



United Nations Development Programme Project Document



Project Title: Economic Empowerment of Kuwaiti Women

Expected CP Outcome: Enhanced and expanded scope of women's participation in economic activities, political decision making and gender equality

Expected Outputs:

1. Awareness about entrepreneurship and its potential contributions to economic development raised and instilled
2. National technical and institutional capacity to run and sustain a holistic package of enterprise development tools and techniques (for enterprise creation and enterprise growth) developed and strengthened.
3. Kuwaiti women's capacity to conceive, develop and implement entrepreneurial/income generating activities enhanced, and opportunities for employment expanded through the implementation of the enterprise creation programme.
4. Performance of existing MSMEs improved and expanded through the implementation of the enterprise growth programme

Implementing Partner: General Secretariat of Supreme Council for Planning and Development

Executing Partners: Ministry of Social Affairs and Labor (MOSAL)

Brief Description

The programme aims at contributing to the economic and social development of Kuwait, with a particular focus on empowerment of Kuwaiti women, by addressing the problem of unemployment among women. Unleashing their entrepreneurial potential, the programme will support the establishment and growth of enterprises, owned/managed by women, thereby providing employment opportunities for self and others. In a wider context, the programme will also support the establishment and growth of small and medium enterprises in general in order to generate additional employment opportunities for the people of Kuwait, including youth and men. In doing so, the programme will develop and strengthen national institutional capacities in order to sustain the programme in the long run.

Programme Period:	2009/2013	Project Budget	\$ 500,000
Atlas Project Number:	00075596	GMS:	\$ 15,000
Start date:	2010	Total Project Budget	\$ 515,000
End Date :	2012		

Agreed by (Implementing Partner - GSSCPD):
Dr Adel Al Wugayan, General Secretary

[Signature]
Date: 2/9/2010

Agreed by UNDP: *[Signature]*
Dr. Adam Abdelmoula, Resident Representative

Date: 2/9/2010

Agreed by Ministry for Social Affairs and Labor:
Mr. Mohamad Al Kandari, Undersecretary

Date: 10-11-2010

[Signature]

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2010/11/19

United Nations Development Programme
Government of Kuwait
General Secretariat of Supreme Council for Planning &
Development

PROGRAMME DOCUMENT:

Economic Empowerment of Kuwaiti Women

This UNDP Programme aims at providing technical assistance and strengthening institutional capacity building to the Kuwaiti Government represented by the Ministry of Social Affairs and Labour (MOSAL) in four major areas: (1) Raising awareness about entrepreneurship and its potential contributions to economic development, (2) Developing and strengthening national technical and institutional capacity to run and sustain the Enterprise Development Programme (a holistic package of enterprise development tools and techniques for enterprise creation and enterprise growth) in the long run, (3) Enhancing potential entrepreneurs', particularly Kuwaiti women's, capacity to conceive, develop and implement entrepreneurial/income generating activities, and (4) Enhancing and/or expanding performance and growth of existing enterprises, including those owned/managed by women.

While placing particular focus on the development of women-oriented economic activities, attention will also be paid to the promotion of micro, small and medium enterprises in general with a view to generate employment opportunities for a wider group, including youth and men. This goes well with gender mainstreaming as well as with the objective of reducing the problem of unemployment and associated dependence on the welfare system for unemployment benefits.

The ultimate goal of the programme is to unleash entrepreneurship that generates employment, creates wealth and facilitates social and economic development. An integral part of the process will be the development of micro, small and medium enterprises (MSMEs) which provides opportunities for the youth and unemployed people to exhibit their entrepreneurial potential, by being *job creators* rather than *job seekers*.

PART 1. SITUATIONAL ANALYSIS

Background:

Kuwait is at a crossroads in this stage of its development. The Government and the professional community are aware that continued dependence on oil wealth is untenable. At the same time, the role of the State as the sole provider in the economic and social spheres is being seriously questioned and is considered a weak foundation on which to build for the future in a highly globalized market economy. There is a modern-day, nostalgic yearning for the fifties and the vigorous role the merchant community played as the real engine of growth and development. Many companies established by the private sector in the early years of the State, provided jobs and services for the society.

Kuwaiti nationals make up a small percentage of the total labour force, of which the majority works in the Civil Service, with few in the private sector. Every year about 20,000 graduates (of different educational levels) enter the labour market, waiting to find a job and increasing pressure on the Government to provide them with unemployment benefits.

The combined windfall effect of plentiful oil revenue together with a 'welfare tendency' on the part of the State, have created a social situation whereby citizens have come to expect myriad types of subsidies. The unemployment benefits for the youth feed this inclination. Despite generous incentives for Kuwaiti nationals to work in the private-sector enterprises; the average increase of Kuwaitis employed by the private sector was only 4% in 2007, despite all of the State's efforts.

Kuwaiti women constitute more than half of the Kuwaiti 'national' population. With the educational opportunities that the government makes available, women have been able to pursue their studies to high levels. Over 70% of the students at the tertiary level are females. With the combined ratio of over 98% literacy rate for both sexes, Kuwait has achieved the Millennium Development Goal (MDG) in this respect.

Women are employed largely in the government. However, their career advancement is significantly slower than that of males, as only a small number of female civil servants occupy leadership positions in the Civil Service. Unemployment among women is for the most part higher than among men, as is the number of unemployed persons registered to obtain unemployment benefits.

Women's participation in the private sector is very small compared to their participation in the public sector; however, many work from home and in the informal sector supplying services such as catering and handicrafts. Limited

financial resources and inadequate business skills have limited the participation of women entrepreneurs in the private sector.

With more education and willingness to take risks, women have recently been progressively seeking employment in the private sector, judging by the increasing number of women who register at the Manpower Restructuring Agency that helps place Kuwaiti nationals in private-sector jobs. In addition, there is now a budding community of female entrepreneurs that is making progress in the private sector; some have gone into international business and are slowly changing the image of the Kuwaiti women to one of successful entrepreneurs.

UNDP Kuwait updated gender equality strategy and plan of action are in line with UNDP global gender equality strategy (2008-2011) which confirms that gender equality is indivisible from UNDP human development goal of improving people's lives and in the choices and opportunities open to them. UNDP considers gender equality to be a pre requisite for inclusive, democratic, violence-free and sustainable development. The global gender equality strategy confirms that women's rights, gender equality, the MDGs and the human development paradigm are integral to each other, mutually reinforcing and irreducible.

There is increasing evidence that making progress in gender equality can lead to making progress in all other development domains. Addressing gender inequality in access to services and resources can lead to increased women's productivity and reduce poverty. Economic empowerment of women can lead to the well being of families and households. Increasing women's political participation can also lead to availing better services, jobs and rights to women.

UNDP Kuwait gender equality strategy and plan of action are also in line with RBAS draft regional gender equality strategy which adopts an effective development practice that is a two-track approach: it involves action aiming at the empowerment of women within the development practice, on the one hand, and the mainstreaming of gender in development work, ensuring that women's as well as men's concerns are integral parts of all phases of project design, implementation, monitoring and evaluation on the other hand.

UNDP Kuwait has planned in its new country program special interventions – defined as efforts aimed at creating fundamental structural changes in institutions, policies, legislation and allocation of resources to promote gender equality between men and women, and based on the specific needs in the country. This will be achieved through women empowerment interventions and also mainstreaming gender in all programmes and operations.

RBAS Draft Gender Strategy also highlights the need for both gender mainstreaming and women's empowerment for the achievement of the goal of gender equality. UNDP's role in this regard is two-pronged: "to support the empowerment of women to expand their capabilities, opportunities and choices,

claim their rights and move into full substantive equality, with men; and the capacity development of governments to respond positively to women's interests and concerns".

PART 2. STRATEGY

1. National Strategy

Kuwait is in a state of reform and is aspiring to achieve its national vision. The country's five-year National Strategic Development Plan (2009 to 2013), which was recently endorsed by the National Assembly's (i.e., parliament's), reflects a policy of renewal and continued growth. With its liberal market-based economic policy and openness to the world of international investment, Kuwait is striving to become a regional hub for foreign and regional investments. To that end, industrial and commercial zones are being established with the necessary infrastructure, facilitating policies and incentives.

The Government's Action Plan was formulated in accordance with the proposed five-year national strategic development plan for 2009 to 2013. Both documents are based on the Government's strategic vision for the coming quarter-century, which is as follows:

Kuwait is a financial and commercial hub, attractive to investors, where the private sector is leading the economy, creating competition and promoting efficiency, under the umbrella of enabling government institutions, which accentuate values, safeguard social identity, and realize human resource development as well as balanced development, providing adequate infrastructure, modern legislation and inspiring business environment.

The necessary conditions and prerequisites will be put in place by the Government for the achievement of this vision of "Kuwait as a financial and commercial hub". Accordingly, a comprehensive reform package is planned to deal with the prevailing economic and social policies in order to bring the policies into line with the realisation of this vision.

To ensure effective implementation of relevant plans and programmes to fulfil this vision, seven broad strategic objectives have been advanced by the Government to channel future efforts, as follows:

1. Increase the gross domestic product (GDP) and diversify revenue sources,
2. Have the private-sector to lead the economy,
3. Provide Governmental enabling environment of the private sector
4. Create jobs and increase human resource capacities,
5. Ensure the effectiveness of government institutions,

6. Solidify the principles of a benevolent society, and
7. Reinforce the pillars of good governance.

The Government of Kuwait realizes that to maintain economic growth and social stability, it should have a capable and efficient public administration, and an effective system of governance. Plans for improving the management and performance of ministries and public agencies are given high priority in the Government Action Plan, and several projects have been planned to achieve this goal.

2. Project Strategy

The basic strategy of this UNDP project is designed to assist the Ministry of Social Affairs and Labour to address the challenges of unemployment in general, and particularly among women, as well as to help women entrepreneurs to establish their own businesses and create job opportunities for self and others. It is clearly understood that not all women (nor men, for that matter) would find themselves as successful entrepreneurs. The approach will therefore be to enable potential women entrepreneurs to establish their own businesses, while employment opportunities are generated for the rest by promoting micro, small and medium enterprises without any gender bias. It is expected that such an approach could make a meaningful response to the problem of unemployment and help reduce the dependency on the national welfare system.

The project strategy therefore envisages the promotion of micro, small and medium enterprises through the implementation of the Enterprise Development Programme (EDP) in Kuwait. The programme will be implemented at the Social Development Centres and will have a particular slant on women entrepreneurship development.

The Enterprise Development Programme is a programme of the United Nations Industrial Development Organization (UNIDO) and is being successfully implemented in a number of developing countries. The Arab Regional Centre for Entrepreneurship and Investment Training (ARCEIT) in Bahrain, established by UNIDO and the Government of Bahrain in 2001, is the focal point for extending technical assistance for the implementation of the EDP programme in the Arab region as well as in other regions of the world. The planned EDP interventions in Kuwait under the project "Economic Empowerment of Kuwaiti Women" will be implemented in partnership with ARCEIT.

The Enterprise Development Programme (EDP) is composed of three distinct components:

- (1) Institutional Capacity building
- (2) Implementation of the Enterprise Creation Programme
- (3) Implementation of the Enterprise Growth Programme

(1) Institutional Capacity Building

Initiating various interventions to facilitate MSME development could be accomplished quickly by way of launching certain training programmes. However, the activity must sustain on its own merit in the long run. This necessitates institutionalization of the Enterprise Development Programme (EDP) activities in the country. The process of acceptance, internalization and implementation of the EDP programme approach on a sustainable basis (innovations and improvements thereafter) is defined as institutionalization of the EDP process.

- Conduct EDP Appreciation Workshops for Planners, Policy-makers and key officials from support agencies (and own organization, if necessary), financial institutions, industry associations, representatives of youth/women organizations, education institutions, NGOs, training institutions, etc. to create a favorable and conducive environment for launching and sustaining EDP interventions.
- Identify and determine the programme goals as well as the Target Group(s).
- Constitute an Advisory Council (High Power Committee) to plan, review and guide the progress of the EDP activity from time to time.
- Establish linkage with financial institutions to facilitate access to finance for projects emanating from EDP interventions (enterprise creation and enterprise growth).
- Design an appropriate organizational structure for the Enterprise Development Unit (EDU), with selection and appointment of a multi-disciplinary team of professionals (marketing, economic, engineering, financial specialists) and train them through specialized training programmes, organized as Training of Trainers.
- Develop training material, teaching aids, etc. in local language.
- Undertake review and revision of the programme, if necessary.

(2) **Enterprise Creation Programme:** Development of micro, small and medium enterprises (MSMEs) is recognized as an effective mechanism to facilitate economic development. This dynamic segment is typically the hotbed of entrepreneurship. It can drive economic growth, create jobs and foster competition and productivity. It is also this sector which provides opportunities for the youth and unemployed people to exhibit their entrepreneurial potential, by being job creators rather than job seekers. This assumes paramount

importance in a situation where the unemployment levels are rising. It requires a coherent approach to new enterprise creation: it requires entrepreneurs who perceive opportunities and organize resources to set-up and successfully run enterprises. It also requires effective investment promotion support (technology tie ups, partnership promotion, financing, etc.) to entrepreneurs so that the process of enterprise creation is facilitated.

The prime function of the Enterprise Creation programme is to stimulate the emergence of new enterprises that produce goods and services for trade, provide employment and income for people, and thereby contribute to poverty alleviation and overall economic growth.

The Enterprise Creation Programme is based on the theory or belief, well-grounded on historical experience that entrepreneurs are not only born but can also be trained and developed. It is of course recognized that all individuals do not possess entrepreneurial traits - desire to do something new and unconventional in a specific context, to be on one's own by starting one's own business and thus to climb the social ladder - but some do have such traits irrespective of socio-economic class to which they belong. And such persons can be discovered and can be facilitated to become full-fledged entrepreneurs through capacity building which strengthens their confidence in their own ability to start and manage a new business, imparts necessary skills and knowledge about financial, technical and managerial aspects of business operation.

Upon establishment of the Enterprise Development Units and as follow up to the institutional capacity building, the Enterprise Creation Programme will be initiated, starting with the empowerment of potential entrepreneurs. Training modules will be organized in the light of local socio-economic conditions prevailing in Kuwait, and in liaison with the support system, in order to facilitate a smooth transition from training to project implementation. The Enterprise Creation programme itself has to be marketed in order to attract the best potential entrepreneurs. The selection and recruitment of candidates will be based on scientific methods. This phase of activities will last for 8 to 10 weeks, after which the selected candidates will start to go through the various stages of the Enterprise Creation Programme.

First Stage

An enterprise cannot be assured of long-term success if its management does not possess the necessary knowledge, skills and competence. After suitable candidates have been selected, they will be provided with occupational training in order to strengthen their managerial skills, with a view to assisting them to set up their own enterprises. This training phase, which lasts for 3-4 weeks, has been designed to cover the following:

- Setting up a small business enterprise: Rules, procedures and formalities, whom to contact for what, the nature and extent of assistance available

from various institutions.

- Business opportunity identification: How to scan and identify opportunities, how to screen them, how to firm up a business idea for further exploration.
- Market assessment: How to assess the market potential, guidance in carrying out fieldwork for market assessment for the proposed product or service.
- Development of enterprising competencies.
- Business plan: Skills for the preparation of a business plan, and assistance in finalizing the same.
- Essentials of managing a business enterprise.

Second Stage

After initial training, a vigorous follow-up mechanism provides counseling to the entrepreneurs with the aim of translating the business ideas into reality. The now trained entrepreneurs are helped to finalize their ideas, and to obtain the information they need to draw up their business plans. They are helped to identify and select technology as well as to promote, where needed, partnerships with foreign companies in the form of joint ventures, technology tie-ups, management, etc. They also receive assistance in applying for the necessary licenses and completing the legal formalities. The nature and extent of the counseling depends on the needs of the individual case. It could last up to 12 weeks, or even longer if necessary, and include the following activities:

- Business opportunity identification, analysis and finalization.
- Market research – collection, analysis and compilation of relevant data.
- Identification and sourcing of information on relevant technology, machinery, equipment, raw materials, etc.
- Facilitation of technology tie-ups and joint venture collaboration, where necessary.
- Preparation of business plan.
- Completion of legal documentation, seeking necessary registrations, licenses and clearances.
- Finalizing the project implementation plan.

Third Stage

After business counseling, the next important step is establishing a link with the financial scheme. An appropriate investment package is worked out on the basis of the project's capital requirements and the entrepreneur's own financial capacity. Entrepreneurs are advised and guided on completing the required formalities for seeking loan support from the financial institutions. The business counselor acts as a link between the entrepreneur and the financial institution, in order to facilitate the process, and to ensure that the project is linked with the most appropriate financial schemes.

Fourth Stage

With all the essential resources for the project tied up, the entrepreneur is guided

through the project implementation plan that was formulated during the Second Stage. Assistance is provided to facilitate essential links with institutions providing infrastructural services (access road, water, electricity, etc.). Guidance and support is also provided for the procurement, installation and commissioning of the project machinery and equipment as well as procurement of the raw materials and other utilities. The business counselor monitors the project implementation process very closely, and guides it to the stage of becoming fully operational.

(3) **Enterprise Growth Programme:** The ability of entrepreneurs to scale up a business is affected by widespread informality and lack of skills. While often animated by innovative ideas or addressing untapped markets, micro, small and medium enterprises suffer from lower total factor productivity, by using older technologies or employing inferior workforce practices. The cost of business services is often more than what micro, small and medium enterprises can pay, or is not in tune with their needs. Lower export sales from small and medium enterprises come in large part from lack of access to knowledge about foreign standards of quality and small domestic markets.

"Growth" or "change" in an enterprise can best be described as moving from one level (where it is now), to a higher one (where it ought to be). This could involve expansion, diversification, product development, quality improvement, cost reduction, etc. The Enterprise Growth programme is designed to produce tangible results in the quickest possible time frame for enterprises that have growth potential, but are unaware of the potentiality or do not know how to go about it.

The Growth Programme focuses on helping the entrepreneur understand the 'basis' from which the enterprise is to be developed, be aware of key external and internal factors that influence the growth process and set up achievable growth targets. The programme is a combination of seminars, one-to-one business counseling and implementation support.

The Enterprise Growth programme has been designed:

- (1) to facilitate existing entrepreneurs to have a deep understanding of the concepts of enterprise growth:
 - * What is Growth?
 - * What are the routes to Growth?
 - * What are the implications of Growth?
 - * How well the business is performing?
 - * What potential the business has for Growth?
- (2) to assist the entrepreneurs to develop and finalize their growth plans and subsequently assist them in implementing the growth plans.

The programme is divided into 4 phases:

PHASE I	Classroom input for a period of 3 days on full-time basis focusing on business profiling i.e. understanding a business from the angle of its current performance and the potential it has for growth.
PHASE II	Focuses on one-to-one counseling wherein each entrepreneur is assigned a Business Counselor. The counselor interacts with the Entrepreneur intermittently for over 2-3 months, depending on the case. The output of interaction is a 'counseling note' covering the performance base of the business, the potential that a business has for growth and a time bound action plan for growth/change. The knowledge that entrepreneurs acquire during Phase I in a classroom situation would be related to individual businesses through the counseling exercise.
PHASE III	Focuses on preparing and finalizing growth plans and defining appropriate implementation strategy.
PHASE IV	<p>Focuses on implementing the growth plans. Growth plans that can be implemented with local resources are taken up for implementation immediately.</p> <p>Growth plans requiring foreign inputs (market access, technology, equipment/machinery, management know-how, etc.) will require specialized promotional measures. In such cases, networking with international organizations such as UNIDO's ITPO Network will be mobilized and subsequently the growth plans will be implemented.</p>

Project Implementation (major interventions):

In conjunction with the launching of the project, a high-level EDP Appreciation Workshop will be organized under the auspices of the Ministry of Social Affairs and Labor (MOSAL) for planners, policy-makers and key officials from support agencies, financial institutions, industry associations, representatives of youth/women organizations, educational institutions, NGOs, training institutions, etc. in order to create a favorable and conducive environment for launching and sustaining EDP interventions.

A series of awareness building activities (awareness seminars, brochures, posters, media presentations, etc.) on entrepreneurship development, the charms of being an entrepreneur and the contributions enterprising women can make to socio-economic development of Kuwait without being a burden on the

government's welfare system, etc. will be organized under the auspices of MOSAL at two of its departments, the "Social Development Centers Department" and the "Family Welfare Department".

Institutional capacity building will be focused at two Social Development Centers and the "Fruits of my Labor Center" which expressed strong interest in pursuing the Enterprise Development Programme. An appropriate organizational structure for the Enterprise Development Programme Unit (EDU), with selection and appointment of a multi-disciplinary team of professionals (marketing, economic, engineering, financial specialists, etc.) will be designed and the staff will be trained through specialized training programmes (enterprise creation, enterprise growth, business counseling) organized as training of trainers (TOT).

The three Units will closely network with the support system (governmental and private sector organizations dealing with women empowerment in particular and MSME development in general, NGOs, financial institutions (such as the Industrial Bank of Kuwait, Kuwait Small Projects Development Company, vocational training centers, Shuwaikh Vocational Incubator, educational institutions such as the Kuwait University, etc.) in order to secure their support and active participation in the implementation of the EDP programme. A series of awareness building seminars, workshops, events will be organized by the Units in the first year of the project in order to raise awareness about entrepreneurship and about the project in their localities.

As follow up to the institutional capacity building, a series of Enterprise Creation Programme will be implemented in the three identified Centers with a view to mobilize and train around 80 potential women entrepreneurs and to assist them in setting up their own businesses in each centre over a period of 2.5 years. It is envisaged to conduct 2 rounds of the Enterprise Creation Programme per year in each Centre, each programme accommodating 20 participants. Assuming a 40% success rate, it should lead to the establishment of approximately 30 business units in the MSME sector offering employment opportunities for 30-100 people, majority of whom will be women. Taking into consideration 3 Centers, the Enterprise Creation Programme is targeted at approximately 90 new businesses with a job creation potential of around 90-300 people.

The Fruits of my Labor Center has already made some entrepreneurial inroads in terms of mobilizing unemployed women and supporting them to initiate income generating activities by offering workshop facilities in the handicrafts sector. There are about 18 business ideas under consideration by the women, but they do not know how to develop them as business enterprises. The first Enterprise Creation Programme in this Centre will naturally take up these business ideas, validate their potentiality and subsequently support the entrepreneurs in establishing the businesses.

The potentiality of developing this Centre as a business incubator for handicrafts will be investigated as part of the project activities and recommendations made for further development.

The other two Social Development Centers are basically providing generic and specialized training programmes but nothing in the area of entrepreneurship development. They have satellite centers in different parts of the country which could eventually serve to spread the EDP programme. The Centers expressed serious interest in participating in the project so that they can provide more value added services to the communities they serve. Within the framework of the project, the initial focus will be on establishing two Enterprise Development Units in these Centers and to strengthen their capacities to implement the Enterprise Development Programme. Subsequently the Centers can expand the EDP programme to the satellite centers on their own or with minimal support from the project.

Similar to the Enterprise Creation Programme, a series of Enterprise Growth Programme will be implemented by the three Enterprise Development Units targeted at existing enterprises owned/managed by women entrepreneurs. Since the number of such enterprises will be relatively low, the target group will be expanded to include existing enterprises in general, including those in the informal sector, in order to reap maximum benefits out of this programme, namely generation of employment opportunities, which comes with enterprise growth/expansion.

It is envisaged to implement 1 Enterprise Growth Programme per year per EDU, starting with the second year. With 20 enterprises participating per programme, it will be possible to support 120 existing enterprises over the project operating period. It could reasonably be expected that at least 60 of them will be expansion projects resulting in creation of job opportunities for about 100 people at the minimum, the rest being support for performance improvement.

Linkage with Centre of Excellence in Management, College of Business Administration, Kuwait University:

Young graduates coming out of universities normally look for government jobs. There is an opportunity to expose them to the charms of being entrepreneurs while they are studying. Those who possess the requisite qualifications can be motivated to take up entrepreneurial career upon graduation.

The University of Kuwait has an on-going programme on entrepreneurship development. It is possible to establish linkage with the University and to enrol participants for the Enterprise Creation Programme.

PART 3. RESULTS AND RESOURCES FRAMEWORK

The outcomes of the programme are divided into the following four major Outputs:

OUTPUT (1)

- 1.1 Instill and raise awareness about entrepreneurship and its potential contributions to MSME development and economic growth.

OUTPUT (2)

- 2.1 Develop and strengthen national technical and institutional capacity to run and sustain a holistic package of enterprise development tools and techniques (for enterprise creation and enterprise growth) in 3 Centers

OUTPUT (3)

- 3.1. Enhance Kuwaiti women's capacity to conceive, develop and implement entrepreneurial and income generating activities through implementation of the enterprise creation programme
- 3.2. Assess the potential of establishing a handicrafts business incubator in one of the Centers.

OUTPUT (4)

- 4.1 Improve and upgrade the performance of existing enterprises owned/managed by women through the implementation of the enterprise growth programme

OUTPUTS AND ACTIVITIES

OUTPUT (1):

Enhanced awareness about entrepreneurship and its potential contributions to economic development.

Activities

- 1.1 Develop brochures, posters and media presentations highlighting the concepts of entrepreneurship development and the main objectives of the project and widely disseminate the same.
- 1.2 Organize a high-level awareness workshop for planners, policy makers and key governmental and private sector institutions, financial institutions, and other support institutions in order to sensitize them to the needs of MSME entrepreneurs and enterprises as well as the advantages of systematic approach to enterprise development and to evolve national ownership for the programme.

- 1.3 Periodically organize awareness seminars at Social Development Centre level in order to propagate the concept of entrepreneurship, particularly among women, and to attract them to productive activities.
- 1.4 Produce awareness-based "Documentaries" and short films on success stories emanating from the Enterprise Development Programme (in year 2 of project operation) in order to demonstrate the utility of the programme and its achievements.

Output (2):

- 2.1 3 functional Enterprise Development Units established at the three Centers capable of providing business development services to women

Activities

- 2.1.1 Identify, select and place professional staff (4-5) for each Enterprise Development Unit
- 2.1.2 Arrange adequate logistic facilities, including teaching materials, training aids, etc.
- 2.1.3 Organize Training of Trainers programme on Enterprise Creation, plus on-the-job training
- 2.1.4 Organize Training of Trainers programme on Enterprise Growth, plus on-the-job training
- 2.1.5 Organize training on business counselling (in Bahrain)

Output (3):

- 3.1 Approximately 240 potential women entrepreneurs identified, trained and empowered to establish around 80 new business/service enterprises, providing employment opportunities for about 80-300 people over the period of 2.5-years of project implementation.

Activities

- 3.1.1 Widely publicize and promote the Enterprise Creation Programme in the areas covered by the 3 Social

Development Centres so as to mobilize and attract as many Kuwaiti women as possible to the programme.
(There will be 4 Enterprise Creation programmes per Centre, each accommodating 20 participants. $4 \times 3 \times 20 = 240$).
The target for applications is set at 600 women as minimum to allow for proper selection.

- 3.1.2 Identify and select potential women entrepreneurs for the programmes
 - 3.1.3 Train potential women entrepreneurs in enterprise creation, starting with identification of business ideas matching their profile
 - 3.1.4 Organize training programmes to enhance their entrepreneurial competencies
 - 3.1.5 Provide counselling services to finalize their business plans
 - 3.1.6 Facilitate access to finance (linkage with Industrial Bank of Kuwait, Kuwait Small Projects Development Company, etc.)
 - 3.1.7 Provide support/guidance in fulfilling legal and administrative requirements for enterprise establishment
 - 3.1.8 Provide guidance and support in enterprise establishment and initial operation.
- 3.2 Potential of establishing a handicrafts business incubator assessed and recommendations made for its further development.

Activities

- 3.3.1 Review the current status of the handicrafts sector in Kuwait, including on-going and planned activities in the sector
- 3.3.1 Review the on-going activities in one of the Centers, including its workshop facilities, and assess its potential to be developed as an incubator for handicrafts
- 3.3.3 Particularly assess the current product mix and their marketability and make recommendations for improvements or modifications.

- 3.3.4 Make recommendations for further actions for the development of the handicrafts sector.

Output (4):

- 4.1 Approximately 120 existing enterprises (including those in the informal sector) owned/managed by women supported in upgrading and/or expansion of their businesses and approximately 100 new jobs created.

Activities

(1 enterprise growth programme per year and per EDU, over 2 years)

- 4.1.1 Organize awareness workshops to explain the rationale of the Enterprise Growth programme to existing enterprises
- 4.1.2 Identify and select existing enterprises interested in and committed to the programme
- 4.1.3 Carryout performance and potential audits of the enterprises and develop individual growth plans
- 4.1.4 Upon agreement by enterprise management, provide advisory support in the implementation of the growth plans

Part 4. AWP Budget Sheet

The following 2.5 year plan of costs is based on the following principles that are distilled from the Programme Strategy:

- Providing technical expertise in the field of promotion of micro, small and medium enterprises, targeted at economic empowerment of Kuwaiti women in particular and private sector entrepreneurs in general, for all relevant stakeholders which include, but not limited to the following organization:

Ministry of Social Affairs & Labour (MoSAL) and its Social Development Centers and the Fruits of my Labour Center.

OUTPUT 1: Instill and raise awareness about entrepreneurship and its potential contributions to MSME development and economic growth.	PI ANNED
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ECONOMIC EMPOWERMENT OF KUWAITI WOMEN

ANNUAL WORK PLAN YEAR 2011

OUTPUT 1: Instill and raise awareness about entrepreneurship and its potential contributions to MSME development and economic growth.

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 1 Enhanced awareness about entrepreneurship and enterprise development, particularly among women, and its socio-economic impacts Baseline: Relatively low knowledge on the process of enterprise development Indicators: Number of awareness building activities conducted in a year Targets: 18 awareness seminars and recurring media presentation Related CP outcome:	1. Develop informative material on the project and widely publicize the same. - Develop brochures and other promotional materials - Organize awareness seminars 2. Organize high-level workshop for government ministries and private sector organizations, Civil Society organizations in order to facilitate networking and mobilize support for the project and to generate national ownership 3. Develop awareness based documentary/film Depicting success stories for wide dissemination		X			SDC/EDU	SCPD & UNDP	Technical Assistance	5,000
					X	MOSAL/SDC/EDU	SCPD & UNDP	Technical Assistance	10,000

ECONOMIC EMPOWERMENT OF KUWAITI WOMEN

ANNUAL WORK PLAN YEAR 2012

OUTPUT 1: Instill and raise awareness about entrepreneurship and its potential contributions to MSME development and economic growth.

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 1 Enhanced awareness about entrepreneurship and enterprise development, particularly among women, and its socio-economic impacts Baseline: Relatively low knowledge on the process of enterprise development Indicators: Number of awareness building activities conducted in a year Targets: 18 awareness seminars and recurring media presentation Related CP outcome:	1. Develop informative material on the project and widely publicize the same. - Develop brochures and other promotional materials - Organize awareness seminars 2. Organize high-level workshop for government ministries and private sector organizations, financial institutions, Civil Society organizations in order to facilitate networking and mobilize support for the project and to generate national ownership 3. Develop awareness based documentary/film Depicting success stories for wide dissemination	X				SDC/EDU	SCPD & UNDP	Technical Assistance	5,000
						MOSAL/SDC/EDU	SCPD & UNDP		

ECONOMIC EMPOWERMENT OF KUWAITI WOMEN

ANNUAL WORK PLAN YEAR 2010

OUTPUT 2 - Develop and strengthen national technical and institutional capacity to run and sustain a holistic package of enterprise development tools and techniques (for enterprise creation and enterprise growth) in 3 Social Dev. Centers

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		Amount
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	
Output 2.1									
Make available enterprise development services to potential entrepreneurs, with a particular focus on women	Establish Enterprise Development Units at three Centers			X		MOSAL, SDC ARCEIT	SCPD & UNDP	Technical Assistance	10,000
Baseline: No institutional capacity to provide a holistic service package to budding entrepreneurs	- Select 4-5 staff dedicated for the Unit			X					
	- Arrange logistic facilities, including training materials			X					
Indicators: Establishment of Enterprise Development Units (EDUs)	- Organize TOT on Enterprise Creation			X	XX				50,000
Targets: 3 functional EDUs at 3 SDCs	- Organize TOT on Enterprise Growth								
	- Organize Training on Business Counseling (in Bahrain)				X				40,000
Related CP outcome:	- Provide on-the-job training			X	XXX				

ECONOMIC EMPOWERMENT OF KUWAITI WOMEN

ANNUAL WORK PLAN YEAR 2011

OUTPUT 2 - Develop and strengthen national technical and institutional capacity to run and sustain a holistic package of enterprise development tools and techniques (for enterprise creation and enterprise growth) in 3 Social Dev. Centers

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 2.1 Make available enterprise development services to potential entrepreneurs, with a particular focus on women Baseline: No institutional capacity to provide a holistic service package to budding entrepreneurs Indicators: Establishment of Enterprise Development Units (EDUs) Targets: 3 functional EDUs at 3 SDCs Related CP outcome:	Establish Enterprise Development Units in three Centers - Select 4-5 staff dedicated for each Unit - Arrange logistic facilities - Organize TOT on Enterprise Creation - Organize TOT on Enterprise Growth - Organize Training on Business Counseling (in Bahrain) - Provide on-the-job training					MOSAL, SDC, ARCEIT	SCPD & UNDP	Technical Assistance	50,000
			XXX						
			XXX	XXX	XXX				

ECONOMIC EMPOWERMENT OF KUWAITI WOMEN

ANNUAL WORK PLAN YEAR 2012

OUTPUT 2 - Develop and strengthen national technical and institutional capacity to run and sustain a holistic package of enterprise development tools and techniques (for enterprise creation and enterprise growth) in 3 Social Dev. Centers

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 2.1 Make available enterprise development services to potential entrepreneurs, with a particular focus on women Baseline: No institutional capacity to provide a holistic service package to budding entrepreneurs Indicators: Establishment of Enterprise Development Units (EDUs) Targets: 3 functional EDUs at 3 SDCs Related CP outcome:	Establish Enterprise Development Units in three Centers - Select 4-5 staff dedicated for each Unit - Arrange logistic facilities - Organize TOT on Enterprise Creation - Organize TOT on Enterprise Growth - Organize Training on Business Counseling (in Bahrain) - Provide on-the-job training					MOSAL, ARCEIT	SCPD & UNDP	Technical Assistance	5000

generating activities through implementation of the enterprise creation programme									
EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Kuwaiti women empowered to initiate income generating activities	<ul style="list-style-type: none"> Widely publicize and promote the Enterprise Creation Programme in the 3 Centers so as to mobilize and attract as many Kuwaiti women as possible to the programme. (1st and 2nd ROUNDS) 	XX		XX		MOSAL, SDC, EDU, ARCEIT	SCPD & UNDP	Technical Assistance	30,000
Baseline: Low level of entrepreneurial and business culture	<ul style="list-style-type: none"> Identify and select potential women entrepreneurs for the programmes Train potential women entrepreneurs in enterprise creation, starting with identification of business ideas matching their profile 	X		X					
Indicators: Establishment of enterprises owned and managed by women	<ul style="list-style-type: none"> Organize training programmes to enhance their entrepreneurial competencies 		X		X				
Targets: Approximately 90 businesses established by women entrepreneurs; creation of approx. 90-300 jobs	<ul style="list-style-type: none"> Provide counseling services to finalize their business plans Facilitate access to finance (linkage with Industrial Bank of Kuwait, Kuwait Small Projects Development Company, etc.) 	XXX	XXX	XXX	X				
Related CP outcome:	<ul style="list-style-type: none"> Provide support/guidance in fulfilling legal and administrative requirements for enterprise establishment Provide guidance and support in enterprise establishment and initial operation. 	XXX	XXX	XXX	XXX				

EXPECTED OUTPUTS And baseline, associated indicators and annual targets		PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
			Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 3.1										
Kuwaiti women empowered to initiate income generating activities	<ul style="list-style-type: none"> Widely publicize and promote the Enterprise Creation Programme in the 3 Centers so as to mobilize and attract as many Kuwaiti women as possible to the programme. (3rd and 4th rounds) 	XX		XX		MOSAL, SDC, EDU, ARCEIT	SCPD & UNDP	Technical Assistance	30,000	
Baseline: Low level of entrepreneurial and business culture	<ul style="list-style-type: none"> Identify and select potential women entrepreneurs for the programmes Train potential women entrepreneurs in enterprise creation, starting with identification of business ideas matching their profile 	X		X						
Indicators: Establishment of enterprises owned and managed by women	<ul style="list-style-type: none"> Organize training programmes to enhance their entrepreneurial competencies 		X		X					
Targets: Approximately 90 businesses established by women entrepreneurs; creation of approx. 90-300 jobs	<ul style="list-style-type: none"> Provide counseling services to finalize their business plans Facilitate access to finance (linkage with Industrial Bank of Kuwait, Kuwait Small Projects Development Company, etc.) 	XXX	XXX	XXX	X					
Related CP outcome:	<ul style="list-style-type: none"> Provide support/guidance in fulfilling legal and administrative requirements for enterprise establishment Provide guidance and support in enterprise establishment and initial operation. 	XXX	XXX	XXX	XXX					

**ECONOMIC EMPOWERMENT OF KUWAITI WOMEN
ANNUAL WORK PLAN YEAR 2010**

OUTPUT 3 - Assess the potential of establishing a handicrafts business incubator in one of the Centers.

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 3.2 Potential of establishing a handicrafts business incubator assessed <i>Baseline: No existing incubator facility for handicrafts</i> <i>Indicators: Assessment report on establishing a handicrafts business incubator</i> <i>Targets: One incubator facility at a Social Development Centre</i> <i>Related CP outcome:</i>	- Review the current status of the handicrafts sector in the country, including on-going and planned activities in the sector - Review the on-going activities in one of the Centers, including its workshop facilities, and assess its potential to be developed as an incubator for handicrafts - Particularly assess the current product mix and their marketability and make recommendations for improvements or modifications. - Make recommendations for further actions for the development of the handicrafts sector.				XXX XXX XXX XXX	MOSAL, SDC, ARCEIT	SCPD & UNDP	Technical Assistance	15,000

ECONOMIC EMPOWERMENT OF KUWAITI WOMEN
ANNUAL WORK PLAN YEAR 2011

OUTPUT 4.1 - Improve and upgrade the performance of existing enterprises owned/managed by women through the implementation of the enterprise growth programme

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 4.1 Performance of existing women-owned enterprises improved and/or expanded Baseline: Inadequate support to enterprises for their growth Indicators: Implementation of Enterprise Growth programmes targeted at women-owned enterprises Targets: 6 growth programmes, 120 enterprises supported in upgrading or expansion; 100 jobs Related CP outcome:	<ul style="list-style-type: none"> Organize awareness workshops to explain the rationale of the Enterprise Growth programme to existing enterprises (1st round) Identify and select existing enterprises interested in and committed to the programme Carryout performance and potential audits of the enterprises and develop individual growth plans Upon agreement by enterprise management, provide advisory support in the implementation of the growth plans 	X				MOSAL, SDC, ARCEIT	SCPD & UNDP	Technical Assistance	15,000
			XXX	XX	XXX				20,000

ECONOMIC EMPOWERMENT OF KUWAITI WOMEN
ANNUAL WORK PLAN YEAR 2012

OUTPUT 4.1 - Improve and upgrade the performance of existing enterprises owned/managed by women through the implementation of the enterprise growth programme

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES List activity results and associated actions	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Output 4.1 Performance of existing women-owned enterprises improved and/or expanded Baseline: Inadequate support to enterprises for their growth Indicators: Implementation of Enterprise Growth programmes targeted at women-owned enterprises Targets: 6 growth programmes, 120 enterprises supported in upgrading or expansion; 100 jobs Related CP outcome:	<ul style="list-style-type: none"> - Organize awareness workshops to explain the rationale of the Enterprise Growth programme to existing enterprises (2nd round) - Identify and select existing enterprises interested in and committed to the programme - Carryout performance and potential audits of the enterprises and develop individual growth plans - Upon agreement by enterprise management, provide advisory support in the implementation of the growth plans 	X				MOSAL, SDC, ARCEIT	SCPD & UNDP	Technical Assistance	15,000
			XXX	XX					20,000

Budget outlines**SCPD & UNDP**

Item	Planned Budget
Technical Assistance	475,000
Monitoring & Review	15,000
Travel	10,000
Total Budget	500,000

Total Project Budget (Years 2010, 2011, 2012)

Year	Planned Budget
2010	\$155,000
2011	\$180,000
2012	\$165,000
Total Budget	\$500,000

BUDGET BREAKDOWN BY COMPONENT

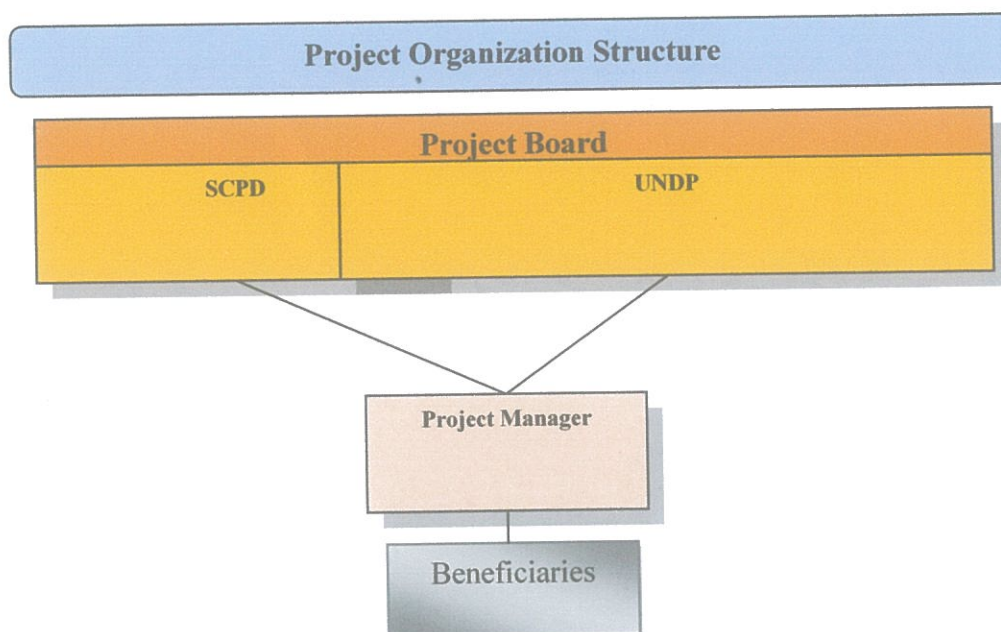
SCPD/UNDP BUDGET BREAKDOWN

OUTPUT	2010	2011	2012	TOTAL
Output 1 – Awareness building	30,000	30,000	20,000	80,000
Output 2.1 – Capacity Building	100,000	60,000	0	160,000
Output 3.1 – Enterprise Creation Prog.	0	40,000	65,000	105,000
Output 3.2 - Handicrafts	15,000	0	0	15,000
Output 4.1 – Enterprise Growth Prog.	0	40,000	70,000	110,000
Monitoring/travel	10,000	10,000	10,000	30,000
TOTAL	155,000	180,000	165,000	500,000

Part 5. Management Arrangements

UNDP - known for its current mandate main thrust of Human Centred Development - recognizes that strong management, technical assistance and responsiveness to the field are essential elements necessary for the success of this programme on "Economic Empowerment of Kuwaiti Women", notably due to the various and diverse settings/programmes of implementation this programme requires as well as the different types of beneficiaries and stakeholders. It is therefore extremely important that ongoing discussions regarding the progress implementation of this programme are maintained between the designated Programme Officer at UNDP country office Kuwait and the designated Project Manager who can provide ongoing technical advice and/or expertise vis-à-vis best management arrangements for the success of the project.

It is therefore recommended that a Project Board be assigned the overseeing and supervision of the execution of this project. Such a Project Board needs to meet regularly (quarterly at least if not monthly) and should discuss points pertaining to the progress of the project and any arising challenges which need to be addressed. The following diagram explains the components of the Project Board:



Part 6. Monitoring & Evaluation

Ongoing detailed and brief reports concerning the various achievements and/or sub-projects involved in this programme must be shared between the UNDP designated Programme Officer and the Programme's Project Manager. Such quarterly sharing of reports and assessments will ensure that updates and/or changes necessary in the management arrangements are being adapted swiftly to ensure smooth management of the programme. Reports submitted by consultants and experts working under this Programme must therefore be reviewed and evaluated periodically by the Project Manager who in turns updates the designated Programme Officer in charge at UNDP offices. It is also recommended that once these periodical reports are produced, they should be shared among various beneficiaries and stakeholders so as not to duplicate efforts amongst beneficiaries and to maintain a degree of transparency between the various beneficiaries. The added value of this would be, of course, to create a beneficial competition among various stakeholders who would find themselves eager to benefit from the various activities described within the project and try and imitate the successes achieved by other beneficiaries. Periodical meetings and consistent correspondence will be extremely important in maintaining such a level of synergy required to upgrade the quality and level of service required to make a difference in the lives of persons with disabilities.

In addition to the apparent advantages of the participatory approach recommended and described in Part 5 above vis-à-vis project implementation and management, such an approach should facilitate the process of Monitoring & Evaluation as it depends on regular meetings amongst various stakeholders as well as annual reviews and reports to be submitted by the Project Manager. It is recommended therefore that an annual Monitoring & Evaluation Report be drawn and shared amongst all participating stakeholders. An example of such a Monitoring & Evaluation Report/Feedback Form is attached in Annex 5. Such feedback forms should enable the expert providing the Annual Review to append Formative and Summative evaluations. The Components of the Evaluation Process should include the following major points:

- A. To what extent the Economic Empowerment of Kuwaiti Women Programme is reaching appropriate targets?
- B. To what extent the delivery of services is consistent with the project designed specifications?
- C. To what extent the resources are being or have been expended appropriately in the conduct of the project?

The programme will be subject to 2 Annual Reviews and a final Post Review following the completion of the programme (2.5 year programme). The Annual Reviews will provide needful and ongoing revisions so as to reflect cases of cost increases and/or in case of any unforeseen expense changes.

Part 7. Kuwait's Leading Role & Scope for Cross-fertilization and a wider regional/Arab impact

The Enterprise Development Programme, as designed for implementation in Kuwait under the project "Economic Empowerment of Kuwaiti Women", has the potential to make significant contributions to the achievement of one of the important Millennium Development Goals (MDG 3) as well as to gender mainstreaming. In this context, successful implementation of the programme could place Kuwait in a leading and distinct position in the Arab region.

The Enterprise Development Programme is currently under implementation in several Arab countries, some of which are specially targeted at promoting women entrepreneurship. But none of them place such a pronounced focus on women's economic empowerment as in the programme proposed for Kuwait. There is sufficient room for cross-fertilization and for wider regional impacts.

Annex 1

Terms of References for the Project Manager

Technical Responsibilities:

1. Ensure that the EDP programme is implemented closely following the methodology and approach embodied in the "Economic Empowerment of Kuwaiti Women" project.
2. Assist MOSAL in organizing the awareness building activities as well as in the preparation of necessary promotional materials.
3. Assist MOSAL and the respective Centers in establishing the Enterprise Development Units and in the proper selection of Unit staff.
4. Plan and organize the various training activities (within Kuwait and outside) in such a way that optimal use is made of the resources available.
5. Provide continuous support and guidance to the Enterprise Development Units in order to strengthen their capacities to provide business counselling services to entrepreneurs in terms of enterprise creation and enterprise growth.
6. Prepare necessary terms of references/job descriptions for consultancy or subcontracting services required by the project from time to time.
7. Maintain close consultation with ARCEIT in Bahrain for smooth and efficient conduct of the project activities.

Management/Coordination Responsibilities:

1. Constantly liaise with MOSAL and UNDP in order to seek their views on the progress of the project.
2. Prepare, as required, project progress reports to keep the stakeholders informed of the progress of the project as well as to seek their interventions in case of any impediments that may come up.

Annex 2

Kuwait Population			
Age	Gender	Population	Unemployed
0-14 years	Male	371,368	
	Female	358,119	
	Total	729,487	
15-19 years	Male	60,257	145
	Female	58,075	45
	Total	118,332	190
20-24 years	Male	52,421	2,812
	Female	51,939	2,539
	Total	104,360	5,351
25-29 years	Male	44,066	1,262
	Female	45,554	2,535
	Total	89,620	3,797
30-34 years	Male	36,916	377
	Female	40,339	923
	Total	77,255	1,300
35-39 years	Male	32,099	318
	Female	36,149	320
	Total	68,248	638
40-44 years	Male	27,888	299
	Female	32,029	168
	Total	59,917	467
45-49 years	Male	22,214	242
	Female	26,114	99
	Total	48,328	341
50-54 years	Male	16,079	157
	Female	21,366	49
	Total	37,445	206
55-59 years	Male	11,805	111
	Female	16,024	18
	Total	27,829	129
60-64 years	Male	7,831	64
	Female	11,814	12
	Total	19,645	76
65 years and above	Male	16,605	190
	Female	19,190	8
	Total	35,795	198
Total Population		1,416,261	12,693

Population Growth Rate 3.501%

Annex 3

Statistical number the amount of money allocated to families and individuals for Month of April 2010			
Situation Type	Number of Situations	Number of Individuals	Total Amount
Elderly	4,546	5,252	1,924,826
families of Students	839	1,758	438,704
Inability to Work	8	23	5,626
orphans	109	166	40,763
widows	806	1,526	283,853
Divorced	7,438	11,453	3,133,782
Sickness	1,426	1,963	656,443
Limited financial capabilities	1,127	1,929	484,111
Girls	922	927	359,503
Prisoner's families	849	2,072	498,465
Funeral costs	47	90	23,768
Foster care	164	171	72,838
Military	135	-	27,435
Temporary costs	5	9	1,861
Disabled Under 18 years	7,276	8,470	1,992,828
Emergency cases	16	24	2,657
Married (special support)	1,519	3,113	705,489
General Authority for Minor Affairs (orphans)	161	307	53,551
General Authority for Minor Affairs (Widows)	46	140	7,129
Loan Default	-	-	6,120
Premium Accommodation	-	-	21,240
Cases of permanent houses	1,071	2,170	502,404
Cases of temporary houses	206	290	89,660
Total	28,716	41,817	KWD 11,350,920.00

Annex 4

Experts Monitoring & Evaluation Report / Feedback Form

Feedback Form required from experts recruited through the Economic Empowerment of Kuwaiti Women project

Your response to the following questions will provide valuable information to the UNDP and the GSSCPD which will enable them to monitor and evaluate the implantation of the Economic Empowerment of Kuwaiti Women project. Your cooperation is highly appreciated.

Expert Name:

Job Title:

Date of Employment:

Project Location (Beneficiary):

Please comment on the work environment and staff cooperation at the national counterpart with whom you work

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.....
.....

What are the facilitating factors that help achieve the objectives of your particular Terms of References?

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What are the deterring factors that impede the fulfilment of your Terms of References

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Please comment on any aspect you feel that would inform process of Monitoring & Evaluation either on the substantive or procedural aspects of your work.

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