



PILOT JOINT PROGRAM ON WOMEN EMPOWERMENT AND VCL M- WOMEN PROJECT

Monitoring visits Report – 2016





1. Introduction

1.1. Background and Context

In 2015, UNDP and the Department of Gender, Ministry of Gender and Youth, Sports and Recreation, partnered with Vodacom Lesotho to pilot a joint program for women empowerment, linked to the Vodacom m-Women Concept. UNDP had been supporting the Department of Gender on projects aimed at developing women's economic and financial independence through community-based groups. While the Vodacom m-Women was a program aimed at enabling the economic empowerment of Basotho women entrepreneurs across the company's value chain, particularly integrating them for access to finance through mobile money, and market chain. A joint initiative for both m-Women and Women Empowerment aimed to offer women access to business skills training courses through the UNDP entrepreneurship programs, financial services and enhanced market exposure through the VCL market network and mobile money offering. The objectives of the initiative were:

- 1) To build capacity and create alternative employment opportunities for women
- 2) To leverage use and adoption of technology within Basotho communities for social and economic emancipation
- 3) To promote expansion of mobile money, especially m-Pesa as a credible, and reliable platform for payments and money transfer
- 4) Promote women's voice and footprint in development agenda

1.2. Monitoring Visits

A year following the training program and distribution of VCL containers in 2015, United Nations Development Programme, in collaboration with Ministry of Gender and Youth, Sport and Recreation undertook a week long monitoring visits to the beneficiary community groups, to assess impact and sustainability of the program. The groups were classified into two, as those that were trained in entrepreneurship and basic management skills, and given the containers to as operating spaces for their businesses, and those that were given entrepreneurship training and other skills of choice to establish micro enterprises, but not offered the VCL containers.

The visit would advise on the strategy for development of further women empowerment programs as well as facilitate lessons learnt and collation of best practices on the programs.

1.3. Methodology

Short questionnaire was designed to gather information from participants; we were doing focus group discussions with members. Further observations, to understand the environment for community economic and social profiling were undertaken. A combined analysis of the performance per group per



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community, and also the observed economic outlook and profiles per group were used to develop recommendations for the next programs.

2. Findings I: Groups with VCL – Container Support and Entrepreneurship training

There were six groups identified and offered containers. Each group federated 3 – members to attend a 10-days training program on entrepreneurship and business management, financial education and management of the m-pesa as mobile money agents in their communities. The groups were from the districts of Maseru, Leribe, Berea, Quthing, Qacha's Nek

2.1. Baroana Rock Guide Group, Ha Baroana, Maseru



The team met with 'M'e 'Matlalané Tšolo alone, as a representative of the association. The Baroana Rock Guide Group is an environmental management and tourism group, focused mainly on preservation of the natural resources and some historical marks found in the area for tourism purposes. The group has 9 members (4 women and 5 men)

Findings

It was found that the container is not operational most of the time, for several reasons, including seasonality of the group activities. Some of the challenges identified were:

- The container is mounted at a low-traffic area, even for communities. Since the business is seasonal, the container does not serve even the surrounding areas, as the resort is placed at the outskirts of the village. The resort is far from the village and residents of the village have no obligation to leave vendors within the community as this place offers no other products and/or services.
- The resort is mainly busy during festive season due to nature reserve tourism and the local attraction areas.
- Group members are scattered and mostly committed with their full time jobs, there is only one member left responsible for the operations of the container, and maintain some of the operations for the groups like bookings and information.



Assessment

- The project has not brought much positive change, as the container is not operating as it was expected.
- There are challenges relating to the group dynamics and relationships including capitalization of the container as a new business avenue for the group. Some members do not understand the role and value-add of the container in their operations.
- The group has minimal business management skills, affecting profitability and sustainability of the enterprise; the profit generated by the business (nature tourism) is deemed not enough to sustain the operations of this new line.
- There are no other income generating activities undertaken by the group or as individual members.

2.2. Ikaheng – Koali – ka – Lerato, Ha Koali, Mount Moorosi



The group was founded for sports and recreation activities for young women and girls in the communities of Ha Koali, Quthing. The group is engaged in sporting activities (netball), and they also operate a funeral scheme, where members contribute money when a member or immediate family member dies. The group comprises mainly of unemployed young women, aged

between 24 – 56.

Findings

- The group lost most of the membership when the focus was diverted from their initial objective (playing netball) to operating small business; the money aspect brought tension and others left. Remaining members will appreciate training on entrepreneurship issue and more vocational skills to boost their sales.
- M-pesa and VCL products. This group does not provide m-pesa services yet, they have filled the application forms are waiting for approval from VCL, the other Vodacom product like airtime and sim cards are there and readily available at the container for sales.



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- The container is very close to the road where more shops are located and there is a lot of competition also potential opportunity for the group to develop alternative services to attract customer base.
- There are no bylaws that govern the group, as such nobody feels obliged to open the container as they believe the container belongs to all of them not a single person so they struggle to find a person who will be responsible for its operation.

Assessment.

- The project has not brought positive change in this group's lives as the container is not making profit as expected.
- There are no economic activities that the members of the group are engaged in that can boost their cash flow, as individuals or as a group.
- The group has no business skills that can help sustain and develop more activities that will generate money. Only two members of the groups were introduced to entrepreneurship through the UNDP/VCL training in 2015.

2.3. Kopanang ka Lerato Basali ba Patlong, Ha Sekake, Qacha's Nek



Activities of this group is to plant indigenous trees, bee keeping and drying fruits. They are also involved with community work, such as assisting the vulnerable children. The container is on the business area, that could be an opportunity, but they are exposed to tough competition. Currently they sell snacks and cannot sell fruits due to limited shelf-life.

Findings

- The container is placed in the right business area. Since it's a VCL container, the market for airtime purchase is high. The neighboring businesses want to buy airtime from them, as a direct business supplier, which may, is seen as an opportunity given the location. The group



buys other Vodacom products from a far place, transport costs are heavy eroding profitability of the container enterprise.

- There are some similar containers next to theirs selling similar products, posing high competition for their enterprise. Given the limitation of products that can be sold in the containers, business is lost to the competitors.
- Due to other social activities such as visiting the homeless children, cleaning for them and distribution of donated clothes, the containers is closed in other day.

Assessment

- The group has a number of activities that generate cash, and a lot of social activities which create leverage for the group.
- The group is highly enterprising, and are skilled on other technical skills allowing them to create additional streams of income through small projects
- The group demonstrate high dedication and would like to see the container sustainable in a long run, with a wider product offering¹.
- This group is ready to learn, so more educational activities will expose them to a different way of doing business

2.4. Mapoteng Women's Movement Multi-Purpose Association, Mapoteng Ha Maloela



The groups made of individual business women operating in the Mapoteng business centre; each member has a business of her own. The initial purpose of the group was table banking, for savings and credit to boost their businesses as well as to access joint credit facilities and technical support.

Since they have their own businesses, it was not easy to run the container, so they had to engage someone who is paid a salary monthly. They also pay rent (M100.00) per month for

¹ The group organized a special ceremony to welcome the container and introduce it to their stakeholders and customers



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the container. Their container was once hit by a car and it took a long time for the owner of the car to repair it.

Findings

- The container is used to sell light snacks and fruits. baked biscuits and goodies, VCL products are M-pesa, airtime and starter packs.
- Although the m-pesa services are operational they have not yet realized profit on the service. They want to be taught how calculate their money from that of VCL in M-pesa.
- There is limited information on the allowed tradable products within the container, which also takes away interest of some members on the container business.

Assessment:

- The group is highly enterprising, and may need support to exploit the container as a business operating site, and to benefit more members.
- The m-pesa service will need to be integrated into the operations of the group, so that it benefits the broader membership, like payment of loans and savings prior to depositing into the group bank.

2.5. TASESEQE Likhethlane, Mahaba-libaka, Leribe



Membership in this group is 14, ten women and two men. Other than the container, group activities are vegetable production, bakery and fishery. Like other groups, they have not reaped yields yet. They said they were promised that container will come with stock but they were given empty container. As a result, they were not prepared to contribute.



Findings

- Education on Mpesa is vital as the members do not understand the concept of mobile money.
- Members are still expecting stock that comes with the container, and the container remains unutilized.
- Members of this group have individual economic activities and spend less time operating the container

Assessment

- The members are not interested in the container since they have their own businesses.
- Vodacom must provide learning materials for the group to learn from on Vodacom products and their uses

2.6. Le Bona Joang Basali Multi-purpose Association, Manganeng, Kolonyama



It is group of seven women, they only operate a container and table banking, they do not have other activities. They used to be ten but they have split because they were in disagreement of where to mount a container.

The group gets frequent visits from VCL. They think they require some additional vocational skills to boost their sales in the container. Like TASESEQE, they were expecting container that was fully stocked.

Findings

This group seemed not to have agreed on the location of the container because other members were hoping otherwise. The container is not making profit so far, as for Mpesa there is one member who has an idea than the rest of them but is still require more education since she is the only one who was able to attend the training.



Assessment

- This group like other groups do not adhere to what Vodacom wants to be sold in the containers
- The group also have demonstrated limited to lack of skills and information on mobile money services and use as members and as individuals
- Most of the women in this group have permanent jobs, and spent less time on the container

3. Findings II. Groups trained on entrepreneurship and skills of choice (No VLC container)

These groups were supported by UNDP, and trained by the Ministry of Gender and Youth, on entrepreneurship and basic business management skills, as well as provided other technical skills to enable them to start own micro -enterprises. Where possible, the Ministry has also sought additional support for the groups to enhance their operations. A total of 12 groups were trained, but only 4 were visited for this purpose.

3.1. HILL- TOP Nursery Group, Qacha's Nek

The group was given training on "Orchard and Nursery Erection and Management", by the Ministry of Forestry and Land Reclamation. The expectation was that the group would be given 400 seedlings to start an orchard, which did not happen. In order to keep the group together, they were given a training on "soft furnishings". and were given three sewing machines by the office of the First Lady. The group is selling some sewn products including toiletry bags.

3.2. Machoaboleng, Berea

They had the same challenges as Hill-top group. The group is now in limbo due to lack of resources to capitalize their businesses. Efforts to loan some sewing equipment were not successful as these were seen as too expensive.

3.3. Ha Molibeli, Leribe

Group started with 30 members, they are now twenty-two. They are concentrating production of cushions and comforters using own resources.



◆3.4. Kolonyama, Leribe

The objective of the group was table banking, and were assisted to establish individual income generating activities that would sustain the banking.

4. Lessons learned

- The container program would need a review, relative to the package, allocation strategies and information to beneficiaries. A complete information document should be developed in the build-up to the program to disseminate potential beneficiaries.
- A partnership with UNDP in this context and expectations should be clearly defined with beneficiaries to avoid assumptions as one of the UNDP grants.
- Containers are more effective and profitable if placed in busy business areas. Selection of beneficiaries has to be consistent to the expected operations of the containers, requisite capacity skills and maturity of beneficiary groups and/or individuals.
- There will be need for further training on m-pesa, to enable groups to establish potential benefits and profit margins as agents or merchants in the service. M-pesa operations may not be offered at agency level, but for cash-cash out services to build business acumen and capacity.
- An in-depth assessment of groups and local economic environment analysis is necessary prior to distribution of containers and other support programs.
- There is need to establish business prototypes that may be successfully from the containers. This will ensure also improve uptake and interest within the participating women groups. Groups should be allowed to mature before introduction of more technical operations and activities.

5. Recommendations

- Revise the program strategy to integrate continuous business management training and support for mobile money transactions. Ensure a broader participation in the training programs to build skills leverage within the group.
- Improve information and statistics on women's economic activities which will enhance selection base for empowerment programs as well as enhance program design relative to gender equality, growth, and poverty reduction.
- Undertake targeted communications strategies and share best practice to foster partnerships and improve project execution, emphasizing the centrality of women as economic actors for growth and poverty reduction within their communities.



- Facilitate establishment of coordination mechanism which will enable identification of potential and capacitated women groups
- At the grass roots level, setting up village models to encompass economic, and justice issues is a deliverable worth pursuing.
- Networking among women and similar empowerment programs should be expanded so that they share ideas. Sharing of women's empowerment best practices between regions/districts would be essential so that the groups learn from each other
- Literacy and education must remain a key component in the empowerment efforts