



REPORT

Women Social Entrepreneurship Institute

Paris - Mombasa
February 2024

 CROIX-ROUGE
FRANÇAISE

 Kenya
Red Cross

 **MINISTÈRE
DE L'EUROPE
ET DES AFFAIRES
ÉTRANGÈRES**
*Liberté
Égalité
Fraternité*

All people
are
entrepreneurs,
but many
don't have
the opportunity
to find
that out.

Prof. Muhammad Yunus
Nobel Peace Prize, 2006



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Definitions

CBO	Community Based Organisation
Chama	Informal cooperative society that is normally used to pool and invest savings by people in East Africa
CSO	Civil Society Organisation
ESO	Entrepreneurship Support Organisation
FRC	French Red Cross
GBV	Gender based violence
IFRC	International Federation of the Red Cross and Red Crescent
KRC	Kenya Red Cross
Sacco	Savings and Credit Cooperative Organisation
WSEI	Women Social Entrepreneurship Institute

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The streets of Mombasa Old Town.



Mary owns a salon where she and her employees provide a broad range of services: from hair-cutting, to doing make-up, manicure and pedicure and selling cosmetics.

Welcome to Mombasa

In the vibrant coastal city of Mombasa, the French Red Cross and the Kenya Red Cross Society launched the Women Social Entrepreneurship Institute. Supported by the French Ministry for Europe and Foreign Affairs, this program supports the structuration and the growth of informal businesses launched by women entrepreneurs in the region.

Dinah is a farmer who raises dairy cows, processes and sells milk and also rears chickens, sells eggs, animals waste as fertiliser and grows vegetables.



Mombasa is a coastal city in southeastern Kenya along the Indian Ocean.





140 women applied to the WSEI program in November 2022.



Dinah holding the pitch award during the final session of the support program.

How to support vulnerable communities via social entrepreneurship

Around the world, more than 1.3 billion people are still living in poverty, with the majority of them being women and children. The International Red Cross Red Crescent Movement is on the frontline of current crises, which are increasingly more complex, interlinked and dynamic. In times of war, it protects civilian persons, provides essential services, reconnects families and sometimes acts as an intermediary among belligerents. In times of peace, it addresses the causes, risks and consequences of violence, discrimination and exclusion, building the population's resilience and capacity to act. From disease surveillance to earthquake shelters, local humanitarian actors represent a bridge between authorities and communities. They have both a global and local impact, and the ability to influence political decisions.

On the other hand, social entrepreneurship approaches can be a powerful ally when it comes to supporting vulnerable communities. Informal sector business owners are young, have limited formal education, and are primary breadwinners for their households (World Bank, 2022).

Nearly 83% of employment in Africa and 85% in Sub-Saharan Africa, is informal, absorbing many of the continent's young employment seekers (ILO, 2022).

Through the acquisition of new human, economic and social skills, small-scale entrepreneurs can grow their businesses and ultimately become leaders in their communities. Complementary to the traditional work of the Red Cross, entrepreneurship support programmes are new tools to improve the livelihoods of people, in regions where the economic opportunities are low.

In that sense, stronger and more frequent collaborations between social entrepreneurship actors and international non-governmental organisations would participate in a more inclusive, locally-led and efficient action. It is an opportunity to shift the South-North power norms, support revenue-generating activities for the populations, and promote more equal humanitarian partnerships.

Today, one of the key ambitions for innovating in the humanitarian sector is therefore to ensure that projects are co-created with the local, affected communities for which the project is intended - triggering a paradigm shift, from a top-down "recipients of services" to a bottom-up "active participants" view on leveraging solutions to humanitarian problems.

One woman, one community

Adopting an approach inspired from social entrepreneurship is all the more relevant when it comes to tackling gender inequality. Africa leads the world in terms of numbers of women business owners. In fact, women in Africa are more likely than men to be entrepreneurs. Women make up 58% of the continent's self-employed population and yet, women entrepreneurs across sub-Saharan Africa continue to earn lower profits than men (34 % less on average).

This report explores the Women Social Entrepreneurship Institute from its inception in 2021 until the end of the first cohort of 25 women supported throughout 2023. This initiative was conceived by the French Red Cross and the Kenya Red Cross, with the support of the French Ministry for Europe and Foreign Affairs, in order to support women entrepreneurs from Mombasa in their transition towards sustainable income generation and growing their human, social and economic resilience. As proved by the social impact measurement report, the ambition behind this first pilot project was also to reach a wider number of women within the communities. On average, each woman who followed the WSEI programme supported and empowered 14 other women entrepreneurs.



The streets of Mombasa Old Town.

The first promotion of the Women Social Entrepreneurship Institute.



The final ceremony of the pitch session which took place in September 2023.



A new cooperation between Mombasa and Paris

On the 30th and 31st of January 2020, the French Red Cross invited 20 innovation managers of the International Red Cross and Red Crescent movement to Paris, in order to present 21, its social innovation accelerator, and to create a network on social entrepreneurship. The Kenya Red Cross and the French Red Cross started a dialogue to build a social entrepreneurship program capitalising on the experience of the French Red Cross. Supported by the French Foreign Affairs Minister, two years later, the I.O.Me001 was launched within the walls of the Mbaraki girls school of Mombasa. One of the programs hosted by the hub is the Women Social Entrepreneurship Institute, led by the French Red Cross.

Whats is I.O.Me254?

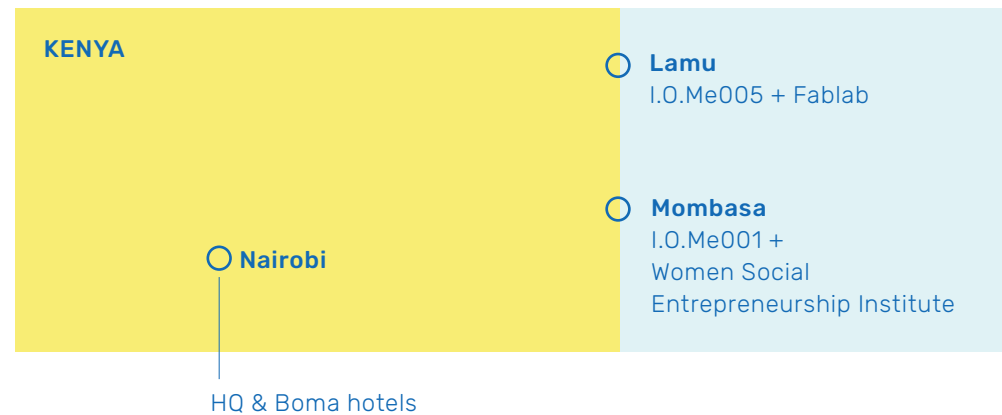
I.O.Me254 serves as a nurturing hub for turning ideas into reality for local youth and women in Kenya. I.O.Me stands for "I owe me" as "I owe [only to] myself" as a young person to grow and succeed, and "254" being Kenya's country code.

Two centres have already been established: the first one I.O.Me005 in Lamu in October 2020 was Kenya's first ever humanitarian based Innovation fab lab in Kenya. Later on, in July 2023, a second I.O.Me001 centre was opened in Mombasa. Each I.O.Me Innovation centre offers a safe space to youth, children and women to come and work, experiment and be supported by Red-Cross Innovation team members. It is equipped with computers, internet and digital manufacturing tools (3D printer, laser printed, engraving machine...) that facilitate the design and prototyping of ideas and products.

The hub equally hosts Incubation Programs for entrepreneurs (WSEI) and offers Consultation on Innovation Approaches (e.g. Human Centred Design thinking, future foresights, system, Hackathons...). Creativity sessions to promote STEM and trigger children's mind-set training and exercises are offered at the space.(e.g. DIY sessions, Discovery space Programs amongst others).

A territorial strategy of innovation

The KRCS has the ambition to launch one I.O.Me hub in each of the 47 counties in Kenya.

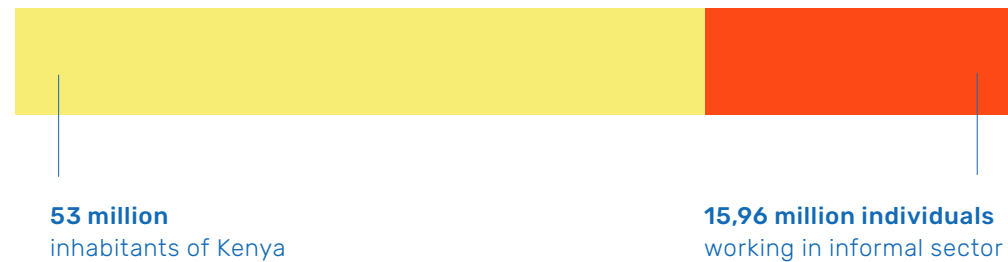


1. Context



1.1 Kenya, a land of innovation & informal entrepreneurship

In 2022, the informal sector in Kenya employed roughly 15.96 million individuals, which is to say over 83% of the total number of people employed in the country.



Kenya has a deep history with entrepreneurship as the country's early start to independence led to the growth of its informal sector. As such, the government officially recognised in 1973 its role in creating informal but also formal employment, driving innovation, and opening opportunities. Employment in the informal economy has increased from less than 10% of total employment in 1974 to about 83 per cent in 2019.

The greatest jump in the growth of employment in the informal economy was from 1992. This period is associated with factors such as liberalisation and privatisation policies, strategies for promotion of growth and development of the informal economy and broadening of the definition and more consistent capturing of informal economy data in the national statistics (Omolo, 2010).

Kenya has a large informal economy that makes significant contributions to employment creation, income generation, poverty reduction and economic growth.

Overall, the rate of growth of employment in the informal economy has for most of the years surpassed the rate of growth in formal employment and expansion of the economy.

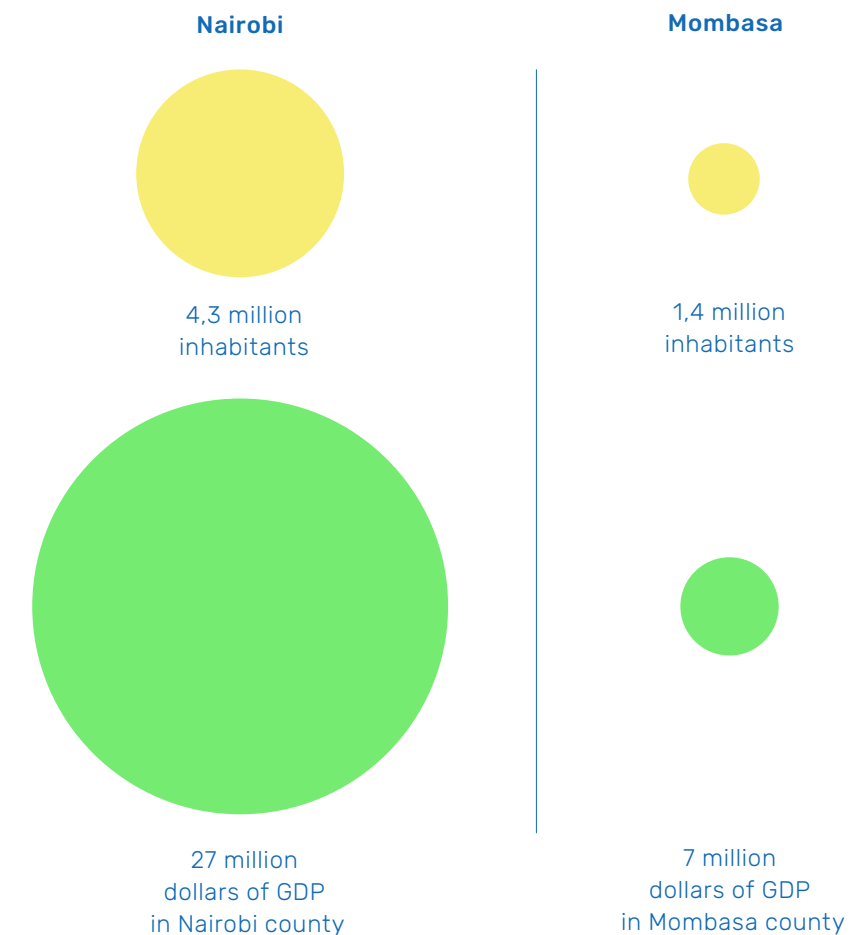
Entrepreneurs in Kenya, including women entrepreneurs, operate in a dynamic and evolving business environment. Kenya has a burgeoning entrepreneurial scene, and the country is known for its innovative approaches to business. In 2007, the M-Pesa app positioned Kenya as a leader of mobile banking and the country is now one of the "Big Four" startup ecosystems in Africa, alongside Egypt, Nigeria and South Africa.

M-Pesa allows any entrepreneur, artisan, and resident to access safe money transfer, saving accounts and loans, encouraging the entrepreneurial dynamic of the country and even the East Africa region.

1.2 The challenges of the Coastal region

The Coastal region of Kenya counts six counties - Lamu, Tana River, Kilifi, Mombasa, Taita Taveta and Kwale - among those with the lowest GCP (Gross County Product, 2023, Kenya National Bureau of Statistics).

Mombasa is a 1.4 M inhabitants metropolis, second in Kenya also known to be the largest trading hub in East Africa with a vibrant Coastal culture.



However, Mombasa county has the worst unemployment rate among the highly urbanised local governments and among the youth it goes up to 44%. In such times, entrepreneurship in the informal economy appears to be an escape route for many, especially women. However, if Nairobi counts a huge number of Entrepreneur Support Organisations (ESOs), the Coastal region is not as rich and tends to focus on developing vocational skills instead of helping informal or as we call them "survival" entrepreneurs sustain their jobs, create new ones and boost the Coastal region economy.

1.3 Gender inequalities & financial inclusion

All entrepreneurs don't have the same chances to succeed and grow their businesses past the "glass ceiling" of taking part in the formal economy. Women, who however represent the majority of informal microenterprise owners (58.5%) face a lot of disadvantages (starting with a lower level of education) as Kenya ranks 109 out of 153 globally with significant inequalities between males and females. They contend with individual-level capital constraints or "deficits" including human (1), economic (2) and social (3) capital constraints or "deficits" as they strive to earn a living in Kenya by starting and running their own business which prevents them from formalising, growing their businesses and pursuing formal entrepreneurship as a career rather than a way to survive or complete the income of the household, especially in the Coastal region cultural practices.

Human capital includes business, entrepreneurial, vocational, and sectoral information, knowledge and skills, and an understanding of key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills, such as aspiration, self-esteem, goal setting, and communication. In 2018, 81.5 percent of the people aged 15 years and older in Kenya were able to read and write a simple statement. Among males, the adult literacy rate was higher, at 85 percent, while 78.2 percent of females were literate.

Economic capital includes financial assets such as earnings, savings, and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock, and land; and private/domestic infrastructure assets like fuel-efficient stoves, durable housing, and solar power that increase women's ability to engage in paid work. In Kenya, women have less access to finances as only 51% of them have access to bank accounts compared to 75% of men. Besides, beyond the gender bias of women accessing funds, banks conduct assets assessment before granting loans and since women are less likely to own houses, vehicles etc. they are therefore less likely to be trusted with loans.



Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, that are informed by long-standing values of solidarity and mutuality. Women entrepreneurs are often further limited by their disproportionate reliance on horizontal social networks—connections and relations between those in similar socio-economic situations—as compared to vertical networks with people of different socio-economic standing. Women spend more time than men on unpaid care responsibilities, especially as 60% of Kenyan women are likely to be single mothers before they reach the age of 45.

Gender based violence

In Mombasa County, 9.8% of women have experienced sexual violence. Further, cases of GBV seen in Mombasa County health facilities increased from 420 in 2018 to 1865 in 2021 with the most affected cohort being 18-49 years totalling 1415 cases. Communities have shared beliefs and unspoken rules that both proscribe and prescribe behaviours that implicitly convey that GBV against women is acceptable, or even normal. This includes social norms pertaining to sexual purity, family honour, and men's authority over women and children in the family.

In conclusion, marginalisation constrains women in a plethora of ways (education, public behaviour, self-fulfilment on the labour-market), notably its socio-economic dimension has severe implications on their positionality in society.

Despite some important progress achieved in recent years, gender inequality, whether it is at the household, national or global level, is still one of the biggest challenges of our times, as it denies women's participation in the civic society, hinders their agency and devalues their work. Supporting women to have access to quality and decent work is vital for fulfilling women's rights. Women's economic empowerment and the development of women-led social enterprises is part of the solutions to achieve gender equality.

Managing finances in Kenya: between tradition and innovation

Women entrepreneurs from the Coastal region have access to all different kinds of options when it comes to transferring money, saving or contracting loans for both their personal and professional lives. The M-Pesa application is one of the biggest innovations in Kenya and accessible online and offline.

Launched in 2007 by Vodafone and Safaricom, it allows all informal entrepreneurs—whether they are using a smartphone or a *kabambe*, easy access to money transfer service, payments and micro-loans services. Women entrepreneurs can choose to join *chamas*, informal savings and investment groups where members contribute funds regularly.

These contributions are then rotated among the members, providing each member with a lump sum amount at regular intervals. Or they can opt for the more structured option of Savings and Credit Cooperative Societies (SACCOS) usually owned and operated by their members and that offer a bigger range of credit services.

Microfinance institutions offer small loans, savings accounts, other financial products and sometimes beyond, by providing training and support to women entrepreneurs to help them manage their businesses effectively. Finally, access to bank accounts remains a challenge for women entrepreneurs and women in general, mostly due to financial literacy and cultural practices where men are in charge of the household expenditures.

1.4 Community based organisations (CBOs)

Community-Based Organisations (CBOs) in Kenya come in various forms and play essential roles in economic development, social support, and community empowerment. They provide a platform for community members –especially women and youth, to collaborate, access resources, and address economic or social challenges at the local level collectively. Some community-based organisations choose to register as non-governmental organisations (NGOs) with the relevant government authorities. Others choose a more formal structure without necessarily registering as NGOs but designing a constitution, electing officials, and defining a clear organisational structure. Smaller community initiatives may operate informally and remain groups of individuals coming together for a specific cause without establishing a formal organisational structure. CBOs, whether they are formalised or not, often receive support from government agencies, non-governmental organisations, and international development partners to strengthen their capacity and impact.

Here are the most common categories of CBOs in the Coastal region:

- 1 **Microfinance and saving groups** (e.e., chamas, sacco...): these groups contribute to economic empowerment by providing financial services, promoting savings, and supporting entrepreneurship within the community;
- 2 **Community development CBOs:** these organisations play a vital role in addressing various dimensions of well-being, infrastructure development, and social cohesion at the local level, contributing to the overall improvement of community life;
- 3 **Self-help groups,** especially those focused on women and youth, are crucial for addressing specific issues such as gender-based violence (GBV), health prevention and education. They usually gather people from the same ethnicity group around a common interest or challenge related to their welfare;
- 4 **Religious groups** often serve as community anchors, providing spiritual guidance, fostering community cohesion, and sometimes engaging in social and charitable activities;
- 5 **Farmer cooperatives** are essential for promoting sustainable agriculture, improving the livelihoods of farmers, and enhancing the agricultural sector in the region.

The CBOs stated above can decide to run programs targeting women and advocating for their rights. They can provide skills training on income-generating activities (small-scale agriculture, handicrafts, or entrepreneurship), leadership development, and workshops on financial literacy. CBOs often run awareness campaigns.

This may involve reproductive health education, family planning services, and initiatives to improve maternal and child health. But more generally, as CBOs remain groups involved at the local/community level, they are very popular among women and allow them to gain power.

2. Value proposition

The general objective of the Women Social Entrepreneurship Institute (WSEI) founded by the French and Kenya Red-Cross is to support cohorts of 25 women informal entrepreneurs from Mombasa in their transition from informal “survival” entrepreneurship towards becoming business leaders in their communities. Its long-term vision is to sustain and create new jobs, strengthen and scale the women’s businesses and empower them and build the resilience of the women and their communities. It’s important to mention that the program has been implemented in a context where there is acceptance of women’s participation in economic activities at the household and community level.



2.1 Enhancing the growth and performance of the businesses

As stated earlier, the Kenyan market and more specifically the Coastal region market is favourable to informal micro and small businesses, especially in the blue economy, food and handicraft, celebrating the Swahili culture. However, women entrepreneurs still face disadvantages compared to men in terms of “human capital” especially when it comes to entrepreneurial skills, socio-emotional skills, digital literacy and understanding of business dynamics. Therefore a training program, adjusted to the busy schedules of women who are also for a majority of them caretakers allows them to develop such skills.

The training offered by the Women Social Entrepreneurship Institute was conducted in English and KiSwahili on a weekly basis in order to allow sustainable progress.

The curriculum included training modules on the formalisation of the businesses (legal registration, tax compliance, licences and permits acquisition) and the procurement and tendering processes. It also aimed at improving the businesses themselves starting by whether they cover a real customer need (Human Centred Design), while working on improving the quality of the products/services (Definition of the Value Proposition).

Training in marketing, social media, e-commerce and business plan creation also enabled the women entrepreneurs to expand the range, branding and distribution of their activities.



The weekly sessions of the WSEI take place in the local chapter of the Kenya Red Cross and in the new building of the I.O.Me in Mombasa.

Beyond these technical business skills, training on public speaking, mental wellness and individual support by entrepreneurship professionals were key to develop an entrepreneurial mindset within this first cohort of women entrepreneurs, including goal setting, self-esteem, and communication. Besides, confronting the entrepreneurs with real-life opportunities (ex: Market days, showcasing events, Pitching Competitions...) allowed them to anchor learnings, iterate and grow their clientele geographically and socially beyond their own community. Likewise, connecting women entrepreneurs with sector-specific experts and local Entrepreneur Support Organisation (ESOs) happened to be very helpful.

2.2 Improving financial management & access to capital

Kenya counts many opportunities for informal entrepreneurs to achieve money transfers, save money and access loans. However, strong high-performing businesses require irreproachable accounting (starting with the separation between personal and professional finances), growing profit that can be reinvested in the businesses and access to external funding in order to scale. The 8-month support program of the Women Social Entrepreneurship Institute included financial literacy training (book-keeping, costing/pricing) and tailor made tools (online and offline) implemented through experiential learning (both theory and practice).

A focus on saving and budgeting was key as many researchers studying the Kenyan context have proven that providing women with mobile saving accounts has substantial effect on savings rate, business investments –as it allows them to insulate funds from household demands, business performance and income of the women entrepreneurs. Allowing women to take control of their finances had a positive effect on their decision-making power. The Women Social Entrepreneurship Institute also provided seed-funding to the participating women entrepreneurs in order for them to acquire the necessary equipment and/or licences to reach the full potential of their businesses.

2.3 Towards a leadership role in the communities

The Women Social Entrepreneurship Institute also put a strong emphasis on growing what is called the “social capital” of women entrepreneurs. This element was achieved through building a close support network around the entrepreneurs, providing mindset shift and gender-specific content and encouraging leadership.

The curriculum also includes a series of training triggering a mindset shift towards social and/or environmental impact.



This has been particularly relevant for low-income women to gain the knowledge, boost confidence and therefore make appropriate business choices and take greater financial risks. The WSEI therefore encouraged peer-support and solidarity in learning, putting efforts into making the I.O.Me centre a “safe space” for women entrepreneurs.

As research shows that programs with some form of mentoring component achieved stronger impacts for women through facilitating network connections and information-sharing, the WSEI team matched each entrepreneur with a coach who is an experienced entrepreneur, a sectorial expert or a partner ESO.

Almost all coaches were based in the Coastal region and the matching has been done by the WSEI team after conducting a needs assessment with the entrepreneurs and interviewing the coaches.

The coaches agreed to allocate at least three hours a month, on a bi-monthly basis, and attended WSEI events. It was also part of the WSEI approach to create gender-specific content (for instance some sessions focused on Gender Based Violence, women rights and mental health).

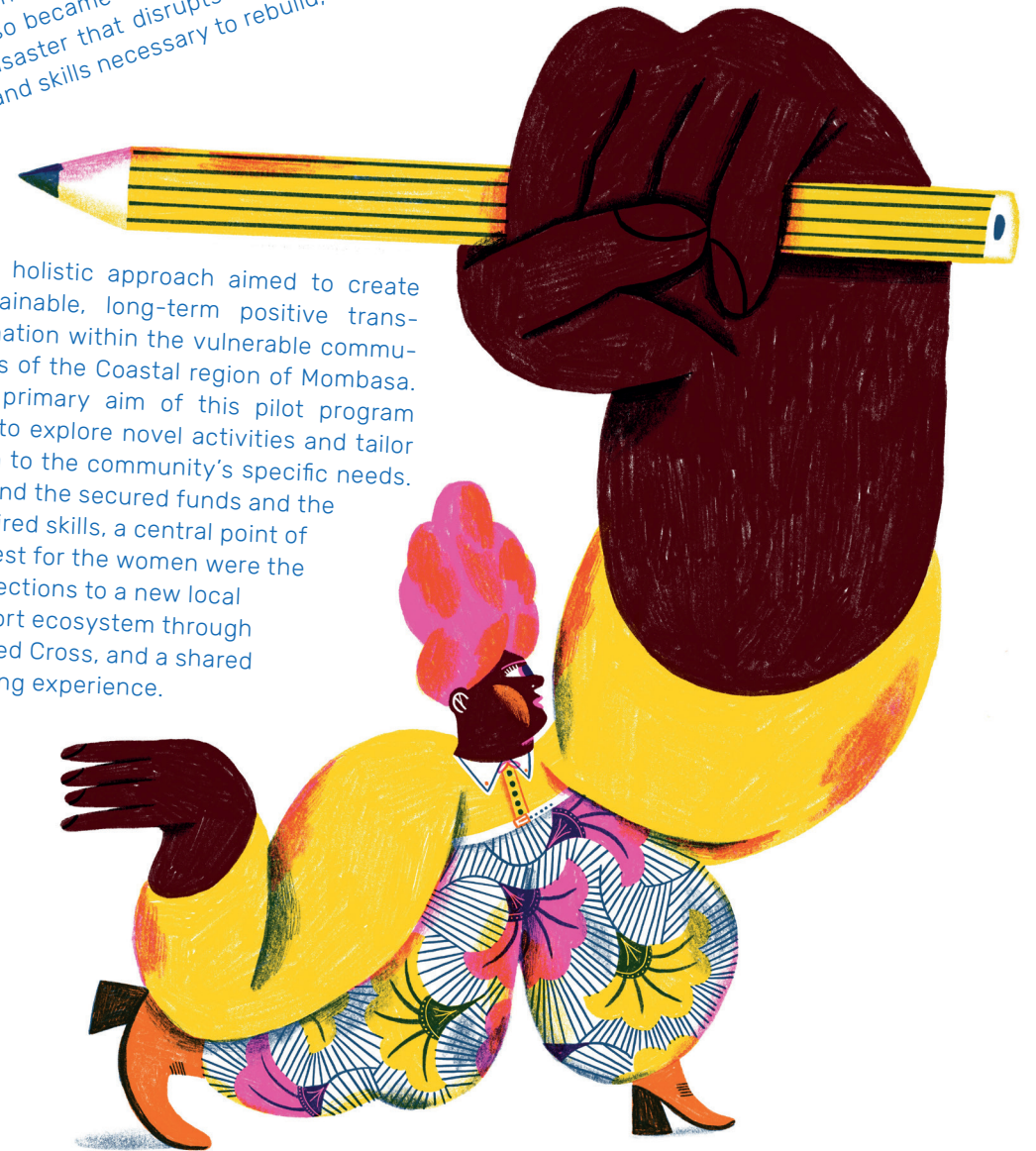
The curriculum also includes a series of training triggering a mindset shift towards social and/or environmental impact (focusing on inner purpose, social entrepreneurship, social impact storytelling and impact measurement). All of the above aimed at positioning women in leadership positions in their communities and encouraging them to empower other women and youth through teaching what they have learned, inspiring talks, vocational training and political commitment at the local level.

To conclude, developing the human, economic and social capital of informal women business owners enabled not only the growth of their businesses and job creation, but also allowed them to grow as resilient change leaders of their whole communities.

2.4 Shift the power

The overarching goal of the Women Social Entrepreneurship Institute is to enhance community resilience by reducing economic vulnerabilities. Women who completed the training and established their own businesses not only grew as business leaders but also became valuable resources within their communities. Moreover, in the event of a disaster that disrupts their businesses, these entrepreneurs possess the experience and skills necessary to rebuild, ensuring a quicker recovery.

This holistic approach aimed to create sustainable, long-term positive transformation within the vulnerable communities of the Coastal region of Mombasa. The primary aim of this pilot program was to explore novel activities and tailor them to the community's specific needs. Beyond the secured funds and the acquired skills, a central point of interest for the women were the connections to a new local support ecosystem through the Red Cross, and a shared learning experience.



3.

Women Social Entrepreneurship

Institute

A safe place dedicated to train women working in informal business, facilitating their empowerment and stimulating their financial autonomy.



3.1 Investing the local ecosystem

Designing the WSEI has been a journey, which started by capitalising on the expertise from the French Red-Cross and the 21 Social Accelerator and the KRCS. Furthermore, in order to match the very needs of the women from Mombasa, local actors have been integrated at every step of designing and implementing the program.

Before the program even started, a workshop was organised with local CSOs, ESOs and CBOs to improve the design and content of the program. To target women who were not already part of the entrepreneurship ecosystem, we had to innovate in the outreach process. So we involved these actors in the selection process of the participants and invited the women in their networks who matched the criteria to join our information session and to apply.

The network of the KRCS was also very instrumental in reaching out to the right CBOs and therefore identifying women from secluded communities.

In addition, the weekly training provided was conducted both by KRCS and FRC experts and local ESOs/experts which allowed the entrepreneurs to build strong connections with the local ecosystem and learn how to navigate it.

The coaches were identified among local senior entrepreneurs, Red-Cross life members and members of ESOs from Mombasa. We partnered with each other when it came to opportunities for entrepreneurs to showcase with each other - collaborating on market days, and contributing to each other's pitching competitions as jury members.

To conclude, the WSEI not only allowed the Red Cross to position itself in the entrepreneurship ecosystem of Mombasa but also encouraged a virtuous ecosystemic dynamic of cooperation between local supporters, contributing to positioning Mombasa as a growing hub for entrepreneurship

3.2 An inclusive selection process

The WSEI approach relies on creating a diverse community of peer-support where women are encouraged to support each other in their growth. The selection criteria are inclusive and exclude any requirement related to the education level, formalisation of the business and is 100% free; it is however focused on:

1. the level of advancement of the business (post-revenue);
2. the dedication of the business owner;
3. the ability to dedicate time and come in person to the Red-Cross once a week;
4. understanding of English;
5. diversity of sub-counties, ages and backgrounds.

The selection process in itself is also inclusive, as women are supported in the application when lacking digital skills. More than 50% of them had never joined any entrepreneurship training prior to the WSEI.

3.3 The first cohort of 25 women

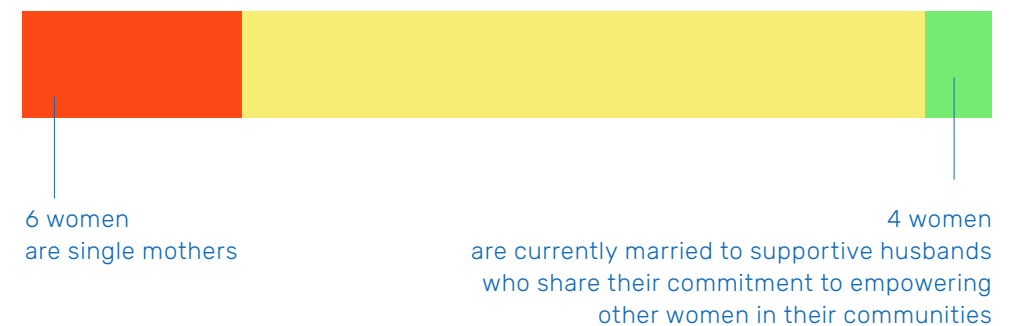
The main sectors of activity are farming, baking or catering, arts and craft, tailoring, and cloth-selling. Three women entrepreneurs developed circular economy projects, leveraging waste to create authentic African attires and fashion items. Several projects also revolve around coastal activities and coastal cultural heritage : tourism, blue economy (one is raising a fish farm, another is recycling fish waste and transforming them into chicken feeds). Others are working in logistics, psychology, beauty, cleaning industry and decorations.

Single mothers

A significant portion of these women, 11 in total, are single mothers who feel a deep sense of responsibility to support others facing similar challenges. Many of them became mothers at a young age, often due to circumstances that left them as the sole caretakers for their children, as the fathers are often absent, leaving these women to shoulder the responsibilities of both parenting and providing. Another group of these women, seven in total, are single individuals who prioritise achieving financial stability before embarking on married life. They are determined to stand firmly on their own feet. Only a few of these women are married, 4, and they have supportive husbands who share their commitment to empowering other women in their communities. 40% declared to be contributing to more than 50% of the household expenditures and 40% between 10 and 50%.



Overall composition of 25 women



Samira, a young self-made woman

20 years old, Likoni

Samira has co-created a brand of African attire and Ankara handbags using recycled “mkoma” leaves scattered in the streets of Mombasa. She is a very creative tailor and designer, passionate and self-driven in her work to produce quality items that promote the Coastal handicraft heritage among local populations and foreigners visiting the area.



Samira is a joyful person who contaminates anyone with her smile and once you’ve met her, very hard to forget. She was 19 years old when she joined the WSEI to develop her design & tailoring business and, despite being naturally easy-going and social, was facing challenges with public speaking. She is one of the entrepreneurs whose journey within the WSEI has been one of the most epic, as she decided to take control of her finances, review her pricing strategy and separate from a male partner taking a bit too much advantage of her aversion for maths to launch a business on her own. Samira recycles fabrics, banners and mkeka leaves out of use as material when most of the tailors in her area burn them.

Her leadership and personality are extremely useful to train teenage girls from her neighbourhood to tailoring skills. She only employs young housewives and empowers them to become business leaders. By the end of the program, when she made it to the Final Pitching Competition, her products as much as her dedication and passion charmed the jury. Samira secured a grant of 100 000 KES (560 euros) from CMA CGM that she will use to furnish and equip her brand new shop in the Likoni highway.

Faith, innovating in the blue economy

27 years old, Nyali

Faith recycles fish waste, mixing it up with coconut flakes and transforming it into animal feed pellets and fertiliser for farmers and pet owners from the Coastal region. Expert in marine biology and fisheries, Faith is passionate about finding innovating solutions to repurpose the waste and support farmers and fishermen.



As an expert in marine biology and fisheries, she could have chosen a more classic professional journey. But instead she decided to move to Mombasa and launch a business firm with partners and then, very recently on her own. Faith recycles fish waste, mixing it up with coconut flakes and transforming it into animal feed pellets - fish, chickens and pigs - and fertiliser for farmers and pet owners from the Coastal region. Now that she took charge of her book-keeping and settled down some financial projections, she was able to add numbers to her life goal and bring investors on board. As a single mother and woman business owner, she demonstrates determination and ambition and will not ask for a grant but for loans.

Not a novice in Pitching, Faith remains on top of the game each time and is currently in discussion with investors. She has big plans for herself and for the Coastal region of which she exploits the full potential while empowering fishermen with skills, smart coolers and additional revenue. Sensitive to gender equality, she also contracts communities of women producing the coconut mixture and aims at creating new jobs in the near future.

Halima, spicing up the market

33 years old, Mvita town

Halima cooks and sells ready-to-use marinades for cooking meat, very popular in the coastal region of Kenya. She developed her own brand that also includes blended spices. Halima started cooking for her family, then to her neighbours and the community members. She recently opened a shop and currently employs several housewives.



When Halima invites you to her shop, she has this power to make anyone feel at home: you'll get a full experience of the Coastal passion for good food, with a warm touch of Asian hospitality. She inspires trust as much as hunger when one sees her yummy display. Halima has entrepreneurship in her veins: she started cooking from home and her talent especially for marinades lead her friends to encourage her to sell them. She now manages two facilities in Mombasa town and owns a registered business that has been KEBS certified since March 2023. She exports her spice blends, marinades and sauces abroad.

Not only that, but she allows locals and foreigners alike to enjoy the Indian and Pakistani cuisine that is unique to the coastal region. Active on social media, she is very present at all the events organised in Mombasa and Nairobi. Halima is persistent, precise and knows how to build strong and sustainable connection : she has at heart to empower other women from Mombasa.

Dinah, a farmer breaking gender norms

34 years old, Kisauni

Dinah is a farmer who raises dairy cows, processes and sells milk and also rears chickens, sells eggs, animals waste as fertiliser and grows vegetables. She makes fresh juices and manufactures handmade baskets, using products from her farm. She relocated her activities from Kisumu to Mombasa recently and makes door-to-door deliveries with her pick-up.



Dinah catches interest with her deep but peaceful voice. She seemed to be naturally skilled with the mindset of an entrepreneur - even though a few months back she did not even identify as such. From raising cows and chicken to producing fresh milk and eggs, she saw potential in her land and started to grow vegetables and fruits. Soon after she started to sell hay and pakchong napier grass to cut costs of feed for her animals and to recycle animal dejections into fertiliser, making the circle whole. Thanks to a grant of 250 000 KES from CMA CGM,

Dinah is currently looking into the idea of starting making cheese and buying a goat. She also hopes to be back on her bike or pickup soon to open an ATM for milk delivery in her area, as if gender constraints were a memory from ancient times.

Mary, surviving cancer and empowering others

48 years old, Mvita town

Mary owns a salon where she and her employees provide a broad range of services: from hair-cutting, to doing make-up, manicure and pedicure and selling cosmetics. She mostly targets women and children. As a breast cancer survivor, she also dedicates herself to creating human-hair and synthetic wigs for cancer patients and provides on a regular basis some of her services for free.



Mary finds her inner purpose in her own story of surviving breast cancer and her willingness to support other women. As a beautician by profession, she uses beauty as a way to build-up confidence and regain self-love for cancer patients. In her salon in Tudor, she offers way more than hair-cutting, doing makeup, manicure and pedicure. She provides a comprehensive experience of wellness and free mental health support. She also dedicates herself to creating human-hair and synthetic wigs for cancer patients at an affordable price. Nonetheless she remains a skilled entrepreneur, carefully doing her book-keeping with the online tool provided by the WSEI, reducing cost of sales and diversifying sources of income as she plans to produce her own cosmetics. Mary is also a powerful public speaker, comfortable with her emotions and brilliant at boosting young people's confidence. Her honesty is disarming and her plans for the future are hard not to believe in. Therefore let's meet in a few months in her brand new saloon to be opened in the heart of Mombasa town.

Fatuma, celebrating the Swahili heritage

38 years old, Kizauni

Fatuma recycles coconut husks and transforms them into decorations and cooking gears like bowls and cooking sticks. She also creates wooden items and toys and is an experienced entrepreneur. Her goal is to repurpose the natural waste from the Coastal region and turn it into long-lasting items celebrating the beauty of the region and promoting it all over Kenya and beyond.



Mismanagement of solid waste is one of the major contributors of carbon in the atmosphere. Safina aims to help reduce carbon emissions by repurposing the natural waste from mnazi/madafus (coconut) husks scattered on the beaches of Mombasa and turns them into decorations, and cooking gears and sticks. She transforms locally available waste materials into aesthetic, quality, affordable and durable products. Each of them is unique and beautifully imperfect, celebrating the rich cultural handicraft heritage of the Coastal region of Kenya.

Her items are long-lasting and famous all over Kenya and beyond, as tourists are usually very keen on bringing such emblematic products back home. From her workshop in Bamburi, just outside up North of Mombasa, she patiently handmakes, engraves and customises each item according to the taste of the customer. She recently expanded her range of products with wooden toys showing her unique savoir-faire and reminding us of the world-know crafted Lamu boats. Safina Wood has the potential to expand across the Coastal region and enter new markets and Fatuma is looking for investors to support the mechanisation of her workshop.

3.5 The content of the programme

Building upon existing local organisations, the programme of the Women Social Entrepreneurship Institute has been designed organically by a consultant of the French Red Cross, who went to Mombasa from November 2022 to December 2023. Together with the Kenya Red Cross Society, she organised training sessions on a weekly basis at the Red Cross local chapter and over the course of 8 months. These training were provided by internal and external actors and aimed at reinforcing the human, economic and social capital of the women entrepreneurs.

1. Human capital

1. Enhanced growth & performance of business

Activity 1.1 Basics of Entrepreneurship

Business Model Canvas
Unique Value Proposition
Legal advice

Activity 1.2 Human Centred Design

HCD training in 3 steps: observe your beneficiaries, define your target customer and brainstorm on how to make your business cover a real need

Activity 1.3 Business Formalisation

Business registration
Tax compliance (KRA)
Procurements and tenders to supply organisations and companies

Activity 1.4 Digital Skills

Access to laptops and prototyping machines (3D printers, laser printers, engraving machines)
Individual support from volunteers

Activity 1.5 Digital Marketing

Customer Service
Digital Marketing & social media - 2 trainings
E-commerce - 2 trainings

Activity 1.6 Soft skills

Pitching & building a pitch deck - 3 trainings

Events

WSEI Market Day
Three Partners events showcasing products
Final WSEI Pitching Competition

2. Economic Capital

2. Improved financial management & access to capital

Activity 2.1 Financial literacy

Book-keeping - 3 trainings
Coasting & pricing - 2 trainings
Saving & budgeting
Completing Grant application templates

Activity 2.2 Investment readiness

Financial projection - 2 trainings
Business planning

Activity 2.3 Tailormade tools

Online and offline templates
book-keeping, costing, financial projection
Individual support

Activity 2.4 Connections to investors

Pitching in front of investors - 2 trainings

FUNDING

Seed-funding (60 000 KES/ entrepreneur)
Grants for the top 3 entrepreneurs of the final pitching competition;
total 500 000 KES

3. Social Capital

3. Women play a leadership role in the communities

Activity 3.1 Individual Coaching

Bi monthly coaching with a senior entrepreneur or expert

Activity 3.2 Mental Health and GBV sessions

Inspirational talks - 3 trainings
Mental Health and well-being
GBV discussions - 2 trainings

Activity 3.3 Social Impact & Leadership sessions

Golden Circle/ Inner purpose
Social Entrepreneurship
Impact Measurement

PEER SUPPORT

Access to a safe space at the I.O.Me Innovation Center
Encouraging a peer-support dynamic

4. Social impact measurement

This analysis is based on assessments conducted before February 2023 and after the WSEI program (October 2023). The “pre” assessment survey consisted in a need assessment conducted in partnership with Strathmore Small Business Development centre. And the “post” assessment included follow-up questions and an interview with the Head of Social Impact Assessment from the French Red-Cross. The 22 graduates participated in this assessment.

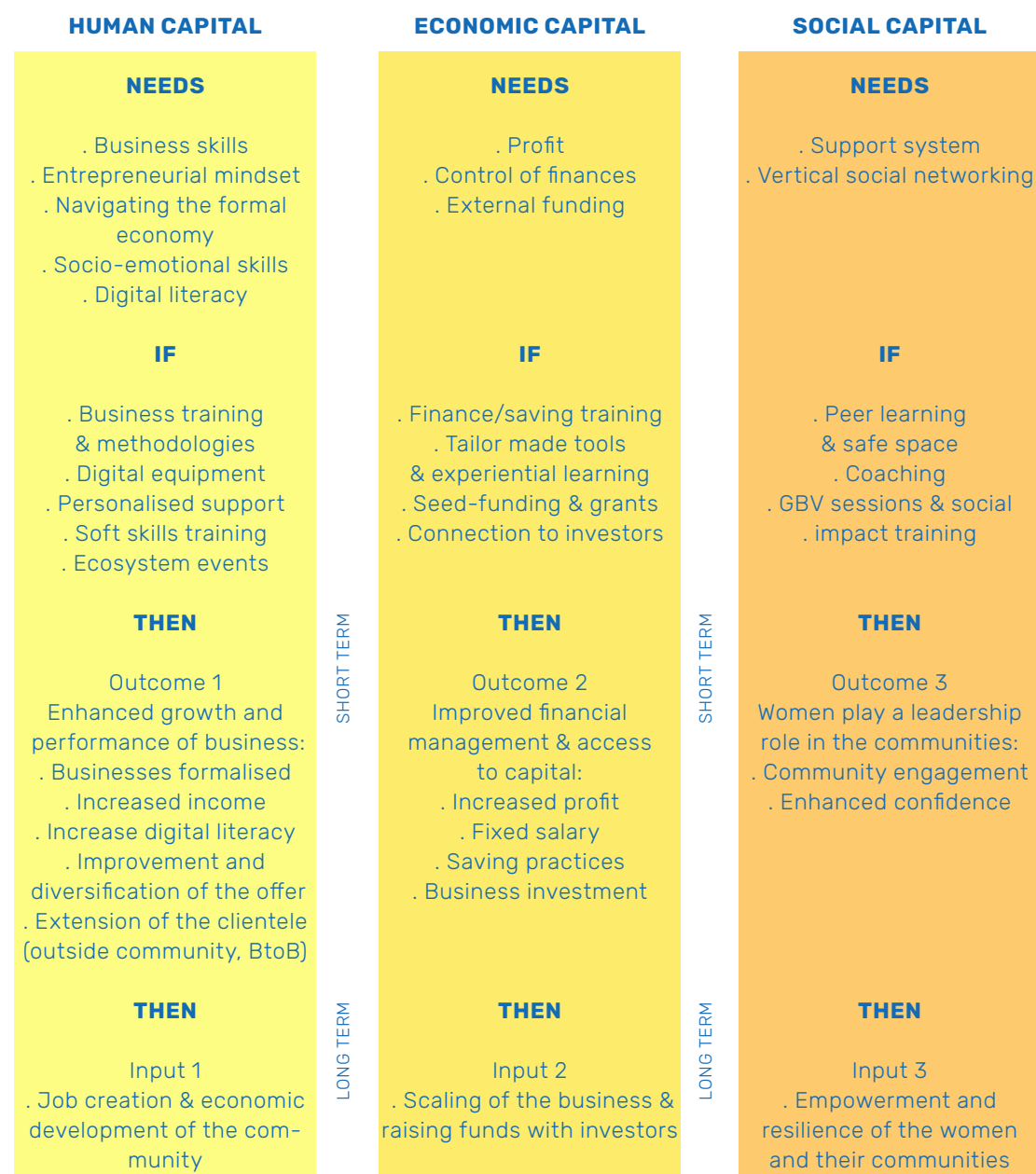


4. General indicators

Several indicators attest to the good performance of the program as 88% of the women entrepreneurs graduated from the WSEI program – 22 out of 25 – which lasted a total of 8 months, from February to September 2023. It’s important to also mention that 2/3 of the drop-outs were due to them accepting formal employment.

Besides, 100% of respondents are willing to join further actions from WSEI – training and events – over the next 3 months and 95% wish to mentor a woman of the second cohort.

General Objective | Women informal entrepreneurs from Mombasa transitioned to being business leaders in their communities.



4.1 Outcome 1

Human Capital

Enhanced growth & performance of business

Job creation & economic development of the community

The strategic goal of the WSEI program to contribute to the economic development of the community was achieved. Indeed, equipping these women with professional business skills not only bolstered their confidence but also transformed their approach to running successful businesses. Thanks to the professionalisation of business practices, women were able to make the most of their resources and reallocate them efficiently. A compelling testament to this optimization can be seen in the transformation of their workforce. A notable 38 additional positions were generated within women-owned businesses. At the program’s outset, there were merely 31 individuals employed, in addition to the 22 women who initiated the program. The program effectively doubled the employment rate; on average, one entrepreneur now supports approximately three employees.

The majority of these positions are permanent and materialised due to the growth of these businesses. These roles encompass a wide spectrum, with some directly linked to the production process while others play integral roles within the value chain. This range includes delivery personnel, raw material suppliers (such as coconut producers), and cleaning staff. Some of these outsourced providers offer their services on a part-time basis, further boosting the flexibility and adaptability of these businesses. This encouraging shift in employment not only underscores the substantial growth of these women-owned enterprises but also emphasises the broader positive impact these businesses have within their communities.

Increase of income

This goal was mainly achieved through doubling the income of these businesses, an increase from 69k KES (390 euros) at the program’s commencement to an average of 141k KES (800 euros) upon completion. It’s important to note that this average is based on the data from 12 women. Several of them couldn’t provide an initial revenue estimate due to inconsistent record-keeping practices. While the sample size may not be statistically significant, it does offer a promising glimpse into the program’s potential to foster revenue growth for women in business.

Improvement and diversification of the offer

Across the program, the strategic marketing efforts contributed to observed heightened sales and clients. First of all, the marketing sessions, encompassing elements such as pricing, costing, digital marketing, customer relationships, value proposition, human-centered design (HCD), graphic design, and high-quality photography, proved to be a revelation for most women. These sessions prompted profound reflection on their interactions with customers and how to refine their communication strategies for outreach and engagement. As a result, the number of clients increased: while almost half of the entrepreneurs had less than 20 monthly clients on average, 65% of them later reported having between 20 and 50 clients. 85% of respondents mentioned that WSEI allowed them to develop new sales channels (social media, market places...). Reasons for this change are mainly three fold. First of all, around half of the entrepreneurs declared they reviewed their pricing and/or adjusted some products/services due

to WSEI training and ¼ mentioned WSEI inspired them to create at least one new service. Secondly, entrepreneurs changed their advertising channels from their personal whatsapp accounts (72%) and door-to-door (56%), to Facebook accounts (85%), whatsapp business (55%) and Instagram (60%). The door to door advertising dropped to 40%. Last, women had the opportunity to connect with new people through networking events and explore untapped areas for business development. This exposure encouraged them to think beyond their immediate community and traditional practices. From now on, 60% of the entrepreneurs supply all over Mombasa and ¼ abroad, taking opportunities from the international network provided by the Red-Cross teams. Many of them also evolved from BtoC to BtoB, as 35% of the entrepreneurs now supply to organisations, 15% to companies and hotels/restaurants and 10% to institutions.

4.2 Outcome 2

Economic Capital

Improved financial management & access to capital

Scaling of the business & investment mindset

As their professionalism grows, 65% of the women developed business plan and started to act upon it, instead of asking for grants. Several entrepreneurs opened new branches (one new shop, two new production facilities) and four of them are in the process. 70% of the entrepreneurs planned to take a loan and 60% looked for Strategic Partnership to secure an investment in the following year to finance a solid development plan over the next two years. 60% felt « completely confident » in applying for a loan of minimum 300K KES (1700 euros) in the following year after the program. In addition, 85% feel confident asking support for their business in front of an investor and 80% in front of a professional audience. These numbers are all the more striking considering that only 1/4 of them feel confident asking for support to their family and relatives.

The program succeeded in partly bridging the gap "economic capital". After the program, only 30% of the women entrepreneurs felt they have unequal access to funding opportunities, compared to 70% before the program.

Increase of profit

A striking increase in business profitability largely contributed to fostering the growth of their enterprises. The average profit surged from 26.5k KES (150 euros) at the program's outset to an impressive 66.5k KES (375 euros) upon completion. It's noteworthy to precise this average is drawn from the experiences of 15 women because some participants couldn't provide initial profit estimates when the program commenced.

What sets this achievement apart is the coefficient of 2.5, signifying that the growth in profit outpaces the growth in revenue.

In other words, this program successfully equipped women with the tools and insights needed to make a clear distinction between personal and business finances, empowering them to make informed financial decisions.

Therefore, the program's impact on participants' profitability is striking, especially considering 16% of them were not profitable before joining the program only 52% were making a living out of it compared to 80% by the end of the program.

Book-keeping and financial practises

This profit increase primarily stems from improved bookkeeping practices and the separation of personal and professional finances. Several women candidly shared that, in the past, they unknowingly depleted their business's income and profits because they couldn't distinguish between personal and business finances. Some women also admitted to impulsive personal spending habits, which had previously siphoned resources away from business investments in stock and equipment. However, through the program, these women appreciated the importance of meticulously tracking business and personal expenses. 95% of the entrepreneurs declared having to have clear knowledge of their monthly revenue, profit and costs and doing the book-keeping themselves, 75% to have business finances in order and only 20% mentioned the need to get additional finance compared to 84% initially. Additionally, 100% of them declared to do book-keeping regularly, including 60% who do it on a daily or weekly basis.

This program enabled them to gain a firm grasp on managing their finances, organising their earnings and also establishing a salary structure. Most participants now allocate a separate personal salary while effectively managing all business-related expenses. By the end of the program 100% of entrepreneurs are separating personal and professional finances. By the end of the program, 75% of respondents have a bank account and among them 35% have two (one for personal and the other one for professional savings). This new financial practice also give them room ofr personal and professional saving practices. Moreover, a majority have recognized the significance of reinvesting in their businesses, as a means to expand their operations and enhance their revenue streams. 85% of the entrepreneurs declared reinvesting in their businesses (including 75% on a monthly basis).

4.3 Outcome 3

Social Capital

Women play a leadership role in the communities

Empowerment and resilience of the women and their communities

The program contributed to empower the entrepreneurs as women and therefore as leaders in their communities. As they grew more self-assured in their entrepreneurial journey, they found themselves more inclined to share their knowledge and experiences with others, a testament to their growing confidence. Over the course of the program, these leaders have reached out to over 300 individuals, primarily women, to share their business insights, mentor local entrepreneurs, and provide training in a diverse range of practical skills, including bakery, cleaning, stitching, and digital competencies. Their contributions extend beyond individual coaching, as they've also become inspirational speakers in various settings (35% of them consider women groups to be part of their support network), from religious venues, saving groups - chammas, saccos - and schools to community gatherings. This outcome underlines the far-reaching and substantial impact of the program on both individual entrepreneurs and their communities.

Stronger support system

Women greatly appreciated the support system created via the program. They viewed external experts in the program, as valuable contacts who imparted specialised knowledge essential for building their businesses. Equally important was the ability of the instructors to convey complex ideas in an accessible manner, levelling the playing field and em-

powering the women to reach new heights. Entrepreneurs more specifically enjoyed the counselling sessions, particularly those focused on stress management. One poignant testimony highlighted how one woman ceased using violence as a means of discipline for her baby after these sessions, choosing instead to engage in explanations and understanding. Women considered essential such counselling to learn about emotional intelligence and relaxation. The rate of participants stating they still feel a need for better self-confidence / assertiveness was divided in two by the end of the program. The fear of failure dropped from 63% to 40%. They also recognized the importance of incorporating an emphasis on accepting failures, recognizing the importance of resilience.

Complementary to external support person, many fellow program participants cherished the sense of community and the bonds of friendship formed throughout the program. Interestingly, when women reflect on their favourite moments during the program, they often fondly recall the discussions on Gender-Based Violence. These sessions provided a safe space for women to share their life stories and vulnerabilities, fostering a sense of bonding. This peer environment represented a support system from which women can draw experience and learning. However, the diversity of the women profile and background received a bit of criticism due to perceived disparities in experience (some entrepreneurs had 20 years of experience) and learning capacities among entrepreneurs.

Community engagement

Filled with newfound confidence in their entrepreneurial abilities and growing leadership skills, these women reported feeling on a mission to give back to their communities, driven by a sense of gratitude for the assistance they received from the program, experts and various organisations. They viewed it as a way to repay the kindness they experienced and to contribute to society's betterment. It's worth noting that a portion of these women, 11 in total, are single mothers who feel a deep sense of responsibility to support others facing similar challenges. Many of them became mothers at a young age, often due to circumstances that left them as the sole caretakers for their children, as the fathers are often absent, leaving these women to shoulder the responsibilities of both parenting and providing. Another group of these women, seven in total, are single individuals who prioritise achieving financial stability before embarking on married life. They are determined to stand firmly on their own feet. Only a few of these women are married, 4, and they have supportive husbands who share their commitment to empowering other women in their communities.



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M. Philippe Da Costa, President of the French Red Cross, visits the Women Social Entrepreneurship Institute in September 2023 during the final ceremony.

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REPORT

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