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Study to Maximise Women's Participation and Chances of  
Success in Youth Enterprise with Innovation (YouWiN!) Business  
Plan Competition Programme

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**PDF**

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## ABBREVIATIONS AND ACRONYMS

ABU	Ahmadu Bello University
AWDF	African Women's Development Fund
AWLI	African Women's Leadership Institute
BMOs	Business Membership Organisations
BOA	Bank of Agriculture
BOI	Bank of Industry
BPC	Business Plan Competition
CAC	Corporate Affairs Commission
CBN	Central Bank of Nigeria
C4C	DFID Coalitions for Change Programme
CME	Coordinating Minister of the Economy
DEC	Development Exchange Centre
DFID	UK's Department for International Development
ENABLE	Enhancing Nigerian Advocacy for a Better Business Environment
FGD	Focus Group Discussions
FIRS	Federal Inland Revenue Service
FMWD	Federal Ministry of Women's Affairs
GEM	Access bank's growth and empowerment for women programme
ICEED	International Centre for the Environment and Energy Development
ICT	Information and Communication Technology
KAWEAF	Kaduna Women Economic Advancement Forum
KII	Key Informant Interview (ees)
KWAWE	Kwara Women's Enterprise Advocacy Group
M&E	Monitoring and Evaluation
MoU	Memorandum of Understanding
NAFDAC	National Food and Drug Law Administration Council
NAPEP	National Poverty Eradication Programme
NBTI	National Board for technology incubation
NCWD	National Centre for Women's Development
NGOs	Non-Governmental Organisations
NYSC	National Youth Service Corps
PO	Participant Observation
SMEDAN	Small and Medium Enterprises development Agency of Nigeria
SMEs	Small and Medium Enterprise
SWOT	Strengths, Weaknesses, Opportunities and Threats / Constraints
TOR	Terms of Reference
USSIA	Uganda Small Scale Industries Association
UK	United Kingdom
USP	Unique Selling Point
VAW	Violence against Women
WiMBiZ	Women in Business
WIN	Women in Nigeria
WRAPA	Women's Rights Advancement and Protection Alternative
YouWiN!	Youth Enterprise with Innovation in Nigeria

## APPRECIATION

We will like to thank the PDF - DFID team for the opportunity of this study especially Programme Team leader Mrs Anthea Dickie for her time and advice. The Consultants we spoke with and those whose reports we studied have helped chart a course upon which to build recommendations. We thank them for their work and critique.

We thank the Office of the Honourable Minister for Finance and Coordinating Minister for the Economy, especially the YouWiN team leader Dr. Supo Olusi. The Secretariat of YouWiN! led by Dr Muyi Aina has been very cooperative and given a listening ear with consultant attending YouWiN 2 planning meetings so that recommendations could inform design, given time constraint.

We appreciate our respondents; the Awardees, Business and civil society leaders. We hope the findings, lessons and recommendations are useful to informing the design of YouWiN! 2 and beyond and will propel effective participation of eligible women.

Thank you.

# EXECUTIVE SUMMARY

## 1. Background

The purpose of this study is demonstrate how best to increase the number of women participating, winning grants **and** running sustainable businesses under the Youth Enterprise with Innovation in Nigeria Programme (YouWiN!). Consultant's TOR is to proffer answers to:

- a. Opinions on the best way to reach potential young women entrepreneurs in the zone(s);
- b. Special difficulties faced by young women entrepreneurs/would-be entrepreneurs in the zone(s);
- c. Opinions on support required by women in establishing or expanding a business in the zone(s);
- d. Specific training and mentoring needs of female entrepreneurs to inform program design and implementation.

Many of the recommendations derive from the consultant's own experience in Nigeria, interviews with NGOs, BMOs in the SME sector and through a desk study that includes international experience in this area. In addition, Focus Group Discussions (FGDs) with current YouWiN! female winners were held in all six of the zonal boot camps and phone interviews with YouWiN candidates who did not progress beyond the 6000 shortlist. The study report is structured into 5 main parts; background to the study, methodology, findings and recommendations and annexure which include proposed review of forms, rationale for a women for website use, a database of organisations that can reach eligible women.

## 2. Study Findings

- a. Women face socio cultural and economic barriers that negatively affect their participation in business; Lack of voice, poverty of time and money, weak educational background, poor access to timely business information and business management skills including finance and ICT skills. This is more pronounced in the north and rural areas where the level of formal education is low.
- b. A programme for women must address issues of welfare but also access to and control over resources and participation. The definition of workspace includes the home where women process and market their services in occupations such as agriculture garment and beauty products.
- c. Women can be alienated from an economic process where training requires frequent travel away from home. Likewise support in liquid form – cash only- may be susceptible to capture and loss and increased vulnerability in a context where women have to deal with male resentment which may lead to violence.
- d. To reach more eligible women, a gender communication strategy is necessary. This means devising a way to work with men, women leaders and challenging the awardees themselves to find more women. Language of communication needs to be simple and understood especially in the competition registration forms.
- e. Trainings on the job are more needed than large scale trainings. The former will strengthen women's business skills and give assertiveness skills essential for women in the formal business space.
- f. Mentoring should link women with opportunities and business knowledge. This should begin at the stage of business plan competition application and beyond the business competition itself.

- g. The SWOT analysis of YouWiN! shows that simplified harmonised standard application forms (a business template) is important. So is gender disaggregated data and a strengthened secretariat.

### **3. Recommendations in order of priority**

Based on the findings and analysis from the study, the following priority steps are recommended for consideration by the management of the YouWiN! programme as the best way to reach more women entrepreneurs **and** enable them participate in YouWiN! in a sustainable manner:

#### **3.1. Revise entry point requirements**

- a. Review age bracket to 18 – 45
- b. Reduce educational qualification for eligible women from post to secondary school level
- c. Simplify the two stage application forms using basic English and provide sample of financial templates. Include a guide to writing Business Plans (BP) on the web site.
- d. The women's BPC should give priority to new businesses and early growth stage women's businesses all over Nigeria
- e. Provide opportunity for partnerships (state clearly in application form that partnerships are allowed)

#### **3.2. Gender balanced communication strategy**

- a. Use female beneficiaries as the face of the competition
- b. Use gate keepers (religious and traditional leaders, spouses) at the launch, through town halls and high powered calls to endorse the programme and encourage women's participation
- c. Use bridge organisations; Pathfinder organisations (NGOs, BMOs Government agencies and individuals) to find and communicate the objectives of YouWiN to eligible women in their communities. A guiding database is provided.
- d. Use the radio to reach women especially in the north where there is a high listening culture
- e. Provide business clinics (business skills tutorials to prepare a BP) ahead of application.
- f. Share BP Competition flyers with female dominated industries (agriculture, retail, garment, beauty etc).
- g. As the lead DFID provider of technical support to YouWiN, the PDF programme should convene a planning meeting of the bridge organisations in collaboration with government and non government partners to share objectives and agree commitments.

#### **3.3. Gender aware training and mentoring**

- a. Localize training to minimize travel
- b. Trainers should include recognized national female entrepreneurs
- c. Mentors should be experienced and the relationship between mentor and mentee clearly communicated
- d. Provide female strategic needs (business and family life balance, assertiveness skills) in training
- e. Make the grant for women a combination of cash, equipment, on the job learning and workspace

# 1. BACKGROUND

The purpose of this study is to recommend how best to increase the number of women participating, winning grants **and** running sustainable businesses under the Youth Enterprise with Innovation in Nigeria Programme (YouWiN!). The core competence of YouWiN! is a nationwide Business Plan Competition (BPC) that has been implemented in the six geo-political zones of Nigeria. The winning entries are a mix of start-ups and existing (informal) enterprises that are looking to expand. The final awards range from N1 million up to N10 million. The BPC submissions have been assessed using a standardized set of criteria including innovativeness and uniqueness, projected growth and rate of return, potential for sustainable job creation, feasibility and practicability given local contexts. All applications have been made via the programme's website <https://www.youwin.org.ng>

There were an initial 24,000 applicants, only 18% of whom were women. Out of the 1,200 that have made it to the grant award stage, 17.6% are women. The Ministry of Finance would like to fund a women-only round of YouWiN!, and the Ministry would like to establish, in the first instance, the best approach through which to encourage the maximum number of applications of young women entrepreneurs.

## 1.1 Terms of Reference

The TOR for this assignment are included as Appendix 1.

The assignment is expected in particular to establish the following:

- a. Opinions on the best way to reach potential young women entrepreneurs in the zone(s);
- b. Special difficulties faced by young women entrepreneurs/would-be entrepreneurs in the zone(s);
- c. Opinions on support required by women in establishing or expanding a business in the zone(s);
- d. Specific training and mentoring needs of female entrepreneurs to inform program design and implementation.

Many of the recommendations were expected to derive from the consultant's own experience in Nigeria, interviews with key players in encouraging women's participation in the SME sector (key informants) and through a desk study that includes international experience in this area. In addition, Focus Group Discussions (FGDs) with current YouWiN! female winners in at least four, preferably all six of the zonal boot camps were to be conducted.

The target group for the study is the management of You WiN! As a result of the findings and recommendations provided, You WiN! management is expected to adopt an improved approach to encouraging women's participation in the BPC. Specifically they would be expected to:

- a. encourage the maximum number of eligible women to send concept notes/applications;
- b. encourage the maximum number of round 1 winners to participate in training;
- c. support the maximum number of trainees to submit valid, quality business plans;
- d. support the competition winners through grant awards and post award support.

As a result of the urgent need to influence the design of the 'YouWiN! 2 Women,' which was about to begin, an Inception Report was included in the TOR, to provide draft recommendations on the best means to communicate the You WiN! opportunity to women in all geo-political zones.

## 2. METHODOLOGY

The rapid assessment study was conducted for 12 days between June and July 2012).<sup>1</sup> See Annexes 2, 4 and 5 for the study timetable of activities and people met. A literature review included YouWiN! programme reports, made up of a baseline study, award milestones, result summary, PDF initial review and round one data analysis; as well as best practice literature on business competitions. The consultant's experience and contextual knowledge was also applied. Literature from the World Bank, DFID and British Council Research and the Coalitions for Change Programme lessons were studied. The Harvard model, feminist research data from Oxfam gender sources, and the African Women's Development Fund were reviewed. See Annex 3 for a full list of all documents (text and electronic) consulted.

The opportunity of the first round of YouWiN! boot camps, organised by School for Startups, was utilised for FGDs and interviews with awardees. FGDs were held with awardees in each of the six geo-political zone boot camps. The time frame for the FGD ranged between 30mins and 1hour. This was informed by the short window available to meet with awardees. FGDs were sandwiched between training sessions / days and usually held at the end of the first day of training when Awardees were about to leave<sup>2</sup>

The four enquiry questions guided the FGDs and KII. Because most of the awardees were male, the FGD took on a gender perspective, which means all female participants were encouraged to participate but male participants were invited to participate voluntarily. The objective was to extract perceptions and knowledge about women's participation from a male and female perspective. This provided a clearer view of the dimension of the problems and realistic solutions.

The consultant ensured that both genders spoke during the FGDs. One – on - one interviews were held with some of the participants / awardees after the FGDs to follow up on issues or give more room for contributions.

The FGD with the awardees were held in a concentric ring format: With the exception of the South West FGD where only FGD participants participated, the other Boot camps venues did not have an alternative space for congregation, FGDs were therefore held in the same training space. This means the smaller FGD group was flanked by the wider whole. While questions and answers were directed at the smaller ring, the wider ring listened in a participant observer fashion and some of those constituted the one - on one- conversations.

To strengthen the Boot camp FGDs, three other FGDs were held with women's Business Membership Organisation (BMO) memberships and one with graduates across Kano and Kwara states. The size and gender breakdown of these groups is as follows:

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<sup>1</sup> The total number of days for study is 18 days between June and July 2012

<sup>2</sup> Training was not residential. In Lagos for example where it was held on the Lagos Island, many participants lived far away on the mainland and other South West states and had to set out immediately to beat the close of business day traffic. Two FGDs were held on both days of the South West Boot camp.



Table 1 Focus Group Discussions

S/no	Group	Date	Female	Male	Location	Duration
1.	South West Boot camp	14 <sup>th</sup>	14	10	Lagos	60 mins
2.	South West	15 <sup>th</sup> June	5	3	Lagos	30 mins
3.	NC	June 18	20 <sup>3</sup>	28	Abuja	75 mins
4.	North West	9 <sup>th</sup> July	9	26	Abuja	60 minutes
5.	North East	12 <sup>th</sup> July	4	17	Abuja	30 minutes <sup>4</sup>
6.	SE	17 <sup>th</sup> July	5	27	Enugu	30 minutes
7.	SS	20 <sup>th</sup> July	8	9	Calabar	60 minutes
8.	KAWAAF	27 <sup>th</sup> June	5	2	Abuja	90 mins
9.	KWAVE	5 <sup>th</sup> July	5	3	Ilorin	75mins
10.	Graduates Kano	18 <sup>th</sup> August	10	0	Kano	120mins <sup>5</sup>
11.	Ilorin enterprise women	10 <sup>th</sup> August	8	0	Ilorin	60 mins

Key informant conversations were held with YouWiN! team leaders representing the CME, head of YouWiN! secretariat, the School for Startups boot camp trainers and consultants, NGO and BMO leaders. A total of sixteen conversations were held. (See Annex 4 for the full list of key informants). A SWOT analysis of the YouWiN! programme was drawn up in consultation with management and secretariat. Analysis of YouWiN! Awardee FGDs, interviews and programme documentation and processes informed the SWOT analysis.

Female candidates shortlisted for the 6000 applicants stage were interviewed through voice calls between 22 – 24 of July for an average of 5 minutes each<sup>6</sup>. An average of 3 (maximum 5) were chosen from a sample frame of 10 per zone. There was no gender disaggregate data for the applicants before the 1200 stage. Consultant used prior knowledge of names / gender match to identify female candidates. They were asked 2 key questions; why they think they didn't meet the 1200 shortlist and what can be done to encourage more women entrepreneurs

<sup>3</sup> FGDs would usually be much smaller (7 – 10 persons). However, rather than alienate the YouWiN Awardee who were interested in participating, the consultant opted to allow them sit in, speak or listen as long as all women awardees and some men who first volunteered had a chance to participate. Other FGDs were a more appropriate size

<sup>4</sup> The CME was expected to use the hall for a press brief immediately after training

<sup>5</sup> Some participants went away with the Forms to fill them at home

<sup>6</sup> Research assistant spoke with each for an average of 3 minutes. He explained to each interviewee that the call was to inform study and not a grant interview

in YouWiN. The consultant participated in three planning sessions for YouWiN! 2 women facilitated by the secretariat team. Findings, lessons and recommendations from the study are provided in the subsequent sections of report.

### 3. FINDINGS

Findings are presented to correspond with the key areas of enquiry of the study namely;

- Opinions on the best way to reach potential young women entrepreneurs in the zone(s);
- Special difficulties faced by young women entrepreneurs/would-be entrepreneurs in the zone(s);
- Opinions on support required by women in establishing or expanding a business in the zone(s);
- Specific training and mentoring needs of female entrepreneurs to inform program design and implementation

Under each enquiry question, FGD, KII knowledge and conclusions from the literature are presented. Consultant's analysis of findings and lessons is presented under general discussions.

#### 3.1 The best way to reach potential young women entrepreneurs

##### 3.1.1. Literature Review

The literature shows that in Nigeria, there are fewer women led businesses compared to men; women run only 20% of businesses in the formal sector 23% of which are in the retail sector (World Bank 2009). Women have competing/ multiple roles. Carolyn Moser categorises women's work into three; they are producers, reproducers, community and political players (Oxfam 1990). This means they are always at the short end of their time and cannot fully explore their potentials to do income earning work outside the home. This limits access to opportunities such as information when passed through certain channels.

Yet, women's empowerment (access to life transforming opportunities such as economic independence) helps raise economic productivity and reduce infant mortality. It contributes to improved health and nutrition and increases the chances of education for the next generation' (UNDP 2009). <sup>7</sup> Given the importance of empowering women and the small sample frame of women led businesses what then is the best way to reach women?

*Women's occupational sectors and locations:* Esther Boserup opines that Africa South of the Sahara is 'the region of female farming per excellence given that in most parts of the continent most of the tasks of food production are women's responsibility'<sup>8</sup>. 2012 data reinforces this. In Nigeria, 60 - 79% of agricultural workforce is women (BC/DFID 2012). Planning with women must therefore look to the agricultural axis to find women. It may be assumed that majority women in this sector are poor and have no formal education but the high unemployment rate has meant that more women and men have found employment in the agric and agro processing sector. This makes the sector a viable place for YouWiN to look for eligible women. Work spaces are not just designated production locations in factories and on the farms, agricultural production and processing take place within the confines of the homes. Thus, the home is not

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<sup>7</sup> In Kristoff and Wu Dunn

<sup>8</sup> Boserup in Kate Young 1990

just a domestic sphere it is also a place of enterprise. This is especially so in the north (Boserup 1970, Salihu 1995; 15).

In the 4 states studied in the ENABLE business perception survey (Abuja, Lagos, Kano and Kaduna) as expected, business leaders are predominantly male (73%) of respondents, female respondents account for 27%. However, when compared against the business sizes, the highest proportion of females run micro businesses<sup>9</sup> (35%). Also analyzing by state, Kaduna in northern Nigeria has the only location that has more female (53%) than male (47%) business leaders.<sup>10</sup> This means that finding women should be informed by regional and cultural contexts

*Socio- economic barriers across the regions:* Nigeria exhibits poor equality between men and women in achieving basic capabilities and active participation in economic and political life (UNDP 2009, WB 2012). Authority devolves from men to women many of whom are commoditised. Girls do not have same access to opportunities as boys because they are seen as properties themselves. Although in some parts of the country, the south east specifically, more girls than boys go to school, the dominant national situation is that fewer girls than boys go to or finish a course of school. As Agu reminds us;

*'It is the female child that is asked to drop out of school so the male child completes his... This institutional attitude towards women contributes very much to their illiteracy...'*<sup>11</sup>

These inequalities have significant regional variations, strongly influenced by cultural, religious and traditional norms (UNDP 2009). For example, more than two thirds of 15–19 year old girls in Northern Nigeria are unable to read a sentence compared to less than 10% in the South (British Council DFID Gender report 2012).

*Working with men to find women:* Kristoff and Wu Dunn remind us that 'helping women does not mean ignoring men.' We must try to break down the barriers of patriarchy working against women by working with and through gender aware men (Africa feminist charter 2009). Best practice from the international women's movement demonstrates that there must be partnership between women and men for gender equality to be attained.<sup>12</sup> The Baobab for Women's Human rights, Women's Rights Advancement and Protection Alternative (WRAPA) and the Lebanese women's movement's ABAAD, show that positive messages can be borne by men and women to advance the cause of women. This resonated during the FGDs where male awardees challenged both genders to enlist more women into the YouWin! programme.

*Low business knowledge:* Business relevant knowledge is important in helping women take advantage of opportunities. If there is low formal education then adult centred entrepreneurial skills will be needed (UNECE 2007)<sup>13</sup>. The Enterprise Uganda a government agency for growing small businesses, advocates business clinics for start up and existing businesses to grow basic

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<sup>9</sup> Business were classified into Micro, Small, Medium and Large businesses using the number of employees as defined by the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). Micro businesses employ 1 to 9 people, small businesses employ 10 to 49 people, and medium businesses employ 50 to 199 people while large businesses employ more than 200 people. See ENABLE NOI survey page 33

<sup>10</sup> Business Leaders' Perception of the Investment Climate in Nigeria NOI ENABLE July 2012 pg 15

<sup>11</sup> Stella Agu gender equality, education and women empowerment: the Nigerian

Challenge multidisciplinary journal of Research Development, Volume 8 No. 2, July, 2007 page 2

<sup>12</sup> Lebanese resource centre for gender equality Baobab for women's human rights list serve see [www.baobabwomen.org](http://www.baobabwomen.org)

<sup>13</sup> [http://www.unece.org/fileadmin/DAM/ceci/ppt\\_presentations/2007/eed/wsmel.pdf](http://www.unece.org/fileadmin/DAM/ceci/ppt_presentations/2007/eed/wsmel.pdf) retrieved August 2012

knowledge and to evaluate existing ones in view of changing realities.<sup>14</sup> Where educational attainment is low, setting high educational ceilings may exclude women with entrepreneurial ideas and energy where they have low formal education<sup>15</sup>

### 3.1.2. Focus Group Discussions

To find eligible women, Northern and the South East FGDs advocated working with established women's NGOs and government women machineries to reach out to women entrepreneurs in the rural and semi urban areas. The women's affairs ministry was particularly challenged to reach the women.

The FGDs raised the issue of simplified entry point requirements especially the registration form questions (phase 1 and 2). During the North Central FGD a participant said of the form;

*'There were strong women in my zone but they struggled with the questions (BPC)'*<sup>16</sup>

This sentiment was echoed across the other zonal FGDs and BMO FGDs. Applicants found terminology and conditions of application – complex. e.g. what does an innovative business plan mean? They said there was no one to provide guidance and to give 'courage' to applicants at the primary stage of application.

The South West and the North East FGDs proposed looking at women type business communities to find more women. The North East specifically echoed the literature by proposing that women who work from home should be encouraged to participate. A peer to peer mechanism to recruit more women was proposed by the FGDs. It was suggested that

*A team of women who are winners should go round in groups to prove that You WiN is real and women are benefitting'*<sup>17</sup>

It is believed that this will address scepticism about government initiatives. The South - South FGD advocated the use of popular media such as the Nollywood film industry as an effective means to reach women and give women increased agency. In the North West FGD, it was proposed that the age bracket should be reviewed from the present 18 – 40 to 18 – 50 because the age bracket for most women entrepreneurs is between 30 – 50.

The North West equally advocated clearer distinction between a loan and a grant as some may be deterred from participating if they assumed that the YouWiN! fund was a loan, which would require payment of interest, a practice forbidden in Islam.

In discussing how best to reach women, participants at the boot camps were divided on the need for a women only competition. Some argued that principally where women are given the chance to participate they have proven immense capacity and translated what they do in the 'micro' space of the home - managing scarce resources to the 'meso' space of business. This was echoed strongly in the South west FGD.

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<sup>14</sup> Women and SME development [http://www.unece.org/fileadmin/DAM/ceci/ppt\\_presentations/2007/eed/wsmel.pdf](http://www.unece.org/fileadmin/DAM/ceci/ppt_presentations/2007/eed/wsmel.pdf) retrieved July 15 2012

<sup>15</sup> WRAPA raising her voice project [www.wrapa.org](http://www.wrapa.org)

<sup>16</sup> Participant North central FGD

<sup>17</sup> North central FGD participant 18 June 2012

*You don't need a women only competition because entrepreneurship has a spirit it is irrespective of gender'..<sup>18</sup>*

In the Northern FGDs especially North East and North Central, there was greater cadence for a women only competition as a strategy for beating patriarchy induced perception of the danger of mixed fora to the integrity of women arising from religious and cultural beliefs.

*YOUWIN was well advertised but the men just won't let the women participate<sup>19</sup>*

The non Awardees FGDs proposed a deeper, wider variety of communication channels, such as radio, jingles and TV Talk shows by popular female hosts like Funmi Iyanda, Mosunmola Abudu (Moments with Mo) to reach women<sup>20</sup>. Areas of women's business were listed as Processing and Packaging: dried locust beans, fresh mashed tomatoes (for all year round availability) and Hibiscus flower for tea.

Products and services businesses to find women include:

1. Textile products
2. Traditional perfumes
3. Cosmetics
4. Restaurant and Catering
5. Interior Décor and Design
6. Fashion Design and Tailoring

The use of occupational associations and ethnic associations were advocated as channels to reach women.

Women who made the 6000 shortlist advocate a women only competition because '*Women compete better amongst themselves*'.<sup>21</sup> Special training for women on how to write proposals and that business inclined women should be given priority, they advised.

### **3.1.3. Key Informants**

Key informants were leaders from Business membership organisations, NGOs, private sector and development programmes. Given their knowledge of the field of enterprise, the BMO leaders largely agreed that there are socio economic barriers in the path of women which may hinder their effective participation in the YouWiN! initiative. The key proposals to reaching the women were as follows:

YouWiN should look to the sectors where women work these include agriculture, service and retail. Given the weak educational background of many women entrepreneurs, basic business knowledge classes should be facilitated by YouWiN!, nationwide, prior to entry into the competition.

Informants noted that while the use of ICT was a good control and transparency measure the barriers it presents to women need to be addressed<sup>22</sup>. It was proposed that the

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<sup>18</sup> FGD participant north west Boot camp

<sup>19</sup> Participant North East boot camp FGD

<sup>20</sup> Kano FGD with Graduates and A level students 18 august 2012 Kano

<sup>21</sup> YouWiN female candidate resident in the South - South region

<sup>22</sup> Maji Peterx NGO KII 27 June 2012 Abuja

telecommunications model where business centres are designated project centres should be considered so these can hand hold women on the use of internet.<sup>23</sup>

Given women's competing/ multiple roles and limited time resource, KII proposed that YouWiN may wish to explore use of radio to reach women. Since the young women we are focused on in the BPC will not necessarily have the requisite lexicon or experience of preparing a business plan. A centre where women can get help early would increase their chances of winning grants and reduce the work of the grading team.

They were of the view that BMOs and NGOs can help disseminate the information about YouWiN. They will consider participation an opportunity to contribute to the country. They may only need to be given a token honorarium to cover overheads.

### 3.1.4. General Discussion

If women run only 20% of businesses in formal sector it follows that we have to look to expand this pool in the SME sector. This means looking out for new or business start ups. The inaugural YouWiN competition focused on expanding existing business. Thus the Plymouth Business School evaluation report holds that preference was given to expanding existing businesses, so while only 15% of applications came from existing firms, 634 of the 1200 winners (52.8%) were existing firms.<sup>24</sup>

This makes smart coordination sense and a good risk mitigation strategy at an early stage of an idea. However, moving forward into a second phase especially a women only design, if YouWiN! does not look out for start ups, we may lose the opportunity to support new innovative women led businesses and expand the number of women business leaders.

While 18% women applied for the YouWiN! BPC 17% of that qualified for the grant, based strictly on merit.<sup>25</sup> This shows that the proportion of those who won is roughly the same as the proportion of those who applied. This gives credence to the argument in the FGDs that there are eligible women entrepreneurs what is needed is to remove the barriers to access and opportunity facing them<sup>26</sup>.

Therefore, the suggestion to simplify the business plan application form is an important point to note, this has been echoed in an early YouWiN technical report by Growbridge Advisors which proposed a restructuring of stages 1 and 2 questions to provide measurable questions that allow for data collection and serves as an indicator of training need.<sup>27</sup> Consultant designed a perception levels of difficulty matrix on a scale of 1- 3 with 1 being easy, 2 difficult and 3 very difficult. Two FGDs were held to attempt the questions. The result stage two questions were particularly difficult scoring a lot of 3s. Some asked to take the questions home and to think about and consult others. They required clues and guide from the FGD facilitator. Analysis of feedback from FGDs on form is presented in **annexure 9**.

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<sup>23</sup> Aisha Maina KII private sector KII 4 July 2012 Abuja

<sup>24</sup> YouWiN! Independent quality assurance report ISSR University of Plymouth Feb 2012 page 6

<sup>25</sup> [www.youwin.org.ng](http://www.youwin.org.ng)

<sup>26</sup> See David Mackenzie Baseline report, page 1

<sup>27</sup> Growbridge advisors Grant payment schedule and performance milestone awards, PDF report April 2012.

Appendix one pg 18 - 22

Analysing the opinions for and against the idea of a women only competition, in the FGDs and KII, a women only competition is a good safety net for women especially in zones where culture is a barrier to economic participation in a male dominated environment. But, women are outside the mainstream because it is too 'malestream', what is required in the long term is an embedded gender perspective within the mainstream competition, rather than a separate women only one. Therefore the consultant believes that it is strategic to hold just one round of women only competition, out of which lessons can be learnt to mainstream gender and women's rights issues in the third and final round of competition which should be a mixed gender competition.

For optimal impact and to ensure eligible women are reached everywhere, the Women YouWiN will need to focus on making information accessible to women entrepreneurs in the north and all peri urban communities as well as cities across Nigeria. The inaugural competition round one shows North central had the highest percentage of participants in the north (204) majority from Abuja likewise, South West which had the national highest (281) because of the presence of Lagos<sup>28</sup>. These centres will always bring up eligible women. In addition to those however, we should broaden the scope of opportunity to capture more diversity across other parts of Nigeria.

Given the findings, a communication plan which helps YouWiN work with male gatekeepers with relevant messages, identified focus group and the right timing will be indispensable to popularising YouWiN Women and getting increased women participation. Gate keepers are persons of influence and authority who can be found in families, behind the various religious pulpits and cultural communities and in politics in Nigeria.

Gate keepers are usually male and we can find gender aware men amongst them. The fact that they are mostly male gender champions is in fact an advantage: When men speak on women's issues, it lends credence to the assertion that gender affects all of us and the diehards will more likely listen. The first communication plan should be to make first tranche of grant award to the first set of awardees before a new round of competition is announced.

Programmatically, the call to use women's NGOs and give early business education to applicants could be addressed through the idea of gate keepers and bridge organisations. YouWiN will require two types of bridge organisations; the pathfinders and the business clinics.

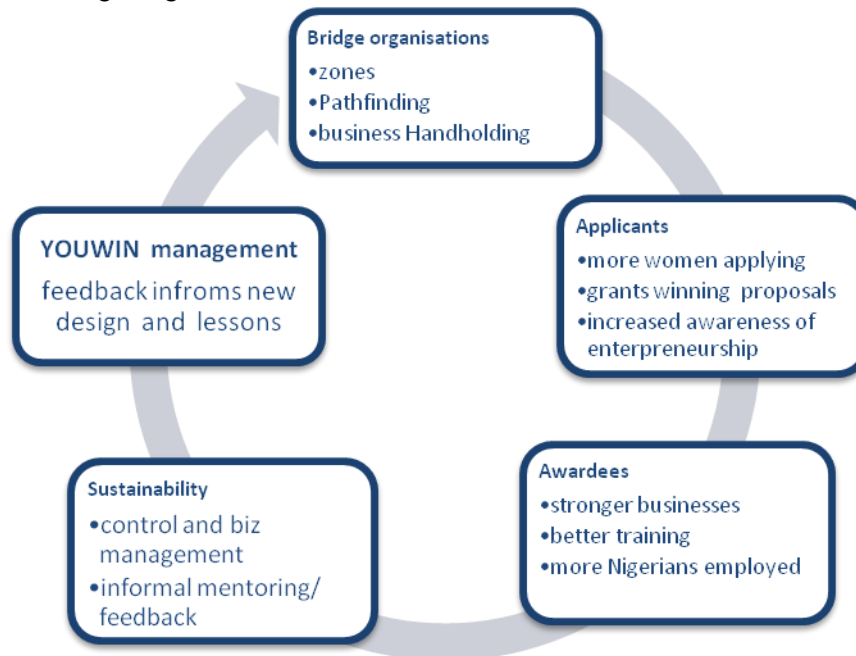
*Pathfinder bridge organisations* consist of individuals, Business Membership Organisations (BMOs), NGOs and some government agencies. They have rural, peri - urban and city reach. Pathfinders can serve as alternative communication avenues providing the needed confidence and basic IT support to enlist and encourage young women entrepreneurs to apply. Pathfinder bridge organisations have a responsibility to connect women with opportunities. If brought on board early in the planning, they can be useful in finding eligible women candidates for the programme.

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<sup>28</sup> These are cosmopolitan centres with relatively higher commercial activities, entrepreneurial history, infrastructure, knowledge and opportunity compared to most other parts of Nigeria.

*Business clinics bridge organisations:* These are core business knowledge organisations that will work closely with the pathfinder bridge organisations. Their main task will be to provide the needed technical handholding for applicants whom the pathfinder bridge organisations find before and during application stages to ensure that adequate business concepts and plan are understood and presented clearly.

Figure 1: The bridge organisation model



Source: Salihu 2012

Emphasis will need to be placed on finding these bridge organisations that are based in the northern and peri urban communities and cities across Nigeria.

FGD respondents proposed setting a quota for women. This may compromise the standard of competition by creating the perception of a ‘shoe horn’ approach to women’s participation. More so *if* attention is already paid to removing obstacles in the path of women’s participation and in fact a women only competition instituted. What may be considered is the use of a gender target as an internal risk mitigation strategy. This means a quota is set is not known to the public but it is used internally to keep a keen watch for gender exclusion triggers.

As reiterated in the north central and South - South FGDs, a long term perspective to building women’s capacity is the key to bringing more women into the public sphere in this case business.



## 3.2 Special difficulties faced by young women entrepreneurs/would-be entrepreneurs

### 3.2.1. Literature Review

*Socio – Economic barriers:* The literature shows that cultural and economic barriers stand in the way of women's effective entrepreneurial participation (UN Women, Ibeanu, Mangwat and Mahdi 2009).<sup>29</sup> Women are rendered invisible by the structures of society which assigns to them roles which confines women to the domestic sphere (WB 2012, DFID 2012, Salihu 2009, Boserup 1970,). Women are doubly marginalised as women and as members of the poor class (WIN 1980). Majority women are poor hence the concept of 'feminisation of poverty' (UNIFEM 1990).

In some cases women are paid differently from men (BC/DFID gender report 2012). Poor access to income means a lower capacity to procure power or the right business information which may mean lack of access to alternative power sources or proximity to policy sites.

*There are business environment barriers:* Globally more and more women are setting up businesses. There is however preponderance in the global north compared with the developing South (UNECE, 2007). The literature shows that women face barriers due to:

- Gender neutral legislation: Women have particular challenges to which the law may be blind. For instance having same lending conditions for men and women will necessarily exclude women who are unable to own property or income stream that can provide needed collateral. Sometimes the husband's signature may be required as the needed collateral may be in his name. He may refuse to cooperate
- Regulatory bottle necks: women have higher rejection of business registration proposals because business regulatory procedures are not provided in an accessible manner to them.
- Limited access to finance; Low ownership of property has a direct correlation to a lack of collateral and inability to raise capital.
- Lack of legal framework or where it exists, lack of knowledge or financial capacity to test the law in court.<sup>30</sup> This stems in part from the low level of education attainment.<sup>31</sup>

The ENABLE Business Leader Perception Survey (ENABLE/ NOI 2012) – gives power as the most significant factor making business very difficult in Nigeria irrespective of gender. Corruption, roads, water, finance and security also appear to be factors that are perceived to be more difficult to men than women. The level of tax (amount and frequency) and availability of skilled labour are the 2 factors that women perceive to be more difficult than to men. Both men and women agree on the fact that security makes business very difficult in Nigeria.<sup>32</sup>

Women have little access to training and on the job development due to time constraints, lack of information etc. These are key barriers to business growth. Competition demands that businesses be on the cutting edge of innovation as Roomi and Harrison (2008) analyse, this means skills to manoeuvre the market such as

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<sup>29</sup> See Ibeanu, Mangwat and Mahdi Election Herstories C4C /DFID 2009, this is echoed in the FGDs see annexure on zonal perspectives to challenges facing women

<sup>30</sup> [http://www.unece.org/fileadmin/DAM/ceci/ppt\\_presentations/2007/eed/wsmel.pdf](http://www.unece.org/fileadmin/DAM/ceci/ppt_presentations/2007/eed/wsmel.pdf)

<sup>31</sup> [http://www.unece.org/fileadmin/DAM/ceci/ppt\\_presentations/2007/eed/wsmel.pdf](http://www.unece.org/fileadmin/DAM/ceci/ppt_presentations/2007/eed/wsmel.pdf)

<sup>32</sup> ENABLE business leadership survey 2012

*'opportunity recognition, business evaluation and growth considerations, developing strategic customers and customers care, customer relationship management, as well as selling, networking and negotiation skills'*<sup>33</sup>

Where this is absent business cannot grow.

As inferred from earlier findings, educational completion rate in northern Nigeria is very low. Only 3% of girls finish secondary school. In southern Nigeria violence against women is high as one in every five women has experienced it (British Council/ DFID Nigeria Gender report 2012), this limits women's ability to seize opportunities.

### **3.2.2. Focus Group Discussions**

Responding to the question why do we have fewer women than men in the YouWiN! competition, FGDs reflected the conclusions of the literature namely;

Little time: Participants noted that some of the women dropped off at different stages of the training due to the pressure on their time<sup>34</sup>

Fear of risks: though a respondent initially described this as 'laziness'<sup>35</sup> when asked to expatiate she explained that women were reluctant to do business because it is considered high risk without certainty of returns, compared to paid government employment which came with pension.

*Women are submerged in a culture that makes them think you can't. They are in awe of women who dare but afraid of failure as they would be risking all and have nothing to go back to*<sup>36</sup>

Lack of family support: in majority of cases, absence of spousal support means an erosion of women's confidence to try new ideas, take risks and adventure.

Education: weak educational background means some women may find information difficult to process when it is presented in a complex way. Lack of computer and the complex nature of the business plan forms were given as examples<sup>37</sup>.

A key insight from the phone conversation with women who did not make it to the award state was an acknowledgement of a lack of business knowledge especially financial skills.

*I had a viable business idea but didn't know how to articulate it in business plan especially the financials*<sup>38</sup>

### **3.2.3. Key Informants**

KII shared that the barriers facing women entrepreneurs include:

Lack of access to technical knowledge: This includes lack of information about policy and procedures of business registration agencies. The ENABLE programme gave the example of

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<sup>33</sup> Muhammad Azam Roomi, Pegram Harrison, (2008) "Training needs for women-owned SMEs in England", Education + Training, Vol. 50 Iss: 8/9, pp.687 – 696. <http://www.emeraldinsight.com/journals>. retrieved July 2012

<sup>34</sup> South West FGD and northern FGDs reiterated this challenge.

<sup>35</sup> South West FGD Lagos June 2012

<sup>36</sup> South West bootcamp FGD June 2012 Lagos

<sup>37</sup> See northern FGD report

<sup>38</sup> You WiN candidate North West Zone

women who assumed that NAFDAC (the Nigeria food and drug regulatory agency) registration procedures were insurmountable for SMEs. A business information exchange forum which brought government and SMES together proved that NAFDAC had less stringent criteria for SMEs. This knowledge accelerated access to production license for the women's businesses.<sup>39</sup>

Focus on funding to the exclusion of business skills: Priority is often given to money to the detriment of technical knowledge. The need for technical expertise such as book keeping is often ignored and this holds back business growth<sup>40</sup>. Poor capital base which also means that they are unable to afford the necessary business costs such as equipment and staffing to run their businesses.

Fear of failure raised during the FGDs was echoed here<sup>41</sup> society is hard on women who dare to do unconventional things such as participating in public sphere or owning their own business. Should they fail there is no safety net or respect for such women. The lower the quantum of resources the lower the propensity to take risks because women must provide for the family where men cannot, they must guard the use of scarce resources well<sup>42</sup>

Lack of female business mentors to share lessons and model the way was seen as a barrier in the path of women business owners or would be entrepreneurs.

Improper planning as opined by the literature resonated here. Lack of a feasibility study to understand market dynamics, source of inputs and value for money analyses are seen as barriers in the path of women owned businesses.

### 3.2.4. General Discussion

A model that summarises all the challenges in the path of women is the Harvard empowerment framework. The Harvard model holds that challenges facing women can be categorised into four namely; lack of welfare, access, control and opportunity. This means that addressing these challenges **all together** should be a key consideration in an intervention that seeks to work with women in a sustainable manner. The design of an economic intervention for women in this case YouWiN! must not be about grant making only but must be mindful of the social and economic conditions facing women such as time constraint, low educational level, low control over resources, a socialisation which denies them voice and its attendant weak agency. See figure 2 for a diagrammatic representation of challenges to women's empowerment.

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<sup>39</sup> KII and conversations with Abosede Paul - Obameso ENABLE Portfolio Manager June - July 2012

<sup>40</sup> Limota Goroso Giwa Ilorin July 2012

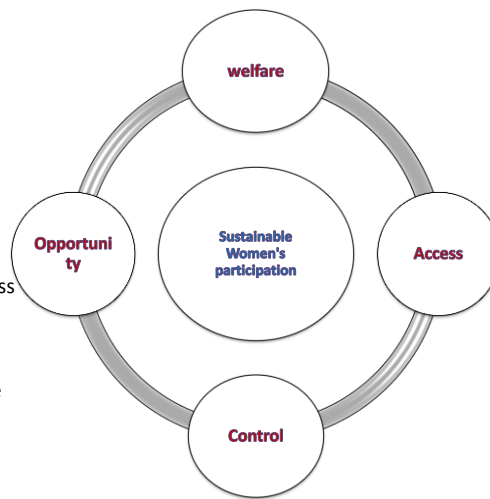
<sup>41</sup> Maji Peterx Care fronting NGO and KAWEAF

<sup>42</sup> Limota Goroso Giwa IWCC July 2012

Figure 2: the empowerment cycle

## Challenges to women's effective participation

- **Welfare**
  - Time constraint
  - Low capital
  - Low proximity to infrastructure
- **Opportunity**
  - Less resources to risk
  - Fewer than men in business
  - Lack of society's support
- **Access**
  - Information; hard to get and decode
  - Low knowledge; ICT and business concepts
  -
- **Control**
  - right to participate in public life challenged
  - Right to assign resources + time



The Harvard model

Source: Adapted from the Harvard empowerment Framework Oxfam gender training manual 1990

### 3.3 Support required by women in establishing or expanding a business

#### 3.3.1. Literature Review

Women's practical and strategic needs: Drawing upon the literature on challenges facing women and that on how best to reach women, Best practice literature shows that particular attention will need to be paid to the empowerment cycle. It proposes a rethink of the design of women's interventions in such a way as to take into consideration their multiple roles within and outside the home and their practical (welfare) and strategic (control and access) needs. As Young advises, home working has benefits.

*'not least of which is the ability to dovetail childcare and domestic work and productive activities'*<sup>43</sup>

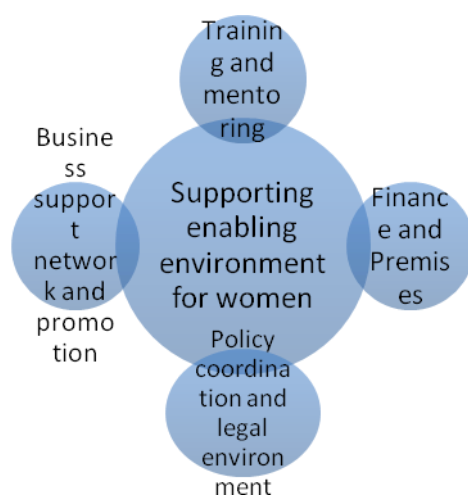
UNECE draws up a framework for women's business support that takes into consideration a collection of processes and key outputs, namely

- Need for timely finance and premises
- Training and mentoring
- Policy coordination and environment
- Business support network and promotion

See figure 3 below on women's entrepreneurial needs in an equal opportunities environment.

<sup>43</sup> See Kate Young page 97

Figure 3: Women's entrepreneurial needs in an equal opportunities environment



Source: Adapted from UNECE 2007

### 3.3.2. Focus Group Discussions

Participants proposed setting out a deliberate quota for women, simplified information, communication in a language that is easy to comprehend and accessible training for women. Long term approaches to women's empowerment where requisite entrepreneurial knowledge and personal empowerment tools can be gained were equally advocated. Women only spaces were advocated as a means to accelerate women's enterprise.<sup>44</sup>

### 3.3.3. Key Informants

KII advocated business policies that take into consideration women's poor economic status such as;

- Collateral free loans or grants
- Work spaces where women can process their products or services at little overhead cost<sup>45</sup>
- Insurance because women are averse to taking risks given little resources and for fear of stigma that society attaches to failure. For those in high risk ventures insurance will be a necessary safety net. The agriculture sector index insurance pioneered by the Central Bank of Nigeria (CBN) and ICEED<sup>46</sup> would be a good safety net for YouWiN.

### 3.3.4. General Discussion

Procuring and connecting women or men with sources of inputs and equipment will give them better control over resources than just cash in the bank. This must be invested in the business to earn money in manageable chunks and is not liquid or easily disposable. It minimises the risk

<sup>44</sup> See annexure 5 for FGD report

<sup>45</sup> Maji Peterx, Care fronting July 2012 KII

<sup>46</sup> See <http://www.nanngronline.com/section/features/features-insurance-cover-as-viable-security-for-nigerian-farmers>

of money capture by some gate keepers. This has the added advantage of economies of scale (see Growbridge Advisors report, 2011).

The YouWiN! strategy of registering grantees' businesses with the Corporate Affairs Commission (CAC) gives young businesses an excellent head start. It boosts the business profile and gives some security to the enterprise.

### **3.4 Training and mentoring needs of female entrepreneurs to inform programme design and implementation**

#### **3.4.1. Literature Review**

The African Women's Development Fund in its African women leading Africa monograph holds that if women and women's organisations are empowered with skills, information, sustainable livelihoods, opportunities to fulfil their potential, plus the capacity and space to make transformatory choices, then we will have vibrant, healthy and inclusive communities.<sup>47</sup>

*Business knowledge is low but highly needed:* African countries are taking the SME route to boost development and empower women. To do this effectively, the literature shows the role of knowledge and sustained knowledge generation, which is ploughed back into the business to be an important one. Enterprise Uganda is a case in point. They argue for the need for a job stimulus strategy in partnership with private sector and the Small Scale Industries Associations in this case the USSIA. The approach is not necessarily giving grant but providing technical skills and work station for young entrepreneurs of both gender to access business premises or markets. Enterprise Uganda advocates business clinics to provide requisite knowledge to guide young entrepreneurs.

They are committed to this approach and have gone ahead to:

*Undertake Business Development Skills clinics in collaboration with the private sector and Uganda Small Scale Industries Association (USSIA), with special focus on imparting technical skills to youth, using non-formal vocational training programmes and the ministry of finance has allocated an additional Shs. 1 billion specifically for this purpose. Dedicated work spaces will be established in markets starting in Kampala, in which youth and other small scale manufacturers under the Job Stimulus programme will undertake<sup>48</sup>*

*Participatory approach to mentoring:* Mentoring is a very useful space for learning and sharing across experience range but it is not without its dangers. The risk of a mentor competing with a mentee is present. There is also the danger of sexual harassment for women. This can sap mentee confidence and cause conflict. Mentors can in fact become 'tormentors'<sup>49</sup> and mentees- 'mental cases'.

The C4C and the FMWSD / NCWD models<sup>50</sup> show that mentoring girls can be a very delicate affair. They advocate certain steps to mentoring;

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<sup>47</sup>Ed Nana Darkoa Sekyiamah <http://www.awdf.org/wp-content/uploads/2012/07/WOMEN-LEADING-AFRICA-VOL1A.pdf> women leading Africa conversations with inspirational women politics, the arts and feminist spaces AWDF 2011 pg 5

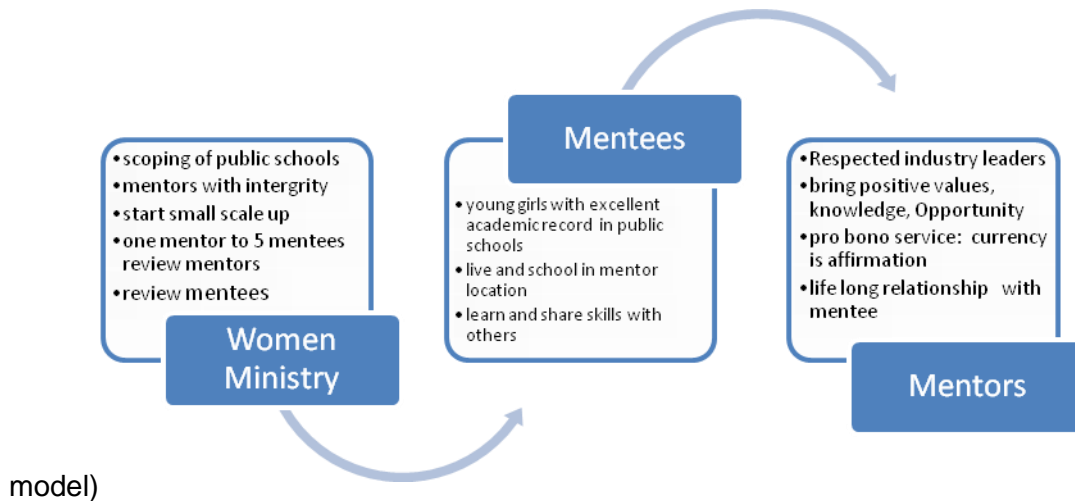
<sup>48</sup> <http://www.statehouse.go.ug/national-priorities/employment-creation-youth-women-and-smes> retrieved July 2012

<sup>49</sup> Asuzu Echezona in mentoring approach to change and development DFID / C4C 2009

<sup>50</sup> 2009 and 2011 respectively. see Amina Salihu, introduction to a mentoring approach to change and development Nigerian Voices DFID / C4C 2009

- a. Mentoring should be developed through a participatory process;
  - Explain who a mentor is
  - find out from beneficiaries some mentors they know
  - those they will want to mentor them
  - A mentor and mentee must be willing to have each other. Ensure they know there is a right of exit to review participation
- b. Conduct an environmental scan of people with good reputation and business acumen
- c. Start small; FMWSD/ NCWD mentoring for young girls began March 2012 with two mentors; Ifueko Omoigui – Ukaro; erstwhile Chairperson of the FIRS and Abike Dabiri Chair House of Representatives Committee on Diaspora
- d. Monitor relationships

Figure 5: The Women's Affairs' Ministry / NCWD Mentoring Model (Adapted from the C4C



*Reflection spaces:* The lesson from the Accra based African Women's Development Fund (AWDF) and the Akina Mama wa Afrika (Uganda and UK) African Women's Leadership Institute (AWLI) show that women need reflection spaces to strategise about protecting their resources including their independence within cultural spaces which do not affirm them.<sup>51</sup>

*Grants should be more than cash:* Like the Uganda SSIA, the Bid Network International has business plan competitions for women entrepreneurs in emerging markets. They provide guides on their website on how to prepare and create a business plan. The winner of the competition is awarded a business trip to the Growing SMEs event. The 20 best entrepreneurs are invited for financial and pitching trainings and individual business plan feedback. All entrepreneurs who submit their plan online can become eligible for international coaching and investor matchmaking services.<sup>52</sup>

<sup>51</sup> AMWA empowerment training manual for the AWLI (African Women's Leadership Institute) Uganda/ UK 2000

<sup>52</sup> Bid network's Business women's forum competition 2012 for Palestine see <http://www.bidnetwork.org/en/competition/business-women-forum-competition-2012>

The Texas based Rice University business competition is another example.<sup>53</sup> Each year, Rice supports 'Forty-two teams in the seed, start-up or early growth stages. They compete for an overall pot of about \$800,000 in prize money'. Graduate students of both gender are encouraged to compete in teams which include mentors and advisors though only students can present plans during competition. The grand prize winner receives \$125,000 in all but this is not all cash; the prize comprises of equity capital from a Houston investment group; \$20,000 in cash and about \$80,000 in services, including a year's worth of office space.<sup>54</sup>

### 3.4.2. Focus Group Discussions

Proximity of training venues to women's location is crucial to their ability to participate. Respondents shared that some women dropped out of the competition between the second stage training and the post award training stage because they could not afford to be away from their home too often. Some missed out of participating because notice was too short to enable them plan to attend<sup>55</sup>.

*Take training and competition to women in their states not bring all to Abuja*<sup>56</sup> it was advised.

FGD respondents reiterated the socialisation of women as passive entities lacking agency. Women are socialised to be seen and not heard so there is no established culture of speaking in public even where they have the requisite technical knowledge on the subject.

Kano and Kwara non awardee FGDs mentioned managerial and financial control skills as necessary. Timing of training for students should be hinged on the school calendar, while in the case of graduates; online training tools could be an added incentive for members. Some preferred networking fora to be included in trainings so that they will have a good head start of advice after the training period.

Kano argued that trainees should be issued a formal certificate that can be used as evidence of learning, as this is usually respected by larger market decision makers.

### 3.4.3. Key Informants

Some key informants were of the view that:

On the job training and monitoring should be a part of the YouWiN! technical package. Participants need to know early that the money is not the most important prize. Attention to technical skills will in fact grow money and sustain business. This is important if YouWiN! is to meet the job multiplier intension of its designers.<sup>57</sup>

Training design must respond to women's specific leadership needs. These are issues of access, welfare, opportunity and control. They are at the heart of sustainability of women's

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<sup>53</sup> <http://www.forbes.com/2010/01/26/small-business-competition-entrepreneurs-finance-university.html>

<sup>54</sup> Visit <http://www.alliance.rice.edu/alliance/RBPC.asp> retrieved August 2012

<sup>55</sup> South West FGD, this also came from some interviewees from the 6000 candidate selection stage,

<sup>56</sup> North East Zonal Boot camp FGD 12<sup>th</sup> July 2012

<sup>57</sup> Aisha Maina Aquarian consult 4<sup>th</sup> July 2012



businesses. Three years down the line women entrepreneurs should not only have accessed the grant but should have stronger businesses because they have technical capacity<sup>58</sup>.

Some KII felt that the large training forum could be overwhelming for some of the women awardees and may have sidelined them such that even when they had something to contribute they will be hard pressed to express themselves in a large group.

#### **3.4.4. General Discussion**

There are three advantages a mentor must provide to a mentee: positive values, knowledge and opportunity (Salihu 2011).<sup>59</sup> This can be provided by the merit award winners among the present YOUWiN! Awardees; they know the rules, have already won a grant and should be settled in their work.

Given the findings about the socio economic challenges facing women, training should be a crosscutting thread designed to help young women get in the door but also sustain their business post grant award. This begins with the business clinics which will enable participation and on to a participatory monitoring and evaluation process.

From the literature and interviews training is best understood and utilised when lived realities are explored. Participatory adult learner centred training methodologies like videos, life stories and dialogues need to be used to transfer skills. KII equally proposed a panel discussion of persons with business experience as a realistic way to help young entrepreneurs hit the ground running.

A one off training will not suffice as the literature points to the relative novelty of enterprise to women as a public activity. There will be need for points of reinforcing learning on the job so women can constructively use and query learning.

### **3.5 SWOT analysis of the YouWiN initiative**

You WiN is a programme with huge potential to help women's businesses. With the plan to do a women only competition, a SWOT analysis will help establish what it needs to do to deliver on that goal. The SWOT in figure 4 gives a picture of the synopsis of findings FGDs and KII and as shared with the Secretariat for validation.

*Strengths:* YouWiN! is seen by Awardees as an innovative programme with a clear policy framework, implementation and evaluation plan. The technical and administrative processes attest to a high level of quality assurance mechanisms. KII see the programme having the potential to multiply employment opportunity for Nigerians. YouWiN! has a team of professionals managing it with strong development partner support from DFID and the World Bank. It continues to enjoy high level political will and support. The Consultant was impressed by the calibre of participants in terms of diversity and richness of business ideas, communication ability and understanding of their business environment.

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<sup>58</sup> Conversation with Maji Peterx, Sulu Amasa and Limota Goroso Giwa 14<sup>th</sup> July 2012

<sup>59</sup> Amina Salihu Whispers across the 'ages' Intergenerational mentoring as leadership Agenda Setting address for the National Centre for Women's Development for the Nigerian Girls Mentoring programme April 2012 Abuja

*Weaknesses:* From the analysis of findings, the complex application form and absence of a template which can serve as a guide / marking scheme are weaknesses. Absence of a communication strategy plan and a gender analyst on the management team is also a challenge for a programme that wants to plan from gender perspective.

*Opportunities:* There are opportunities to reach women through non - governmental organisations and governmental players and use of the media especially radio. YouWiN could contribute to growing the economy through job creation.

*Threats / Constraints:* The conflict situation is a risk which has affected the way YouWiN works. For example, all the northern trainings were held in relatively safe Abuja, this has implications for women's participation. The media is a threat where there is no communication strategy to determine what the message is, who, when and how it is communicated.

## Conclusion

'A kind woman and her money are soon courted.'<sup>60</sup> Given the findings from the literature about the empowerment challenges facing women, an adaptation of the mentoring and in - kind strategies of the USSIA, Rice and the Bid Network growth models could be a useful model to consider for women enterprise competitions in Nigeria.<sup>61</sup> Cash is a very fluid resource that could be captured or easily lost. It could lead to male hostility or possible violence.<sup>62</sup> While it is a necessary tool to grow business, cash should not be the only prize. In addition to a workspace and equipment, money should form a percentage part of total prize sum. This gives a head start with reduced infrastructure challenges (ENABLE survey 2012). This can reduce cost of competition in grant need terms due to the economies of scale that bulk purchase could attract.

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<sup>60</sup> African saying an adaptation of which is 'a fool and her money are soon courted' see <http://www.forbes.com/> quote of the day retrieved August 2012

<sup>61</sup> KII alluded to this as well, Enugu July 18 2012

<sup>62</sup> See Cornwall, Harrison and Whitehead ed. (2007) *Feminisms in Development* Zed UK page 24

Figure 4 YouWiN! SWOT analysis

<b>STRENGTHS</b> <ul style="list-style-type: none"> <li>a. Open and transparent process</li> <li>b. Loose and cooperative management team</li> <li>c. Enjoys participants' respect</li> <li>d. Strong government leadership</li> <li>e. Funding base</li> <li>f. Development partner support</li> <li>g. Well designed Website</li> <li>h. Training fora</li> <li>i. Grant making</li> <li>j. diversity and richness of business ideas</li> <li>k. Innovation: job multiplier design of BPC</li> <li>l. QA tools and processes</li> </ul>	<b>WEAKNESSES</b> <ul style="list-style-type: none"> <li>a. Absence of a deliberate gender perspective</li> <li>b. No written communication strategy</li> <li>c. Little socio political context scoping</li> <li>d. Fledgling synergy of work components</li> <li>e. Small staff size</li> <li>f. Complex entry form questions</li> <li>g. No business plan template</li> </ul>
<b>OPPORTUNITIES</b> <ul style="list-style-type: none"> <li>a. Civil society and business community partnerships</li> <li>b. As a model for econ development</li> <li>c. Grantees as peer mentors</li> <li>d. Proposed start up support e.g. CAC registration</li> <li>e. Media (especially radio)</li> <li>f. Quality resourceful grantees</li> <li>g. Change champions in government</li> </ul>	<b>THREATS / CONSTRAINTS</b> <ul style="list-style-type: none"> <li>a. Political distractions/ interference</li> <li>b. Conflict in parts of Nigeria</li> <li>c. Funding withdrawn</li> <li>d. Lack of continuity of government policies</li> <li>e. Dearth of infrastructure</li> <li>f. Grant making</li> <li>g. Media</li> </ul>

Source: Analysis of FGD and KII June – August 2012

## 4. RECOMMENDATIONS

Women's narratives of oppression, suffering and exploitation can be changed to stories of triumph, success, dignity and respect if we are able to provide women with the spaces and tools they need so they can make the kind of choices that set them on the road to freedom." (Bisi Adeleye- Fayemi 2011)

Based on the findings and lessons from the study, the following priority steps are recommended for consideration by the management of the YouWiN programme to increase the number of women participating, winning grants **and** running sustainable businesses under the Youth Enterprise with Innovation in Nigeria Programme (YouWiN!)

### 1. Revise entry point requirements

- a. Revise and standardized Business Plan (BP) templates and financial templates
  - It is important that the BP format is made simpler and standardised, with restricted word count/ page number limitation. The BP template should be used as the basis for the marking scheme. First stage form should be focused on summary statement meant to gauge the business coordination of the potential awardee.

- The second stage questions should also be stated in simpler everyday grammar. There should be a standardised sample template guides for the entry of financial details.
- Business plan writing guides and the financial template samples should be up loaded on the YouWiN website. See annexure 9 for proposed revision of forms from the FGDs. The Growbridge Advisors report on the inaugural competition should be studied for necessary adaptation in this direction.

b. Revise entry qualifications

- Consider revising eligibility qualification to minimum of secondary rather than post secondary. A revision to minimum of secondary school qualification will enable YouWiN keep its eligibility standard of women with education while responding to lessons on the environmental dynamics.
- Management should revise the age bracket for the women only competition to 18 – 45 years as opposed to the present 18 – 40 year bracket.

c. Greater inclusion of new business

- The women's BPC should give priority to new businesses and early growth stage women's businesses all over Nigeria

d. Provide opportunity for partnerships

- Business Plan competition guidelines should give women the option to apply as a partnership. This should be explicitly stated in 'YouWiN! 2 Women'.
- Make the grant for women a combination of cash, equipment, learning and workspace

## 2. Gender responsive communication strategy

a. Include female beneficiaries as the face of the competition:

- Use various media to provide an evidence base to attest to the genuineness of the YouWiN! initiative. This should include: Speaking opportunities, interviews, documentaries, product endorsements for women awardees,
- Bring women awardees to address would - be applicants at the business clinics
- Use radio to reach women and gate keepers especially in the north where there is a high listening culture.

- b. Start a 'one reach more' campaign; use women and men awardees as the success story:
- Use YouWiN! Awardee networks (including social media networks) to advertise the women's competition:
  - Reward those beneficiaries and organisations who introduce women to the competition with leadership awards.
  - Request applicants to include source of information about the Business plan competition. That way Awardee, Pathfinder and others role in catalysing women's participation can be tracked.
  - Before using awardees as vehicles ensure that the first tranche of grant is paid
- c. Use bridge organisations to find women especially in rural and peri urban areas  
Bridge organisations should be at least two per geopolitical zone (one or two pathfinder, one clinic). A database of possible bridge organisations and TOR is provided in report (see annexure 6).

As the lead DFID provider of technical support to YouWiN, the PDF programme should convene a planning meeting of the bridge organisations in collaboration with the Finance and Women's Ministries to share objectives and agree commitments.

- d. Use societal gate keepers (religious and traditional leaders) that empower women

Aside from the necessary media advertisements and high profile events, the task of finding the right women applicants should be done through a series of communication engagements with gatekeepers. This could take the form of visits, town hall meetings, high level phone calls, invitation to speak at the launch and other government protocol procedures to seek their support in popularising YouWiN.

- e. Target female dominated industries when recruiting applicants  
Especially in northern Nigeria, enlist pathfinders from occupational communities where women entrepreneurs can be predominantly found, these include;
- Textile design / garment
  - Agriculture/ agro processing
  - Retail trading
  - Service(catering, beauty etc)

Write to the leadership of the occupational communities, share flyers and other information source with them. Hold town hall meetings with as many of them as feasible. NGO and BMOs should be those who can reach these communities see proposed database of pathfinders.

Reach women working in home spaces with potential to employ and expand especially in northern Nigeria where

- f. Enlist the support of State governments in advertising You WiN! Women to residents  
Use state ministries of women's affairs and the networks of the wives of Governors to communicate launch of 'YouWiN Women'.

The Ministers of Finance and Women's Affairs should write to them in line with established government protocol to invite them to the launch and / or request that they communicate the call for proposal to their residents. The criteria for eligibility must be firmly stressed so that there are no false expectations: Only applicants who meet competition criteria can win grants.

- g. Use the webs site more effectively  
Basic tips for developing business plans should be put on the website, along with a calendar of the competition and process map to help applicants organise and keep competition timelines.

As a risk mitigation strategy, YouWiN should state the gender philosophy behind the decision to have a women only competition. See annexure 6b for proposed rationale for women only competition message on website and a process map.

The meaning of a grant as interest free fund should be stressed albeit other conditions of competition should be stated

- h. Design call for application which gives an adequate window for women to take advantage of competition. This will also enable the actions of gatekeepers and other partners to take effect. At least two months response time will be adequate between the first round call for proposal and its closure. Call for Business Plan proposals should not be at the end of the year when attention span is short on work.
- i. Sustain a gender responsive plan.

Secretariat team should keep gender disaggregated data

Have at least one team member whose key responsibility is building gender knowledge within team and ensuring that gender parameters are understood and met.

### **3. Gender aware training and mentoring**

- a. Localize training to minimize travel  
As much as practicable, consider holding trainings within zones at equidistant locations to all the states. Use resource persons that live in and around community to mitigate conflict travel bans.
- b. Training content should include women's leadership issues  
Curriculum should include themes such as women's human rights, leadership, corporate good governance, gender responsiveness, ethical values in business and real cost of doing business in Nigeria.

On the job training should be provided after the large scale trainings. This will be more effective for deepening technical learning. This should be reinforced through M and E and mentoring.

- c. Trainers should include recognized national female entrepreneurs  
Include a panel discussion with respected Nigerian Business women to share experiences and to help young women entrepreneurs identify role models.
- d. Mentors should be those able to connect mentees with opportunities and learning  
Mentor : mentee relationships should be clearly communicated and evaluated within the monitoring and evaluation framework
- e. Utilise the top 20% awardees as peer mentors. They know the rules, have already won a grant and should be settled in their work. They should be incentivised through special recognition awards, to nurture new entrants.
- f. Provide female support groups  
Post awards, gender clinics should be provided to address women's personal and professional needs (business and family life balance, assertiveness skills) and ensure they can compete favourably in the business world.

The Pathfinder organisations will be very qualified to render this service at value for money costs to the programme. This may take the form of focus groups or e-discussions.

## ANNEXURES

### 1. CONSULTANT'S TOR



**Policy Development Facility,**  
14 Oguda Close off Lake Chad Crescent,  
Maitama, Abuja, Nigeria

## Project Terms of Reference

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### Part 1: Project identification and contact details

1. **PDF project code:** 067 MOF AS
2. **Project title:** Study to maximise women's participation and chances of success in YouWiN Business Plan Competition
3. **Type of project:** Policies for Social Inclusion/Equity
4. **Beneficiary/client:** Federal Ministry of Finance (FMOF)
5. **Name and title of the beneficiary/client organisation representative:** Dr. Ngozi Okonjo-Iweala, Honourable Minister, represented by Dr Olasupo Olusi
6. **Phone number and email of the beneficiary/client organisation representative:** 09-6270932 / 09-6276928, [ngozi.okonjo.iweala@gmail.com](mailto:ngozi.okonjo.iweala@gmail.com) and Dr Olusi: +234-810-387-9398, [olasupo@hotmail.com](mailto:olasupo@hotmail.com)
7. **Name of the person or organisation that will deliver services to the beneficiary/client:** Amina Salihu
8. **Phone number and email:** 08033056245; Amina Salihu [[aminasalihu@gmail.com](mailto:aminasalihu@gmail.com)]
9. **DFID contact:** Richard Ough

### Part 2: Approval of the TOR by the authorised representative of the beneficiary/client organisation:

**Name:** Click here to enter text.

**Title:** Click here to enter text.



**Signature:**

**Date:** [Click here to enter text.](#)

## **Part 3: Project description**

### **3.1. Project background**

*Why is the project needed? Why is PDF funding required?*

The Youth Enterprise with Innovation in Nigeria (You WiN!) Programme is a collaboration of the Ministry of Finance (MOF), the Ministry for Information and Communication Technology (ICT), and the Ministry of Youth Development that has launched an annual Business Plan Competition (BPC) for aspiring young entrepreneurs in Nigeria, in line with the Federal Government's drive to create more jobs for Nigerians. It is being supported by the Department for International Development (DFID), the World Bank, the Lagos Business School and a number of private sector actors.

The overall objective of the You WiN! Programme is to generate jobs by encouraging and supporting aspiring entrepreneurial youth in Nigeria to develop and execute business ideas that will lead to job creation. The programme will provide aspiring youth with a platform to show case their business acumen, skills and aspirations to business leaders, investors and mentors in Nigeria. The programme is expected to generate 40,000 to 50,000 new jobs for currently unemployed Nigerian youth over the three years during which the three cycles will be implemented

The core component of You WiN! Is a nationwide Business Plan Competition (BPC) that has been implemented for 2011/12 in the six geo-political zones of Nigeria. The winning entries are a mix of start-ups and existing (informal) enterprises that are looking to expand. The final awards range from N1 million up to N10 million. The BPC submissions have been assessed using a standardized set of criteria including innovativeness and uniqueness, projected growth and rate of return, potential for sustainable job creation, feasibility and practicability given local contexts. All applications have been made via the programme's website.

The Ministry of Finance would like to fund a women-only round of YouWiN. In the first round, women constituted only 18% of applicants and 17.6% of winners. One of the reasons for low numbers of applicants may have been the manner in which the competition was advertised, namely through the print media and social websites. The Ministry would like to establish, in the first instance, the best approach through which to encourage the maximum number of applications of young women entrepreneurs

### **3.2. Target group(s)**

*Who will be directly assisted by the project? For example, ministry officials who will use a research study.*

The management of the You WiN! Business plan competition for Women; in particular the Minister of Finance and her special adviser, plus the YouWiN Secretariat and cooperating YouWiN partners.

### **3.3. Project purpose**

*How is (are) the project target group(s) expected to make use of, or change its (their) behaviour as a result of project outputs?*

As a result of the findings and recommendations provided, the management of YouWiN adopt an improved approach to encouraging women's participation in the business plan competition.

### **Purpose indicators and target dates**

*How (indicators) and by when (target dates) will the project achieve its purpose?*

The YouWiN management adopt women-specific targeting and support strategies to:

1. encourage the maximum number of eligible women to send concept notes/applications
2. encourage the maximum number of round 1 winners to participate in training
3. support the maximum number of trainees to submit valid, quality business plans
4. support the competition winners through grant awards and post award support

### **3.4. Project outputs**

*What goods and services will the project provide directly to its intended target group(s) in order to achieve the changes specified under the project purpose? Number and list the expected outputs in chronological order.*

1. Inception report, including draft recommendations on the best means to communicate the YouWiN opportunity to women in all geo-political zones
2. Draft Report and presentation of proposals to YouWiN management on providing optimum support to women through the YouWiN competition.
3. Final Report incorporating feedback from YouWiN management

### **Output indicators and target dates including technical reports or other deliverables**

*How and by when will the project outputs be delivered to the target group(s)?*

For target dates, see Section 4.2.

### **3.5. Main project activities**

*List the main activities to be undertaken for each output.*

A detailed approach and activities will be developed by the consultant and agreed with PDF. Many of the recommendations are expected to derive from the consultant's own experience in

Nigeria, interviews with key players in encouraging women's participation in the SME sector (key informants) and through a desk study that includes international experience in this area. In addition, Focus Group Discussions (FGDs) with current YouWiN female winners in at least four, preferably all six of the zonal bootcamps should be held to establish among other things:

1. Opinions on the best way to reach potential young women entrepreneurs in the zone
2. Special difficulties faced by young women entrepreneurs/would-be entrepreneurs in the zone
3. Opinions on support required by women in establishing or expanding a business in the zone.
4. Specific training and mentoring needs of female entrepreneurs to inform program design and implementation.

### **3.6. Sustainability**

*How will the changes described in the project purpose be sustained after the project?*

If the evidence-based approach encouraging women's participation in YouWiN proves successful, then it can be expected to be incorporated into later rounds of the competition. If communicated to other SME programmes, it might also be adopted elsewhere.

### **3.7. Risks and risk management**

*What might delay or undermine the delivery of project outputs or achievement of the project purpose?  
How will these risks be managed or mitigated?*

The Minister of Finance is keen to push ahead with the Women's YouWiN competition as soon as possible, so contracting and work need to start without undue delay. By requiring the recommendations on the best means to communicate the YouWiN opportunity to women as part of the inception report, it is expected that these will be available to Ministry of Finance in time for the launching of the competition.

### **3.8. Value for money**

*What measures will be applied to ensure the maximum benefit for the minimum cost?*

This is a small study which is expected to have considerable benefit in terms of ensuring that women are appropriately supported in the YouWiN competition. Circulating the findings to other interested stakeholders will further increase the benefits. The fee rates payable will be negotiated with the consultant in line with rates paid by PDF for similar qualifications, experience and work.

## **Part 4: Administrative issues**

### **4.1. Qualifications and experience of consultant/s**

The lead consultant (LC) should have considerable experience (at least 10 years) in the SME sector in Nigeria with a good understanding of gender issues. She/he should have proven

ability to work to tight deadlines and to write clear, concise, action oriented reports geared to decision making. She/he will be assisted by a female research assistant (RA) who is familiar with the FGD technique, the SME sector and able to translate (probably Hausa) the discussions as necessary.

**Working language:** English

#### 4.2. Location and duration of consultancy

**Location of assignment:** Abuja, Lagos and other venues for bootcamps

**Expected starting date:** June 2012

**Expected finishing date:** July 2012

**Total person days technical input:** Estimated 18 (LC) + 10 (RA) days

<i>Task</i>	<i>Est. LC days</i>	<i>Start date</i>	<i>End date</i>
1. Desk study and key informant interviews	6	11 June	
2. Inception report including recommendations on best means to communicate the YouWiN opportunity to women in all geo-political zones	1		19 June
3. Further desk study and key informant interviews	2		
4. FGD's at YouWiN Bootcamps	6	14 June	20 July
5. Draft Report writing and present draft report	2		25 July
6. Incorporating feedback into Final Report	1		27 July
	Total 18		

#### 4.3. Management Proposed assignment schedule and breakdown (tbc)

*How will the project be managed to deliver high quality outputs on time and on budget? Describe the arrangements for supervising consultants. Name the ministry, department, agency (MDA) or non-governmental organisation (NGO) project manager who will supervise the consultant(s). Provide a budget and workplan in Part 6.*

The lead consultant (contractor) will report technically to Olasupo Olusi, Special Adviser to the Minister of Finance or another delegated representative from FMOF, copied to Anthea Dickie (see below)

For contractual matters, the Contractor will report to PDF Programme Manager, Anthea Dickie, who will be the principal point of reference and communication.

14 Oguda Close, off Lake Chad Crescent, Maitama, Abuja, Nigeria  
Tel: 234-(0)806-540-3855  
anthea.dickie@pdfnigeria.org

Please copy info@pdfnigeria.org on all emails to PDF.

#### **4.4. Reporting and deliverables**

*List the main technical and administrative reports, and other deliverables the contractor will produce.*

See Section 3.4

#### **4.5 References**

*List key documents and other sources of information to be referred to in undertaking this assignment.*

Internal reports and documentation on YouWiN from YouWiN management and PDF

### **Part 5: DFID comments**

*(To be completed by the DFID Adviser.)*

#### **5.1. Coherence**

*How does this project link to previous or on-going PAK/PDF projects? Potential synergies?*

[Type here]

#### **5.2. Complementarity**

*How does this project link to DFID's wider portfolio and/or other donor programmes? What are the potential synergies?*

[Type here]

#### **5.3. Contribution**

*How does this project contribute to the implementation of evidence-based, pro-poor economic policies?*

[Type here]

#### **5.4. Any other comments**

## 2. CONSULTANT TIMETABLE

Workplan Gender Report 2012	11- Jun	18- Jun	25 - Jun	2- Jul	9- Jul	16 - Jul	23 - Jul		6- Aug	13 - Aug	20 - Aug	27 - Aug
<b>Tasks</b>												
Exploratory meeting with PDF	12 Jun											
Collation of materials												
Study YOU WIN eligibility criteria												
Studying bootcamp plans												
Designing interview instrument												
Planning FGDs												
Literature review												
Conducting FGDs												
Key informant interviews												
Interview with YouWiN female candidates							24 - 26					
Analysis of findings												
review meetings with PDF	12- Jun			4 - Jul					13- Aug			
Review meetings with FMF Team	12- Jun				9- Jul	19				10 Aug		
Draft report							24 th					
Second draft report										21- Aug		
Final Report											28- Aug	

### 3. LITERATURE

#### Business plan ideas consulted

<http://www.alliance.rice.edu/alliance/RBPC.asp>  
<http://www.bidnetwork.org/en/competition/business-women-forum-competition-2012>  
<http://www.cartierwomensinitiative.com>  
<http://www.forbes.com/>  
<http://www.forbes.com/2010/01/26/small-business-competition-entrepreneurs-finance-university.html>  
<http://www.youwin.org.ng>  
<http://www.statehouse.go.ug/national-priorities/employment-creation-youth-women-and.sme>  
[www.women2.com/tag/business-plan-competition](http://www.women2.com/tag/business-plan-competition)

#### Mentoring models consulted

AWDF women leading Africa conversations with inspirational women, politics, the arts and feminist spaces AWDF 2011  
Bid network business competition for women  
C4C Change champions internship programme 2009  
FMWSD /NCWD mentoring girls in public secondary schools programme

#### YouWiN reports and documents consulted

Grant payment schedule & milestones for performance awards YouWiN business plan winners April 2012 Growbridge  
Business plan listing Grow Bridge analysis  
Independent Quality Assurance of the YouWiN! Competition Nigeria Plymouth Business School/Institute for Sustainability Solutions Research University of Plymouth Version 21<sup>st</sup>February 2012  
Mc Kenzie David YouWiN! Impact Evaluation Baseline Report

#### Other reports

Achieving growth with equity Human Development Report Nigeria 2008 – 2009 UNDP  
Gender equality and development world development report 2012  
Gender in Nigeria Report 2012 Improving the lives of girls and women in Nigeria; issues, policies, action British Council / DFID  
Salihi Amina Whispers across the 'ages' Intergenerational mentoring as leadership Agenda Setting address for the National Centre for Women's Development for the Nigerian Girls Mentoring programme April 2012 Abuja  
Women at the National Political Reform Conference 2005 GADA 2006

#### Texts

A mentoring approach to change and development Nigerian Voices DFID / C4C 2009  
Agu Stella gender equality, education and women empowerment: the Nigerian Challenge multidisciplinary journal of Research Development, Volume 8 No. 2, July, 2007  
Akina Mama wa Afrika (AMWA) empowerment training manual for the AWLI (African Women's Leadership Institute) Uganda/ UK 2000  
*CBN NISAL in 'the transformation agenda reforming to harness market opportunities and improve social performance in Nigeria'2012 NDFF conference brochure*  
Cornwall, Harrison and Whitehead ed. (2007) *Feminisms in Development* Zed UK  
*Eleri, Uduka, Akuto et al Towards a climate change based insurance reform in Nigeria paper on Legal and Regulatory Frameworks for Agricultural Insurance Reform in*

*Nigeria – Protecting Nigeria's Farmers from Climate Change Kano Hall, Transcorp Hilton Hotel, February 27, 2012*

ENABLE Business Leaders' Perception of the Investment Climate in Nigeria NOI ENABLE July 2012

Fayemi Bisi Adeleye Pre AWDF *David Rockefeller Bridging Leadership Award Speech 5<sup>th</sup> April 2011*  
<http://www.awdf.org/browse/1685>

Ibeanu, Mangvwat and Mahdi (2009) Election Herstory; Political Experiences of Women in Nigeria, Gender and Affirmative Action Network / C4C DFID, Nigeria

Ibrahim Jibrin and Salihu Amina (2004), Women Politics and Marginalisation. Osiwa, CDD and Global Rights

Kristoff Nicholas and Wudunn Sheryl (2010) Half the Sky turning oppression into opportunity for women worldwide Vintage

Roomi Mohammad and Harrison Pegram (2008) "Training needs for women-owned SMEs in England", Education and Training, Vol. 50 Iss: 8/9

NIRSAL: CBN Nigeria incentive based risk sharing system for agricultural lending

Salihu, Amina Rural Women and Agricultural production in northern Nigeria: A case study of Giwa and Makarfi local governments of Kaduna State ABU 1995

Stuart J. M, (2005) The Subjection of Women Barnes and Noble New York

Williams Suzzane, Seed and Mwau (2002) The Oxfam gender training manual Oxfam UK and Ireland

WRAPA raising her voice project document 2011

Young Kate (1993) Planning development with Women making a world of difference Macmillan

*Other websites visited*

<http://www.abuja.diplo.de/contentblob/3589720/Daten/2490297/ICEED3.pdf>

<http://www.grameen-info.org>

<http://www.nanngronline.com/section/features/features-insurance-cover-as-viable-security-for-nigerian-farmers>

[www.baobabwomen.org](http://www.baobabwomen.org)

[www.cenbank.org](http://www.cenbank.org)

[www.gada.org](http://www.gada.org)



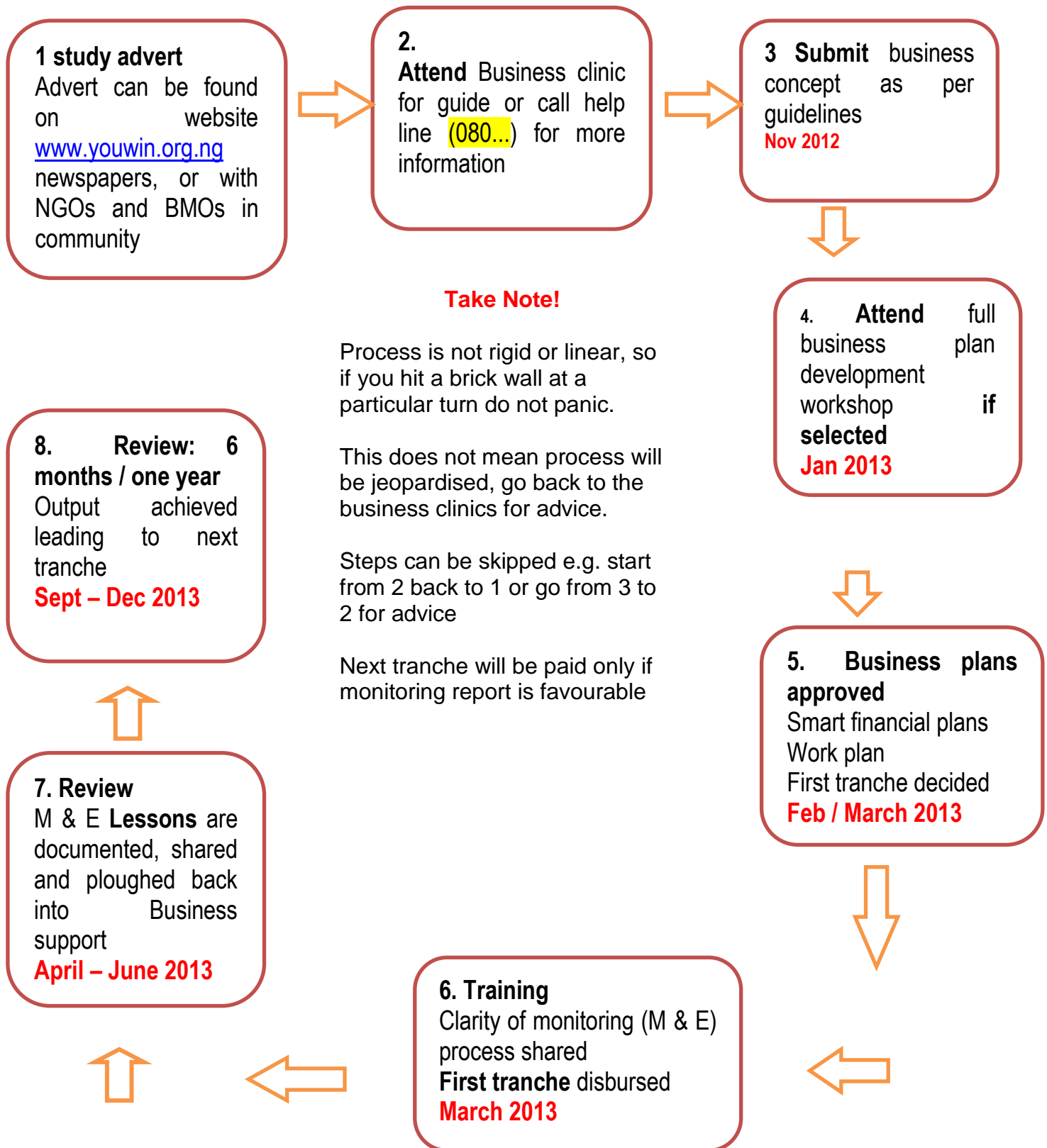
## 4. RESULTS OF FOCUS GROUP DISCUSSIONS

1. Best ways to reach young women entrepreneurs in the zone in order of priority					
South West	North Central	North West	North East	South East	South – South
<p>Use women NGOs</p> <p>Have a quota for women</p> <p>Awareness generation</p>	<p>Simplified application form,</p> <p>use word of mouth network and male mentors</p> <p>no need for women only competition but reach the rural areas consistent effort (involve NGOs) use awardee women network to reach more</p>	<p>Revise applicant age to 50 years as most women entrepreneurs are in the 30 – 50 year bracket, set targets,</p> <p>use beneficiaries as leaders in finding eligible women,</p> <p>reach out to the male spouses to support women, bring in state governments to advertise YOUWIN to residents</p>	<p>focus on women coordinators (min women affairs) in states/</p> <p>Have a women only competition</p> <p>YouWiN! awardees can help find more voices accept location of business to be in the homes</p> <p>Design YOUWIN for non-English language speakers</p>	<p>the less educated women are the entrepreneurs so scale down application standards</p>	<p>Organise women awardees to speak with women</p> <p>Give more time for competition closure date</p> <p>simplify application forms,</p>
Relevant quotes:					
	<i>a team of women who are winners should go round in group to prove that YOU WIN is real and women are benefiting</i>	<i>Don't need a women only competition because Entrepreneurship has a spirit it is irrespective of gender</i>			
2. Special difficulties faced by young women entrepreneurs/would-be entrepreneurs in the zone in order of priority					
South West Zone	North Central	North West	North East	South East	South – South
<p>husbands don't support spouses,</p> <p>women focused on family,</p>	<p>Complex questions, very technical processes</p> <p>number of</p>	<p>Women are laid back,</p> <p>lack of ICT knowledge, application</p>	<p>No ICT awareness,</p> <p>low level education,</p>	<p>Lack of awareness,</p> <p>women see men as the bread</p>	<p>Women don't like stress, they have time</p>

few in business so no role model;  fear of failure holds women back  women have 'confidence issues', balancing roles (some with babies dropped out)  No technical knowledge some not internet savvy  Wife in Purdah – how does she participate?	days in training hindered women,  scepticism,  across industry very few women are the one running the business,  men afraid of successful women so don't support enterprise,	question too technical,  some women did not have means of identification,  no means of income  religious barriers to taking loans, some thought a grant was a loan with possible interest	women are proud and arrogant, language of competition a problem	winners, young women are lazy	constraint, lack of awareness of rights. Poverty
Key quotes:					
<i>Women are submerged in a culture that makes them think you can't. They are in awe of women who dare but afraid of failure as they would be risking all and have nothing to go back to</i>		<i>YOUWIN was well advertised but the men just won't let the women participate</i>			<i>Our women are intelligent but lack motivation</i>
3. Support required by women in establishing or expanding a business in the zone in order of priority					
South West Zone	North Central	North West	North East	South East	South – South
Find women type business communities  Mixed competition because even	more campaigns, women supporting more women  long term solution –	Government to give credit to women	Take training and competition to women in their states not bring all to Abuja.	Credit	Hold mixed women and men competition

when quiet women learn a lot by listening to the men	education training,				
Quotes:					
	There were strong women in my zone but they struggled with the questions (BPC)			<i>Lack of awareness is the problem. if a woman can manage a home she can manage a business</i>	<i>Women should be given a small preferential quota, but even at that, they should know we are doing them a favour</i>
4. Training and mentoring needs of female entrepreneurs in the zone in order of priority					
South West Zone	North Central	North West	North East	South East	South – South
	share data base, network and mentor		Mentor women to take up entrepreneurship; more ICT education needed in the north;	Build school for enterprise;	awareness through Africa magic channels and network news
Quotes:					
				<i>Women should be taught that they can aspire</i>	

## 5a. A PROPOSED PROCESS MAP



## 5b. WOMEN ONLY COMPETITION'S RATIONALE TEXT FOR THE YOUWIN! WEBSITE

### Why we have the Women's YouWiN! Competition

In the first YouWiN competition (2011) there were 24000 applicants. Only 18% (4320) were women. Lessons from that round show that there are inequalities between women and men which are strongly influenced by culture, religion, and poor access to economic opportunities. Secondly, to expand the space for women to participate as economic competitors we must address the challenges arising from their multiple identities as mothers, spouses and workers. In line with the President Goodluck Jonathan's commitment to gender responsiveness, This calls for a special focus on women's needs.

A women only competition makes for smart economic and social justice. It is a safe space for women especially in zones where culture is a barrier to economic participation in a male dominated environment. This way, the best women entrepreneurs who can grow jobs for Nigeria get a chance to change lives for the better; when they do, the Nation benefits. We call on all Nigerian men and women to support **YouWiN Women** by sharing the opportunity with eligible women.

## 5c. TOR AND DATABASE OF PROPOSED BRIDGE PARTNERS

TOR for business clinics should include responsibility to:

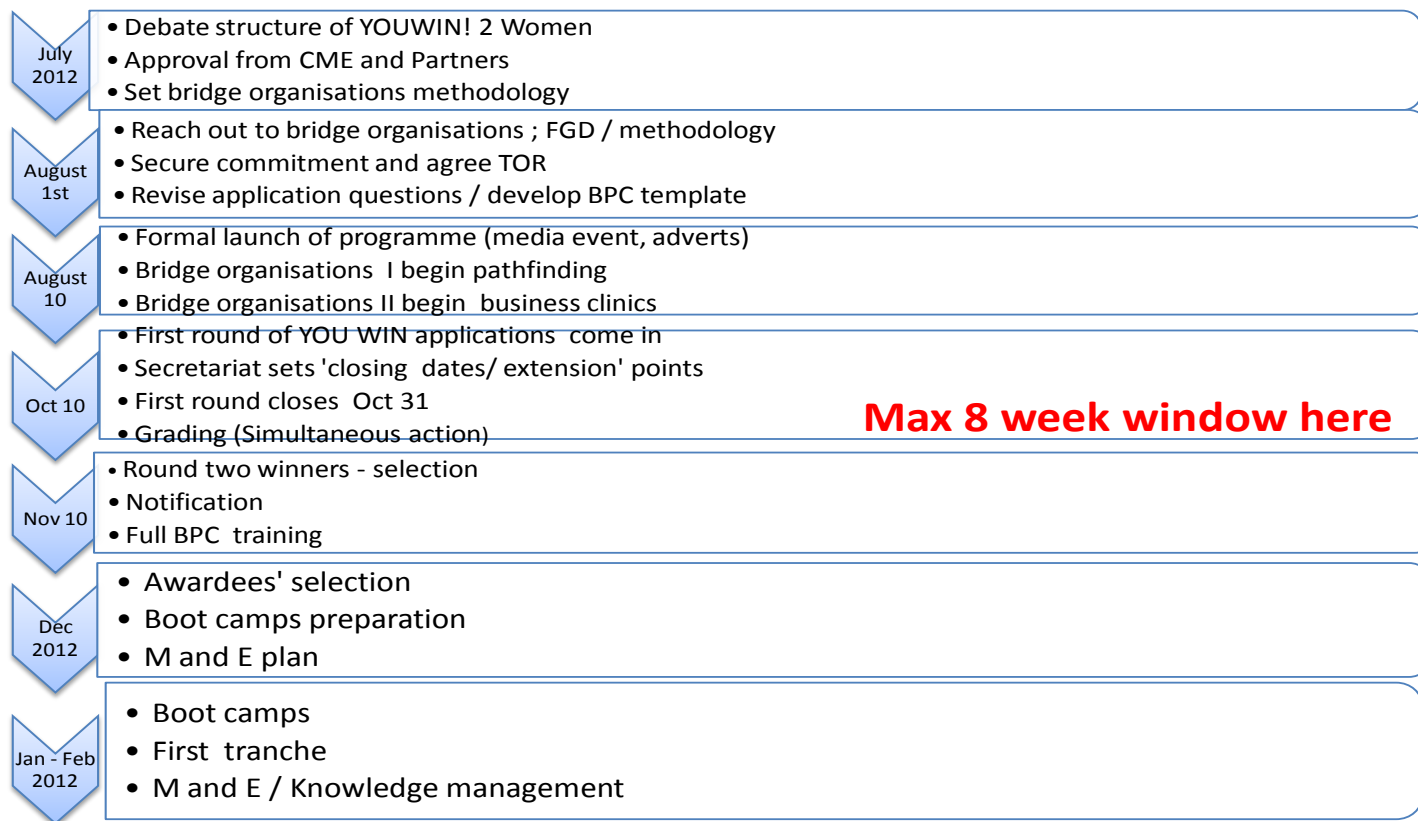
- Create a one stop shop for ideas, and technical support.
- Run a **business clinic** to give early advise to women applicants
- Provide access to internet services where pathfinders cannot
- Work closely with the pathfinder network of NGOs and BMOs and individuals
- Continue to nurture awardees informally to help their business be sustainable

Clinic sessions should address:

- Philosophy of YouWiN!
- Philosophy/ ethics of business
- What is a Business Plan
- Tips on writing good business plans
- Defining a USP
- Developing a business concept note for YouWiN!
- Start up tools: business registration, tax, trade mark and patents, book keeping etc.,
- Question and answer sessions

## 6. WORKPLAN MATRIX

Proposed: Back end work plan July 2012 - Feb 2013



## 7. PROPOSED REVIEW OF FORMS

### **Simplify registration form**

#### Findings:

1. Educational background for most women entrepreneurs is between basic primary to first degree
2. Women and men (graduates) who passed through Phase 1 of YouWiN struggled with the form which was adjudged complex, a perspective re echoed across the FGDs with awardees and interviews with candidates.
3. The website can be a useful communication tool if used effectively

#### Recommendations

Below is consultant's analysis of proposed changes elicited from FGDS with BMOs, NGOs, awardees. Please note that stage one revision inputs have been shared with the secretariat and integrated in new form.

#### **Stage one summary shared**

1. It was proposed that language be make simpler and guide texts which further explain questions be provided
2. Word limitation maximum 200 words for lengthiest text
3. A 'how to write Business Plan' guide should be up loaded on the YouWiN website for further guide
4. If the consultant's recommendation to hold business clinics is upheld they could serve as avenue to further explain the intension of the form

#### **Stage 2 Registration Form**

1. All of the above are still relevant in addition
2. Personal details and basic business data be expunged since they are now covered in the stage one form
3. Ask for only the most relevant financial details.
4. Provide samples of the financial templates for example: rather than the request; 'list your communication costs' or provide a separate exhibit of..' insert template as guide:
  - Balance sheet
  - Cash flow
  - Budget sample
5. Put such templates with guide on the website for applicant's referral

Ask the kind of training they have been on before what kind of training they require to grow their business. This tests knowledge and awareness of need, plus helps YouWiN plan for content of training

## Registration Form Critique (Stage 2) Perception Levels of Difficulty and Analysis of feedback from FGDs

The Kano and Kwara FGDs focused on training need, reaching women and review of the registration forms. The proposals below are an analysis of the responses of the graduate and A level students and Post secondary and Graduate women in Kano and Kwara states. Consultant designed a difficulty perception level matrix where respondents were asked to score the questions by level of ease from:

Easy 1  
Difficult Easy 2  
More Difficult 3

Below is a summary of the responses on key questions in the stage 2 form. Consultant's analysis is provided in critique and options columns.

Stage 2 Questions	Level of difficulty	Critique	Options
(Session 7): Explain your: Intended internal controls and cash controls, check signing policy, strategy for controlling shrinkage and dishonesty and control of incoming merchandise	2	Important questions but what does 'controlling shrinkage and dishonesty' of what/who?' Mean What does control of incoming merchandise mean? (new stock?)	Separate questions and give examples
(Session 7): Furnish, as a separate exhibit of your starting balance sheet and projected income statements for the first six months to one year	3	Exhibit, balance sheet	Explain what they are give examples and guide template eg of a balance sheet for applicants to input
(Session 7): What are all of my costs: fixed, variable, product, delivery, etc	3	If question is relevant give examples of what each means	Add a guide template on an excel sheet or a word table Put some guide with definitions on website Inform applicants templates can be found on the YouWiN website
(Session 9): Provide a detailed breakdown of the costs involved in creating, operating and maintaining your e-commerce activities.	3	Not very clear – what is e commerce activities	Give examples if important
(Session 9): Describe in detail how you plan to use the Internet in marketing your product <sup>63</sup> or service	2	Some may think it is about developing a website only	Give example of use in bracket e.g. sale, advertisement, customer database etc
(Session 3): Furnish a tabulation of each piece of equipment you intend to use	1	Great idea to have a guide to follow.	Set the 'following' as a budget template that can be adapted

<sup>63</sup> Grow bridge report noted that many thought this question meant developing the best website



including a description and the budget for each. You can use the following as a guide.			
Location criteria	3	Questions too many and complex and may not be relevant? E.g. what does 'zoning and use approval mean'?	Consider a focus on questions that measure: Work space, size, type, cost and reason for need and sustainability
Due diligence procedures for Acquisitions	3	Complex questions which may not be relevant most especially for a women's competition?	(Indicate "NA" if not applicable)
Growth questions <sup>64</sup>	3	What does economies of scale mean?	Paying less when you buy or produce more quantity?
Prepare a cash flow projection based on lowered expectations and show how and where you would reduce costs to maintain liquidity	3	Give a sample of what a cash flow should look like	Sample excel table on website and in form

<sup>64</sup> Form not quite responsive in word format so difficult to replicate questions into table