needs of women entrepreneurs (<http://www.prowess.org.uk/publications.htm>).



2121 Pennsylvania Avenue, N.W.
Washington, D.C. 20433 U.S.A.
Telephone: 202 473-1000
Facsimile: 202 974-4384
www.ifc.org