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Enhancing women's
entrepreneurship in Kenya:
Initial qualitative assessment
of the ILO's GET Ahead
business training programme

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Employment
and Labour
Market Policies
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Preface

The primary goal of the ILO is to work with member States towards achieving full and productive employment and decent work for all. This goal is elaborated in the ILO Declaration 2008 on *Social Justice for a Fair Globalization*,¹ which has been widely adopted by the international community. Comprehensive and integrated perspectives to achieve this goal are embedded in the Employment Policy Convention of 1964 (No. 122), the *Global Employment Agenda* (2003) and – in response to the 2008 global economic crisis – the *Global Jobs Pact* (2009) and the conclusions of the *Recurrent Discussion Reports on Employment* (2010 and 2014).

The Employment Policy Department (EMPLOYMENT) is engaged in global advocacy and in supporting member States in placing more and better jobs at the center of economic and social policies and growth and development strategies. Policy research and knowledge generation and dissemination are essential components of the Employment Policy Department's activities. The resulting publications include books, country policy reviews, policy and research briefs, and working papers.²

The *Employment Policy Working Paper* series is designed to disseminate the main findings of research on a broad range of topics undertaken by the branches of the Department. The working papers are intended to encourage the exchange of ideas and to stimulate debate. The views expressed within them are the responsibility of the authors and do not necessarily represent those of the ILO.

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¹ See http://www.ilo.org/public/english/bureau/dgo/download/dg_announce_en.pdf

² See <http://www.ilo.org/employment>.

Foreword

In response to the global youth jobs crisis, governments, employers and labour unions identified youth employment the central topic of the 101st International Labour Conference in 2012. Entitled ‘The Youth Employment Crisis: A call for action’ the resolution reminds the international community that investing in young people is crucial for development

The ILO has responded to this call by investing more into understanding “what works” in youth employment, including through a focus on the generation of evidence in the “Area of Critical Importance on Jobs and Skills for Youth” and through its technical cooperation portfolio. Since 2010, the ILO has, with the support of the Danish Government, implemented the Youth Entrepreneurship Facility (YEF) programme, focusing on Kenya, Tanzania and Uganda. The ambition of YEF is to unleash entrepreneurial potential of young people and to turn their energies and ideas into productive businesses, while recognizing that encouraging productive wage employment is part of a holistic development strategy. An important objective of YEF is to support youth employment policy makers and promoters make evidence-based decisions for better resource allocation and programme design. To achieve this, YEF has supported the use of rigorous impact evaluation methods to build the evidence that will lead to informed investments in youth. The following paper is the result of such an impact evaluation, unveiling the main policy and programmatic questions on what works, why, and how, providing answers which help policy makers and practitioners in the region design and deliver better policies for young people.

One of the areas where YEF has placed importance is developing the entrepreneurial capacities of young women. To do so, it collaborated closely with the Women’s Entrepreneurship Development and Economic Empowerment (WEDEE) project, a four year ILO project funded by Irish-Aid, covering Tanzania, Kenya and Uganda and aiming to support women entrepreneurs in starting and improving their business. It was through this project that the Gender and Enterprise Together (GET Ahead) Training programme was provided to the women entrepreneurs. The GET Ahead Training programme provides “soft” and “hard” business skills to empower women to start and grow their businesses. In Kenya, researchers from the ILO, the World Bank, and International Center for Research on Women set out to understand the impacts of GET-Ahead using a randomized control trial design. The study relies on a sample of 2,160 business women eligible to participate in the GET Ahead training program, from 93 markets in four counties of the Western region. The study includes quantitative and qualitative research components. This paper, titled *Enhancing Women’s Entrepreneurship in Kenya: Initial Qualitative Assessment of the ILO’s GET Ahead Business Training Programme* reports the results from the initial qualitative data collection exercise. Results of the follow up quantitative exercise will be available in mid-2015.

The qualitative evaluation relies on focus group discussions and key informant interviews with stakeholders and beneficiaries. It shows that business training leads to a broad range of positive outcomes among women, from improved business practices to increased skills and higher empowerment. Study results also show the influence of harmful gender norms as well as the barriers imposed by household and childcare duties and the inability to obtain business loans due to lack of collateral. These are key lessons for the ILO and the broader development community to take into account when designing business training programmes for women and call for further innovation and experimentation on interventions to support women maintain, improve and eventually grow their business.

We thank the authors from the International Centre for Research on Women, Anne Stangl, Kathryn Farley, Kirsty Sievwright, Laura Brady and Katherine Fritz for their contribution to this important topic.

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1. Introduction

Business training for micro- and small-business owners in developing countries is one of the most common forms of active support provided by governments, non-governmental organizations and international development organizations worldwide. Despite its ubiquity and the proliferation of micro-lending opportunities for women and men, little rigorous research has been conducted exploring the economic and social impacts of business training programmes on beneficiaries, particularly on women. In 2014, the International Center for Research on Women (ICRW) collaborated with the International Labour Organization (ILO), Innovations for Poverty Action (IPA) and the World Bank (WB) to examine the preliminary impacts of ILO's Gender and Enterprise Together (GET) Ahead training programme in four counties of Kenya. The results of this inquiry will be used to help improve the GET Ahead training programme in the future, as well as inform the development of similar programmes in Kenya and around the world.

The ILO's Women's Entrepreneurship Development (WED) programme introduced the GET Ahead training programme in the late 1990s. In the past decade, the programme has been implemented in 18 different countries, reaching thousands of female entrepreneurs throughout Southeast Asia, the Middle East, Latin America and Africa. The GET Ahead programme targets rural, low-income female entrepreneurs who have low levels of formal education. By assisting women to overcome gender-based barriers to business success, it seeks to move a woman's business from "marginal income generation to profitable business development".¹

The programme consists of a five-day workshop that uses an innovative participatory approach based on role-plays, hands-on individual and group activities and problem-solving exercises. These activities draw on women entrepreneurs' real-life experiences and build upon existing practical knowledge rather than teaching business concepts in a traditional classroom setting. Modules cover "hard" business skills such as record-keeping, marketing and inventory management, as well as "softer" interpersonal skills like customer service, self-confidence and goal-setting.

A randomized controlled trial of the GET Ahead programme is currently under way in four counties in Kenya (Kakamega, Kisii, Embu and Kitui). Led by IPA, the ILO and the World Bank, the study is measuring the causal impact of the training on the profitability, growth and survival of female-owned businesses. To complement the quantitative research, ICRW is conducting a qualitative study to explore reactions to and perceived impacts of the programme among beneficiaries and implementers.

The qualitative research will take place in two phases, with the first phase focusing on process-oriented research and the second phase focusing on the longer-term impacts of the GET Ahead training. The first phase of data collection, completed in early April 2014, was aimed at: (1) assessing preliminary reactions to the programme – which programme components were successful or not; (2) assessing preliminary accessibility and utilization (i.e. uptake) of programme components; (3) identifying additional constraints which might have affected reactions to the programme; (4) identifying any unforeseen empowerment issues, positive or negative, which may have arisen because of the programme; (5) assessing any distinctions by county in (i) uptake of business skills and practices and (ii) gendered norms that would influence women's economic empowerment; and (6) examining whether participant selection was done according to plan and training was provided as proposed, and describing any variations in programme implementation. In

¹ International Labour Organization. Rural-relevant tools: GET Ahead for Women in Enterprise training package and resource kit (Geneva, 2011).

addition, the data are being used to suggest revisions to the World Bank and IPA for modifying the midline quantitative survey (June–September 2014).

The second phase of the qualitative research will take place in the second half of 2014, following implementation of the midline quantitative survey.

2. Methods

2.1 Design and sample

We conducted eight focus-group discussions (FGDs) with women entrepreneurs ($N = 77$) and 21 key informant interviews (KIIs) with organizations that implemented the training ($n = 13$), ILO ($n = 1$) and IPA ($n = 1$) staff, and professional training staff ($n = 6$). Women entrepreneurs were purposively selected from women who had completed all components of the intervention programme and the baseline quantitative survey. In order to ensure a broad range of perspectives from women beneficiaries, we purposively selected women entrepreneur participants based on key characteristics that were hypothesized to influence the outcomes of the training programme (see table 1). These characteristics included age (younger or older than 35), type of business (food-seller, goods-seller, fishmonger, salon-owner, tailor, hotel/restaurant-owner, other), geographic location within the county (peri-urban or rural) and education level (less than or greater than secondary-school education). Once an initial list of programme participants who fit the selection criteria had been generated, a representative from IPA made the initial contact with specific women they felt might be good informants about the training programme, and asked whether these women would be willing to participate in the research.

Two FGDs were held in each of the four counties where the GET Ahead training programme was implemented: Kakamega, Kitui, Embu and Kisii. In each county, one FGD was held with younger women (ages 18–35) and one FGD was held with older women (over age 35). These criteria were determined jointly by ICRW, IPA, ILO and the World Bank, as the partners felt that age would be the characteristic that most distinguished one group of women from another in terms of active participation within the FGDs and also in terms of programme uptake.

In this phase of research, we also conducted 13 KIIs with representatives of governmental and non-governmental organizations that had worked with the ILO to organize and implement the training programme in each location (see Appendix, table A1). These representatives were asked about their experiences as organizers and implementers of the GET Ahead programme, including their perceptions of programme design and implementation, any thoughts they had about initial impacts of the training, any variations or deviations that were required from the protocol, and their suggestions for improving programme in the future. The purpose of these interviews also was to understand more about the work these organizations do concerning gender and micro-enterprise development, and with women entrepreneurs in particular. Through these interviews, we sought to understand how these organizations currently work with micro- and small-scale women entrepreneurs and whether their experience helping to implement the GET Ahead training had prompted them to expand or change their services to women entrepreneurs.

Table 1. Characteristics of FGD participants

| County | N (77) |
|-----------------------------------|---------------|
| Embu | 19 |
| Kakamega | 20 |
| Kisii | 21 |
| Kitui | 16 |
| Age | |
| Mean | 37.38 |
| 18–24 | 5 |
| 25–29 | 10 |
| 30–34 | 14 |
| 35–39 | 17 |
| 40–44 | 7 |
| 45–49 | 12 |
| 50–54 | 7 |
| 55+ | 1 |
| No answer | 4 |
| Education | |
| Class 1–4 | 6 |
| Class 5–8 | 35 |
| Form 1–4 | 22 |
| College | 4 |
| No answer | 10 |
| Business type* | |
| Goods-seller | 20 |
| Food-seller | 32 |
| Fishmonger | 2 |
| Hotel/restaurant | 6 |
| Salon | 11 |
| Tailor | 9 |
| Other | 4 |
| No answer | 1 |
| Age of business (in years) | |
| Mean | 7.89 |
| 0–4 | 31 |
| 5–9 | 15 |
| 10–14 | 12 |
| 15–19 | 8 |
| 20–24 | 4 |
| 25–30 | 2 |
| No answer | 5 |

*N is greater than 77 because six women had two types of business.

Additionally, we conducted six KIIs with the professional trainers who had facilitated the GET Ahead training (see Appendix, table A1) to understand their perspectives on how the training was received by participants, its strengths and weaknesses and any challenges they faced in implementing the training according to protocol.

Both the FGDs and KIIs were conducted by a Kenyan data collection firm (Infotrak) with expertise in qualitative data collection methods, tools and human subject ethics. A two-day training was provided prior to the start of data collection to review, practice and refine the FGD and interview guides. The training was led by ICRW, ILO and IPA. ICRW also conducted two key informant interviews with key staff members from the ILO and IPA to garner specific information about programme design, implementation and organization, and plans for and suggestions about scale-up in the future.

All respondents provided verbal informed consent prior to participating in the research. The research protocol was reviewed and approved by the ICRW ethical review board and by Maseno University Ethics Review Committee in Kenya.

2.2 Analysis

The KIIs and FGDs were audio-recorded with the consent of each participant, and later transcribed and translated. Atlas-ti was used for descriptive and analytic coding of textual data. A detailed code book was developed to serve as the basis for interpretative analysis of these data. Four team members conducted the coding under the supervision of a senior qualitative research expert. Two transcripts were double-coded and inter-rater reliability was assessed before the remaining transcripts were coded. Additional codes were added during the coding process as new themes emerged. Atlas-ti was used to assess the frequency of code usage, explore co-occurrences of various codes and facilitate the review and analysis of the data.

3. Findings

3.1 “It makes me different from other women” – How women benefit their businesses

In seeking to understand the broad range of challenges and successes women meet as entrepreneurs, we began by exploring what women felt were the major benefits of being an entrepreneur. We explored this theme with women themselves as well as with trainers and implementing organizations.

As a warm-up to the discussions, we asked the simple question, “What do you like about running your own business?” This was an easy question to answer for all groups – women enthusiastically chimed in with a range of responses. Some women emphasized the sense of accomplishment and confidence they gained, others, their new found access to property and assets:

Because of business, I am now able to talk before people without fearing or trembling, that is, it has enabled me to gain courage. (FGD, Kisii, >35 years)

I love my business since it has helped me buy an acre of land of my own where I am building a house. Though things are not smooth, we will pray and all will be well. (FGD, Kakamega, >35 years)

But the prevailing theme across all groups, regardless of age or county, was pride in having achieved some degree of financial independence, or as the woman below states, to “stand on my own”. Across all counties and among both age cohorts, one of the main benefits women emphasized was being able to use their business profits to pay their children’s school fees. For some women, business ownership even allowed them to put their children through school at the university level:

My happiness running my own business is that I am able to stand on my own, when there is need for money for example school fees, my business helps to solve that. (FGD, Kisii, >35 years)

In particular, women emphasized financial independence from men as a major benefit of their businesses:

Through business, I am able to raise my family by buying food and other things without waiting for my husband’s help. It makes me different from other women who are just staying at home depending on their husbands for everything. I am happy about it. (FGD, Kisii, >35 years)

When I have my business, I get money almost every day. When my children are sent for tuition fees or those small things, I can give them that money even if their father is not around. I can also be able to cater for the daily needs because I am getting income every day. (FGD, Kitui, <35 years)

Clearly, the absence of a husband or partner or his inability to solely provide for the needs of the family was a strong motivator for many women to start their businesses:

After school I got married and had a child, after which I found out that my husband wasn’t capable of paying for the school fees and so I asked him if at least I could get a job to also help him out. But he refused. So we divorced and then I started selling cereals and vegetables and I took my son to school until Form Four after which I took him to college and now he is a doctor in Kenyatta National Hospital. Then I also have three children still

studying and so I stocked maize and also started stocking all the other types of fruits and from then it has really helped me educate them. (FGD, Embu, >35 years)

I like when women run their businesses since when you stay home as a housewife and your husband is not around you are not able to take the children to school. But as a business woman, you are able to take care of the children even if your husband is not around. For example, after I started my business, my husband passed away. My children were small in Standard Three and now I even have one in the university. So if I was not doing my business, I couldn't have made it. (FGD, Kakamega, >35 years)

I am happy because my business has enabled me to help my children in school matters. I do chip in to help them when my husband is still financially unstable. (FGD, Kisii, >35 years)

Business ownership was also especially useful for women who were widows. This was seen throughout the counties and amongst both age groups:

Before I joined the business, I had nothing but right now I have been able to buy things. I have also been able to raise my kids on my own since the father passed on. I am eating well. (FGD, Kisii, <35 years)

For another woman, helping her husband with household bills was the main benefit, but like many women, she also noted the pleasure of mobility her business offers her:

I love my business because I sell hair oil and clothes. I get the hair oil and material for the clothes from Garissa, Nairobi and sometimes Uganda. This has really helped me because I help my husband with the bills that he is unable to cater for. It has given me the chance to go to Uganda, so I love my work. (FGD, Kakamega, >35 years)

Entrepreneurship as a strategy for women to cope with a lack of support from husbands was reinforced by a representative of an implementing organization, who emphasized the challenges facing single mothers:

There is that perception that when a woman is not married, she is not respected so much. But by participating in entrepreneurship, women are proving this to be wrong. You don't depend on men. You can manage yourself and you can also take care of your own family. We are not encouraging single mothers, but the truth is there are so many single mothers in our society as we are talking now, and most of them are entrepreneurs. That's the only way out of misery and poverty. (KII, Implementing Organization)

This theme was particularly strong in Embu, where businesswomen more often reported being financially independent when compared with women in the other counties. In some cases, women in Embu described having bought their own farms with their business profits. This level of financial independence was not as evident in the other counties:

[Owning my own business] helps me because I have a kid at form three and I pay for him the school fee and also I went with my husband and using our business money I have bought a farm and a cow as well. (FGD, Embu, <35 years)

Others in Embu mentioned using their earnings to support their husbands. One woman from the younger age cohort in Embu even used her profit to purchase a motorbike for her spouse:

With my business I have taken a loan and bought a motorbike for my husband which he uses for business. (FGD, Embu, <35 years)

Though to a lesser extent, women in other counties also reported feeling financially independent as a result of business ownership:

[Owning my own business] has helped me because I am now independent and have helped myself hence I don't have to disturb them by asking for money that I haven't worked for in the community. (FGD, Kakamega, >35 years)

Our research was not able to discern the reasons for Embu's heightened level of women's financial autonomy when compared with the other counties studied.

3.2 Benefits of women's entrepreneurship to family and society

We also asked women to tell us what the benefits were of running a business to their families and society. Women told many stories of how their businesses had benefitted family. The ability to provide financial support to family members and increase the wealth of the family as a whole instilled confidence in many of the women we spoke to:

It helps because if both you [and your husband] are working, then if one isn't doing so well then one of you can always support the other in business or in paying bills back at home. (FGD, Embu, <35 years)

One of the benefits to the community as a whole is that one can always assist also her sister in business when she isn't doing so well or when one wants to start the business but doesn't have capital one can either loan money out to her or give out money so that she can boost herself. (FGD, Embu, <35 years)

Women also discussed the benefits of women's entrepreneurship to society more broadly – emphasizing social protection. In most cases, women across both age groups spoke about the investments women entrepreneurs make in their children's education and highlighted differences between how men and women either squander or wisely invest business profits:

Women who run their own businesses protect the society. Women have great roles in the society like protecting their children, taking them to school and feeding them. When they have businesses, the society is well-off. It is important for women to strive and run businesses. When men get money, even if it is a loan, they go to the bar and sit on the high stool. That money is spent in one single night. When he comes home, the children have no food. But for a woman, a child cannot sleep hungry, even if it means borrowing some food from the neighbour. (FGD, Kakamega, >35 years)

We were being asked what we could do if we were men. I said that if I was a man, I would pay school fees and take the family responsibilities. (FGD, Kitui, <35 years)

This sentiment was widely shared among trainers and implementing organizations as well:

What we found about women entrepreneurs is that they were very concerned about the society, so will also run businesses that also have a social impact. Women entrepreneurs say if you are making leather handbags with beadwork and things, the people that do the beadwork will probably be from a small women's group or self-help group or something in a slum somewhere and they are the ones that are contributing. Women entrepreneurs are very inclusive in the way they run their businesses; they include other people into their supply chain and that way support small economies in the slums and provide jobs to actually low income earning people. You will find the person that makes the tea at their business has come from a slum. Women entrepreneurs will also think about peoples' children and so anything that they are running is not very cutthroat; it is very supportive to what is important to society. (KII, Implementing Organization)

As it is said that when you educate a woman you have empowered and educated a community. One of the things that the woman will do more naturally is that she will share

the knowledge, and during the school holidays you will notice the children are at the shop helping her out, and in the process the family will be learning and also in any case she isn't putting the family at stake. And whenever there [are] the sisters and the mother helping her at the shop she is also passing the knowledge to the community at large and so the knowledge cascades down. (KII, Trainer)

3.3 Challenges for women entrepreneurs: Accessing capital

When we asked women, trainers and implementing organizations to talk about the main challenges women face as entrepreneurs, by far the most common challenge named was the difficulty women have accessing loans and other financial services. Women reported they primarily relied on “merry-go-rounds” as a way to save and lend money. Merry-go-rounds are informal lending circles women organize with other women in their communities and are common among women market vendors. Each member of the circle contributes a certain small amount of money at a regular interval (usually daily or weekly), and on a regular basis the pooled money is given to one member of the group, in turn.

While women noted that it was possible for them to access formal loans at financial institutions, numerous challenges dissuaded them. Key challenges mentioned by several participants were the need to show business records; lengthy waiting times following submission of loan applications; the need for collateral; and the common requirement that a male member of the family guarantee the loan:

It's not easy because when I need a loan as an individual, I am required to avail big things like title deeds which I don't have and the husband also is not willing to give. (FGD, Kisii, <35 years)

There are times that a business needs a loan and there are times that it does not need a loan. The microfinances are supposed to give you a loan when your business needs it. There are times that it takes too long to process a loan that you lose the appetite for that loan and the time is expired. By the time they are releasing the loan, you don't really need it and it's like forcing it to the business when it does not need it. (FGD, Kakamega, >35 years)

Given the difficulty of obtaining individual loans, many women rely on accessing loans in cooperative groups. Accessing group loans, often through merry-go-rounds, is one of the more viable options for businesswomen in Kenya; however, this strategy is not without its disadvantages. Group loans require a great amount of trust among group members and often this trust is lacking. Stories of group members who failed to pay back their loans are common:

As women, we should come together and form groups and use the groups to access loans from the banks. In some cases, we form the groups but don't get assistance in terms of loans. Some women are also not trustworthy; after applying for a loan as a group, they collude with the bank staff and they are given the money without the knowledge of the other women. This hinders development among women. (FGD, Kisii, >35 years)

The issue of applying for loans using groups is also a challenge nowadays. For example, I may need a loan of KSH100,000 from a bank, say Kenya Women, have my husband as first guarantor and the group members as other guarantors. After getting the loan, I repay it for two months, [and] then I disappear. In this case the group members will be required by the bank to repay my loan. This has made the application for loans as groups tricky. When you apply for the loans as an individual the banks require the log books, title deeds which we may not be able to have, and in case we get the loans and fail to repay the banks auction our property. So, as women we have problems. (FGD, Kisii, <35 years)

We go as a group to apply for loans. When others get the money they go and misuse and then stay at home. When someone does not pay, you collect money and pay for her. You wait her to come but she does not come. That is the problem. (FGD, Kitui, >35 years)

Implementing partners, some of which were lending organizations themselves, understood women's frustrations but also felt their hands were somewhat tied by social structures and banking practices that have evolved in tandem to reinforce gender discrimination:

The issue is easy access to these financial schemes and also the issues of the ownership of property. For example a financial institution would want you to put assurance based on a property on asset. So you have to come and consult the husband, [and] the husband says no. But at some stage if it is the husband who wants to access the money in one way or the other, some will not consult [with their wives]. They will stay quiet and just commit the property. All those are areas which pose as obstacles to women accessing finance. (KII, Implementing Organization)

When it comes to capital, it is actually limiting women. There are so many other businesses they would want to get into but you find that they are always limited when it comes to financing and the reason is women don't traditionally own securities. That is the same thing they tell me here in the office. They always tell me, 'Okay, I want to borrow but the security I am relying on belongs to my husband or it belongs to the family.' And since it belongs to the family, if you are not a man, you are not supposed to borrow with that title deed. If you are not a man, you are not supposed to use that title. The men are allowed, the women are not allowed. (KII, Implementing Organization)

Kenya recently passed a new constitution that for the first time enshrines legal rights for women to inherit and own property; however, these laws are still taking effect in practice and there are questions about how strongly they will be enforced or recognized by financial institutions.

3.4 Challenges for women entrepreneurs: Harmful gender norms

A second strong theme in our discussions with women entrepreneurs, which was also reinforced by trainers and implementing organizations, was the many negative cultural stereotypes applied to women who run businesses. As we heard again and again in FGDs, women entrepreneurs were often accused of being "prostitutes". While the women interviewed were able to overcome these challenges and continue to run their businesses, it was evident that most women had to withstand gossip, name-calling and criticism from both community members and family members, particularly spouses and mothers-in-law. Women reported that their use of cell phones to call customers or suppliers, their mobility and at times needing to work into evening hours – even their higher quality of dress (stemming from improved income) – were cause for suspicion and criticism:

If I wake up at three to go and open my business, you will hear people saying that I am doing prostitution: 'She has been taken to other jobs which are not business.' Others stop the business because they like being married and they would like to remain in their marriages. Another thing, when you go to work the people who you have left home come together and talk about you; when you come home nobody is talking to you. Those are the problems that we are having in our businesses. (FGD, Kitui, >35 years)

I am a widow but able to take good care of my family using my business. A neighbour of mine is not happy with this because they are not able to take care of their children. They therefore say that I get my money from immorally by being a prostitute. (FGD, Kisii, >35 years)

For me from my business, I can miss business the whole day but when it reaches 18:00 hours a client comes in and wants me to do her hair, wash and blow dry, and hence I have to get home late. When I reach home late, my mother in law is always unhappy and asks me why I came home late and which clients was I serving that late. Also at times I am given other names because of coming home late and they don't believe we get late doing business; they think we do other evil things. (FGD, Kakamega, <35 years)

For some women, this stereotype caused problems in their marriages; however, for others who may have more supportive husbands, this did not seem to be an issue:

Challenges that women go through while running their businesses, for example I own a salon. I can have work overload until late at night. People will start saying 'Oh, this woman is only seen at night, [so] she is already spoiled. People do not believe you. But when your husband knows that you are working late, there is no issue with that. (FGD, Kakamega, >35 years)

It is interesting to note that no one in Embu, in either age cohort, mentioned that businesswomen are viewed as or thought to be loose, prostitutes or disloyal to their husbands, whereas this sentiment was expressed among women in all other counties. Furthermore, few women in the younger Embu cohort mentioned any gendered challenges to running businesses, and those in the older cohort did not mention any at all. These county-wide distinctions may be additional evidence that gender norms around business ownership in Embu are more progressive than those in the other counties, and thus that owning businesses in Embu may be easier or more productive for the women who live there.

Beyond the perception of women entrepreneurs as "prostitutes", there are other entrenched gender roles and responsibilities that make it a challenge for women to be successful in business:

I think it's a big deal, especially to women in rural Kenya where the solutions that the urban woman has found are not there. There aren't too many day care centres in Embu or they cannot afford a house help and they tend to have more children so expectations of care are high. Sometimes in those rural areas there is added responsibility of going to fetch firewood and fetch water, so by the time you have made the two-hour journey to do all this, half of the day has gone so are running your business for a very short time and the chances that you will succeed are very slim. Your domestic responsibility is a big hindrance for the growth of rural business. (KII, Implementing Organization) This [domestic responsibilities] affects the time the woman opens the business and when they close their business. Sometimes even when they are home the accounting and recording time eats into their normal family time. And I think this is one of the disadvantages women get with having businesses as compared to women who go do their businesses and have house helps who help them back home and hence can be able to have a break but in home. But the expectation is that a typical African woman comes back home and still works to cook for her husband and doesn't delegate that duty. So that expectation also makes them want to

be very active back at home and at the same time in their own businesses. For men in Kisii, they don't do the domestic responsibilities. (KII, Implementing Organization)

3.5 Challenges for women entrepreneurs: General business challenges

In addition to the abovementioned gendered business challenges faced by women entrepreneurs in Kenya, respondents across the four counties and in both age cohorts mentioned more general business challenges that also affect the success and profit of their enterprises. The most common of these were poor-quality goods, the price of inflation, and the quality of hired staff. These issues are likely also problematic for their male counterparts in business, though this was not explicitly mentioned in the FGDs.

Many women in the older cohort in Kakamega mentioned challenges with the inflated price and variable quality of goods, specifically. This was more common in this county than in other locales:

My business of selling second-hand clothes earns my daily livelihood, though there are times it is tiresome. Sometimes you may buy a bale of clothes and find tattered clothes inside. This is a bit challenging. (FGD, Kakamega, >35 years)

This year, however, has been a bit tough since my business is not performing very well. Prices of cereals are high meaning you have to spend more money to stock the shop. A sack of six thousand shillings is now going for eight thousand shillings so I don't know what happened. (FGD, Kakamega, >35 years)

The challenge that I face in my business of selling second-hand clothes ... I choose clothes instead to buying a whole bale of clothes. When selling in the market, some customers may not buy since they claim the price is too high. You may have bought the clothes at fifty shillings and you have to sell it for not less than one hundred shillings. It is a challenge. (FGD, Kakamega, >35 years)

Quality of goods was mentioned as a business challenge among the younger cohort in Kakamega as well:

For my business the best thing I can do to avoid being sent bad fish is if I have a lot of capital then I can go to the sea shore and choose fresh fish. (FGD, Kakamega, <35 cohort)

During this FGD, the women also discussed challenges that emerge around managing inexperienced or low-skilled employees:

Where I work there's a lady who always assists me in the plaiting of customers' hair and whenever a customer comes and I can [ask] her to assist me plait and she doesn't plait well then the customer will always come back complaining that I gave her someone who didn't plait her hair well. (FGD, Kakamega, <35 cohort)

In Kisii, market fluctuation, or changes in customer demand that coincide with certain days of the week or special holidays, was identified by women in the younger cohort as one of their primary business challenges they face. This did not come up, however, in any of the other FGDs:

Market demand that fluctuates [is one of my challenges as a businesswoman]. In this salon business, we make good money only during weekends, holidays and during Christmas but the other days the business doesn't do well. (FGD, Kisii, <35 cohort)

3.6 How the training was implemented

3.6.1 The invitation process

The female entrepreneurs, on the whole, seemed pleased with the way in which they were invited to the training. The women, across age and county groups, reported that people who came to invite them were friendly, welcoming, respectful and encouraging. The women liked that they were approached directly at their places of business:

When they invited us to join the programme, they came and talked to us. They gave us morale and I told myself 'If I go for the programme, I will expand my business'. When I attended, I expanded my business afterwards. (FGD, Kakamega, >35 years)

They didn't come as strangers but behaved as if we had known one another before. They were very talkative and sociable. (FGD, Kisii, >35 years)

Women also noted that the way that the training was described piqued their interest in attending:

They came to my shop and I welcomed them as clients and they told me they were doing some research for some company. They gave me some paper and we read them together and I saw it was really interesting and wanted to know more. When they invited me for the training I didn't hesitate since I was looking forward." (FGD, Embu, <35 years)

What I liked about them is that they had a lot of respect. They also gave me airtime of KSH100. I called almost everyone using the airtime. The approach was very good. They 'spoiled our minds' first with the airtime before explaining what brought them. (FGD, Kisii, >35 years)

FGD participants explained that they were motivated to attend the GET Ahead training as they were keen to learn skills that would help them to improve their businesses. This was communicated as a key facet of the training upon invitation:

What motivated me is that I was told we were being trained on business and so I came to gain that extra knowledge to help me improve in my business. (FGD, Embu, >35 years)

However, all types of participants who were interviewed (including trainers, implementing partners and the women entrepreneurs themselves) noted challenges with the invitation process. Many described confusion among women about the selection process and content of the training; some women expressed belief that those who "did well" on the baseline survey were invited, while others clearly thought that only those whose businesses were not doing well or the entrepreneurs who demonstrated lack of business skills were targeted:

People from where I come from thought that people who were making little sales were the one who were invited. I did not listen to them and I decided to attend. (FGD, Kitui, <35 years)

They [community members] were saying that people who were chosen are the ones who do not know how to manage their lives. We came here for five days and what we were getting was very small. Others discouraged us and told us that we were selected because we had small businesses. (FGD, Kitui, <35 years)

Some women reported that they had observed disappointment among those in the community who were not selected:

The people who were visited were many but those who were chosen were few. They were not happy. We were going for the training but they remained here. (FGD, Kitui, <35 years)

Some women even explained that as a result of the lack of clarity around the purpose and value of the training, some entrepreneurs declined the invitation. Other women in their communities even refused to fill out the initial baseline questionnaire:

Some even refused filling the first form because it was on a market day and some maybe thought they were being wasted their time. (FGD, Embu, >35 years)

Others said that some women declined an invitation to attend the training, assuming that participants would teach others in the community what they had learned:

Some just made the assumption that those attending would just come and enlighten them about the happenings of the meeting. (FGD, Embu, <35 years)

It was noted among several respondents throughout the study sites, however, that some women who declined the invitation to attend the training later wished they had accepted, after seeing the success of the other attendees:

Some right now are saying they wish if they knew they would have attended the training because some are seeing how good we are doing. (FGD, Embu, >35 years)

Among respondents, the most common point of miscommunication seemed to centre around the issue of women receiving money at the completion of the training; in FGDs across the four study sites, women reported thinking that there would be small amounts of money disseminated at the training's end:

We thought that after the training we expected that we would be given loans to go and improve your business. (FGD, Embu, <35 years)

I thought we were going to be given money to expand our businesses but that didn't happen. (FGD, Kisii, >35 years)

For some women, this misperception around the purpose of the programme and whether or not they would receive loans at its conclusion dissuaded them from attending, as their husbands expressed concern about what others would think if they accepted the money:

Some women thought that they were getting a loan from the programme. Actually I got the invite when I was with my neighbour and when her husband heard of the programme, he said, 'I don't want you going to borrow money so that people think we are poor'. He prevented his wife from attending that seminar. (FGD, Embu, >35 years)

According to the women entrepreneurs, some women originally agreed to participate in the training, but misunderstood the issue of compensation, and upon realizing that they would not receive capital, then declined.

Some thought they would be given capital and when they knew they weren't to be given then they decided to abandon coming saying it was stupid. (FGD, Kakamega, <35 years)

The fact that three different types of invitation strategies were used seemed to have no effect on the number of women who agreed to participate (as stated in the baseline report on the quantitative survey). None of the women who participated in the FGDs specifically referred to the type of invitation they received, and how it may have swayed their decision-making around attendance.

3.6.2 Logistics

Across all of the FGDs, women appreciated that the training logistics were thoughtfully planned out and that many amenities were provided for the participants. In

particular, women appreciated that food was included as part of the training; many said the food was good, while a few mentioned that the meals could have been improved upon, both in quality and in quantity. Some women expressed the sentiment that too much money was spent on food and that they would have rather had additional money for transport or to purchase gifts to bring home to their children:

The place that we held our programme was nice. However, they [the programme organizers] spent a lot of money on food and gave us little for transport. We could not buy at least something small for our children to take back home. (FGD, Kakamega, >35 years)

The manuals that the participants were given at the conclusion of the training seemed to be very useful. Many women explained that they took the manuals home and used them to train other fellow women entrepreneurs in their communities and markets who did not attend the training:

I shared with them the skills we learnt. I also gave them the manual and the notes I wrote down to help them understand the concepts. I told them how they should attract customers and such like. (FGD, Kisii, <35 years)

The manuals also gave legitimacy to the women who attended the training. For some women, this was integral for them to bring home, as it provided proof to their husbands, for example, that they had indeed attended business skills training as they said that they had:

One [female participant] misplaced her manual. She cried saying that she didn't know what she would tell her husband who knew I was to come with a very big book (laughs) you could see. (KII, Implementing Organization)

Trainers and implementing partners alike praised the structure, flow, and participatory nature of the GET Ahead training manual, claiming that it far surpassed those of other trainings they had been involved with. Some respondents, however, mentioned that it may be helpful for the manual to include more illustrations than text. Others suggested that the manual and other training materials be translated into Kiswahili to ensure women can understand. This may be particularly helpful for explaining new and/or complex topics such as financial management:

One thing I would say is this training manual, the document manual, was very good. It was actually touching on all the very important aspects of entrepreneurship of course when it comes to women because the document is actually training the women to be smart, to be better decision-makers, not to shy away from entrepreneurship and also to make them self-sufficient in managing their own businesses. Let me just compare with what we have also as the Kenya Industrial Estate. It may not be that detail because it appears that this GET Ahead Women Enterprise document was well prepared to an extent, but I have also told you it may have had some weaknesses where they have too much wording. If we could have had a lot of illustrations because of the kind of people we were dealing with. You look at the participants. Their literacy level on average was a bit low so we needed a document that illustrates more than a lot of wording. (KII, Trainer)

The women resoundingly agreed that the transport allowance was one of the most critical logistical components of the training. Most, however, mentioned that the funds allocated were not sufficient to cover all of their transport costs. Regardless of this challenge, the vast majority of women (95 per cent) attended all five days of the training. Transport was particularly problematic in Kitui, where many women entrepreneurs came from very long distances and reportedly had to wake early, some as early as 3:00 a.m., in order to reach the training sites on time. Trainers and implementing partners recommended that in the future, such circumstances be taken into consideration by perhaps providing accommodation at the training site for women who live at extremely long distances.

3.6.3 Location

When asked about site selection, the implementing partners all emphasized that they did their very best to choose locations that would be centrally located and thus convenient for the women entrepreneurs. Other factors that were taken into consideration during site selection were whether a site had sufficient space to accommodate the number of women invited to the training and whether meals could be provided on-site:

We actually sent someone on the ground from our office went to Embu to identify the place and we found a hotel that was centrally located in Embu town to facilitate women coming from all directions. And they had nice spacious meeting rooms and they would provide all the meals. (KII, Implementing Organization)

We tried our level best to have a central place for the women where they can access. And those who were commuting from far, we ensured that they have enough transport in compensation in terms of money so that they can travel back to the training and start in the fairly reasonable time and finish in a reasonable time whereby they can have time to travel back home. (KII, Implementing Organization)

Finding a central location for the training, however, proved to be difficult in many communities, particularly in places like Kitui where businesses, marketplaces, and the women entrepreneurs' homes are often quite far from one another. While the transport allowances helped to encourage women's participation, distance and transport were still listed as some of the main challenges to training implementation:

One [challenge] was transport since the training wasn't residential and at times the trainings ran late since the modules were many and were to be covered in a week. Some would even get into trouble with their families since they got home late maybe because of lack of vehicles at that time. (KII, Trainer)

Throughout both FGDs, women in Kitui emphasized that location was a real problem for many. They noted that by the time the training ended each day, transport options were limited, and many women felt forced to remain in town instead of trying to find their way homes in the dark. In remote areas like Kitui, this reiterates the need to think through alternative training scenarios, specifically residential or half-day options:

They [the training organizers] should have planned for a place to sleep for those people who came from far. They should pay the lodging money, and they give them supper. I have attended the training, closed my business after I leave; they are not even concerned where I am going to sleep. (FGD, Kitui, >35 years)

I was grateful because they did teach us well. We only had issues with the place where we were going to sleep. (FGD, Kitui, <35 years)

This was occasionally brought up by women in other counties, like Embu, but was most prevalent in Kitui:

Going back [home at night] for some people was a problem. (FGD, Embu, >35 years)

We just pressed on because the lessons were great. (FGD, Embu, >35 years)

In both the FGDs and KIIs, it was noted that many participants would arrive late or have to leave early largely as a result of difficulties commuting to and from the training location:

... if they [the women entrepreneurs] are travelling from the home to the venue of training for one hour, when they come and settle down, already the training has taken off for one hour. And then they have to leave early because some of them are travelling far so is it that

we need to come up with another programme whereby in future when we are training them we need to host them so then we have full time with them. (KII, Implementing Organization)

It was mentioned that some women in the Embu trainings experienced negative reactions from their family members as a result of returning home late post-training:

In my part, I had an easier time since I slept at my brothers in Mumias, but the others had problems since they always reached home late and hence brought them trouble with their families. (FGD, Embu, <35 years)

In some cases, the training start time was even delayed as a result of participant tardiness:

One of the things I had said earlier was it was hard for them is that the programme was supposed to start at eight and you know were supposed to come from the interior and also that meant that the sessions would start late and with the women back in the rural you need never to start too early nor end too late. For the women training groups this should be a consideration in every women training programme. Also maybe to make things easier is to disintegrate the groups per sub-location so that the women are trained near their homes . . . (KII, Implementing Organization)

Several respondents suggested that future training be organized to provide accommodation for women, as this would relieve some of the transport burden:

Some of them were coming late for the trainings in the morning. They were proposing that the training be organized in such a way that they are accommodated in one place for the entire period of the training instead of reporting every day from their respective homes. (KII, Trainer)

According to the trainers, this type of residential training would also provide opportunities for exercises, games, and supplementary activities in the evenings:

Since this women were businesswomen we wouldn't want to keep them out too long since they would be losing out on a lot, and so the five-day period was perfect. But if was residential we could make use of the time well and even we could have done more. (KII, Trainer)

Gender roles and responsibilities proved to be an additional hurdle to women in attending and receiving the full training. Several of the women indicated in the FGDs that participants would arrive to the training late because they had to complete their domestic responsibilities prior to attending or leave early to ensure they did not arrive home too late, and as a result upset their husbands.

I think it would be better if the programme is held somewhere like here [the focus group location] and they should add the fare. It helps since you time yourself how long to take to reach here, say by eight in the morning. At home you could be having children and no one to take care of them, so it forces you to go and take care of them in the middle of the programme. This will help since you concentrate in the programme instead of thinking about your home. (FGD, Kakamega, >35 years)

The training used to end very late and because of that we arrived home late. Our husbands didn't like it. (FGD, Kisii, <35 years)

3.6.4 Length

Many of the female entrepreneurs were pleased with the length of the training and what they were able to accomplish in the five-day period. Several women particularly appreciated that the training did not run over the time period they had been told:

They were timing all the sessions and hence the timing was good. (FGD, Kakamega, <35 years)

They had prepared us and we knew it would last a whole week and hence I think the timing was very good. (FGD, Kakamega, <35 years)

However, as a whole the participants, trainers and implementing partners noted that extending the duration of the training would be greatly beneficial to the impact of the programme:

To me, the training was good and it was our job to implement what was taught in the business. We just feel that it should have lasted a bit longer so that we go back to the business when we are experts. (FGD, Kisii, <35 years)

Where I was, we really enjoyed the training and feel that the duration was not enough. We thought it could last even a whole month. (FGD, Kisii, <35 years)

Some found, particularly given that as this was the first time many of the participants were learning about these subjects, that it was challenging for the women entrepreneurs to absorb so many lessons and skills in one week:

I think it was too short since in business five days is too little for people to come and learn everything For me I would say it should have lasted a month. (FGD, Embu, <35 years)

In light of these facts, several of the trainers and implementing partners posed potential ways the training could be reorganized regarding length and timing:

It seemed long at first, but when it came to covering the contents it got short. I think I should propose that we break the number of days so that it is not a solid five days or we should have residential trainings. (KII, Trainer)

I would say that in terms of the length of the trainings it would have even taken 10 days. They don't need to condense it due to the fact that the target group is involved with a number of activities and when someone is involved in the training the whole day and she also has a business, then she won't be in a position to do the business that day. Hence the training should take about four to five hours; then it will have a greater impact than condensing it for four days, and [if] women are pumped with a lot of knowledge then they wouldn't remember everything, and even if it isn't continuous then it should be five days then a break and then another five days. (KII, Implementing Organization)

3.6.5 Group size and composition

Another trainer said that training size should correspond with the locale capacity. In some cases, this trainer felt that other trainers may have had too many participants for the size of their training rooms:

The GET Ahead stipulates that we should have a maximum of 30 participants per group which is very okay. I personally had groups of 28, and it was manageable. However, some of my fellow trainers had halls which were small in size which maybe did not accommodate the participants well. For my case, I had no problem. (KII Trainer)

Women entrepreneurs really enjoyed the composition of the trainings, explicitly stating the benefits of group learning in a women's only setting. These benefits include the ability to meet and learn from other women and to network:

For me I saw it [learning alongside other women] was nice, because there I met a lot of new people with different businesses and so exchanging ideas was nice and present, and so if I wanted to exchange ideas then I would do so easily, like when and if I wanted to sell something different I would have easily. (FGD, Embu, <35 years)

It gave me the opportunity to interact with different women with different personalities. I am now able to understand different people and their like and dislikes. (FGD, Kisii, >35 years)

Women also told success stories about the things they have learned from each other. One woman from Kakamega explains that she was inspired to better herself by the actions of the fellow women entrepreneurs she met during the training:

When I attended the GET Ahead programme, I got a lot of challenges from my fellow women. For example, this woman Jocelyn² challenged me. I have three children and [am] living in a rental house. I thought that it was hard life. But when I went to that seminar, I got different views from fellow women. For example, I met Jocelyn in the seminar and she told me how she raised her children since Class Three after her husband passed away. She has struggled with the children through her business. I took it as a challenge since she is a woman like me and she has managed to take her children to school up to university. I asked myself, 'Why can't I, as a woman, also raise my children even without my husband?' I had previously avoided anything to do with loans, but after attending that seminar I was challenged. This woman challenged me since she was servicing two loans and she is using one to pay school fees for her children and the other to run her business. When she gets a loan from Kenya Women, she takes it to her business. When she gets another from Faulu [Microfinance Bank], she pays school fees for her children. Her business helps her manage the loan and pay for other expenses. I asked myself, 'Why don't I join micro finances and manage myself like her, take a loan and boost my business?' I took a loan and I have benefited a little from it. (FGD, Kakamega, >35 years)

When asked if men should be included in future trainings, the women entrepreneurs overwhelmingly said "no", claiming that inviting men would "spoil" the training for the women. FGD respondents provided a variety of reasons why men should not be invited, including that men have different attitudes towards business and different priorities than women entrepreneurs, that men wouldn't value the training in same way, and that even if invited many men would not attend. Furthermore, it was clear that women valued having a space of their own, and having the opportunity to learn things that men could not. Some women voiced that if men attended the trainings alongside women that men would then learn all of the women entrepreneurs' secrets:

Having the programme with women only helps since we put our thoughts together. For men, the only goal is to get money. As for women, we help one another move to a better status. (FGD, Kakamega, >35 years)

I am not of the opinion of including men because some of the women like myself will not be free to share their ideas in the presence of the men. (FGD, Kisii, >35 years)

It's better to be women alone because if we were mixed the men would have sold out what the women converse in the trainings outside and hence they would be viewed differently.

² Name has been changed to preserve the anonymity of GET Ahead programme participants.

Like if they [men] noticed how women have a lot of money, they would then spread that to other men. (FGD, Kakamega, <35 years)

Others feared that if men, too, attended the training, that women entrepreneurs would again be forced into domestic responsibilities instead of being able to focus on growing their businesses:

When we attend the training together with our husbands they will want to implement the skills learnt themselves, and ask us to instead remain at home to attend to the domestic chores. (FGD, Kisii, <35 years)

Only in a few instances did the women entrepreneurs mention seeing value in also including men in the training. Those who thought this to be a positive idea expressed that inviting the women entrepreneurs' husbands might help with inter-household gender dynamics, specifically decreasing resistance from husbands around women securing business loans:

Also I think so [that it would be good to include men in the training], because most of the women in the market were not given any loans with their husbands since they were against them, so I wouldn't mind them in the training. (FGD, Embu, >35 years)

I think the men should be included so that they also be trained, because, we were taught that all businesses can be done by any gender. This will encourage them to embrace gender equality in business. (FGD, Kisii, <35 years)

Another FGD respondent said that "I think it wouldn't be bad in the future because then they [men] can also gain the skills that we gained and we can both at least improve on our business together".

In contrast, most trainers and implementing partners fully supported the idea of incorporating men into at least some aspect of the GET Ahead training. These individuals think it would be mutually enriching to see other styles of business and may help increase understanding and break down gender barriers at the household and community levels:

One suggestion is to include a day or so before or after for the men to be involved with the women in this business, to talk what the lessons are and what is going on in those lessons, so when they going home somebody is super charged but when they reach home [nobody] pours cold water on the excitement. (KII, Implementing Organization)

I think having a man there would enable the man to hear a lot from the woman's perspective. Also since women tend to think the same having a man there would introduce a different element of thinking and let them see some things differently. I think having male enterprise owners in the business would be advantageous. (KII, Trainer)

I should think we should have added a few men so that as we speak they should advice on some of the areas they think the women fail. In the future maybe a few men should be included. (KII, Trainer)

At least one trainer agreed that women-only groups are preferable, as mixing men and women may prove to be a wasted effort and may even result in women being less participatory during the training:

Female only was a good theme, but my feel was it was good since they opened up and don't fear anything. Like the task of drawing a man, some women would have feared due to their cultures. (KII, Trainer)

I believe this programme that we did was generally meant for women, and bringing men to participate in it would have been a waste of time. (KII, Trainer)

3.6.6 Partner interactions

The KIIs indicated primarily strong working relationships among the trainers and the partners:

She [the implementing partner] did a superb job. She visited every location that we trained. She connected with the trainees and trainers. She was consistent and to the point when participants asked for money. With every visit the classes settled. She was always a phone call away from sorting your problems. (KII, Trainer)

In the KIIs, both trainers and implementing partners commented on ways that their relationship could have been improved. Several of the trainers lamented that there were some logistical oversights on the part of the implementing partner; most notably there were cases where training materials were minimal or absent, resulting in a need for improvisation on the part of the trainer. One implementing partner noted that they did not meet the trainer until the day of the training, and suggested that their relationship could have been strengthened by holding meetings together beforehand:

I remember we went to train but the materials weren't there, and so as a trainer you feel let down since the implementing partners aren't around when you really need them. (KII, Trainer)

[T]here should be more interaction between the facilitators and the coordinators. More interaction so that we do not meet there as strangers, but we are also implementing the same thing. I know FKE, I knew EAGET, but what was surprising is that if all of us are facilitators and other are coordinators, and we should have held a prior meeting, although I heard that it was there, but at another level so that we could to know each other. That would have also made work easier. (KII, Implementing Partner)

The implementing partners had largely positive feedback about their experience working with the ILO:

I don't know if they could be more supportive than they were. They did a really good job (laughter); we had no complaints. We have a good working relationship with ILO; we understand how they work especially for the GET Ahead programme. (KII, Implementing Partner)

The only challenges the trainers and implementing partners encountered in working with the ILO were with regard to communication and timeliness. There were some cases where the implementing partners were delayed in receiving payments from the ILO or were given late notice about a change in location:

If they were to improve anything it would be the timings of the release of the finances to help facilitate the training, but because they were a partner we knew and trusted we could spend our own resources as we wait for their funding. But that would be a challenge if we didn't have the money to do it or they were an untrustworthy partner. (KII, Implementing Partner)

... They stressed us because some of the money they gave us only weeks later after the training ha[d] ended The women were complaining because we supported their allowance ... and when we realized we were running out of cash we stopped. The women thought that we were being paid and we were refusing to pay them their allowance to them. They didn't understand. (KII, Implementing Partner)

The seminar was supposed to be in [one location]; then all of a sudden it was changed and we were told it was going to be done in [another location]. That sudden change of venue upset us because we had prepared for the first location and the budgets were done. (KII, Implementing Partner)

3.7 Perceptions of the training content

Across all age groups and locations, women who participated in the training programme expressed great appreciation for the skills they learned and the style in which they were taught. Trainers agreed that women seemed to understand well the lessons inherent in the many participatory exercises:

Most of the women were getting the training for the first time and we could see that they were very happy with it. They were very eager to go back to their businesses and implement what they learnt. I would also say that most of them are practising what they were taught since after the training. I used to receive calls from them, some calling to say 'hey' and others to ask questions related to their business. (KII, Trainer)

To help evaluate which training topics had most stuck in participants' memories, we conducted a free listing exercise during which we asked women to speak out anything they remembered learning. The facilitator wrote the list on a flip chart for all to see. A summary of the free listing exercise is shown in the Appendix, table A2. The most-frequently mentioned topic was record-keeping, followed by marketing and customer service. Calculating profit and loss, assessing the market and networking were the third most commonly cited topics.

That record-keeping leads the list of most memorable topics may be a bit surprising. Trainers, as well as representatives from the ILO, expressed concern that this module was the least understood and most challenging of all those presented:

I would rate the understanding of the first three modules as seven out of 10. For the last topic, because of the literacy level and because it involved some arithmetic and because of the limited time allocated, I would say almost half of the class were not comfortable. (KII, Trainer)

I would also say they enjoyed the topic of costing and pricing, though it involved some arithmetic. We realized that most women do not know how to do bookkeeping. For example, they do not know where to record transport costs, how to determine the profits made and so on and so forth. (KII, Trainer)

Women wholeheartedly agreed that record-keeping and calculating profits and losses were hard, but their importance was clearly grasped:

It [costing and pricing] involved complicated mathematics that were difficult to understand. Though, the topic was important because from it I can know my expenditures and profits in a week, a month and in a year. (FGD, Kisii, <35 years)

The mathematical bit was a bit hard for me since the record-keeping was hard, and but then we were told that one should be very accountable for the stock and that if they took anything then they should make effort to pay for it like eating sweets. (FGD, Embu, <35 years)

I'd say the record-keeping and the costing were very important bits. There were a lot of discussions around record-keeping because as I can remember there were a lot of light moments during the record-keeping. Because it is here you know whether to pay yourself a salary. (KII, Trainer)

When asked which training skill they found to be most useful, many women spoke about how they had been able to put this skill into practice and were benefiting from it:

Keeping records [was the most useful skill for me]. Initially I wasn't keeping records and couldn't even know what I bought as well as I didn't know if I was making a profit or loss. But after the training now it has helped me at least. (FGD, Kisii, <35 years)

Business planning [was the most useful skill for me] ... I have used this and my business is doing well now. Before then, I used to go and buy items, not keeping records of the money I have used. I would sell and not know whether I had made a profit or a loss. Nowadays, my business is doing well. (FGD, Kakamega, >35 years)

Related to these business management skills, many women recalled an exercise in which they were asked to role-play a situation where they are repeatedly asked for loans from family and friends. Women who resisted these incursions into their profits grew their businesses, while those who did not found their businesses suffering. Women frequently described this exercise as influential in helping them objectify their business as an entity deserving of protection and nurturing:

For me the one [exercise] that we used to balance the expenditure of money at work and at house as well [was very useful]. Because for me that was my best since I needed to know how someone could use money, maybe to pay for something, and also still have the business running at the end of the day. So that part of the training taught us how you could deal with family members and relatives who could come asking for loans and favours. (FGD, Embu, >35 years)

My husband has come to realize that there is a difference between money for the business and for home. Even if I am not there, I find the children or their father have done the watering. If it is chicken, I have told them that those chickens are business. When they lay, they should pick the eggs and store them well. If it is goats, they feed them, water them, and they understood that was a business. Those things, we do not keep them just for the sake of keeping. They have understood that it is a business. (FGD, Kitui, <35 years)

With me the most beneficial part or play was when the business lady was giving out loans to people and so she gave out 'till she had nothing remaining. With that I taught myself in business you must have your own money separate with the business money. (FGD, Embu, >35 years)

Other lessons women deemed particularly useful in their businesses included quality control:

For me I played that game of making a necklace and this game was like a competition and so in the auction the one that will fetch the biggest price is the one that will be the best. So for me in my business it has taught me that when you have good-quality stuff then it can always fetch a good price. (FGD, Embu, >35 years)

How to provide good customer service was also a frequently mentioned valuable lesson:

I was taught about cleanliness, good display and how to talk to my customers. These have helped me so much in my business. I was also advised to keep family issues away from business. (FGD, Kisii, >35 years).

I remember the one [activity] where we were dealing with a customer who came and wanted to buy the phone. He was asked how much the phone was and the person selling didn't answer and so the customer went away. So the customer went to another shop also and there the person selling talked to him nicely and so from there he bought the phone. (FGD, Embu, >35 years)

Some women specifically mentioned the training helped them become more knowledgeable and comfortable with the idea of taking a business loan or investing their profits:

It [the training] was helpful because I learnt how to handle and develop my business. I avoided loans before, but after the programme I could now take a loan. Before that, I

would borrow stock from stalls and sell them to get money. After the programme, I would now get loans and buy my own clothes from the stalls and sell them. (FGD, Kakamega, >35 years)

Like me, I have seen a big difference since the teacher told me that in business you just don't keep your money in the bank but instead you should at least invest it. So I talked to my husband and we bought a plot since we have been staying in a rented house. And also I bought a cow [and] now I milk it. Now I know that storing in the bank isn't as beneficial as investing it. (FGD, Embu, <35 years)

While the gender equality component of the training was listed only once in the free-listing exercise, women did describe taking away some important lessons from this key element of the training:

I learnt that both genders can work in the salon, contrary to what I [previously] believed. Right now, I have employed a male in my salon, and he does work like the rest of us. He plaits hair well and does the blow dry. (FGD, Kakamega, >35 years)

Before the training, we thought that women are only supposed to be running small businesses and leave the big ones to men, but after the training we realized that even women can run the big businesses. (FGD, Kisii, <35 years)

About the insults we got, then I believe that what a man can do a woman can do better. So we have learnt just to ignore the insults people hurl at us and do our work to the best of our abilities. And be straightforward, knowing that you have worked for what you have and learn then the insults will just be useless. (FGD, Embu, >35 years)

There are some things I never imagined that women could do, for example being a cobbler. The trainers made us practice this and from there I noticed that one of the women who attended the training did it well. (FGD, Kisii, <35 years)

What I came to learn is that I have responsibilities. As a businessperson, I can be able to cater for my family just the way my husband does. According to the training that I have gotten, I can teach him so that he can understand to differentiate money for the business and for home, so that the business will not go at a loss. (FGD, Kitui, <35 years)

3.8 Preliminary impacts of the training

So far, the training appears to have had a positive impact on the lives and businesses of the women trained. The new business and social skills acquired enabled women to better manage their businesses, which led to greater profits.

This woman's story is an excellent example of how the training helped women by developing their knowledge of business:

Twenty-one years. I had a room but I did not have meat. My brother gave me one goat. I slaughtered it. After selling it, I had money for one-and-a-half goats. I went and bought one goat, [and] kept that money for the half. I slaughtered again and had money for two goats. I went on like that. My first child went to secondary school. I did not know how to run a business because when my child came and told me that he was told to take the school fees, I would give him everything. I then start[ed] borrowing; I borrow a goat, and when I sell it I pay back. After attending this training, everything is going on well. What I like is the profit which has helped me pay school fees, not for one child but I have paid school fees for [multiple] children. We also eat from there. We wear from there. When we came for the training, I was told to put aside the money that I bought the goat and the profit, we eat this, we dress this, we can also add to buy another goat. Now it is okay. (FGD, Kitui, >35 years)

Several women noted that they were now earning more and thus had more disposable income to buy household goods or send their children to school:

Because of the training and the impacts thereafter, I was able to move my child to a boarding school. (FGD, Kisii, <35 years)

At least our income has increased, and also due to that I have a higher class. Also some of us let's say never used to take loans but after the training some have known its importance and are now taking loans. Also, due to that maybe businesses have had an increase in sales, maybe if some used to make 1,000 from sales every day and now makes 1,500 from sales every day, then someone will expand [their] business. Hence, more income from which we then expand our homes by buying more household stuff like a DVD, TV, we get to buy things to decorate the house. Also some of us have bought farms and cows. (FGD, Embu, >35 years)

For many women, the ability to contribute more financially led to newfound respect from both family and community members:

Even my children no longer go to the father to ask for money; they instead come to me because they know I have money. My mother-in-law as well appreciates the hard work I am exercising to ensure that my family is living a better life. In the whole community, I now command more respect and whenever there is a decision to be made, I have to be consulted. I also give advice to women in the community who would want to start business. (FGD, Kisii, <35 years)

In addition, many of the women expressed more comfort with the idea of obtaining loans and other financial services to expand their businesses, invest their money and benefit their families:

Initially I was afraid of taking loans because I saw people's things being auctioned due to the defaulting of loan payments, but now in the trainings we were told that that happens to those who don't keep records and also those who aren't serious business [people]. Also we were told that after taking a loan then one should just use it for business. (FGD, Embu, <35 years)

It is going on well because, before I did not know where to start from. Let's say if I have that loan from Kenya Women, I can know how I am going to plan on paying it. I should also join the merry-go-rounds. When I get the money, I pay their loans without being late. (FGD, Kitui, >35 years)

For me it has helped me since I now know and have a medical cover with the NHIF, and whenever someone in my family is sick they get treated free of charge since we pay them something small. Also then I never thought of taking insurance as now I know about them and also the benefits they have on my business, since if anything happens and my business fails or closes down then at least I will have a back-up to put me back to where I was. (FGD, Embu, <35 years)

Although it should be noted that loans, particularly individual loans for women, were still challenging to obtain:

It's hard because us as women, it's impossible when you have just started a small business then you decide to go take a loan from Kenya Women Finance Trust. That's impossible because you must save and have the necessary requirements to access the funds before they give you such loans, so for a businesswoman it's going to be a little bit hard since you must at least do your business first and get your own cash. (FGD, Embu, <35 years)

Approaching [organizations like KIE] has been difficult because they need collateral that we don't have. We were therefore discouraged and decided to leave it to those who have collateral. (FGD, Kisii, >35 years)

Additionally, in Kisii, women 35 years and under noted they had a particularly disappointing experience when applying for loans. After a positive interaction with an implementing financial organization during the training, the participants felt that they were subsequently dismissed by this organization. After the training the women reported that this organization was unresponsive and did not provide them support in securing a loan:

We talked and they told us that they had forwarded the forms for processing. We applied for the loan immediately. The training ended, but up to now there is no response. (FGD, Kisii, <35 years)

They came, trained us and gave us certificates, but we have not heard about the loans we applied for. When we ask, they tell us that they have not sent the forms. (FGD, Kisii, <35 years)

Despite these challenges the training programme did inspire some women to organize amongst themselves to raise capital for their businesses:

[Financial] institutions are not cooperating with us in terms of giving loans; we don't sit back as business women. We have formed a group consisting of business women and we do contribute monthly, say KSH2,000. These amounts are then given to members to develop their businesses. It's like a merry-go-round. I would therefore say that the GET Ahead training has helped us women to come together and help one another. (FGD, Kisii, <35 years)

Other notable benefits of the training were brought up by the implementing partners. Some noted increased interactions between women following the training, particularly those who had e-mail accounts:

For those whose business were a bit more formal and a bit more technological savvy, meaning they had an email address and knew how to use it, those we had interacted with and have received all the information we have sent out and we used them to identify women leaders, so we actually called them and asked them are you in a women's group or women's association. They are who we interacted with in that sense. (KII, Implementing Organization)

And lastly, many women reported improved communication skills as a result of the training. These skills helped women to better engage their clients and also discuss financial and business matters with their husbands:

I learnt that culture of talking to some of my customers well, and since I used to tell them that I don't have some products at times, I stopped and now ... tell them that they should visit the next day [and] I will have brought it. Also I stopped hiding money at home and instead I started to bank my money in a bank, and also at times I just talked to my husband and we decided on how to use the money that we had. (FGD, Embu, <35 years)

4. Discussion

The findings from this initial qualitative assessment suggest that women entrepreneurs who participated in the ILO's GET Ahead training programme in four Kenyan counties are already experiencing a number of positive outcomes, regardless of their age or geographic location. The business and social skills learned during the training appear to be enabling women to better manage their businesses, engage with their customers and invest in growing their businesses. Programme participants, trainers and implementing organizations thought very highly of the training itself, in terms of the training content, manual, structure, logistics and implementation.

The main recommendations for improving the content and implementation of the programme included translating training materials into Kiswahili or other local languages, experimenting with spreading the training over several weeks to allow participants to put lessons into practice in between training sessions, and providing more time for learning certain skills (such as bookkeeping) that were of particular interest to participants but challenging to learn. Women who participated in the training overwhelmingly felt that it was important for the training to remain focused on women and limited to women participants – they valued the camaraderie, support and mentorship they received from one another as well as the freedom to express themselves without the censure of men. Some trainers, however, recommended involving women's husbands in the training if only to raise their awareness about and appreciation of the training content and its potential benefits not only to the women, but her entire family and community.

The individual, family and community benefits of women's entrepreneurship were evident from the stories shared by women and key informants alike. It stands to reason that enabling women to grow their businesses would yield even greater benefits.³ The main barriers to growth for women entrepreneurs in all locations we studied appear to be: (1) the difficulty in obtaining individual loans from financial institutions, despite now having the confidence and know-how to apply for such loans; (2) domestic duties at home that decrease the amount of time women can spend on their businesses; and (3) harmful gender norms about women in business that seem to persist and may negatively influence women who wish to start or expand a business.

Among the women we spoke with, the inability or great difficulty women face in obtaining individual business loans from financial institutions was a major challenge. While the training increased women's knowledge of how to apply for loans, including the business information required to apply, and introduced women to the financial institutions lending in their areas, it appears that the lending regulations of many of these institutions restrict women's access to loans. While women can easily establish or join merry-go-rounds and access small amounts of money via this approach, larger loans that women can secure as individuals are few and far between.⁴ ⁵Group lending, meanwhile, carries a risk that is out of an individual woman's control, as it depends on multiple women participating or paying back their share of the loan.⁶

In addition to introducing women to lending and microfinance institutions during the training, the ILO could consider targeting some intervention components at the lending institutions directly. Such activities could support lending institutions to rethink current

³ Revenga, A. and Shetty, S. "Empowering women is smart economics", in *Finance and Development* (2012, Vol. 49, No. 1, Mar.), pp. 40–43.

⁴ Fletschner, D. and Kenney, L.. *Rural women's access to financial services: Credit, savings and insurance* (The Food and Agriculture Organization of the United Nations, 2011).

⁵ World Bank. *Expanding women's access to financial services* (Washington, DC, 25 Feb. 2014).

⁶ Khandker, S. *Grameen Bank lending: Does group liability matter?* (World Bank, Washington, DC, Sep. 2012).

requirements for lending to women entrepreneurs, as many women do not have access to collateral that is solely in their name. Lending institutions and local government authorities may also need training on the new laws regarding women's property and inheritance rights to ensure that women are able to exercise their constitutional rights.

More work could also be done at the community level to reduce the harmful gender norms that are impeding women's businesses. For example, information, education and communication campaigns could be mounted to improve perceptions about women in business and encourage an expansion of men's roles in domestic work, such as child-rearing and cooking. There are many successful programmes of this kind that challenge and transform gender norms⁷, such as:

- (1) the Men as Partners programme, which works with men in sub-Saharan Africa to transform negative masculine stereotypes and help them build equitable partnerships with women;⁸
- (2) *Program P: A manual for engaging men in fatherhood*,⁹ used in many countries around the world as part of the global Men Care campaign;¹⁰ and (3) the Parivartan programme in India, which uses the sport of cricket to promote gender-equitable attitudes among boys.¹¹

The absence of day-care facilities in rural Kenya was mentioned as a challenge by many of the women interviewed. The GET Ahead training could be expanded to discuss ways in which women could balance their domestic and business activities. For example, perhaps some women could consider opening a day-care centre in their community or establishing a cooperative of businesswomen who could take turns watching each other's children.

Though the GET Ahead training programme is not designed to overcome all of these social and legal barriers to women's entrepreneurial success, it provides a valuable forum for women to collectively discuss them, become more aware and share strategies or possible solutions. At the same time, the programme provides critical individual-level skills to ensure women have the necessary tools to make their small businesses as successful as possible. Overall, women who had participated in the GET Ahead training, as well as trainers and implementing partners, were enormously appreciative and complimentary of the programme, recommending that it be continued and expanded to more communities.

⁷ MenEngage Alliance and United Nations Population Fund (UNFPA). *Engaging men, changing gender norms: Directions for gender-transformative action* (New York, 2014).

⁸ Engender Health. *Men as Partners*® (New York).

⁹ Promundo, CulturaSalud and REDMAS. *Program P – A manual for engaging men in fatherhood, caregiving, and maternal and child health* (Rio de Janeiro, Brazil and Washington, DC, 2013).

¹⁰ Sonke Gender Justice and Promundo. *Men Care: A global fatherhood campaign*. <http://www.men-care.org/> (accessed 23 June 2014).

¹¹ International Center for Research on Women (ICRW) and Futures Without Violence. *Engaging coaches and athletes in fostering gender equity: Findings from the Parivartan program in Mumbai, India* (Washington, DC, May 2012).

Appendix

Table A1. Breakdown of implementing organizations and partners who participated in KIIIs

| Organization | |
|--|--|
| Implementing organizations (<i>n</i> = 2) | IPA ILO |
| Implementing partners (<i>n</i> = 13) | FEWA FKE (<i>n</i> = 2) KIE (<i>n</i> = 4) |
| | MSEA (<i>n</i> = 4) WEF (<i>n</i> = 2) |

Table A2. Breakdown of free listing of training skills

| Training skills* | Embu old | Embu young | Kakamega old | Kakamega young | Kisii old | Kisii young | Kitui old | Kitui young |
|-------------------------------------|----------|------------|--------------|----------------|-----------|-------------|-----------|-------------|
| Marketing | | | 2 | 2 | 3 | 2 | 1 | |
| Record-keeping | 2 | 1 | 2 | 5 | 7 | 2 | 1 | |
| Inventory management | | | 2 | | 7 | 1 | | |
| Business management | | | 1 | 1 | 2 | | | |
| Costing and pricing | | | | | 3 | | | |
| Assessing the market | | | | | 3 | 2 | 1 | 1 |
| Profit and loss | | | 3 | 4 | 5 | 2 | | |
| Networking | 1 | | | 1 | | 2 | 1 | |
| Working with financial institutions | | | | | | 1 | | |
| Customer service | | 1 | | 6 | 3 | | 1 | 1 |
| Cleanliness | | 1 | | 4 | 2 | | | |
| Product display | | | | 1 | 2 | | | |
| Opportunity-seeking | 1 | | | | | | 1 | |
| Demand for quality and efficiency | | | | | 2 | | 1 | |
| Risk-taking | | | | | | | 1 | |
| Goal-setting | | | | | | | 1 | |
| Systematic planning and monitoring | | | 1 | | 1 | | | |
| Information-seeking | | | | | | | 1 | |
| Persuasion and networking | | 1 | | | | | | 1 |
| Self-confidence | | 1 | | | | 2 | | |
| Transportation | | | | 1 | | | | |
| Timekeeping | | 1 | | 2 | | | 1 | |
| Five Ps | | | | | | | 1 | 1 |

*"Persistence" and "Commitment to work" were not mentioned.

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