

Women Seize Business Opportunities to Reach New Heights



With her mentor beside her, Delia (left) beams with pride. TechnoServe has found that pairing women advisors with women entrepreneurs results in higher revenue growth.

TANZANIA



In Tanzania — and across the African continent — women like Delia often face cultural and social barriers that keep them from realizing their dreams.

Watching from the sidelines of her husband Janky's cocoa farm, Delia had little chance to show her potential.

Like many women in her community, she shouldered all of her family's childcare and household duties. Despite her full-time work at home, Delia still sought out

TechnoServe's Tanzania cocoa program — designed to strengthen the local economy and create opportunities in the burgeoning cocoa sector — is dramatically improving the lives of *women and men*.

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IN FOCUS

Overcoming Inexperience

At 19, Mariam Sanga was the youngest participant in TechnoServe's household effectiveness trainings, which jointly trained women and men from cocoa-farming households in financial literacy and savings, and explored traditional gender roles.

The training provided her with a strong foundation in business and finance, which prepared her to compete in the Business Idea Competition. Mariam was one of the top winners, and earned \$450 to put towards her cocoa seedling business. She invested half of the earnings towards launching the nursery and saved the other half in a mobile money savings platform, which also allows her to access small loans to grow her business even more.

"My grandma is so proud because my businesses have allowed me to purchase solar energy for our homes. People around here were not expecting a young lady like myself to start a business, but I am showing them it is possible," Mariam said with pride.



Mariam displays the first crop of cocoa seedlings she was able to cultivate and sell after winning TechnoServe's Business Idea Competition.

Women Maize Farmers are Engines of Change

INDIA



TechnoServe has found that even in places where women have few opportunities, a woman can still raise her family's living standard and inject new life into her local economy — if she is given the right tools.

Just look at Karuna Devi, a maize farmer in Bihar, India. In this region, smallholder farmers, like Karuna, produce and sell most of the available maize.

"I could not get the right price for my maize," said Karuna. "I depended on the village collection agent and had no choice but to agree to whatever price he set."

While most smallholder farmers in Bihar view maize as a cash crop and sell nearly 90 percent of their yields, few have access to large markets. They must depend on an unorganized network of middlemen to earn a living. The result: a significantly reduced final price for their labor.

TechnoServe is helping female smallholder farmers in Bihar lift themselves out of poverty through women-led producer organizations. The program provides technical assistance to producer groups with the aim of empowering rural women and improving their communities.

TechnoServe is offering women farmers a strong, robust marketing channel, weaning them away from the traditional middlemen, and bringing them to formal regulated markets with better prices for their produce.

We're helping women farmers adopt a market-led business model to eliminate middlemen and ensure higher prices through an electronic platform that allows



Women discussing business at their WPO meeting in Bihar, India.

farmers to see the actual weight of their maize for sale.

"Ever since I started selling my maize this way, I have been able to fetch the right and higher price because I get the going maize rates on my mobile phone every day," Karuna said with confidence. "Best of all, money from the sale is transferred into my bank account in days."

Transforming Trash into Business Success

EL SALVADOR



Diana Ramirez de Majia and her family had a great idea: sell beautiful new drinking glasses and other household items made from recycled glass.

"We wanted to get ahead as a family and to create job opportunities for unemployed young people in our part of El Salvador," Diana explained.

Helping young people find economic opportunities is one of the most important challenges facing Latin America's economies and governments. Since businesses with five employees or fewer

generate 60 percent of the region's jobs, the creation of vibrant, growing small businesses is an important part of the solution.

That was TechnoServe's thinking when we launched the Crece Tu Empresa (Build Your Business) program — with the support of the Citi Foundation — to help young entrepreneurs like Diana grow their new businesses and create opportunities for their peers.

Through the Crece program, Diana learned necessary business skills, such as defining management roles, practical business planning, and unifying sales, marketing, and distribution strategies — along

with how to harness the power of social media.

After participating in the program, the family business began to thrive. Before long, sales were humming, they hired new employees, and attracted new customers.

"We thank TechnoServe and Citi Foundation," Diana said, "for all the support they gave us, all the ways they helped us strengthen our business."

Women Entrepreneurs Grow Their Savings through Mobile Technology



In Tanzania, the Exxon-Mobil Foundation and TechnoServe have partnered to implement the Business

Women Connect program (BWC) with the goal of increasing economic opportunity for women running micro and small enterprises. BWC has already helped more than 6,000 businesswomen across Tanzania to improve their business outcomes by training them in business skills and secure mobile saving products.

Judith Herman Muhoja participated in the program. She sells sardines along the shore of Lake Victoria.

Before taking part in BWC, she managed her finances like many businesswomen do in her community, she used a kibubu, a small money box, to save and manage her earnings. “My husband knew where my kibubu was kept,” she told us. “He sometimes took my savings...one day I lost a very big deal because I had no money for transporting bags of sardines to a new customer. I went to check money from my kibubu and nothing was left.”

Judith now applies the savings training she learned to her business and is able to save securely through

her mobile savings platform — she is saving at least TZS 38,000 or \$17 per week and re-invests her savings into her business. She plans to expand her business and eventually build a new family home.



Mobile money solutions help women entrepreneurs access secure financial services.

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opportunities to add to the family income. She produced and sold maandazi, a local snack similar to donuts, but her enterprise was barely profitable.

Supporting women to generate and control income by accessing more profitable parts of the local economy is essential to growth. In fact, evidence shows that women invest a higher portion of their income back into their children, families, and communities.

Still, Delia’s story is played out in countless families throughout Tanzania. In cocoa-farming households, men are more likely to own the cocoa trees, handle earned income, and perform the most lucrative technical work (like pruning and seedling production).

But in 2017, prospects for both Delia and her husband dramatically improved. That’s when they participated in TechnoServe’s household effectiveness training, a targeted initiative to bolster women’s income-

earning opportunities throughout the cocoa value chain.

“In training we learned best practices for planting, pruning, harvesting, and budgeting for school fees and food — together,” emphasized Janky.

The couple also attended training that explored traditional gender roles and the benefits of sharing responsibilities within the family business and at home. In Janky’s words, “We learned a lot about how to cooperate with one another.”

In the 12 training sessions, Delia soaked up key principles on business and household record keeping, calculating profitability, and business planning.

The sessions gave Delia the opportunity to learn and discuss these

concepts not only with other women in her community, but also with Janky, who often joined Delia or attended makeup sessions when they could not go together.

INVESTING IN WOMEN HAS A POWERFUL IMPACT

With her new business knowledge, and Janky’s full support, Delia applied for the next phase of TechnoServe’s program: the Business Idea Competition — where she presented her business idea of grinding cocoa powder from a portion of the cocoa produced on their farm. She won a top prize worth 1 million Tanzanian shillings or \$450 to put towards the launch of her new cocoa grinding business.

Before their training, Janky controlled the family farm and finances. But now they share the profits.

“My husband is supporting me so much,” Delia beams, “even in fetching water.”

Cultivating Mushrooms — and Women Entrepreneurs!



Wadzanai dreamed for years of being an entrepreneur and developed a practical idea: to produce high-quality domestic mushrooms, which could easily compete with imports.

But as a woman in Zimbabwe, Wadzanai faced many hurdles. She lacked the business skills and capital she needed to launch her enterprise. Knowing she'd face major gender bias each step of the way, coupled with the added responsibility of being the single head of her household, the challenges seemed insurmountable, and the risk too great.

But TechnoServe brought Wadzanai's entrepreneurial hopes back to vibrant life.

Through Agro Initiative Zimbabwe (AIZ), TechnoServe partnered with



WADZANAI

Wadzanai, and women just like her, to overcome barriers by building inclusive, women-led agribusinesses that in turn create inclusive supply chains of smallholder farmers.

Through this initiative, Wadzanai received business training and seed capital that enabled her to start her business, Pungwe Mushroom. TechnoServe made sure that at least 40 percent of the businesses and smallholder farms we helped through AIZ were run by women. And we provided gender training that, since 2015, has touched the lives of 64,000 smallholder farmers and 50 agribusinesses.

Today, Pungwe Mushroom works with 76 farmers, and over 40 percent of these new mushroom cultivators are women. With an eye to the future, Wadzanai aims to improve her products and expand her markets. She is also looking to provide gender training to help other women realize their own potential in business — and beyond.

#SheFightsPoverty

Celebrate and Empower Women

Women play a central role in the economy, but they continue to face gender-based barriers that hold back their economic potential.

Many of our programs help women to lift themselves out of poverty by building their production capacity, developing business networks, and growing gender-inclusive value chains.

And there is still a lot more to do!

Here is what YOU can do to make a difference:

- ✓ Donate. Send us a check, call to make a pledge (202.650.5717), or donate online at shefightspoverty.com
- ✓ Visit our campaign website: shefightspoverty.com

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