



Building Women Entrepreneurs' Associations



Programme Materials

Session	Content
1	Sex and Gender
2	Gender and Small Business Associations
3	Governance of a Women Entrepreneurs' Association
4	Organizing a Women Entrepreneurs' Association
5	Membership Strategies
6	Leadership Strategies
7	Stakeholder Analysis
8	Communication Strategies
9	Advocacy Strategies
10	Service Provision
11	Training for Members
12	Business Mentoring Services
13a 13b	Financing a Women Entrepreneurs' Association Managing Finances
14	Preparing Project Proposals
15	SWOT Analysis
16	Action Planning



Four Day Course Sample

Time	Day 1	Day 2	Day 3	Day 4
8:30	•Opening	•Membership Strategies	•Service Provision	•SWOT Analysis
10:30	•Introductions •Situational Analysis and Expectations	•Leadership Strategies	•Training	•Action Planning
11:00	•Sex and Gender	•Stakeholder Analysis	•Business mentoring	•Action Planning
12:30	•Gender and Small Business Associations			
13:30	•Governance of a Women Entrepreneur Association (WEA)	•Communication Strategies	•Financing a WEA	•Action Planning
15:30			•Managing Finances	•Recommendations
16:00	•Organizing a WEA	•Advocacy Strategies	•Project Proposals	•Evaluation
17:30				•Closing



Session 1 – Sex and Gender

- By the end of this session participants will have:
 - Examined the difference between sex and gender as and discussed the meaning of concepts central to gender equality



What is the difference between Sex and Gender?

- **Sex** is the biological attributes that defines being female or male.
- **Gender** refers to the socially given roles, activities, responsibilities, needs and characteristics connected to being male (masculine) or female (feminine) in a society at a given time. Gender roles, norms and stereotypes determine how women, men, girls and boys are expected to act.



Barriers Facing Women Entrepreneurs

- Lack of individual property rights;
- Lack of collateral;
- Lack of control over income and household investments;
- Lack of confidence and ability to enter new areas of activity;
- Lack of access to information and networks;
- Lack of time and autonomy.



Session 2 – Gender and Small Business Associations

- By the end of this session participants will have:
 - Examined the roles of Women Entrepreneur Associations
 - Examined the situation with regard to gender equality in SBAs



What is a Women Entrepreneur Association?

- The definition of micro, small, and medium varies from country to country. As a result the potential members of Women Entrepreneur Associations will also vary.
- In an WEA owners of micro and small businesses cooperate to pursue common interests.
- Women Entrepreneur Associations (WEAs) are:
 - Voluntary;
 - Member-based.



What do Women Entrepreneur Associations Do?

- Activities that WEAs are involved in include:
 - Accessing finance;
 - Lobbying & advocacy;
 - Pursuing common economic activities;
 - Providing services to members;
 - Sharing the use of common services.



Session 3 - Governance of a Women Entrepreneurs' Association

- By the end of this session participants will have:
 - Identified key governance and capacity issues that affect the operation of associations
 - Identified the advantages and disadvantages of having a women only SBA



Key Principles

Some key principles of a well-run, member-based association:

- Representation – working on members' behalf.
- Transparency - being open and honest.
- Accountability - taking responsibility.
- Equality – No one is more (or less) important than anyone else.



Affirmative Action

- Affirmative Action is where deliberate policies or actions are required to achieve gender equality, or equality in other respects;
- It is often required to ensure that benefits get delivered to a particular group or groups.
- Affirmative action can be:
 - giving women, or disadvantaged groups, preferential treatment in order to help them overcome any in-built inequalities or unequal participation, or;
 - a system of quotas – requiring the participation of a certain percentage of women, or representatives of a specific group (sometimes called positive discrimination).



Session 4 - Organizing a Women Entrepreneurs' Association

- By the end of this session participants will have:
 - Critically examined the constitution, structure and function of their association
 - Examined their mission and vision as a women entrepreneurs' association and reviewed their mission statement



The Constitution - a code of principles

The Constitution outlines the basic principles, rules, and procedures of an association. It includes:

- The objectives and function of the association;
- The rights and obligations of members and staff;
- The procedures and frequency of electing and deposing board members and the chairperson;
- Procedures for making and implementing decisions;
- How finances are to be managed and structured;
- Gender equality is often explicitly mentioned in the constitution



The General Assembly

- The General Assembly is a meeting of all members of the association.
- The General Assembly elects board members, members of committees and formally approves the budget as well as the strategy of the association (as outlined in the constitution).
- Members can make proposals that are then either accepted, amended, or rejected by a vote.



The Executive Committee

The Executive Committee:

- Is elected by the General Assembly and mandated to guide the broad financial, policy, and strategic decisions.
- Usually meets once a month.
- It has a chairperson, a treasurer, a secretary and other members.
- It can set up specialist sub-committees that must then report back to it.
- Some constitutions stipulate that a minimum percentage of the board must be women.



Office Holders

- **The Chairperson** is responsible for calling and presiding over meetings of the Executive Committee and General Assembly.
- **The Executive Director** is responsible for implementing the policy decisions of the Executive Committee; for overseeing the day-to-day running of the association; and often for representing the Association in the media and at meetings.
- **The Secretary** is responsible for taking and distributing the agendas and minutes (notes) of meetings, and for overseeing the administration of the association.
- **The Finance Officer** is responsible for managing the finances of the association.



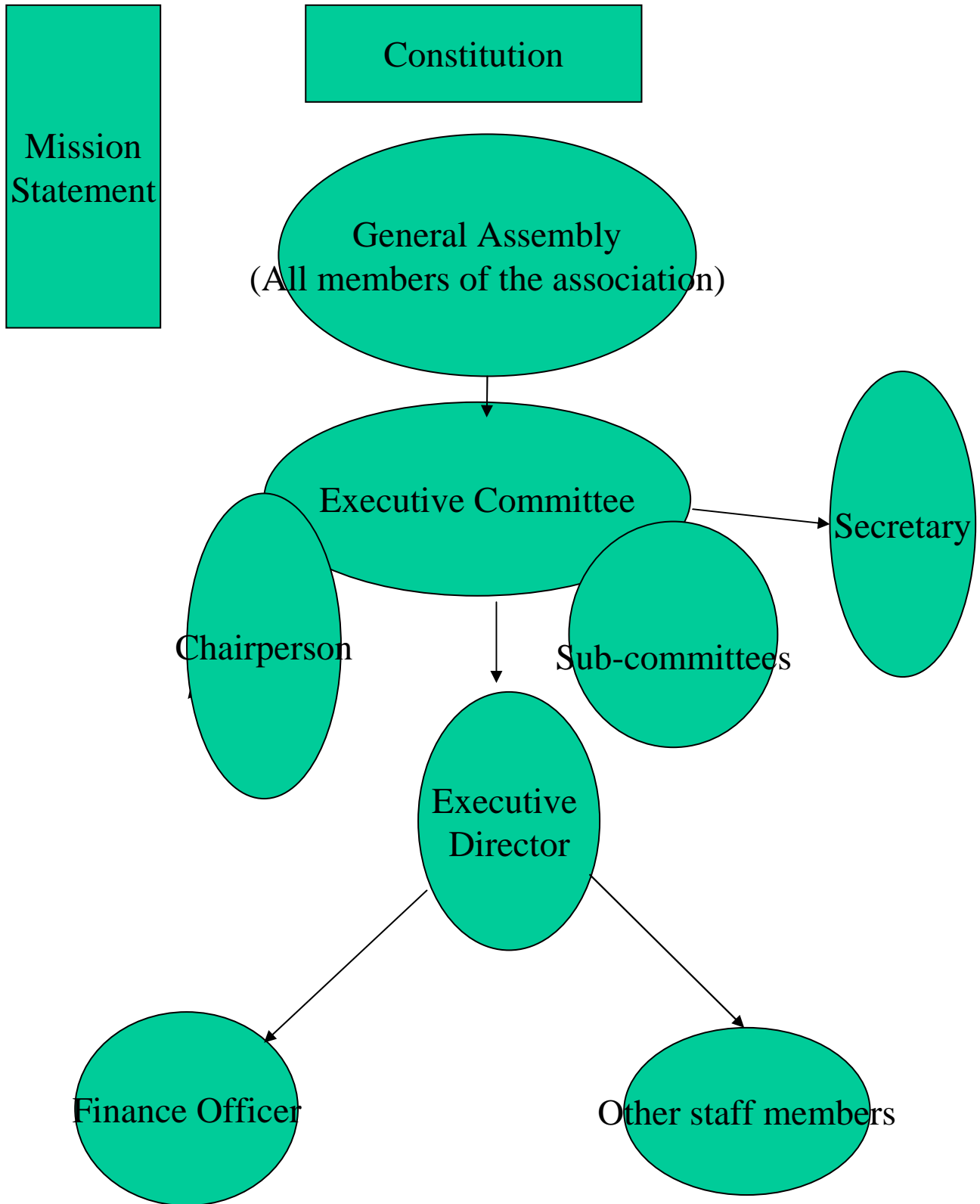
Mission Statement - a direction for the association

The Mission Statement must be short and to the point. It should answer:

- Who are you?
- Why do you exist?
- What do you do?
- Who do you serve?



Sample Organizational Structure of a Woman Entrepreneurs's Association





Session 5 – Membership Strategies

- By the end of this session participants will have:
 - Identified what attracts and sustains membership in and association, including issues specific to women entrepreneurs
 - Developed a basic membership strategy for their association



Attracting New Members

Ways to attract new members include:

- Open days - where the association advertises and organizes activities.
- Lower subscription rates for the first year.
- Having a high media profile (in publications read by women!).
- Advertising e.g. by distributing flyers and putting up posters.
- "Small Victories."
- Real benefits accruing to members.
- Ensuring the association is accessible to all interested and qualified women, including disabled persons.



Keeping Existing Members Motivated

Members will be encouraged by:

- Seeing tangible benefits accrue to their businesses;
- The association having regular meetings at times when women can attend;
- Supporting members' involvement in the formulation of policies, programmes etc.;
- The leadership being available to members;
- Organizing social events and outings.



Some Basic Rules

- Have a clear idea of:
 - what the association's core competencies are;
 - who the organization is for.
- Expand membership at a pace that the association can manage.
- Create a system that facilitates easy communication with members (bearing in mind that women's access to communication channels may differ from men's).
- Have a clear, structured method for admitting new members.
- Ensure that new members are made aware of their responsibilities and entitlements.



Session 6 - Leadership

- By the end of this session participants will have:
 - Examined effective leadership traits and in particular feminine and masculine aspects of leadership



Good Leadership

A good leader of a WEA will be:

- Decisive;
- Self-assured;
- Organized;
- Articulate;
- Sociable/Personable.
- Attuned to women's needs



Different Leadership Styles

- One can categorize three leadership styles
 - Autocratic
 - The leader makes decisions alone and other people dutifully implement.
 - Democratic
 - The leader consults widely and builds a consensus before making a decision.
 - Laissez Faire
 - The leader articulates a vision and delegates decision-making.
- Which style, if any, is “feminine”?



Session 7 – Stakeholder Analysis

- By the end of this session participants will have:
 - Identified what a stakeholder is
 - Mapped their associations stakeholders and evaluated their importance and capacity to understand gender and small enterprise issues
 - Made plans for partnerships with related organizations



What is a Stakeholder?

A stakeholder has a 'stake' in your association; anyone who affects, or is affected by your activities. These may include:

- Members;
- Non-members to whom the WEA offers its services;
- Associations with a similar (or opposite) remit;
- The government department responsible for policies that affect your clients;
- The Media;
- Donor organizations and sponsors.



Stakeholder Chart

When drawing your stakeholder chart:

- Be as specific as you can. List the organization, but also the nature of your contact with the organization.
- List the stakeholders in order of their importance to your association. The more important they are, the bigger they should appear on your chart.
- Indicate how much time you spend with each. The more time you spend with each, the closer they should be to your organization.
- Indicate which of the organizations they work with are gender sensitive
- Describe how the stakeholders may/may not interact with one another.



Networking with Stakeholders

- Keep in regular contact with important stakeholders: keep them informed of what your association is doing.
- Networking is often informal, and women may network in different ways to men.
- Like-minded associations of WEAs may often decide to form an umbrella organization.



Session 8 - Communication

- By the end of this session participants will have:
 - Examined the different types and ways of communication to members and other stakeholders
 - Understood gender based differences in business communications
 - Developed better negotiation skills



Basic Rules of Communication

Always ask the following questions:

- **What** message am I communicating?
- **Why** am I communicating this message?
- **Who** am I communicating with?
- **How** can I best communicate this message?
- **When** is a good time to communicate the message?
- **Where** am I communicating?
- Are there differences in communicating with women than with men or mixed audiences?



External Communication

Communication with people outside the association can be achieved by:

- Sending out leaflets, emails, faxes or by telephoning;
- Having a newsletter;
- Posters advertising the association's activities – in places frequented by women;
- 'Open days';
- Attending conferences and networking;
- Having an up-to-date website;
- Media that women use.



Negotiating I

Preparation and Planning:

- Know exactly what your team wants and agree on a 'bottom line'- what you will not accept during the negotiation.
- Conduct research on the organization and people with whom you will be negotiating – try to figure out what they will want from the negotiations.
- Divide the topics for discussion among the members of your delegation.

Definition of Ground Rules:

- Choose a neutral location for the negotiations.
- Have a structured agenda.
- Have a time limit.



Negotiating II

Justification and Bargaining:

- Be polite but firm in outlining your points.
- Listen carefully to the other group's points.
- Search for, and highlight points of common concern.

Closure and Implementation

- Ensure both sides are clear on what has been agreed. Clarify outstanding issues.
- Propose something informal; for example a drink and a chat (e.g. about one's family or pastimes).



Session 9 - Advocacy

- By the end of this session participants will have:
 - Identified and explored what advocacy is
 - Identified and practiced the steps in a advocacy campaign



What is Advocacy?

- **Advocacy** is a set of actions directed at bringing about changes in the policies, positions or programmes of any institution, including government.
- **Advocacy** involves speaking up, drawing a group/community's attention to an important issue such as gender equality, and guiding decision-makers towards a desired solution.
- **Advocacy** is the process of women entrepreneurs, communities and people participating in decision-making on issues which affect their lives.



The Advocacy Process

- Identify the issue.
- Devise solutions.
- Plan advocacy actions:
 - The audience
 - Alliances
 - The message
 - The media



The Media

If campaigning through the print media:

- Prepare a press release with six points maximum.
- Be aware that the journalist is looking for a story; make his/her job easy.

If going on radio or television:

- Do not get too technical.
- Do not interrupt other speakers.



Session 10 – Service Provision

- By the end of this session participants will have:
 - Mapped the different services their associations provide
 - Explored the concept of demand driven business development services
 - Understood how to address the gender dimensions of service provision



Types of Services

There is a variety of services that a WEA can offer their members:

- Training Services.
- Business Counselling Services.
- Advocacy Support Services.
- Financial Services.
- Marketing Support Services..
- Commercial Services.
- Social Support Services.
- Do women entrepreneurs have different needs to men?



Which Service(s)?

When deciding on which service(s) to provide:

- Consult members.
- Decide if your association will deliver one service or more.
- Decide if the service(s) should be delivered directly by the association, or indirectly via another organization.
- Ensure that the services are accessible to all who may request them, including persons with disabilities.

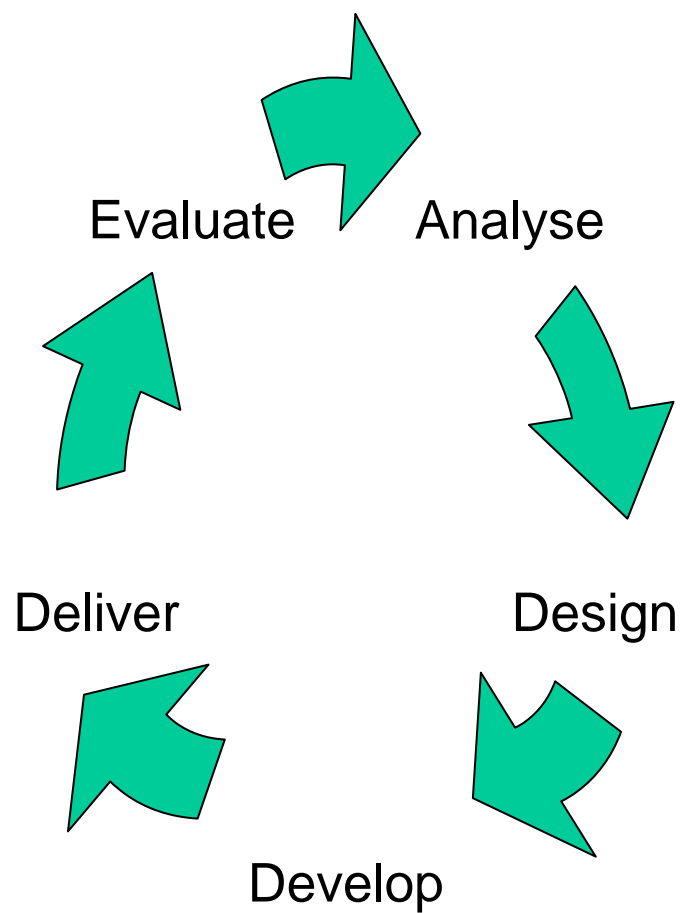


Session 11 – Training for Members

- By the end of this session participants will have:
 - Identified gender issues associated with training for women entrepreneurs
 - Understood how to incorporate gender issues into the design of training programmes



The Training Cycle





Analysis of Training Needs

- **Before conducting a training it is necessary to:**
 - Identify what the women entrepreneurs need & want from training.
 - Establish if there are gender differences in attitudes towards training?
 - Highlight gender differences in the market sectors where women and men entrepreneurs operate.
- **Different women entrepreneurs will have varying training needs!**



Design, Development and Delivery

- Use the findings from the training needs analysis to focus on the gender differences.
- How will this help in the design and development of the training programme?
- What are the training objectives for women & for men. Are they similar or different? Are the objectives so different that a women-only programme is required?
- In delivering the training be sure to use gender-balanced language, exercises, examples & case studies.



Evaluation

- Have the training & business development needs of women entrepreneurs been identified at each phase of start-up; formalization; growth & development?
- Are training programmes offered at times & in locations that are accessible & convenient for WEs?
- Are there valuable examples of training programmes targeted specifically at WEs?
- Do the training methods and materials reflect the experiences and needs of women entrepreneurs?



Session 12 – Business Mentoring

- By the end of this session participants will have:
 - Defined mentoring
 - Examined the advantages and disadvantages of mentoring programmes
 - Understood the gender issues in mentoring programmes



Mentoring Services

Providing business counselling services may include:

- Assessing women entrepreneurs' businesses and leading them to good business decisions;
- Motivating and instilling confidence;
- Making referrals to service providers;
- Helping businesses formalise;
- Facilitating access to networks.



Mentoring for Members

Key Issues

- Match mentoring to members needs involves assessing:
 - Business level of mentors (selection criteria)
 - Recruitment and retention
 - Appropriate mentoring processes for mentor and business owner
 - Exit from mentoring
- Gender Issues
 - Women only Mentors?
 - Time, place, approach
- International Opportunities?



Key Issues for Mentors

- Do not tell entrepreneurs what to do! Help them come to their own realisations;
- Be open, friendly and honest;
- Confidentiality is crucial;
- There ought to be boundaries to the mentoring relationship;
- There should be an 'Opt-out' clause.



Key Issues for Business Owners

- Mentors must give constructive criticism and support.
- Business owners should be accessing new networks.
- The ground rules of the mentor-recipient relationship should be clearly laid out.
- There should be appropriate structures and logistics to the relationship.



Session 13a - Financing a Women Entrepreneurs' Association

- By the end of this session participants will have:
 - Explored advantages and disadvantages of different sources of funding used by associations



Sources of Funds – where to find money to finance your association

External Short-term <ul style="list-style-type: none">• Grants from donors Grants from governments.• Donations from private companies or individuals.	Internal Short-term <ul style="list-style-type: none">• Fund-raising events.• Donations from Members.
External Long-term <ul style="list-style-type: none">• Service provision to non-members.	Internal long-term <ul style="list-style-type: none">• Revenue from service provision to members.• Returns from the associations' assets or investments.• Membership fees.



Collecting Members' Fees

To collect membership fees
one can:

- Collect fees at special events;
- Have collectors visit people;
- Send out letters;
- Collect payments at monthly meetings.



Session 13b

Managing Finances

- By the end of this session participants will have:
 - Identified good practices in managing their associations finances



A Transparent and Accountable System

A good accounting system consists of:

- A clearly defined, simple method for tracking income and outgoings (e.g. a cash book);
- A consistent system, that is understood by all, not merely by the finance officer;
- Transactions being recorded when they occur, however small they are;
- Having a Bank Account is a sure method of accountability;
- Regular reporting by the Finance Officer.



Audits

An audit is an inspection of an association's accounts. It can be internal or external.

An auditor:

- Checks the actual cash in the cash box against the recorded position in the cash book;
- Checks entries in the cash book against receipts issued and received;
- Checks the association's accounts against its bank statements;
- Examines the equipment inventory;
- At the end of each year, prepares an income and expenditure account (profit and loss) and a statement of affairs (balance sheet).



Session 14 - Project Proposals

- By the end of this session participants will have:
 - Explored good practices in project proposals
 - Practiced developing a project proposal for their association



Accessing Project Funds

Before putting together a project proposal one must be clear about a number of important questions:

- What are the key objectives of your project?
- What are the criteria for accessing support?
- What is the procedure and timeline for making an application for support or funding?
- What are the reporting requirements?
- Do you have adequate personnel to plan and implement the project?



What Makes a Good Project Proposal?

- Efficiency: the capacity within the organization in managing funds and carrying out projects.
- Potential impact of the project:
 - Immediate impact.
 - How the project fits into the wider development goals of that particular donor e.g. poverty reduction?
- Sustainability of the project
 - Will it become self-sustaining?
 - Does it have longer term potential?



Session 15 – SWOT Analysis

- By the end of this session participants will have:
 - Reviewed the capacity of their associations to provide services to and represent their members
 - Reviewed the external influences on their associations with regards to the capacity of their associations to provide services to and represent their members



SWOT Analysis

- **S**trengths
- **W**eaknesses
- **O**pportunities
- **T**hreats



Session 16 – Action Planning

- By the end of this session participants will have
 - Explored how to prepare an action plan
 - Developed proposals to take action at a particular level



What is an Action Plan?

- An action plan is an outline of what an association must do in order to achieve a particular objective.
- An action plan should take shape within the framework of an association's mission, structure, and budget.
- An action plan should be prepared by the staff or the association, sometimes with outside assistance.



Devising an Action Plan

Ask yourself the following questions:

- **Why** does the association exist?
- **How** can the association best serve the members?

Within this context then ask yourself:

- **What** activities should be included in the plan?
- **Who** implements? **Who** benefits?
- **When** will activities be implemented?
- **Where** will activities be implemented?



Steps in an Action Plan

Get Organized:

- Consult members to see what the priorities are.
- Set up (ideally elect) a steering group.
- Look at the associations overall objectives.

SWOT Analysis; Stakeholder Analysis; Situational Analysis

Outline the Plan:

- Why? Who? What? When? Where? How?
- It must be **S**pecific, **M**easurable, **A**chievable, **R**ealistic, **T**ime-bound.

Consult Members:

- Get the plan amended and ratified by the general assembly.

Implement, Monitor and Evaluate.



Process Materials for Trainers

1. Introductions Exercise
2. Situational Analysis & Expectations
3. Sample Evaluation Form



1. Introductions: Let's get to know each other!

- Find a person you do not know and, ideally, have not spoken to yet. Take ten minutes to tell each other:
 - some personal information;
 - general work of your association;
 - key challenge you have had in your association.
- Next, introduce your partner within one minute to the rest of the group.
- By the end of this session participants will have:
 - Developed an understanding of other participants backgrounds and experiences



2. Situational Analysis and Expectations

- Where is your Association Now?
- Where is your association going?
- How does your association plan to get there?

In the light of this:

- What do you expect to gain from the training?

- By the end of this session participants will have:
 - Mapped the current situation of their association and have increased awareness of other associations profiles and ambitions.
 - Understand the link between the training and the situation of their associations



3. WEA Building Training Evaluation Form

Women Entrepreneur Association Capacity Building Evaluation Form

Please give your assessment of this Programme by ticking a mark and provide comments where appropriate. Thank you!

VENUE:

	Unsatisfactory	Satisfactory	Good	Very good	Excellent
Meals and Accommodation					
Training room and facilities					

Comment:

CO-ORDINATION:

	Unsatisfactory	Satisfactory	Good	Very good	Excellent
Advance information					
Practical arrangements					

Comment:

FACILITATORS: CONTENT OF TRAINING

	Unsatisfactory	Satisfactory	Good	Very good	Excellent
Trainer A					
Trainer B					
Trainer C					

Comment:

FACILITATORS: METHODS OF TRAINING

	Unsatisfactory	Satisfactory	Good	Very good	Excellent
Trainer A					
Trainer B					
Trainer C					

Comment:



ORGANIZATION OF TRAINING

	Unsatisfactory	Satisfactory	Good	Very good	Excellent
Training time table					
Methods of training					

Comment:

COURSE CONTENT

Please comment on how useful (how much will you use from the course) was the course to you as a leader or member of a business association (or support agency)?

What could have been **left out**?

What should have been **put in**?

OVERALL

What was the **best** thing about the Course?

What was the **worst** thing about the Course?

OTHER COMMENTS

(Please use over if more space needed)



Annexes



Annex A – Women Entrepreneurs with Disabilities

Disability as a Human Rights Issue

There has been a fundamental transformation in recent decades in the way in which disability is understood. This involves a shift from a medical or welfare model of disability, in which the focus is on the individual's disability as a personal issue, to a social and rights-based model, in which barriers in society are seen as a major source of disadvantage.

Based on this rights-based understanding (called the 'social' model of disability), many countries have initiated changes to accommodate differences and to give people with disabilities the opportunity to take their place in society - at school, in training, at work, in politics, in arts and culture, and in social activities in general. In this context many countries now require organizations to provide 'reasonable accommodation' for disabled persons.

Many of the obstacles faced by disabled persons are simply the result of misplaced assumptions about what they are capable of doing. Associations often exclude persons with disabilities due to lack of understanding the potential value they could add to an associations operations.

Exclusion due to Physical Barriers

The participation of disabled persons can be impeded, often quite literally, by physical barriers. Mobility impaired people can find it difficult to enter buildings or particular areas within buildings. Blind people may find that the materials do not exist in Braille. Deaf people may find there is no sign interpreter provided.

Exclusion due to Social Barriers

The sources of disadvantage disabled persons face are now widely recognised to lie in the way in which societies are structured at every level. These disadvantages can be removed, for example, by:

- Introducing laws and policies to promote equal opportunity for disabled persons and prohibit discrimination;
- Changing the ways in which schools, training centres and universities are organized;
- Revising the way in which jobs are described and work is carried out in individual workplaces; by improving the accessibility of the built environment, transport systems and information;
- Questioning mistaken assumptions about the abilities and working capacity of disabled persons.



Women Entrepreneurs with Disabilities II

Untapped Potential

Having a disability is sometimes confused with not having abilities. More often than not people with disabilities can perform the same tasks as non-disabled persons and frequently excel at those tasks. Some disabled persons may need additional support to enable them to do so.

As they take their place in the labour force and in society, disabled people have demonstrated their potential to do well in school and higher education; acquire a wide range of skills; contribute significantly in the workforce at different levels, ranging from low-skill jobs to professional jobs, managerial and decision-making positions; and make a difference in politics and in their communities. Within women entrepreneur associations women entrepreneurs can be valuable members with well developed skills in advocacy and access to extensive networks.

Costs of Exclusion

Evidence has been compiled on the enormous costs of excluding disabled persons from employment. A recent World Bank study estimated the annual loss of Gross Domestic Production at between US\$1.37trillion and US\$1.94 trillion globally. This arises from the lost productivity, the foregone tax income, as well as the dampening effect on consumer spending.

For Women entrepreneur associations the cost of exclusion is just as relevant. Excluding women with disabilities as potential members could mean the association not reaching its potential in terms of revenue, diversity, representation and inclusion.

Women with disabilities

Women with disabilities face particular difficulties in taking their place and making their contribution in society, because of the combined stereotypes about "women" and "people with disabilities". Further obstacles arise from the fact that they frequently live in great poverty. Yet, given the opportunity, disabled women have demonstrated that, even if they are very poor, they have the ability and motivation to get and succeed in jobs, or to learn business skills, manage credit and start or develop income-generating small business activities. The ILO's work with disabled women entrepreneurs is a good case in point.

Extra Resources on the ILO's Work on Disability Issues:

www.ilo.org/employment/disability



Annex B – Women Entrepreneurs and HIV and AIDS

What is HIV/AIDS?

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). By killing or damaging cells of the body's immune system, HIV progressively destroys the body's ability to fight infections. People infected with the virus may get life threatening diseases from viruses or infections that usually would not make people sick.

How is HIV/AIDS contracted?

HIV can be contracted by:

Sexual contact (vaginal, anal, oral) with an infected person;

The use of contaminated skin piercing equipment, such as the sharing of needles and/or syringes with someone who is infected (most common among heroin addicts);

Babies born to HIV-infected women may become infected before or during birth, or through breast-feeding after birth;

Blood transfusion (increasingly rare as virtually all blood donors and blood banks are screened for HIV).

HIV/AIDS and Women Entrepreneurs

- Any action that strengthens the position of women in society will help combat HIV/AIDS:
 - Women who have control over their own resources are less likely to continue in unequal relationships with men who refuse to practice safe sex;
 - Successful, independent women who have control over their own resources and sexuality will act as role models for younger women and girls – helping them to avoid contracting HIV;
 - Women who are involved in setting up and running a business are less likely to become commercial sex workers;
 - Women with a relative and chief earner who contracts HIV/AIDS are left in a stronger position as they have an independent income to fall back on.

Organisations, such as women entrepreneurs' associations are good places to tackle HIV/AIDS. These are places where people come together to discuss, debate and learn from each other:

One can encourage and facilitate open and frank discussion about HIV/AIDS;

One can have posters with basic information about HIV/AIDS for employees to see and to provoke discussion – this will act to contradict the persisting myths that people still believe about HIV;

One can have condoms available in the toilets for members/employees to access in an anonymous fashion;

One can encourage (albeit never force) members to go for voluntary testing – most countries have free testing facilities with pre-test and post-test counselling available free of charge.

The negative impact of HIV/AIDS for women entrepreneurs includes:

If the woman herself is HIV positive, her productivity will fall;

HIV/AIDS in the workplace can lead to low productivity, absenteeism and even the loss of employees, often skilled and experienced ones;

Low productivity and absenteeism will inevitably lead to a depletion of assets and a reduction of market share;

Women working in or running MSEs tend to be overly represented in sectors that are susceptible to HIV/AIDS - such as entertainment, tourism, cross border trading and commodity trade;

Women experience both direct and indirect influences on their bargaining power that make them more exposed to the risk of HIV/AIDS;

HIV/AIDS is placing an increased burden on women to combine care and productive work. This requires time away from their business.

Extra Resources on HIV and AIDS: Caroline Lonchay and Susanne Bauer, 2006, ILO Handbook on HIV/AIDS, Micro and Small Enterprises and the Informal Economy Geneva, ILO (Under preparation)



Annex C – Example Content of a Constitution

1. Name of Organization
2. Objectives of the Organization
3. Procedures for Application for Membership
4. Membership Rules
5. Procedures for the Determination of Entrance fees and Other Charges
6. Rules for holding General Meetings
7. Boundaries for the Authority of Members
8. Procedures for the Election of Office Bearers
9. Duties and Terms of Office of Office Bearers
10. Establishment of Audit and Financial Year
11. Who can be Trustees
12. Prohibitions Within the Organisation
13. Rules for Amendments to the Constitution



Annex D – Sample Mission Statements

Concern:

"Our mission is to help people living in extreme poverty achieve major improvements in their lives, which last and spread without ongoing support from Concern. To this end, Concern will work with the poor themselves, and with local and international partners who share our vision, to create just and peaceful societies where the poor can exercise their fundamental rights."

UNAIDS:

"UNAIDS has the mandate to lead, strengthen and support an expanded response to HIV and AIDS that includes preventing transmission of HIV, providing care and support to those already living with the virus, reducing the vulnerability of individuals and communities to HIV and alleviating the impact of the epidemic."

UNICEF

"UNICEF is mandated by the United Nations General Assembly to advocate for the protection of children's rights, to help meet their basic needs and to expand their opportunities to reach their full potential."

VODAFONE Group Foundation:

The Vodafone Group Foundation is driven by a Passion for the World Around Us. The Foundation makes social investments that help the people of the world to have fuller lives by:

- Sharing the benefits of developments in mobile communications technology as widely as possible;
- Protecting the natural environment; and
- Supporting the local communities in which Vodafone's customers, employees, investors and suppliers live.



Annex E – Example of a Membership Form

Personal Information	
Last name	
First name	
Sex (please circle) female male	Date of birth:
Nationality	
Address	
Street and number	
City and postal code	
Telephone/fax	
Email	
Work address	
Name of company	
Street and number	
City and postal code	
Telephone/fax	
Email	
Website	
In which sector is your company active ? (please check the box that applies)	
<input type="checkbox"/> Industry <input type="checkbox"/> Trade <input type="checkbox"/> Arts and crafts <input type="checkbox"/> Services <input type="checkbox"/> Hotels-tourism <input type="checkbox"/> Food service	
Other: please specify _____	
Function in the enterprise (please check):	
<input type="checkbox"/> Owner <input type="checkbox"/> Member of management Other: _____	
Please state your reasons for joining this women entrepreneurs association	
Are you prepared to participate actively and contribute to the WEA?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p><i>When membership is approved by the committee, there is a membership fee of ____ which becomes payable within 30 days . Paid-up membership fees entitles candidates to become memers and enjoy the benefits and obligations of this association.</i></p> <p>Signature _____ Place and date _____</p>	



Annex E – Sample Press Release

The Confederation of Kenya Women Entrepreneurs:

- Welcomes the publication of the Small and Medium Enterprises Bill.
- Regrets that there is no specific reference to women entrepreneurs in the Bill.
- Asserts that the majority of SME workers are women, and that women entrepreneurs are essential to economic growth and poverty reduction.
- Points out that the President has set a target of 30% female representation at all levels of government as a priority.
- Highlights the use of gender-biased language, such as “he”, “his”, and “chairman” throughout the Bill.

For further information contact Eunice Mugo , Policy Officer, CKWE.

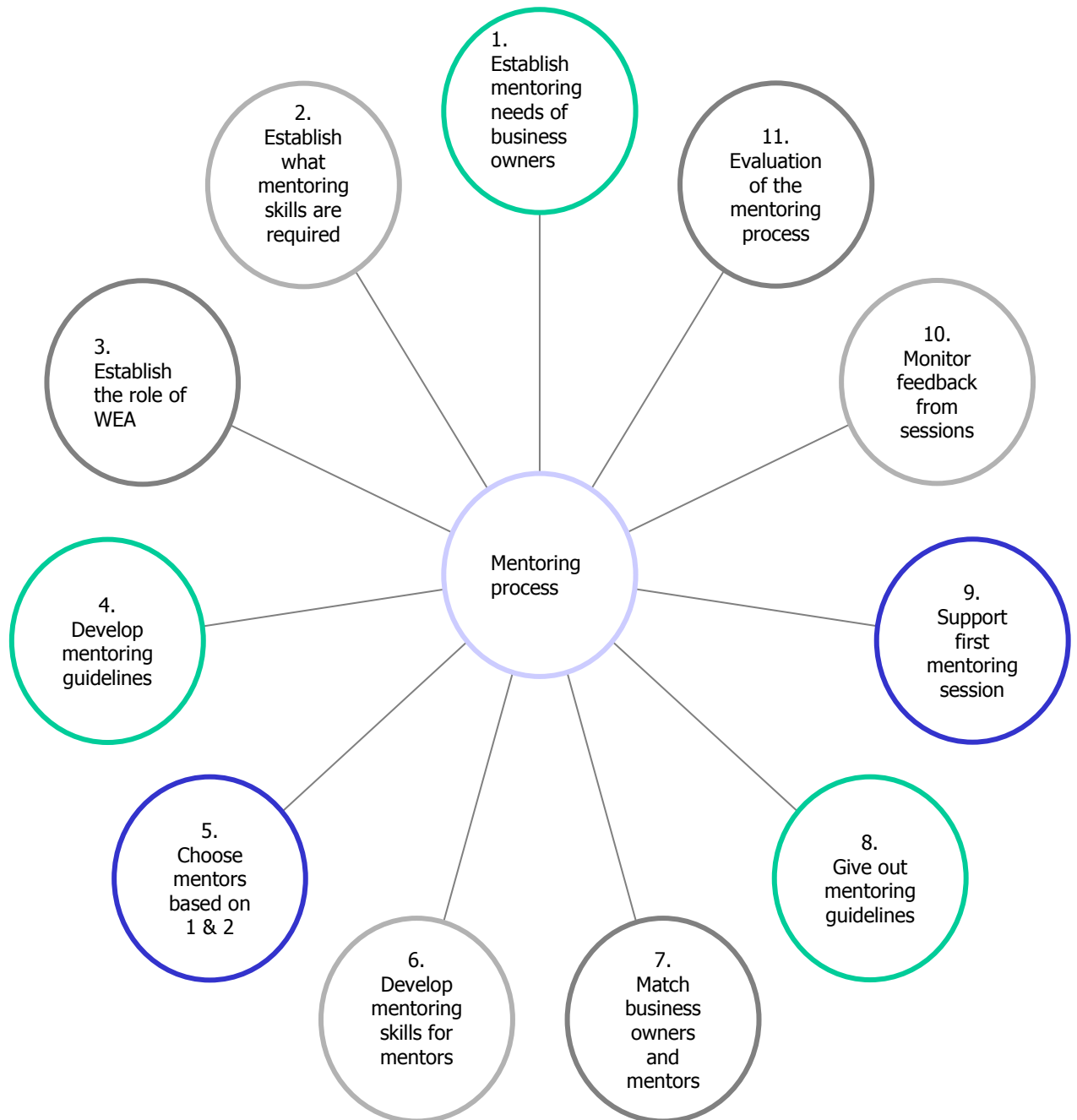
Email: CKWE@hotmail.com

Telephone: 076 8345695

Fax: 076 8345675



Annex G – Mentoring Process Diagram





Annex H- Project Proposal Format

Project title:

Geographic Location:

Name of Implementing Association:

1. Summary of the Project in one Paragraph
2. Background and Justification of project:
 - Problem Analysis
 - Association Capacity to carry out the project
 - Target Groups and Partners
3. Strategy to Achieve Objectives of the Project:
 - Description of the Project Strategy
 - Development Objective/Expected Impact
 - Link to National Development Frameworks
 - Immediate Objective/Project Outcome
 - Outputs and Activities
 - Indicators
 - Institutional Framework and Management Arrangements
4. Institutional Framework:
 - Management Arrangements
5. Sustainability of the Impact of the Project
6. Inputs Needed to Carry out the Project
7. Project Budget, including any matching funds from the association



Annex I – Sample Format for an Action Plan

A. Overall objective of Action Plan (E.g. The sustainability of the association improved through increased service provision to members)						
B. Objective of Specific Actions to achieve A	C. Activities to be carried out to reach B.	D. Outcome of each Activity	E. Timescale carry out C.	F. Responsible People in the Association to Achieve D.	G. Budget to carry out C.	H. Source of Funds for C.
1. (e.g. Achieving a better understanding of members business development service needs)	1. (e.g. Carry out face to face interviews with all members) 2. 3. 4.	1. (e.g. Profiles of all members recorded) 2. 3.				
2.	1. 2. 3. 4.					



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