



## CASE STUDIES

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of innovative  
ways to empower  
african women

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GRAÇA MACHEL TRUST



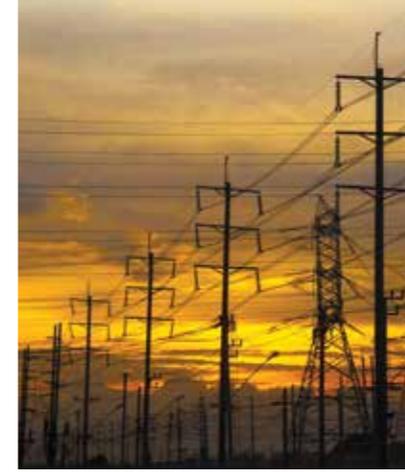
# CASE STUDIES

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of innovative ways to empower african women

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## 01\_ Finance

Young Women in Business Network Co-operative Financial Institution	<b>08</b>
Enat Bank	<b>10</b>
Kenya Women Microfinance Bank Limited (KWFT)	<b>12</b>



## 02\_ Technology

FarmDrive Credit Scoring Model	<b>16</b>
Shule Direct	<b>18</b>



## 03\_ Agriculture

African Food Basket	<b>22</b>
Poultry Franchise Model for Women	<b>24</b>
Victus Global Capital Ltd.	<b>26</b>
AWARD_African women in agricultural research and development	<b>28</b>



## 04\_ Energy

EmPowered FinTech API/Service	<b>38</b>
Solar Sister Social Entrepreneurs	<b>40</b>



## 05\_ Leadership and training

She Leads Africa Accelerator	<b>46</b>
Women Creating Wealth	<b>48</b>
NSE Leadership & Diversity Dialogue Series	<b>50</b>
Women Political Academy	<b>52</b>



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**01\_**  
Finance

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## 01\_ Finance



# Young Women in Business Network *Co-operative Financial Institution*

**Creators** *Young Women in Business Network*

**Sector** *Finance*

**Country** *South Africa*

Based in South Africa, the Young Women's Business Network (YWBN) is a broad-based women's empowerment company, owned, controlled and managed by women who are dedicated to the economic empowerment of women. Established in 2009 by Nthabeleng Likotsi as a savings club or stokvel, YWBN has grown to become a business network with over 450 members and over R6.1M in savings.

The network aims to uplift and contribute to the true empowerment of women in South Africa by connecting them with key delivery partners in business networks that benefit women-owned enterprises. YWBN further seeks to enable and assist women professionals, entrepreneurs and renowned business people in transforming their communities by improving their access to financial services.

In 2014, the network set up a Cooperative Financial Institution - an institution that is wholly owned by its members and one that constantly encourages savings to provide responsible credit, and other services to its members at a fair rate. This was made possible by legislation introduced by the Reserve Bank of South Africa in 2007 (See Cooperative Bank

Act, 2007), which has led to the establishment of the first ever Women's Cooperative Financial Institution in South Africa.

The goal of the YWBN CFI is to have at least 60% black women ownership as majority stakeholders. Having started with equity capital of R2 million generated from 200 members, in April this year, YWBN began issuing loans to its members up to R100,000 which have since increased to R300,000 as its equity base has grown. By using the CFI structure, members have access to short-term loans of either six or 12 months at an interest rate of 5% and 2,5% respectively.

In order to have greater flexibility in how it manages its finances, takes deposits and engages with state-owned entities, YWBN is currently investigating how to become a Mutual Bank, which would also be regulated by and registered with the Reserve Bank of South Africa.

## 01\_ Finance

Enat *Bank*

**Creators** *Eleven Ethiopian Women*

**Sector** *Finance*

**Country** *Ethiopia*

Enat Bank was initiated by eleven influential Ethiopian women who had a vision of creating a fully-fledged commercial bank with a special focus on the needs of women. Started operation in March 2013 with paid-up capital of US\$12.4 Million, women owned 63.4% of the bank, and hold many of the major leadership positions. As of June 2017, Enat Bank had a total of 34 branches across the country and has been lauded for serving the 'missing middle' which is largely made up of enterprises that are too big to be supported by microfinance institutions alone, but cannot access capital from traditional sources. The bank also hires and mentors bright young women who continually research best practices on making financial products and services accessible on a progressive and incremental basis.

In keeping with its mission, Enat has developed a number of products and services that are responsive to the challenges women often face in obtaining loans. Enat's "Collateral Saving Account" provides loans to assist women to grow or start new businesses. The account is available for individuals or organisations to deposit specific amounts of money that are blocked for a period of time, during which the bank uses the money as a guarantee for women entrepreneurs. Furthermore, the bank provides these loans without requiring collateral - thus addressing a major problem that has traditionally prevented women entrepreneurs from receiving bank loans. The Collateral Saving Account garnered a lot of attention when it was first introduced with high-profile deposits from private and public sector leaders in the country. More than 604 women-owned businesses have benefited from Women Business Finance Solutions and the non-Collateral Loan Guarantee Fund Scheme.

Enat has carried out its mandate to build capacity for women-owned SME's by partnering with some development organizations and advisory firms to roll out initiatives. Enat Bank and UNDP Entrepreneurship Development Centre forged a partnership to train

staff, develop entrepreneurship skills of targeted women and link the Bank's products and services to the Special Collateral Risk Fund Scheme. The main objective of the partnership was to enhance the entrepreneurial ability of women who are potentially eligible for loans and can payback their debts without fail. In 2015, the bank partnered with the Department for International Development and Eminence Social Entrepreneurs to design a financial literacy enhancement programme. The program has been conducted in all 34 branches more than 6876 women were trained.

## 01\_ Finance



## Kenya Women Microfinance *Bank* *Limited (KWFT)*

In 1981, a group of professional women set out to establish an institution committed to address the financial and non-financial needs of the women in Kenya. Kenya's Women's Finance Trust (KWFT) was then founded with the vision of creating a bank for and by women. A year later, the group established a microfinance institution aimed at providing financial services to women entrepreneurs enabling them to improve their economic status and livelihoods. In 2008, KWFT became a subsidiary of Kenya Women Holding (KWH) and rose to be one of the most successful microfinance institutions with the largest network in the country. Three years ago, the institution evolved into Kenya Women Microfinance Bank Limited (KWFT), offering fully fledged banking services as it initially set out to achieve.

KWFT has over 800,000 clients and 2500 staff members spread across Kenya. The bank has also invested in a vast branch network with over 245 network offices spread across 45 of the 47 counties in Kenya.

**Creators** Kenya's Women's Finance Trust (KWFT)

**Sector** Banking

**Country** Kenya

Thus, ensuring that KWFT has deep penetration in remote, rural and peri-urban areas. The bank also gave an opportunity to over 60,000 women members to own 25% of the company and 52,000 of these coming from rural areas. In line, with upholding the dignity of women, the bank established a state of the art 'Mothers Room' in all its banking halls; a facility open to nursing and expectant mothers. This is a modern, special room where, mothers can breastfeed their children; comfortably use the provided modern baby changing station, and a washroom to facilitate good sanitation and hygiene. The facilities also have educational information on maternal care.

The institution has been recognized for its innovative products which seek to empower women in a holistic manner. KWFT products include, but are not limited to:

- housing loans designed for low-income families
- educational loans for clients
- water and renewable energy solutions for cooking and lighting
- business and agricultural loans to help them improve their economic status and curb rural urban migration.

Lack of hard collateral has been a great challenge to the women, hence KWFT encourages group leading, where women take up loans and co-guarantee each other. This grants low income earners equal chances of accessing credit which help them improve their economic status.

In 2013, KWTF set up an insurance subsidiary, KWFT Insurance Agency Limited. which provides solutions as a value add to its clients in line with the bank's vision of being a 'Women Financial Solutions Provider with a Difference'. The agency provides real-time insurance covers that include motor vehicle, health, livestock and business insurance among others. The institution has also, through its impressive performance, managed to attract three Strategic Investors namely Norwegian Microfinance Initiative (NMI), Frontier Fund and Fund II and Rural Impulse Fund II to inject capital of Kshs 1.37 billion by acquiring a 21.7% stake. KWTF notable accolades include, Overall Best Micro-Finance Bank - 1st Position, Best Microfinance Bank in Agriculture and Livestock Financing - 1st Position and Best Microfinance Bank in Product Innovation - 1st Runners Up.



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**02\_**  
Technology

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## 02\_ Technology



# FarmDrive Credit Scoring Model

**Creators** *Farm Drive*

**Sector** *FinTech*

**Country** *Kenya*

Rita Kimani and Peris Bosire grew up in rural smallholder farming communities in western Kenya. They watched their families battle day-to-day challenges such as poor yields and post-harvest losses. It was hard work, and many of their troubles could have been eased through quality farming inputs and modern equipment. However, financial institutions were not willing to provide capital to smallholder farmers and prioritised established commercial farmers with credit histories and collateral.

The pair, who met while studying computer science in university, resolved to use their personal and academic experiences to bridge the gap between smallholder farmers and financial institutions. In 2014 after graduating from university, Rita and Peris founded

FarmDrive. The startup has developed an innovative alternative credit-scoring model that can be used by financial service providers, such as banks, to assess the creditworthiness of farmers and ultimately allow more smallholders to access financing, while still protecting banks from defaults.

Through FarmDrive, farmers can apply, receive and repay their loans using their mobile phones. Its interface is available on simple feature phones through SMS. Farmers can keep track of their revenues and expenses on the platform, and also enter information about their farming practices. The platform combines factors such as the rainfall and fertility of the farm's location, with the information farmers provide directly, to determine the ability of the farmer to pay back a loan.

Other data-driven inputs such as the farmer's social interaction and literacy (based on their SMS interaction), also enable FarmDrive to better understand the skills level of the applicant. FarmDrive's technology instantly connects with various know-your-customer (KYC) databases, including those belonging to mobile network

operators and government entities. Farmers can also share their location, the types of crops they cultivate, and any financial history. Once a farmer's risk profile has been determined, loans are distributed through and repaid via mobile money.

The founders believe that farmers don't get loans because banks are underutilizing readily available tools which could help assess risk. For example, KYC information exists in government databases, hence FarmDrive brings together all this information and leverages their technology to evaluate and analyse the data. This has placed the company in a position to target financial services providers interested in lending to smallholder farmers. As of 2015, the company had over 3,000 farmers registered on its system and \$150,000 USD loaned to the farmers. FarmDrive's recent partnership with Safaricom in Kenya is set to exponentially grown its network of smallholder farmers over the coming months.

## 02\_ Technology



### Shule *Direct*

**Creators** *Faraja Nyalandu*

**Sector** *EduTech*

**Country** *Tanzania*

In Tanzania, educational opportunities such as access to school materials, unfortunately, still remains a privilege for only a few. Quite often, secondary students continue to face numerous challenges that hinder them from achieving the best in their final secondary school education. One lady sought to change the narrative and ensure that these students would receive the best in their learning experiences.

Founded by Tanzanian entrepreneur, Faraja Nyalandu, Shule Direct is a social enterprise and an online platform that provides digital educational learning content for both students and teachers in Tanzanian secondary schools. The not-for-profit organisation works with the best students and teachers

in the country by leveraging technology to create educational opportunities that include digitized notes, tutorials, quizzes, podcasts and videos. Students on the platform are also given a chance to engage in discussions with other students, thus encouraging the sharing of ideas and better understanding of topics amongst students.

In particular, Shule Direct has made it easier for young girls to access learning materials and ensure that learning does not stop within school walls. According to research conducted in 2010 in Tanzania, it was noted that secondary school female students were faced with other obstacles such as having to attend to numerous chores after school, which would frequently hinder their learning process. Shule Direct was designed with such key issues in mind and has worked to ensure that students receive the best quality of education and can learn at their own convenience.

With over 200,000 online registered students, Shule Direct launched Makini SMS, another digitalized learning platform that gives its learners access to questions within the Tanzanian secondary school

syllabus. Not only has this provided a more flexible way for learning to take place, but it has gone on to ensure that the students' learning process is tied to their local content. Through this, young Tanzanian students gain an even larger access to knowledge of what's within their syllabus while developing a wider perspective on key issues in the country. Further, with the launch of its Shule Direct App on Google Play Store, students continue to perform better in their course work seeing that they now have even greater access to education opportunities.

Of great concern, however, was the recent announcement passed by the Tanzanian President denying young girls who fall pregnant an opportunity to resume their studies. Faraja is confident that, despite the announcement, young girls in Tanzania shall still continue to gain access to education opportunities through the various platforms Shule Direct offers. This is a great reminder that with platforms such as Shule Direct, no barrier can hinder the learning process of young, determined students.



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**03\_**  
Agriculture

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## 03\_ Agriculture

Food *Basket*

**Creators** *African Women in Agribusiness Network*

**Sector** *Agriculture*

**Country** *Malawi and Zambia*

The African Food Basket was launched in 2015 by the Graça Machel Trust, as one of the pilot programmes of the African Women in AgriBusiness Network (AWAB) which was founded by the Trust. The aim of the Network is to propel women's agricultural activities beyond subsistence farming and into viable agribusinesses.

The Food Basket Programme offers an innovative, sustainable and home-grown solution to resolve a number of agribusiness challenges, particularly, one of Africa's most pressing issues- quality seed production. The programme will be rolled out in three phases. The pre-production phase to provide inputs and produce the development of sustainable seed; the production phase which focuses on mechanization; and the post-production phase that addresses marketing and access to markets.

With funding support from Vuna, a subsidiary of AdamSmith International which is funded by Department for International Development (DfiD), the Trust is currently undertaking pilots in Malawi and Zambia. Vuna's aim is to pilot projects which assist farmers in East and Southern Africa to battle

the impacts of climate change and to transform the agriculture sector. Consequently, this will empower small-holder farmers to improve their livelihoods by positioning them in legume and seed production using climate smart and resilient legumes. Since it began the project has been able to reach 22 women owned seed companies and ensured that 2,200 small holder farmers have been granted easy access to quality seeds.

In the near future, AWAB plans to expand the Food Basket Programme to three additional countries in the SADC region. With a target to produce over 10,000 metric tonnes of legume seeds, identify 50,000 grain producers in 5 countries, develop 50 women-owned and sustainable seed companies, and mechanise and train 5,050 women in agribusiness ventures, the project will eventually make an impact in tackling food security needs in the SADC region.

## 03\_ Agriculture



# Poultry Franchise *Model for Women*

**Creators** *AKM Glitters Company and Akiba Bank*

**Sector** *Agriculture/Poultry Farming*

**Country** *Tanzania*

Following a long career in the United Nations, Elizabeth Swai left her position and decided to concentrate on poultry farming. The AKM Glitters Company was founded in 2007 after Elizabeth managed to self-fund the purchase of 250 chickens from her retirement package. The company initially specialized in poultry breeding, de-beaking and hatching of day-old chicks, but has since ventured into the provision of feed, veterinary extensions services, importation of chicken vaccines, medicines, veterinary care, fumigation, vaccination and hatchery.

Through her current franchise business model, Elizabeth Swai seeks to raise awareness of the existing franchise opportunities in poultry farming. AKM Glitters engages with women who are willing to invest US\$1000 through a partnership with AKIBA Bank. The amount serves as security for the women while giving the franchise owners access to working capital. AKM Glitters trains the women on business development and credit facility management after which they then receive their first supplies of products that are offered to them by the company and given on credit.

Although such loans are normally short-term and with an overdraft facility, AKM Glitters Company has been able to work with AKIBA to appraise the requests. The Company commits to pay the bank through buy-bank schemes that are negotiated with their own 480 franchisees that are spread across more than 25 regions in Tanzania. As a result of this approach, AKM Glitters has been able to contract with more than half a million households in just over four years and has pledged to buy-back all their chickens and sell them onto their supermarkets and restaurants. Furthermore, the company has been able to partner with over 30,000 small scale farmers and who are organized in 500 groups. The company currently seeks to develop a nutrition and health program to be able to sell to hospitals, schools and industries.

AKM Glitters is championing this franchise model to offer underprivileged women access to financial and technical expertise to enable them to generate income through poultry farming while also offering jobs to unemployed youth. It is her belief that farmers who take part in poultry trade are able to raise their living standards and contribute to ending the food crisis in Africa and globally.

## 03\_ Agriculture



# Victus Global *Capital Ltd.*

**Creators** *Victus Global Ltd.*

**Sector** *Agriculture and Finance*

**Country** *Pan-African*

The vision for the Victus Global Group of companies is to transform agriculture and empower women in Africa through investment, capacity building and increased intra-Africa and international trade. This is achieved through the work of Victus Global Ltd and Victus Global Capital Ltd.

Victus Global Ltd is a food security consultancy, which was founded by Bo Masole in 2012, specialising in the development and mentoring of food manufacturers and primary producers in Africa with the goal of becoming globally competitive and selling products locally, regionally and in the European and UK markets.

Victus Global Capital Ltd, which was co-founded by Zee de Gersigny and Bo Masole in 2016, is an FCA regulated entity that is focused on creating social change through the development of gender lens investment vehicles for institutional investors. VGC is in the process of building its initial US\$50m fund with the stated objective of assisting women-led and/or women-focused agri-businesses in Africa. The company is currently working on a pipeline of projects and aims to make individual investments of between US\$250,000 and US\$10m.

VGC was established by African women to facilitate the financial and social betterment of women across their home continent. Together, it's two founders who have more than 30 years' expertise in targeted investment and food technology. Partnering them in this venture is African asset management specialist Altree Capital, whose CEO, Jenni Chamberlain, has been placed repeatedly in the Africa AM Power 50 list of influential industry figures.

The VGC initiative aims to address the missing middle in African agriculture and pursue systemic gender-based social change through the practice of Gender Lens Investing. It is believed that this is an increasingly salient trend in global investment. Gender Lens Investing focuses on funding women-owned businesses, companies with a track-record of employing women, and businesses that can be shown to have improved the lives of women through their products and services.

**award\_** African Women in Agricultural Research and Development

## Afua Atuobi-Yeboah *2015 AWARD Fellow*

**Position** *Project Supervisor*

**Institution** *University of Ghana, Legon*

**Country** *Ghana*

**MPhil** *Nutrition, University of Ghana, 2010*

**Mentor** *Dr. Seth Adu-Afarwuah, Lecturer, Department of Nutrition and Food Science, University of Ghana, Legon*

**Research area** *Empowerment of rural women through capacity building in agriculture extension, nutrition education, livelihood programs and research into agribusiness opportunities to promote income generation and the differential benefits on children's outcomes.*

**“I believe publications will have an impact on policy,” she states. “I have a voice, but if I don’t publish my findings, no one will hear it.”**

Afua Atuobi-Yeboah hails from Kwahu in the Eastern Region of Ghana. She grew up eating banku, a traditional West African dish made of a mixture of maize and cassava and served with stew. “Growing up, I was very conscious of what people ate,” she recalls, adding that she picked up good eating tips from her mother, a teacher who ensured that her four children had nutritious breakfast before school. “She started us off with very healthy habits.” This early sensitization led her to study Nutrition and Food Science at University of Ghana, Legon, graduation in 2007, followed by an Mphil in Nutrition in 2010.

During her third year of undergraduate studies, Atuobi-Yeboah was drawn to two research projects: Research to Improve Infant Nutrition and Growth (RIING) and Enhancing Child Nutrition through Animal Soure Food Management (ENAM). “These projects exposed me to nutrition, agricultural extension, and demographic data collection,” says Atuobi-Yeboah. “ENAM developed a nutrition manual and had a component of microfinance training.” During her national service, Atuobi-Yeboah did a dietary valuation survey with the Dietary Validation Study, where she collected dietary data on adults in rural

and urban areas of the Greater Accra Region to validate a food frequency questionnaire.

Atuobi-Yeboah current research work involves building women’s capacity to improve their livelihoods and food security while incorporating indigenous knowledge. Through this initiative, she is working to help farmers embrace agribusiness and diversify their crop and animal production income streams. “We train farmers to view farming as a business to promote income generation and ensure food security in both lean and bumper crop seasons”, she says.

Her work allows her to interact closely with smallholder farmers while performing cooking demonstrations, helping women to start backyard gardens, and giving seedlings of such nutrition-rich foods as aleefu (amaranth), ayoyo (corchorus), cocoyam leaves (kontomire), onions, sweet potato and tomatoes. “We were able to feed the children, sell some of the produce, and use the proceeds to construct chicken coops,” she says.

Atuobi- Yeboah is currently working as a part-time tutor on a distance education course in Ghana. She is looking for funding to pursue her PhD in the near future, which would enable her to work as a full-time lecturer so she can have more influence on decision making. Although she has presented her findings at conferences, she would like to publish her work. “I believe publications will have an impact on policy,” she states. “I have a voice, but if I don’t publish my findings, no one will hear it.”

“We train farmers to view farming as a business to promote income generation and ensure food security in both ean and bumper crop seasons.”

She is already seeing the benefits of AWARD in her research, especially because her mentor has introduced her to SAS, a statistical analysis tool. In addition, she is gaining a lot from the robust discussions she and her mentor have when they meet. “I also plan to give a presentation on AWARD to share with my colleagues,” she says. “I look forward to working directly in the field with undergraduate students so they can get first-hand experience and an idea of what outreach is like.”

As a young scientist, Atuobi-Yeboah has faced some difficulties, such as a shortage of funding. With support from her thesis supervisor and the African Graduate Nutrition Students Network (AGSNet), Atuobi-Yeboah raised funds to attend the Africa Nutrition Epidemiological Conference at the University of the Free State, Bloemfontein, South Africa in 2012. “But despite challenges, I have found people who are ready to support me,” she adds. She is hoping to write a proposal to help her get funding to pursue her PhD in the near future. She looks up to professionals in the field such as Anna Lartey, Director

of Nutrition at FAO in Rome, as well as her mentor and her current supervisor, an AWARD alumna who introduced her to the fellowship program.

The community is always at the center of her work. “It’s wonderful to see results in the field and know that the smallholder farmers are learning from us,” she says, underlining why her work with communities is so rewarding.

AWARD is a career-development program that equips top women agricultural scientists across sub-Saharan Africa to accelerate agricultural gains by strenghtening their research and leadership skills through tailored fellowships. AWARD is a catalyst for innovations with high potential to contribute to the prosperity and well-being of African smallholder farmers, most of whom are women.

AWARD is generously supported by the Bill & Melinda Gates Foundation, the United States Agency for International Development and the Alliance for a Green Revolution in Africa.

For more information, visit  
[www.awardfellowships.org](http://www.awardfellowships.org)

**award\_** African Women in Agricultural Research and Development

## Catherine Ongecha Taracha *2015 AWARD Fellow*

**Position** *Head, Crop Biotechnology*

**Institution** *Kenya Agricultural and Livestock Research Organization (KALRO)*

**Country** *Kenya*

**PhD** *Biochemistry and Biotechnology, Kenyatta University, 2013*

**Mentor** *Dr. Grace Murilla, Director, Biotechnology Research Institute, KALRO*

**Research area** *Improvement of food security and poverty reduction through genetic engineering of maize for insect resistance.*

**“I plan to start a mentoring program at the Biotechnology Research Institute that can be taken up by the other institutes in the organization”**

Catherine Ongecha Taracha was brought up in Nairobi by her father, who was a strong pillar in her life, “He gave me direction and purpose, providing wise advice on all aspects of life,” she says. Although her father was only educated to primary classe five, he sent her to all the best schools.

Taracha was hired by the Kenyan Ministry of Agriculture after she completed a BSc in Botany and Zoology at the University of Nairobi. Her MSc research focused on using vegetable oils to contro a crop pest, *Acanthoselides optectus* (Say), or been weevil, because she was interested in increasing crop production to alleviate poverty for resource poor farmers. “Farmers plant their crops, then the pests share the crop or destroy it completely,” she explains. “My goal was to ensure that farmers are able to grow enough to feed themselves and to sell.”

Taracha — an only child —put her career progression on hold for 10 years to raise her children. When she finally enrolled for a PhD in 1996 she chose to delve into genetic engineering, developing insect-resistant issues surrounding working with genes. “My son,

who joined university in 2010, nearly finished his undergraduate studies before I finished my degree,” she laughs. With help from lecturers from foreign universities, she sorted out the issues and finished her work. It was well worth it: “This was the first time maize with insect resistance was developed in Kenya,” she says proudly.

With her children now grown — two have graduated from university and two are undergraduates — Tarach now has more time for her career. She heads the crop biotechnology section at KALRO’s Biotechnology Research Institute, and is also acting biosafety officer.

Her current research is aimed at improving the livelihood of farmers, and involves two tissue culture projects and two field evaluations. The aim of the coconut tissue culture project is to develop a method for mass propagation. Coconut is difficult to propagate so the work involves producing disease-free planting materials. She also deals with tissue culture of the African potato, a medicinal plant used by herbalists for increased immunity to HIV.

Taracha is also field testing transgenic (genetically engineered) virus-resistant cassava. “Cassava mosaic and cassava brown streak viruses have wiped out cassava germplasm in Kenya,” she says. “We are therefore working to produce disease-resistant germplasm.”

“The day I develop a transgenic crop that is adopted by resource-poor farmers will be the height of my career!”

Kenya has a thriving flower-growing industry, focusing on foreign markets. Taracha is carrying out gene flow studies on a genetically engineered flower called *Gypsophila* (midnight star) a bouquet filler exported to Europe for auction. The flower is usually white, but environmental changes give the florets a purple/pink hue — and this variety fetches premium prices at auction.

Taracha also lectures part time at Kenyatta University where she teaches Climate change Ecological footprint and Biodiversity to MSc students.

The leadership skills she will acquire from the AWARD Fellowship will enable her to better perform her duties at KALRO, and eventually she strives to be a vice chancellor of one of the universities in Kenya. She expects to serve as a mentor to younger women colleagues and MSc students. “I plan to start

a mentoring program at the Biotechnology Research Institute that can be taken up by the other institutes in the organization,” Taracha states.

Her goal is to empower resource-poor farmers with effective agricultural practices. “The day I develop a transgenic crop that is adopted by resource-poor farmers will be the height of my career!”





04\_  
Energy



## 04\_ Energy



## EmPowered FinTech *API/Service*

In sub-Saharan Africa, more than 600 million people live without access to electricity while 90% of them directly burn solid fuel for cooking, boiling water, lighting and heating. As a result of lack of access to a proper energy supply, many parts of the continent have poor infrastructure and living conditions, millions of people suffer from poor health and wellbeing and the continent has seen a deterioration in its local environment.

Botswana is no exception to this reality. Owing to its limited natural resources, the country has, for a long time, relied heavily on imported electricity and fuel products. Out of the 462 villages in the country, only 344 have access to electricity. Considering that Botswana is strategically located in a region that allows

it to receive over 3200 hours of sunshine per year, the country has immense potential for sustainable energy development, and the use of solar energy, in particular.

It is through this realisation that Eunice Ntobedzi, a young and passionate social entrepreneur founded EmPowered, a startup developed in Botswana to service the energy market utilizing Mobile, Cloud and Blockchain technologies. In addition, by addressing the major challenge of lack of access to finance, EmPowered will help the unbanked access energy services and potentially bring millions of Africans in rural communities to the energy market. With an increase in the universal access to modern energy services, EmPowered seeks to improve energy usage and efficiency, provide a predictable and reliable energy supply, increase sharing of renewable energy in the Southern African Development Community and reduce the dependency on imported fossil fuels and the ongoing depletion of word fuel sources.

Eunice is convinced that because many women are the main victims of energy poverty due to the burden of having to carry out household chores and provide

food, they are more prone to health risks associated with the burning of dirty fuels they use. EmPowered will seek to paint a different picture by enabling such women to gain access to energy, hence improving their access to information and consequently continuing to break the existing gender gap.

Access to energy for many African rural communities will enable social economic development that will consequently lead to improved education, health care, security and increased commercial activity. It is Eunice's belief that without private investment in the energy sector on the continent, there is no chance of meeting the Sustainable Development Goal that will enable everyone to access affordable, reliable, sustainable and modern energy for all. Through Eunice's work, EmPowered is definitely one of the key innovations seeking to drive that change!

**Creators** Eunice Ntobedzi

**Sector** Clean Energy

**Country** Botswana

## 04\_ Energy



## Solar Sister Social *Entrepreneurs*

Solar Sister is a not-for-profit social enterprise that was founded with the belief that in a world where women and girls are granted access to sustainable energy, a prosperous life is created. Solar sister combines the breakthrough potential of clean energy technology with a women-centered direct sales network to bring light, hope and opportunity to the most remote communities in rural Africa. Seeking to create sustainable businesses that are powered by smart investment in women entrepreneurs, the company went on to create the Social Sister Entrepreneurs.

The Solar Sister Entrepreneurs (SSEs) are a group of local women who are recruited, trained and mentored by Solar Sisters with full provision of a “business-in-a-bag” kit that includes clean

energy products, marketing support and ongoing coaching. The women buy lights, cook-stoves and other solar-powered products from Solar Sisters after which they then sell and deliver the products to their customers, who are mostly within their community. The sales are focused on woman-to-woman in rural households as women are the primary users and managers of household energy. With each sale, an SSE becomes a trusted energy advisor in those communities and go-to points for quality customer care.

To most of the women, being an SSE has not only proven to be a source of income for them, but has gone on further to give them a greater respect in the family and an influence in household decision-making process. Consequently, this has left them less dependent on their husbands and able to take full ownership of their own finances. On top of that, SSEs have derived value from being part of the network that has enabled them to develop new skills, travel and meet new people, engage in leadership roles, and also broaden their social networks and build confidence.

As it stands, Solar Sisters has a network of over 2,500 Solar Social Entrepreneurs and over 370,000 beneficiaries who have been provided with clean cooking solutions. Since its inception, the program has generated over 1,100 micro-businesses, with some SSEs having started ventures such as pig farming. Solar Sister also began the #WESHINE Campaign, to raise awareness about the benefits of energy access and economic opportunity for women through portraying different stories of Solar Sisters across the continent.

With a target to further increase their female entrepreneurship network through staff infrastructure, skills development and mentorship, and further increase access to clean energy through grassroots connections, Solar Sister is on its way to becoming one of few organisations in the world that seeks to combine the skill of promoting entrepreneurship and uplifting women while encouraging the use of clean energy.

**Creators** *Solar Sisters*

**Sector** *Energy*

**Country** *Uganda, Tanzania and Nigeria*





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**05\_**  
Leadership  
and training

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## 05\_ Leadership and training



### She Leads *Africa Accelerator*

Started by two young Nigerian entrepreneurs, Afua Osei and Yasmin Belo-Osagie, She Leads Africa is a community helping young African women professionals achieve their business dreams by granting them access to knowledge, networks and finance to build and scale up their businesses. With a mission to help smart and ambitious young African women live their best lives, She Leads Africa is an Accelerator that promotes women's entrepreneurship.

Having created engaging online content, the organisation further delivers career and business content focused on its community while promoting and uplifting local talent, which is done by proactively identifying promising African experts and practitioners and providing them with a platform to grow.

Only 3 years old, the organisation recently launched an annual pitch competition for start-ups in the continent and in the diaspora with a mission to jumpstart African female entrepreneurs from Small Medium Enterprises (SME's) to Pan-African industry leaders. Under the competition, the top 10 qualifiers are granted a chance to partake in the She Leads Africa Accelerator Program - a program where entrepreneurs are trained personally by investors and other market experts for 3 months. The annual program, which is based in Lagos, is also carried out as a way of helping the start-ups build a concrete structure of their business models, and are further held with a keen focus of various industries per year.

Following the 3 months, the qualifiers are then given a chance to pitch their business ideas in a room full of entrepreneurial ambassadors to fund their projects by investing \$10,000 in their business model. By jumpstarting these SME's, the goal, according to the co-founder, Afua Osei, "is to significantly increase the volume and impact of African female entrepreneurs across the continent and beyond."

Additionally, She Leads Africa holds Pan-African events across the continent and has recently expanded into the diaspora with events being held in New York and Washington DC. Known as SheHives, the events are a 4-day professional boot camp that seeks to help young women develop their careers and business skills. The boot camps provide a platform to empower women to spearhead and achieve greater entrepreneurial skills. Participants in the SheHive events are given a chance to meet and connect with other community leaders, investors and mentors in the She Leads Africa Network.

The organisation will create a fund that will benefit network members who are entrepreneurs and wish to undertake endeavors within the continent and beyond.

**Creators** *She Leads Africa*

**Sector** *Technology*

**Country** *Nigeria*

## 05\_ Leadership and training



# Women Creating Wealth

The Women Creating Wealth (WCW) Enterprise Development Initiative was established under the Graça Machel Trust to train 1,000 high potential women entrepreneurs in 10 African countries over the next 5 years to grow and scale their businesses. The initiative was set up to address some of the problems African women entrepreneurs continue to face on the continent such as lack of business training, rigid social norms, gender blind laws and lack of access to finance and markets.

The programme was piloted in Malawi, Tanzania and Zambia and targets business women with 2 to 3 years of business experience and demonstrated entrepreneurial talent. The women must also run businesses that generate annual sales in the range of

\$12,000-\$100,000 in manufacturing, construction, agribusiness/agro-processing, energy, retail/trade or services. Under the initiative, women entrepreneurs first undergo a 6-day Empretec Training Programme, developed by the UNCTAD. With a key focus on Achievement, Planning and Power, the women are trained on strengthening their abilities to seek and secure business opportunities, developing systems within their enterprises and becoming more confident networkers.

Following this training, the women enter a 10-month AIM (Accountability, Inspiration and Mastery) Aftercare Programme. The Aim Programme is divided into 3 quarterly AIM sessions. The first AIM session focuses on leadership, setting strategic objectives, developing business plans, learning how to use ICT and creating strategy in finance, human resource, management, sales and establishing business systems. In the second AIM session, women are trained on how to access markets by understanding their own value chains. Under the third and last AIM session, women entrepreneurs get to build networks amongst each other, share lessons and opportunities with each other, and conduct exchange visits and

field trips to one another and other successful businesses. The programme culminates with a graduation ceremony where the women join the Women Creating Wealth Alumni Network. It is also worth noting that in between these sessions, the entrepreneurs undergo monthly on-site visits with coaches who give them sector-specific support and address the challenges entrepreneurs might be undergoing.

By the end of 2017, more than 300 women will be WCW graduates. Women who have already completed the programme have expressed how, more than anything, the programme helped shape and change their outlook and perspectives on entrepreneurship, due to its human-centred approach.

**Creators** Graça Machel Trust

**Sector** All

**Country** Malawi, Tanzania and Zambia

## 05\_ Leadership and training



### NSE Leadership & Diversity *Dialogue Series*

Since its inception, New Faces New Voices (NFNV) has been keen to promote the participation and inclusion of women in the financial sector. One of its stated objectives is growing the number, visibility and influence of women in the financial sector. In 2014, NFNV, led by Nuru Mugambi, engaged the Nairobi Securities Exchange (NSE) to create a framework for the NSE-listed companies to emphasize the role that diversity can play in enhancing board performance.

At the time, NFNV research and market insight showed that listed companies were not optimal in terms of board diversity attributes. To gather much-needed data on women's representation in listed companies, NFNV supported the Kenya Institute of Management (KIM) in the development of the

2015 Board Diversity Survey which was an update to the landmark survey conducted by KIM in 2012. It was KIMs intention to only survey listed companies on board diversity, but following intervention by NFNV, the scope was broadened to include Senior Management. Out of the 62 listed companies, approximately 52 companies responded to the survey, making the research the most comprehensive to date on board and management diversity.

As an outgrowth of NFNV's advocacy work, the NSE Leadership & Diversity Dialogue Series was established as a way of urging NSE-listed companies to improve their corporate governance by appreciating the role that diversity plays in driving performance. Held annually, these dialogues are a series of events that take place in a "closed-door" environment where various members get to share their experiences, raise challenges faced and deliberate on ways through which gender balance in board membership leads to the creation of better conditions for strategic oversight, innovative thinking and good governance. Aspects of fair representation discussed during such meetings include gender, ethnicity, profession, age, culture, race, disability, and religion.

Additionally, and following the annual meetings, NFNV introduced Diversity Awards with different categories aimed at recognizing tangible progress made by companies. The NSE-listed companies that have shown tremendous growth in terms of representation, most specifically gender representation, are publically honored to recognize their efforts.

The diversity series has seen positive changes with regards to board representation in Kenya. In 2013, only 29 firms had female directors - by 2016, the number had risen to 44 firms. Furthermore, in 2013 only 15 firms had between one to two female directors, and within 3 years, this number had risen to 26 as more companies added women to their boards. On July 18th, 2017, the most recent board diversity and inclusion report was launched by KIM, the NSE, Barclays Bank and NFNV which showed 70% growth in the number of women on boards. With only 54 out of 467 directors being female, there is still a long way to go to reach gender parity, but through the efforts of NFNV Kenya and its partners, progress is slowly being made.

**Creators** *New Faces New Voices Kenya Chapter (in collaboration with the Nairobi Securities Exchange, the Kenya Institute of Management and Barclays Bank)*

**Sector** *Finance and Leadership*

**Country** *Kenya*

## 05\_ Leadership and training



# Women Political Academy

Tunisia became the first country in the Arab world to adopt a constitution that recognizes the equality of men and women. Nevertheless, women still find themselves excluded from holding political positions. High-public administration positions have only a 0.7% women representation with just about 19% of governmental positions being occupied by women and only 7% women being decision makers under political administrations. Ikram Ben Said, a long time women's activist, sought to rejuvenate the political landscape and advocate for more women representation. Thus, Aswat Nissa (Arabic word meaning "Voices of Women") was founded in 2011 following the Arab Spring Revolution and with country's movement towards democracy.

Aswat Nissa is a non-profit organisation which aims to promote Tunisian women's active participation in political and policy-making spheres while fighting against forms of discrimination and violence against women. The organisation further seeks to ensure that certain themes preoccupying women are taken into account within the political arena. In 2012, Aswat Nissa started its own Women's Political School with the goal of equipping women

working towards political careers with relevant skills and knowledge. Two years into this commendable project, Aswat Nissa launched the Women Political Academy in partnership with UN Women, Oxfam and NDI.

The Women Political Academy began as a programme to train women between the ages of 18-35 who are already active in political parties by helping them pursue political careers and gain access to decision-making positions within their respective parties. Under the Academy the women are trained in different areas: communication and leadership, public policies, gender approach, electoral campaigns, gender approach in public policies, local governance and decentralization, gender sensitive budgeting, advocacy. The training sessions are conducted by international experts as well as eminent Tunisians who design a curriculum meant to give the women a thorough understanding of each area and help the participants master the necessary skills. Through the programme, Tunisian women are provided with a chance to become not just leaders, but advocates for women's rights and interests within each political party.

With an agenda to increase women's representation in politics by helping women candidates run for

office and successfully get elected, the Women's Political Academy will further support elected women and help them carry out policies that impact the daily lives of other Tunisian women. Ikram notes that many political parties in Tunisia give very little responsibility to women and those which do barely have a long-term vision for women. It is as a result of this that the Women Political Academy was established as a space for Tunisian women politicians to learn from each other, share, connect, question, network and further dialogue. The initiative seeks to create empowered women who will be able to achieve, not just political change but also social and economic change in the country.

Women who have undergone the programme have seen a significant improvement in their political knowledge and capacities in terms of electoral communication and gender issues. As a result of the increase in their self-confidence and leadership, more women have taken up initiatives within their communities as well as political parties, and at least 80% of the women have put their newly acquired skills into practice during political meetings, women's assemblies, local councils and by passing their newly-acquired knowledge to other women.

**Creators** *Aswat Nissa in collaboration with UN Women and Oxfam*

**Sector** *Politics and Governance*

**Country** *Tunisia*

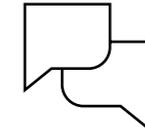


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