



EMBRACE HER

Theory Of Change



PROBLE M

With a high low literacy levels which affects a high percentage of women which makes women a portion of the pie chart of women you are unemployed in the country. With these factors they at a high risk of sovaul factors such as teenage pregnancies,HIV/Aids and Gender based violence.Due to unemployment most women have created source of revenue for themselves by running small business ventures.Every business needs development and with running a business comes with a knowledge of managing the inflow and outflow of income,lack of funding opportunities and business skills institutions have left most of these small business ventures at the same level with little or no growth.

ENABLING FACTORS

- The willingness from women based on previous cohort to learn skills to improve their business, financial flow and personal lives.
- Government strategy policies and planning to improve financial inclusion with main focus on young people and women, our programs complement efforts to the ministry of finance to improve financial inclusion
- As a team we have keep working on our skills and knowledge on financial literacy by attending webinars, seminars, enrolling in online courses and have relationships with financial education experts for Mentorship and guidance

ACTIVITIES WE PERFORM

- We are running women empowerment revolving fund cohort project which runs for a period of six months, the revolving fund targets young women (18-30) who sell vegetables and fruits. They are trained with businesses management skills with focus on customer care, marketing and advertising, they are also trained with basic financial literacy with a focus on savings, records keeping, investing and budgeting. Thereafter they are offered micro Loan with a small interest rate and fair/flexible repayment system which they invest in their business and practice the skills acquired.
- The revolving has a mandatory policy which requires women to save as they service their loans, the accumulated savings are collected by the women at the end of the cohort.
- We running monthly business evaluation meetings with small business experts and with women led representatives to facilitate on issues on how to improve their personal lives.

OUTPUTS WE PRODUCE



- Improved knowledge on savings, budgeting, records keeps, smart spending methods and investing
- Improved business operations in creating customer relationships, new marketing strategies and advertising
- Help women reach and discover full potential

INTERMEDIATE OUTCOMES

The background is a solid teal color. It features several decorative elements: a large, faint circular graphic with a pie chart inside, positioned in the upper right; several smaller, faint circular pie charts scattered across the right side; and a bar chart with four vertical bars of increasing height, located in the bottom right corner.

- Improved knowledge on savings,budgeting,records keeps,smart spending methods and investing
- Improved business operations in creating customer relationships,new marketing strategies and advertisin
- Help women reach and discover full potential

EVIDENCE AND ASSUMPTIONS

Evidence

- Preproject survey
- Post project evaluation forms

Assumption

- Women will commuted to servicing their loans and contribute to their savings
- At the end of the program Women will collect their savings money
- Women commit to attending monthly business evaluation meetings
- Women will apply skills on business management by improving their customer relations, find creative ways to market their goods and advertise their products
- Women will record their incomes and expenditures, will put a percentage for their savings, will able to to monitor their spending habits by prioritizing needs vs wants and writing up a budget to spend according to their planned revenue
- Peergroups to work as a team, prevent defaults and check on eachother

ULTIMATE GOALS

- Young Women will develop their business skills and have business growth
- Women will understand why financial literacy is important essential for a successful business and will develop skills to apply in their daily inflow and outflow of income
- Women will be able to meet their family daily basic needs and personal needs
- They will provide variety of goods to customer with the investment from the loan collected
- Women will be able to affordably pay for their kids school fees
- Personal development skills e.g Realizing their potential, increase self esteem
- Improve problem business and personal solving skills