AFRICAS WOMEN AND YOUTH ENTERPRENUERS
What Challenges Do They Face And How Can Border Management Be Improved To Support Them

A PERSPECTIVE FROM KENYA:
What Is Being Done To Support Women and Youth MSMES

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MSMEs are the economic backbone in Kenya, comprising majority (98 per cent) of all the business entities (registered and non-registered) in the country. Majority of these MSMEs operate in the agribusiness, manufacturing, trade, and services sectors and generate about a third (30 per cent) of job opportunities and contributes approximately 40 per cent to the GDP in Kenya annually. The Government works with private and public sector to support in addressing several challenge to support
Initiatives to support women & youth

The Kenyan government has introduced various initiatives to support women and youth micro and small enterprises to boost its growth.

1. **Financial Policies:** Kenya has been a leader in improving access to financial services through robust micro finance systems mobile money i.e MPESA and fintech, **Hustler Fund:** Launched in 2022, it known as The financial Inclusion Fund, provides instant loans to Kenyan citizens, Hustler group loan to MSEs groups.

2. **Access To Government Procurement Opportunities (AGPO):** The program legally mandates the allocation of 30% of Government procurement opportunities to women, youth, and PWDs.

3. **World Bank supported projects:** Kenya Youth Employment and Opportunities Project (KYEOP) supporting youths with startup capital ksh 40k and BDS, NYOTA National Youth Opportunities towards Advancement Project - Ksh 50k , KJET (Kenya Jobs & Economic Transformation Project)

4. **MSE Formalization & Registration** into Associations and groups to inform government on areas of intervention, provide group financial access & structured capacity building as per 4 sectors of trade (Manufacturing, Agribusiness, Trade, services)
Government Interventions

- **Women in Manufacturing (WIM) (KAM):** focuses on skills, knowledge and in turn quality of products to better access markets and supply chains, network.

- **Ushanga Initiative:** The ushanga initiative targets pastoralist’s women in seven counties and focuses on commercialising beadwork.

- **Women Enterprise Fund:** formed in 2007, targets MSMEs or groups with a focus on women, provides loans, capacity building and access to networks.
Government Interventions

- **MSEA Constituency Industrial development centres (CIDCs) & Worksites**: provides MSEs space/ equipment for production and business setups.

- **Youth Enterprise Development Fund**: targets the youth & provides loans, capacity building and facilitates market linkages.

- **Uwezo Fund**: It targets MSMEs women, youth and people with disabilities. Provides group loans group’s loans, capacity building and market linkages.

- **Market access**: EAC MSMEs Trade fair and exhibition- marketing opportunities through trade exhibition; sell their products, good and service, network capacity building B2B & G2G meetings,
Challenges face by Women & Youth

- Understanding procurement conditions such as time delivery, payment terms and addressing packaging, labelling, barcoding for market access
- E-commerce adoption and technological know-how for market access
- Intellectual property management: Patent, trade mark, copyright awareness
- Mindset on business entrepreneurship versus white collar jobs
- Knowledge and Awareness of the AfCFTA, the guided trade initiative & opportunities it presents, trade policies, preferential rates
- External business risk management from shocks and hazards that lead to loss of income and investment (plant & animal pests, disease outbreaks, droughts, floods, most lack insurance to cushion loss from risks)
- Infrastructure, legal and regulatory and financial constraints
- Capacity building in terms of product development on improved standards: market, quality compliance standards & regulations process takes longer due to various processes
- High taxation, levies and cost of doing business, council levies
- Limited access to representation in trade networks
- Language barriers esp at borders
References

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