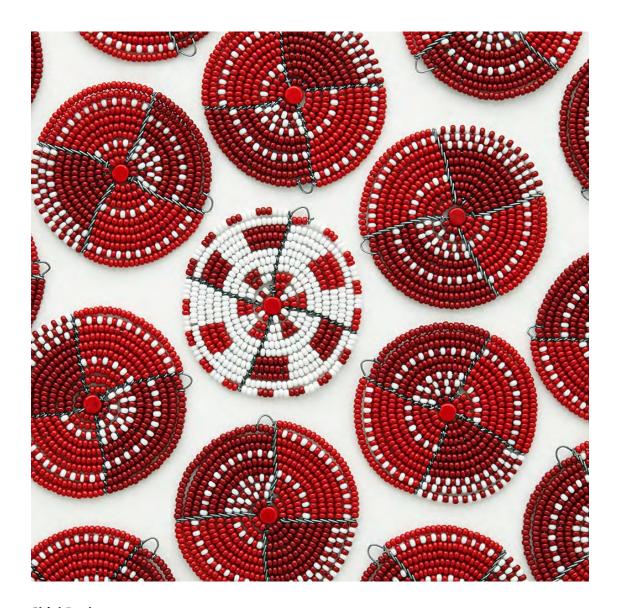
Their Stories

Women-led Social Entrepreneurship in Africa and the Middle East









Sidai Designs

Acknowledgments

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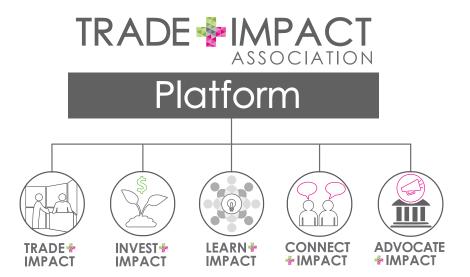
About MEDA

Since 1953, MEDA has been designing and implementing market-driven economic development programs that improve the lives of millions of people around the world. As a leading-edge risk taker in financial services and market development, we collaboratively create business solutions to poverty by working in partnership with the poor and the institutions that serve them.

MEDA is steadfast in a commercial focus and recognized as a global leader in pro poor development, inclusive financial services, value chain development and investment-led programming – especially for women, youth and rural populations.

About TRADE+IMPACT Association

TRADE+IMPACT (T+I) is a non-profit trade association (registered in Canada): a collaborative global community of members from the craft and natural cosmetic sectors, with a focus on women-led social enterprises in Africa and the Middle East (ME). Our purpose is to advance these social enterprises enabling them to increase the impact on their communities and beyond. T+I provides a platform for growth in these sectors through five key pillars: trade, investment, learning, connecting and advocating.





Ooroco2016
Africa + Middle East
Trade + Investment Summit \$500



Women-led social enterprises exhibiting at T+I Morocco 2016

T+I Summit & Trade Expo, Morocco, 2016: One of the key activities for the Association is its Trade + Investment Summit, last held in September 2016 in Morocco.

The purpose of the Summit was to bring together buyers, sellers and other key stakeholders supporting the craft and natural cosmetics sectors, to enable them to engage in trade and learning related to best practices in trade and investment. Eighty-five exhibitors from the two sectors attended, representing 25 countries from across Africa and the Middle East. In addition, 35 buyers from eight countries were present.

Research Methodology

This paper is based on primary research, namely interviews with sellers, investors and buyers who attended the Summit. In addition, focus groups were conducted at the Summit with social enterprise sellers from Africa and the ME as well as with global buyers.

Secondary research was also conducted to provide context to the issues raised in interviews and focus group discussions.

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Sabahar

Introduction

What is a Social Enterprise?

A social enterprise is an organization with two primary and interlinked goals: to generate revenue, and to achieve positive social or environmental outcomes. A social enterprise may be operated by a non-profit or a for-profit entity. In attempting to balance profit generation with social goals, a social enterprise straddles the private and volunteer sectors.⁷

Forbes observes that philanthropy has traditionally been dominated by wealthy men, but social entrepreneurship is well-suited to those who prioritize an interconnected view of the world, where economic considerations are balanced with the well-being of communities. Women are highly visible in social enterprises, attaining leadership positions twice as often in these, compared to traditional businesses.²

Many women-led social enterprises contribute significantly to the social and economic performance of their countries as they work with hundreds – in some cases thousands – of people, providing fair wages, healthcare and educational support, as well as local environmental protection measures.

Social Enterprises in Emerging Economies

In emerging economies, social enterprises are battling environmental and social problems with an eye to long-term sustainability. International donors, governments and non-profit organizations play a vital role in providing education, health services, environmental support and countless other essential services. These efforts have improved the quality of people's lives enormously: global extreme poverty has dropped by more than two-thirds since 1990; 92 percent of children worldwide now complete primary school; and 2.6 billion people have gained access to improved water sources since 1990.³ However, much work remains to be done to support vulnerable households, protect fragile environments and increase global food security.

Social enterprises tackle community-level problems, while simultaneously generating the income with which to address these issues – a sort of social and economic yin-yang, where the profit motive is intertwined with solving a social crisis. Social enterprises redirect profit into improving lives, creating a virtuous cycle.

¹ Investopedia definition

² Elizabeth Schaeffer Brown, "Can Women Lead The Social Enterprise Revolution?" Forbes, October 17, 2013.

³ The World Bank Group. World Development Indicators, 2016.



Figure 1 Companies can improve their social impact on employees and communities in a range of ways

Speaking during a plenary session at the 2016 Trade + Impact Summit in Morocco, Younes Lahrichi, Investment Promotion Director of "Invest in Morocco," described his surprise when he learned about the important role of social enterprises.

When screening potential foreign investors who wish to do business in Morocco, a key consideration for his team is the impact on employment. Lahrichi described having an "aha moment" when he learned about the high numbers of women-run social enterprises in Morocco, and also in Africa and the Middle East / North Africa (MENA) region. Not only do these social enterprises generate significant employment, particularly for women, they also provide important social and community services. In his speech, Lahrichi vowed to push his team to consider social enterprises in their screening work, and to begin working to attract social impact investors to support the sector.

Craft & Natural Cosmetics: Impact Sectors for Women

The craft sector includes textiles, home accessories, jewelry and toys. Products are typically handmade, but components can be machine-made.

These activities increase local incomes, preserve ancient techniques and cultural heritage and provide widespread employment, especially for women.

This paper focuses on social enterprises in two sectors: craft and natural cosmetics. The craft sector focuses on products that are expressions of a specific culture or community through local craftsmanship and materials.⁴ Though definitions vary, natural cosmetics generally include those made from naturally occurring materials, with minimal processing.

These two sectors are extremely important for women in emerging economies because of the current and future opportunities they offer. Both sectors are large, employing enormous numbers of women. The craft sector is estimated to be the second largest employer in the developing world after agriculture.⁵ In India alone, artisanal fashion – weaving and textiles – employs an estimated 34.5 million artisans.⁶

Argan oil from Morocco, marula oil from southern Africa and moringa, native to India and now found in tropical and sub-tropical regions of Asia, Africa, and Latin America, are becoming mainstays of the natural cosmetics industry. Approximately 16 million women in rural East and West Africa work in the shea industry alone.⁷

Despite the scale of the industries, however, craft and natural cosmetics businesses are seldom recognized as drivers of economic growth.

Opportunities

These two sectors present opportunities for producers, sellers, buyers and investors.

Female-friendly sectors: For producers, these are considered appropriate sectors for women to work in, reducing some of the potential barriers for entrepreneurial women who wish to pursue business opportunities in crafts or cosmetics. Both sectors are 'female-friendly' because they require minimal start-up capital and allow flexible working hours and locations, with many workshops or work spaces located in artisans' homes.

Booming industries globally: Both sectors are projected to show continued growth in terms of global sales. The craft sector is a USD 34 billion industry; natural cosmetics also has a large and growing market, showing double digit growth for the sixth consecutive year and registering nearly USD 30 billion in global sales in 2014.8

Increasing market visibility: Designs and fashion from Africa, the Middle East and beyond are increasingly popular and visible in mainstream culture. In 2016, the Brighton Museum & Art Gallery held a major exhibit exploring fashion and style entitled "Fashion Cities Africa." African artists are making inroads into the art world, including the Venice Biennale, and highly skilled artisans are being exhibited in the fine art world.

⁴ Ted Barber and Marina Krivoshlykova, *Global Market Assessment for Handicrafts*. USAID: Washington DC, 2006.

⁵ The Aspen Institute Alliance for Artisan Enterprise, Annual Impact Report 2014

⁶ Rahul Mishra, <u>"Business of Fashion"</u> September 2014

⁷ Sharon Kellman Yett, "USAID Helps the Shea Industry Grow" March 2015

⁸ Article: <u>Natural segment continues to outpace the overall beauty market</u>

Natural cosmetics are also gaining market visibility through large cosmetics firms, and part of their product promotion is tied to the sustainable use of these products. France's L'Occitane en Provence promotes its use of fair trade shea butter, estimating that it pays 20 to 30 percent more to buy from rural women producers in Burkina Faso. For these activities, L'Occitane was recognized by the United Nations Development Programme as one of the twelve most innovative and inclusive business models in Africa.⁹

Socially conscious consumers: Consumers are an important piece of the craft story. The rise of digital media has significantly increased the amount of information available to consumers, and many choose to support companies and brands with a social mission. A 2012 Nielsen survey found that two thirds of consumers around the world stated that they prefer to buy from companies that give back to society; nearly half (46%) are willing to pay more for these products and services. Socially conscious consumers care most about environmental sustainability (66%), and half were concerned with supporting small business and entrepreneurship. To promote this linkage between consumer and small business, some retailers provide social impact stories, allowing consumers to engage with products on multiple levels.

In a recent Journal of Marketing study, participants clearly favoured handmade items over machine-made products, even high quality ones, and were willing to pay up to 17 percent more for handmade items. Study authors stated that handmade products were perceived to carry the 'essence' of the artisan "in the form of his or her love for the product in a way that machine-made products cannot. The customer then perceives the handmade product itself to be literally imbued with love." 11

This paper focuses on three main economic actors within the craft and natural cosmetics sectors:

Buyers provide an important linkage between sellers and end markets. Buyers may operate wholesale or retail businesses, and usually aggregate and transport products to end markets, such as individual consumers, or retail outlets in Europe or North America. They work closely with sellers to ensure consistent, quality products.

Sellers are typically micro or small businesses with direct linkages to producers and end consumers in their local market. Sellers featured in this paper are based in Africa and the Middle East. All buyers and sellers featured in this paper are social enterprises.

Producers are individuals who work for sellers. Depending on the structure of the seller, producers may be contracted employees or pieceworkers, paid by the number of units they produce.

⁹ Rebecca Moudio, "Shea butter nourishes opportunities for African women" August 2013

¹⁰ Nielsen, *The Global, Socially-Conscious Consumer*, March 2012

¹¹ Fuchs, et al. "Consumers value handmade products: What's love got to do with it?" Journal of Marketing, March 24, 2015.

Challenges

Despite continuing growth and significant opportunities in these sectors, crafts and natural cosmetics face numerous challenges.

Fragmentation and limited scale: the crafts and natural cosmetics sectors are characterized by small-scale, labour-intensive, individual efforts. In addition, there is a perception in the market that these are not 'serious' industries, a perception fueled by the fact that sellers and producers often work in isolation. Margins in these sectors are low, leading to limited profitability. Among social enterprises, low margins are even more prevalent because profits are redirected to social and environmental activities.

Access to skills training: women have limited access to training and mentorship support, which limits the productivity and growth trajectory of their enterprises. Skill gaps include 'hard skills' such as accounting, marketing and computer skills, as well as 'soft skills' such as communication, decision making and leadership. Though not limited to the craft and cosmetics industry, this skill gap is exacerbated by the fragmentation in the sectors.

Limited access to finance: over a billion women globally still do not use or have access to the formal financial system.¹² Worldwide, it is estimated that a USD 300 billion gap in financing exists for formal, women-owned small businesses¹³, and more than 70 percent of women-owned small and medium enterprises have inadequate or no access to financial services.¹⁴ Micro-lending programs are widely available for women, partly due to their high loan repayment rates; however, legal and social barriers such as collateral ownership may block women's access to available capital.¹⁵ Women are often forced to take loans in groups, with other group members agreeing to repay if one defaults; such group financing often results in smaller loan sizes and less flexible repayment terms.

Competition from cheap manufactured goods: many sellers and buyers interviewed for this paper stated that they faced stiff competition from mass produced products. One seller noted that their textiles were being undercut by machine-made scarves from Asia, and they shifted their product offerings to focus on household textiles rather than clothing. As noted above, a clear segment of consumers does value handmade goods, but this requires targeting specific market segments carefully, and being able to understand and respond to shifts in the market.

Logistics and trade barriers: inter-African trade is extremely fragmented. Trade barriers, tariffs and limited infrastructure increase the price of products and limit the movement of goods and services across borders. East African trade costs are estimated at 50 percent higher than those in East Asia, and are the highest of intra-regional costs in any developing region ¹⁶.



¹² Demirguc-Kunt, et al. *The Global Findex Database 2014: Measuring Financial Inclusion around the World*. The World Bank, 2015

¹³ IFC, <u>Women-Owned SMEs: a Business Opportunity for Financial Institutions,</u> 2015

¹⁴ Goldman Sachs, *Giving Credit Where it is Due*, 2014

¹⁵ High repayment rates by women microfinance clients are well documented. See for example D'Espallier et al, Women and Repayment in Microfinance, 2009

¹⁶ Anabel Gonzalez, Deepening African Integration: Intra-Africa Trade for Development and Poverty Reduction, The World Bank, December 14, 2015

Success Stories Seller Profiles

Running a successful business presents a host of challenges, and when this business is located in an emerging economy and depends on dozens, even hundreds of individual producers, the challenges multiply. Success requires ingenuity, hard work and a commitment to quality.

The profiles that follow tell the stories of seven businesses, sellers who have established successful social enterprises that showcase handmade products to the global market. In addition to the commercial activities, all of these womenrun businesses have significant social and economic impact in their communities. The profiles illustrate the challenges of operating such enterprises, as well as the range of positive outcomes that are possible.



SABAHAR

Kathy Marshall, Ethiopia

We work hard to calculate a 'living wage' for Ethiopia, and then ensure that all our employees are significantly above this.

Kathy Marshall, Sabahar



with the Ministry of Agriculture, Sabahar experimented with the production and processing of silk to create textiles that would attract an international customer. From this very small start, silk production is now an important economic activity for an ever-increasing number of rural women, and the company is exporting silk products to more than 20 countries. Enabling the traditional spinners and weavers to work with eri silk has been a priority for the company, and great success has been achieved.

Opening a social enterprise in Ethiopia presented several challenges. Kathy recalls applying for her investment license to open the company, but the licensing bureau didn't understand the concept of a social enterprise, which was very new in Ethiopia at the time. She battled the perception that this was a non-profit venture because she wanted to work with women, always pushing her vision that this would be an export oriented business to bring high quality Ethiopian textiles to the international market.

Her Vision

Founded as a family-owned commercial business, Sabahar also has a strong social mission. The company works to support employees by providing a living wage to enable all employees to improve their lives in a sustainable way. Determining a living wage is challenging, especially with Ethiopia's high inflation rates. Kathy and her team researched salary data collected by international organizations such as the ILO and the United Nations, as well as the Ethiopian government, and formulated a salary structure where all full-time staff are paid monthly rates. Kathy says that she would like to be able to reward more productive employees for their hard work. Though the traditional attitude is that "nobody likes to be a tall poppy," meaning that employees did not like to be rewarded more than their colleagues, this idea is changing and the company is increasingly able to reward good work in ways which are appreciated and provide an incentive to others. Sabahar aspires to empower their employees to be role models of positive, democratic change within their families and communities. To this end, the company would like to provide more training and empowerment opportunities for all employees. However, finding funds for such activities is challenging.

For workers who are paid by the piece, wages are discussed and negotiated every six months. Sabahar also has discussions with employees about child labour and safe working environments.

Due to space considerations, only the full-time salaried employees weave in the company's workshop, while the rest of the weavers work from their homes. To increase their productive

capacity and improve working conditions, artisans are supported with materials such as weaving equipment and solar lights. In the past, Sabahar has provided training in household resource management for their weavers, and the families of their weavers. The training plan for 2017-18 includes a repeat of such training with a focus on enabling women to be more involved in income generating activities.

Sabahar's products have found niche markets in Europe, Australia and the United States, where they are sold in higher end shops. Sabahar is closely aligned with the World Fair Trade Organization, using its principles as a way of monitoring its social impact. This has become increasingly important for the company because many customers are recognizing the value of fair trade products, particularly in Europe and Australia. In the United States, customers are demonstrating an increased appreciation for handmade products, and a rising interest in where products come from, who made them and under what conditions.

Her Growth Strategy

Sabahar has grown steadily, in a deliberately measured way. Kathy describes the importance of balancing staff capacity with the temptation to grow too quickly: "We are working with real people not machines, and if we push too much, it backfires." Staff experience frequent health issues, which reduces productivity and creates planning challenges. These health issues seem to be long-term complaints that probably result from poor nutrition and hygiene during childhood. However, Kathy is pragmatic, stating "you can't complain about it – you just need to figure out how to work with it."

Until 2014, all profits were reinvested in the company. In 2014, dividends were taken for the first time, on the advice of an accountant. The family wanted to build some capital, as they knew a major capital expense was coming – they wanted to build significantly enlarged premises on land they purchased ten years ago. The new space will include three buildings, with multiple additional work spaces including an upgraded building and equipment for dying, much larger inventory storage, a larger shop with small a café for customers, a design unit, and new staff bathrooms to serve the everincreasing number of staff.

For the first time, Sabahar is taking a bank loan, in order to finance the building project. Kathy describes herself as "very risk-averse and debt-averse," but her new head of finance strongly advised bank funding for the construction. They have not had a problem securing this financing because the business is well-established.

Achieving Her Vision

Kathy's vision for Sabahar is to continue to grow, with the goal of increasing job security and support for current staff and their families, rather than dramatically expanding the number of employees. Sabahar hopes to provide more training for families of artisans and to provide larger loans to staff, possibly enabling them to start their own businesses.

Product diversification has been important. Scarves and shawls, once one of their primary products, now face too much global competition from Chinese and Indian products. Sabahar is decreasing production of these products and increasing their focus on household items such as curtains, blankets, cushion covers and tableware. Sabahar is also planning to add two new lines of products – a baby line and a beach/spa line. The company is excited to use traditional techniques and patterns to create contemporary products in these two areas. In addition, Sabahar is planning to expand its rural extension program to boost silk production, believing that both the business and social impact will be significant. However, since this is a new sector, rural women will require training, support in acquiring necessary equipment and ongoing support and follow up. To ensure they can be a reliable and fair purchaser of silk, Sabahar is currently investigating external markets, especially in neighbouring African and Middle Eastern markets. They are promoting Ethiopian silk through their marketing channels and at events like the Trade + Impact Summit in Morocco.

For Kathy, success must be partially measured by the financial health of the company, because as she puts it, "if we're not profitable, we can't do anything." Having reliable customers allows the company to increase salaries, to provide staff with loans, to offer training and empowering opportunities, and to steadily improve working conditions. The company has a strong team culture, and having started small, Sabahar has been able to build a close-knit staff with a common vision. Kathy describes the team and their strong connection to the company: "They feel like Sabahar is them and they are Sabahar." She places a priority on continuing this spirit of cooperation and teamwork, regardless of how large the company eventually grows.

Keys to Success

Kathy attributes Sabahar's success to slow, steady growth, and to taking advantage of every opportunity to learn. Above all, she keeps her focus on the people: the customers, the weavers and the artisans. Without customers, there is no company, but without weavers and spinners there is no product to offer the customers: "Everything you do comes back to relationships. Buyers, weavers, spinners – we are all people."

Baobab **Batik**

Signhild B. Thorne, Swaziland

Her Story

Make sure you do your record-keeping properly. We all have a romantic idea of running a social enterprise, but you are running a business and you need to make money.

Signhild Brosvik, Baobab Batik

Baobab Batik has been

operating for about 25 years, founded to create employment for women and explore the art of batik. Batik is not a traditional Swazi craft: the founder lived in east and west Africa, where she learned the techniques and brought them back to Swaziland. Signhild became involved five years ago, when she relocated permanently to Swaziland, after having moved back and forth from Norway to Swaziland for high school and university. She began working at Baobab Batik part-time, gradually becoming more involved until she decided to invest in the company as one of three shareholders.

Baobab Batik is a team of 35 women, and is run as a business and a social enterprise. She considered other career options, but Signhild remembers having such a strong personal connection and commitment to the company that it would have taken "something very strong to pull [her] away from Baobab Batik."

Her Vision

Baobab Batik's main focus as a business is to pay a living wage for all employees. This is a key consideration when developing new products, as well as when preparing strategic plans. There is no official figure for a living wage, so Baobab staff researched the issue with Swaziland Fair Trade, and found that much of the research is based on a family having only one wage earner. This results in a wage that must support an average of five family members; the issue is compounded by Swaziland's current drought, which is increasing food prices and impacting the living wage.

Financial well-being of staff is also supported through loans for employees. Most of the employees are single mothers, and school fees for children are one of the biggest financial burdens of the year. Baobab extends interest free loans which can be paid back over the year.

Staff health awareness is the second major area of social impact. Swaziland is facing significant increases in diabetes, high blood pressure and cancers. Currently, Baobab links with the Swaziland Breast and Cervical Cancer Network to offer staff information and checkups. Signhild describes future plans: "Our vision for Baobab Batik over the next five years is to start a nutrition/diet programme, as well as a company garden, to spread information and instigate healthy eating habits. This vision has been spurred on by the current draught the region is facing, and newspaper headlines telling us that the price of fruit and vegetables are likely to double over the next few months."

Her Growth Strategy

About 80 percent of Baobab's sales are made in Swaziland. The company has two retail shops located in local craft centers that are popular with international and South African tourists.

Baobab's strategy is to build financial security in order to be able to continue paying staff a living wage and offering secure employment. They are currently exploring growth through diversified product lines, including leggings, a new product that has been very popular. New buyers and new international markets are also a priority. Shipping within Africa is extremely challenging, with bureaucracy and expensive shipping; Signhild observes that it is easier to ship to the United States than to nearby Botswana or Tanzania.

Increasing sales will require growing the production capacity. If more staff is hired, Baobab will need additional space, as everyone works out of a central workshop. The nature of the work makes it easier to conduct in a common space. Though the company has not accessed financing in the past, Signhild notes that impact investing is an option she would like to learn more about, especially as the company considers expansion plans.

Achieving Her Vision

Swaziland has a very well developed craft industry. Approximately 25 years ago, several Swazi companies creating different crafts began operating. These companies shared a culture of co-operation and eventually established

Pure Swazi, which grew into Swaziland Fair Trade, or SWIFT. SWIFT provides training and business services to the handcraft industry, recently hiring Kathleen Holland of Trade + Impact to support members, one of them Baobab Batik, with financial management and sales forecasting. Signhild frequently uses SWIFT and its connections to the local companies as a conduit for advice and business counselling. "There is always someone I can call with 25 or 30 years of experience," she says.

SWIFT also provides important linkages to markets, such as introductions to buyers who are visiting Swaziland, and support for Swazi companies to attend trade shows where they can meet international buyers.

Keys to Success

Having business partners who are aligned on vision, mission and core values is vital, and makes smaller, day to day disagreements easier to solve. Quality products are at the core of a business, particularly in the crafts industry.

On a day to day basis, running a small business requires wearing many hats. Success at Baobab Batik requires the ability to switch between many different types of tasks and responsibilities.



Rarity Handbags

Jaqueline Burge, South Africa



Her Story

Jaqueline Burge describes herself as an "accidental entrepreneur." After the company where she worked was liquidated, she assessed her savings and decided it was time to launch her dream. She started making handbags in the spare room of her apartment in South Africa, and her designs were featured in a local magazine. This led to a phone call from someone working in animal control, who offered her hides from animals that had been culled as part of biodiversity protection measures. These indigenous hides became central to her designs, and now her products are all made of natural, ethically sourced materials, such as the hides.

Rarity Handbags currently employs 16 people, and is part of the craft industry which is reviving the traditional skills of artisanal leather dying in South Africa – skills which were in danger of being lost, but which are now experiencing a revival.



Her Vision

When starting Rarity, Jaqueline was inspired by the idea of promoting South African designs. In addition, she is driven by her vision of creating a workplace that values and respects her employees, with a safe, supportive and flexible working environment. Rarity is part of Fair Trade, and labour laws are based on ILO guidelines. Jaqueline describes her vision for Rarity: "South Africa has a legacy where women and minority groups haven't been given opportunities or respect. I wanted to start a business where those were the foundation." Everyone is employed full-time with benefits, and if overtime is required, premiums are paid. The workplace is a beautiful factory setting, with big windows and a view of the harbour. This commitment to her employees has paid off: in 15 years of business, only one person has left the company!

Her Growth Strategy

Rarity has invested in strong business systems, including sales tracking software, professional financial staff (a bookkeeper and an accountant), and a three-year business plan for growth.

Limited access to financing is a barrier to growth. Some financing is available, and Rarity has been able to leverage different types, mainly grants. They recently settled a substantial loan, taken to keep artisans employed during the recession. The company is occasionally able to access financial support to attend trade shows, a vital link to international markets and buyers. Though these are important opportunities, they are costly and without support, it would be impossible to attend.



"I started this business as a dream to celebrate Africa and its amazing people and diversity. Our products are a translation of the unusual combination of different materials, to reflect the harmony in diversity that South Africans celebrate. Our vision is to share our story with everyone."

Jaqueline Burge, Rarity Handbags

Achieving Her Vision

Rarity uses a computer program that creates sales tracking, generating data by client and by product line. This allows Jaqueline to understand which products and market segments are driving the company's growth. With her team, Jaqueline has developed a sophisticated system which breaks down each product by component, costing the individual elements that make up a finished Rarity handbag. They are able to adjust the cost for different market segments by changing components or altering manufacturing processes on a product. For example, a handbag for a high-end market would incorporate higher value features such as clasps and decorative elements and might incorporate more labour intensive finishing processes; a handbag aimed at a mid-range market would be made less expensive by substituting lower cost features, by reducing decorative elements or by substituting less expensive packaging.

Manufacturers of mass produced products regularly use similar processes to change price points. Rarity's innovation is in transferring this detailed understanding of component costs from the manufacturing sector to the handmade sector.

Keys to Success

Integrity has been a critical factor in Jaqueline's success: "I respect the whole process – people who supply us, who work for me, who buy from me, the legislators. When people know you're honest, it gets you places. People do things for me because they know I'm not going to take advantage," she stated.

Tenacity has also been a watchword for her. She works hard to overcome challenges and support her employees for the success of the company. She stresses the importance of supporting the women around her: "In the African context, women need to believe that they can. Our perspective is unique. People need to hear that WE CAN."





Her Story

Becky Moore started her work in the handicrafts industry in Swaziland, introducing a luxury basketry line for Gone Rural, the largest handicrafts business in the country. In 2013, she met Eszter Rabin, a graphic designer from San Francisco who had quit her day job to volunteer as a design fellow while also working on the creation of Sidai Designs with the Maasai in Tanzania. Eszter had created a high-quality brand, but did not have experience working with artisans, so she asked Becky to get involved. Later that year, the two formalized and set up Sidai Designs together, to create and market beaded jewelry inspired by Maasai designs. The Maasai are seminomadic people living in Kenya and Tanzania; Sidai means 'beautiful' in the Maasai language.

Though Becky comes from a design background, she has learned about the craft industry by working in a variety of countries and organizations, starting at 23 in Swaziland. She has learned about the business side of the industry through hands on experience, and also through the guidance of two mentors, who have been critical to her success. The first was a woman who was in a similar industry, and who helped her to handle the responsibility of managing employees, while continuing to cultivate the artistic vision of the company. They were connected through a creative organization in the US that matches young entrepreneurs to mentors. More recently, she has begun receiving support from a business mentor who had originally approached her as a possible distributor. Sidai didn't have the capacity to supply to him at the time, but he has been coaching her on strategy, logistics and good business practices.

Sidai Designs

Rebecca Olivia Moore, Tanzania

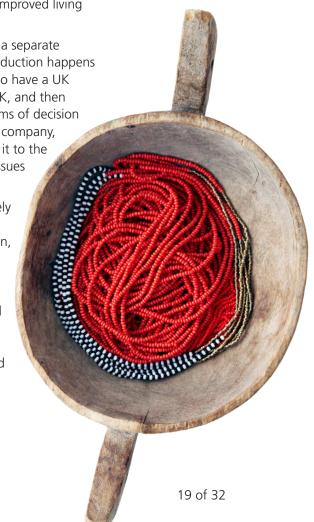
"Never take no for an answer. Have a 'can do' attitude – there is always a way to resolve, redefine and redirect. But remember Rome wasn't built in a day. Always have contingency plans."

Her Vision

Central to Sidai's vision is creating a revival of traditional Maasai beading techniques by stimulating demand for products. This, in turn, will create a new generation of beaders who value and promote their heritage. Sidai's beaders are all Maasai, and many lack basic social services for at least part of the year, when they are living in very remote communities; through regular employment and basic health service provision, Sidai aims to support improved living conditions in the community.

Becky, Eszter and a third silent partner registered Sidai as both a business and a separate charitable arm to enable different types of activities with and for the staff. Production happens under the NGO, and the business takes care of sales and distribution. They also have a UK registration, which allows them to ship in bulk to a warehouse based in the UK, and then distribute to the European market from there to save on shipping costs. In terms of decision making, Becky notes that she and Eszter share similar goals and vision for the company, and make decisions well together. When they have a disagreement, they take it to the third shareholder for discussion. The NGO also has a Board for activities and issues that impact on the community.

Sidai currently has 13 full-time employees, and has trained 105 artisans, actively working with an average of 54 per week. These producers are almost entirely female. Full-time employees receive numerous benefits, including paid vacation, maternity leave, transportation allowances, lunch, retirement contributions, access to loans and literacy classes. In addition, the staff are paid what Sidai has calculated as a 'living wage,' which is twice the minimum wage. Becky notes the challenges of calculating a living wage, given the rapid inflation and variations in cost between communities. In addition to financial benefits, staff engagement is also a priority, with team members having opportunities for personal and professional development. Sidai works to build a transparent and cooperative environment, involving producers in the pricing process.





One of our main focuses as an organization is to maintain a sustainable business model. We have seen a direct correlation between the economic empowerment of the women and their social standing within their communities.

Rebecca Moore, Sidai Design For producers, Sidai focuses on outreach to the women who bead their jewelry, but also to their communities. Sidai partners with local NGOs to facilitate workshops on health and wellness, HIV and AIDS prevention and care, women's health and legal issues around women's rights.

For Becky, success can be measured in terms of positive impact on the organization's team, including producers, artisans and support staff. Sidai has developed a fairly sophisticated system for tracking their social impact, with key performance indicators that are reviewed monthly. These include the number of new women trained in beading, the number of active producers, payments to producers and amounts invested into local communities. Sidai monitors their producers' buying power, and reviews wages and salaries every year.

Her Growth Strategy

Sidai's sales have doubled or tripled in most geographic regions in the past few years. The tipping point was in June 2014, when they finalized their paperwork to trade and set up a workshop, and six months later, attended their first international trade show.

Sidai primarily sells to the wholesale market, but is beginning to explore retail. In Tanzania, there is a culture of converting houses to retail spaces and coffee shops, and Sidai has just opened a space with a workshop, offices and retail space. Rent is a significant cost, so they are creating a destination for passing safari tourists, offering beading classes and cultural tours with the vision of opening a small coffee shop in future. Becky envisages a centre space which will become a destination to learn about the Maasai. Eventually, they hope to have a retail presence and showroom in the United States or England; Sidai's experience is that retail facilitates sales better than an online platform because people love the jewelry when they see it in person.

Becky has explored financing options in the past, applying for small amounts of funding to access new tools and to support participation in trade shows. They have been approached by two different impact investors, but the timing was not right; the company was still relatively new and the team did not feel ready to commit to external targets at that point. In future, they would like to access both external investment and expertise, particularly in financial planning. Objective advice on strategy and financial decisions would be valuable.

Achieving Her Vision

One of Sidai's central goals is to preserve indigenous knowledge, but there are few master beaders. Becky observes that many younger women would rather wear cheap plastic jewelry, and Sidai encourages this new generation of beaders to see the cultural and economic value of their traditional beaded pieces.

Working with the semi-nomadic Maasai people presents challenges for Sidai. The company's workforce is quite fluid, requiring a balancing act to fulfill orders. After receiving training, beaders begin earning money and then go back to their communities for several months until the money runs out. Women are the backbone of the communities, and return frequently for ceremonies and to look after family members. Occasionally, newly trained beaders return to their communities and never come back; Becky speculates that sometimes husbands do not like that their wives are away from their home and children for extended periods. Becky has learned to 'over order' from her producers to create a backlog of stock for additional inventory, to make up for periods where they may have fewer active producers. This can tie up capital, but has protected them from being caught short on orders.

The Tanzanian economy is very cash-based, so maintaining cash flow is extremely important. Producers are paid upon completion of pieces (sometimes even in advance), while Sidai must wait for their buyers to pay them.

Keys to Success

Central to Sidai's success is their distinctive design, which merges traditional skills and contemporary design. The success of the design has led to Sidai's sustainability. In addition, Becky sees Sidai and the communities in which they work have created a shared commitment and collaboration.





Katchy Kollections

Jennifer Mulli, Kenya







Her Story

Katchy Kollections is the very definition of a family business. When **Jennifer Mulli's** son was 16 years old, he said that he wanted to help her with household costs to allow her to concentrate on paying school fees for him and his siblings. She brought home books on jewelry making and loaned him 20,000 Kenyan shillings to buy beads. While still in high school, he started making necklaces and selling them to family friends, eventually hiring their housekeeper's brother to help him. He paid back the loan within six months. When Anthony started the business, Jennifer was working full-time with USAID, and went on to work with other international NGOs focusing on peacebuilding. She began taking business courses in her spare time. In 2010, she attended a training course through a US-based non-profit, which she describes as 'eye opening': she saw that she could transform their jewelry making hobby into a fully-fledged business. Two years later, she left full-time employment to run the business full-time. Katchy Kollections employs women living in informal settlements within Nairobi and in the rural areas of Machakos, in making a range of beaded products, including necklaces and leather handbags.



Jennifer's experiences working in conflict-affected countries influenced her when she started Katchy Kollections. She recalls seeing how women could positively impact their communities in times of crisis or conflict, and wanted to support such change through her company. She also recalled the women who had supported her when she lost her husband as a young woman: it was other women who helped her grow in her career and who encouraged her. Inspired by the women who had helped her, Jennifer eventually quit her full-time job to run the company, devoting herself to creating beautiful beaded products, but also to supporting the women who make these products. Jennifer conducts the community and village visits herself, meeting with her producers regularly. Coming in person as the Managing Director shows respect for her producers.

Katchy Kollections is registered as a business, with the goal of empowering women and youth. They produce approximately a thousand necklaces and several thousand bags per year. There are fifteen contracted employees from Kibera, the largest slum in Nairobi, who work in the company workshop, and an additional 130 women doing piecework. Katchy Kollections supplies them with materials and training, and they are paid for finished pieces.

Katchy Kollections prioritizes both economic and social benefits for employees, paying for Social Security and health insurance for the contract staff. Each employee is required to open a bank account, which facilitates saving and long-term investment in their families. For the women paid on a per-piece basis, Katchy Kollections provides earning bonuses at the end of the year based on productivity, and in addition, holds monthly talks on health and hygiene, with a focus on women's health issues. Social impact is measured through feedback from women's groups that the company has mobilized, as well as through the expansion of women's farms for those in rural areas and education of children, for those in urban areas.



"The power of a woman is beyond imagination. You just need to provide the opportunity."

Jennifer Mulli, Katchy Kollections When asked what constitutes success for her and her business, Jennifer recalled her workers telling her "Now I don't have to ask my husband for money for soap, or for oil." These items costs 100 Kenyan shillings, approximately a dollar. She notes that "Such a small amount of money can make a huge difference in a woman's life." It can allow these women to move from one level of their livelihoods to the next.

Her Growth Strategy

Jennifer still seeks out opportunities for training, and regularly upgrades her skills with the help of the internet, YouTube videos and inspirational speakers.

The company struggles to find suitable training materials for producers, especially materials on creating new designs. In addition, they are hoping to find a partner to provide their producers with a broader range of training, from additional products like batik and tie dying, to financial management and savings strategies. Interestingly, she is also hoping to train her producers in how to make themselves more attractive to additional buyers beyond Katchy Kollections so they will have more diverse income sources. "This is my passion and dream right now," she says.

Achieving Her Vision

The biggest challenge Katchy Kollections faces is training the women who produce their products. The company is not growing as quickly as it could because it uses some of its profits to fund the training. While this leads to enhanced skills for the women producers, it does not necessarily guarantee loyalty, because the company may not be able to keep them employed full-time, and they must seek out other work.

To facilitate ongoing quality and growth, Jennifer is focusing on training more women, particularly young women from disadvantaged regions where work is scarce. As she expands her producer base, she is targeting Maasai women with training in beading and tailoring, as well as providing access to basic education. She observes that with such education, the women 'grow as Katchy Kollections grows.' For example, one of her younger producers started with the company five years ago; she had a primary level education at that time, and is now a tailor who speaks English fluently and interacts skillfully with buyers. Jennifer believes that 'she could eventually run Katchy Kollections!'

Keys to Success

On a business front, Jennifer Mulli attributes the company's success to their clear understanding of their markets. They do careful research on what will sell in which markets, and this has led to a signature 'look', with strong Kenyan roots but a contemporary vision. The company has a strong local market in Kenya, and also sells to West Africa, specifically a designer in Ivory Coast. For this client, they produce bags and jewelry based on West African designs. Facebook and Instagram have opened international markets to them, and their newest client is the Smithsonian Museum. She is wary of too much international exposure, because of concerns about their capacity to meet large demands; she is also cautious about being spread too thin and not being able to serve loyal local clients.

From a social perspective, she stresses the importance of understanding her workers. Not everyone is at the same skill or productivity level, but with patience and support, workers will grow, and this will lead to a host of positive ripple effects. "Try to make a positive change with every woman you work with," she recommends.



Errtaj

Saida Oueld El Hachemi, Morocco





Her Story

Through her company Errtaj, Saida Oueld El Hachemi is realizing her dream of working in the Argan oil industry. This is a dream rooted in her family's traditions. Saida described her family's connection to Argan oil as a story "that is as long as time. Production of the oil is a practice that has been passed through the generations from my mother to daughter to granddaughter." Her mother produced Argan oil, and Saida sees her as "the beginning of the story." These deep family roots are reflected in the company name, Errtaj, which is a play on the Arabic word for 'heritage', and is also the word for the traditional Arabic frames around doors and windows. She sees her company as a window, showcasing the products of traditional Morocco.

Errtaj now employs six people who run the business, including marketing, product development and financial management; approximately 50 producers, all of whom belong to a Berber women's cooperative, clean and shell the Argan nuts.

Her Vision

Errtaj strives to have positive impact on multiple levels: socially and economically, Errtaj prioritizes improving conditions in the communities in which it works, particularly among the women who gather and process the Argan kernels; environmentally, Errtaj promotes sustainability in the disappearing Argan forests.

Saida supports her workers with fair wages and the opportunity to be part of the business decision making process. As the women earn money through these activities, they gain financial independence. Many buy clothes and books for themselves and their children, access medical services, and

even attend literacy classes. As Errtaj grows and enters new markets, Saida hopes to provide full-time employment for her workers, as well as spreading the benefits of Morocco's Argan oil as widely as possible.

Environmentally, Saida's work benefits from her years of study: she is a biochemist with degrees in soil science and a focus on Argan trees in particular. Argan nuts are used to produce an oil which is beneficial for hair and skin, and which can also be eaten. The trees are found only in Morocco, and are beginning to disappear due to environmental degradation and overuse. Part of Saida's work focuses on sustainable harvest of nuts and environmentally responsible production of Argan oil, as she advocates with other producers to see the long-term benefits of such practices. Errtaj uses a hydraulic pressure system to extract the oils, an updated version of the traditional





cold extraction methods which use only pressure and gravity. In addition to being environmentally friendly, this process preserves the Argan oil's rich vitamins and fatty acids, leading to higher quality products made from the oil.

Her Growth Strategy

Errtaj's sales have doubled in the past year, with over three quarters of the revenue generated in the Middle East and Asia. New products have contributed to this growth, as well as an ongoing commitment to quality standards.

Errtaj is expanding into new markets, but currently customer referrals are largely through word of mouth and through their online presence, such as their Facebook page. For example, an Asian buyer contacted them recently after seeing their website. The buyer had purchased poor quality products from a different Argan producing company, and searched online for alternative suppliers. Saida has identified the need for Errtaj to develop a comprehensive marketing strategy, and plans to discuss this with her employees in the coming months.

Achieving Her Vision

The dual focus on social impact and business success is central to Errtaj's growth strategy. Saida wants the company to contribute to economic growth in Morocco's Tiznit region, where poverty is widespread and dependable jobs are scarce, particularly for women. She would like to increase production and hire additional workers, but needs external investment. To date, she has used personal money to invest in the company's operations and growth, but

further expansion would require external funding. She has not been able to secure government support, and is considering banks and other institutions.

Keys to Success

Remaining focused on her three-fold vision for Errtaj has been critical to the company's success: Saida has prioritized continued production of high quality products, a commitment to environmental sustainability and continuing support to her producers and their community. Errtaj is her means of outreach, but she sees social impact as critical: "The company gave me the opportunity to reach more villages, more women."

"Listen to your competitors to know more about the markets."

Saida Oueld El Hachemi, Errtaj

Nadia's Jewelry

Nadia Mittri, West Bank



When I cast my jewelry, I want to send my story to the world. I want to tell people we are peaceful and my jewelry sends this message.

Nadia Mittri, Nadia's Jewelry

Her Story

Nadia Mittri uses her jewelry to send a message of peace. She creates necklaces, rings and bracelets that incorporate olive leaves cast in sterling silver. She explains that olive trees are hugely important to the Palestinian people, who harvest olives, and create oil, soap and medicinal products. In addition, the olive branch is widely seen as a symbol of peace, a message that is central to Nadia's jewelry.

Before starting her business, Nadia worked as a volunteer in her church, but travel became difficult because of the West Bank barrier, which limits travel within the West Bank and into Israel. To occupy herself, she went to her local cultural centre and took a jewelry class, learning to make silver molds from wax. Though it started as a hobby, Nadia began to build a jewelry company, buying equipment as her customer base grew. In addition to the message of peace, people are drawn to the authenticity of her jewelry: because she casts from real olive leaves, each piece is unique.

Her Vision

Nadia learned to make jewelry in 2005, and registered as a legal business in 2010. She has taken business training from a US-based non-profit, and is working on a business plan. She currently has four part-time employees, young women who are also studying. The flexibility of this job allows them to continue their studies, which Nadia strongly supports. Her workshop is currently located in her house, but she is hoping to build separate premises on a piece of land that her family owns. When she began the business, her family didn't think she was serious, and she recalls them joking with her. Now, however, they respect her success and are very supportive.

Her goal for the next five years is to increase her sales and to open a workshop where large numbers of women would work with her. She would like to sell globally, and believes that the large Palestinian diaspora presents a significant market opportunity for her jewelry: she explains that many Palestinians "can't come home. They need to touch real things from Palestine."



Her Growth Strategy

Nadia has grown her business slowly and steadily, reinvesting her profits into materials, equipment and marketing, such as the Trade + Impact event in Morocco. Much of her sales is through word of mouth, and in fact, she accessed training through such person to person contact: a UN employee bought a piece from her at an exhibition, and invited her to an international exhibition in Mexico. At the exhibition, she met members of the training team and was invited to join a course.

As her business grows, she takes satisfaction in being able to help more people. She encourages other Palestinian women to be active in business and to earn their own incomes, and plans to continue expanding her workforce.

She hopes to continue growing without accessing external financing, though acknowledges that this will require finding additional markets for her products.

Achieving Her Vision

Access to markets remains a challenge for Nadia. Travel is challenging for Palestinians, both in terms of regulations and logistics, and this limits her ability to visit trade shows and exhibitions. Even internal travel is challenging, which constrains her ability to buy materials and sell locally.

Online sales have opened new markets for her, but even this is not without challenges. Shipping to her customers in Germany and Italy is expensive because she must often send packages via a third country in the Middle East. She cannot receive money online because of international banking regulations that restrict money coming into the Occupied Palestinian Territories through PayPal or other international transfer mechanisms. She has developed innovative solutions, including asking friends to take packages and ship them when they travel. She has a nephew living in Israel who manages a PayPal account for her, but coordination is cumbersome.

Keys to Success

Despite these many challenges, Nadia is optimistic, and looks forward to continued business growth. Each piece of Nadia's Jewelry is handcrafted individually, a commitment to quality that inspires her: "When I work, I think about each piece individually and I give time for that piece as if I don't have other pieces at all." She attributes her success to the message behind her jewelry, a message of peace that resonates with both Palestinians and the global community.

"Even in relatively difficult economic times, people want to make sure their money goes somewhere good."

Pru McMillan, Kalahari Trading

Best Practices

At the enterprise level, many good practices can be identified from these interviews and focus group discussions; if scaled up, these individual good practices would benefit the sector as a whole.

Detailed understanding of product price points: Jaqueline Burge of Rarity Handbags has developed a pricing tool which enables her to adjust the cost of a product for different markets by changing features or using different techniques. Burge's innovation is to adapt this process, regularly used by manufacturers of mass produced products, to the handmade sector.

Product diversification: to remain competitive, many sellers and producers have expanded their product offerings. Faced with competition from Chinese and Indian products, Sabahar has decreased production of scarves and shawls, once one of their primary products. They are expanding their line of household items in response to this competition. In addition, Sabahar introduced silk worms to Ethiopia approximately ten years ago, promoting sericulture as a complementary textile.

Commitment to employees and producers: all of the entrepreneurs interviewed demonstrated a strong commitment to those who produce their products. Saida Oueld El Hachemi's Errtaj works with women's collectives in Morocco, and sees her commercial operations as an opportunity to benefit more women. Kathy Marshall describes Sabahar's staff as a close knit, strongly connected team.

Organic vs strategic growth: many sellers described wariness at growing too quickly. Jennifer Mulli of Katchy Kollections is cautious about taking on many large clients because she does not want to be stretched too thin; she also prioritizes her smaller local clients, and wants to continue serving them. Sabahar's Kathy Marshall is poised to expand significantly, with a large building project. Though she was reluctant to finance the investment with a bank loan, her finance manager persuaded her that Sabahar was ready for this strategic step. However, she continues to keep an eye on balancing staff capacity with the pace of growth.

Monitoring social impact: Sidai Designs has developed a set of key performance indicators to track the impact they are having on their extended team, measuring women trained in beading techniques, producers' buying power and the amounts invested into local communities. Baobab Batik strives to pay their employees a living wage, and researches living conditions for employees, including food prices and typical family earnings.

Accessing training and mentorship: many entrepreneurs in this paper have been successful in accessing training and mentorship opportunities. However, most were identified through chance encounters; Nadia Mittri recalled meeting a training provider at a trade fair she attended. Others have trained themselves in technical or business practices through online resources and YouTube videos.

Linking to Markets: *Buyers*

In addition to the sellers profiled above, several buyers were interviewed to provide a more complete picture of the crafts and natural cosmetics industries. In comparison to the sellers, buyers tend to operate more formal businesses and have greater access to financing; however, there are also many similarities, with these buyers also primarily running sole proprietorships or family businesses. Margins are also very narrow: one buyer revealed that she did not take a salary from her business for six years.

Buyers provide an important linkage between producers and markets, performing many vital functions to get products in the hands of clients. Buyers are sometimes seen as 'middlemen,' a term with many negative associations. However, in this economic ecosystem, many of the more successful buyers ensure that their role is more than simply transactional, instead bringing mutual benefit to both buyer and seller. Buyers function as critical intermediaries, bringing products closer to end markets, but also bringing information and services to their sellers.

Buyers aggregate products and promote them in different markets, raising awareness among consumers and generating increased demand. In addition, they bring a nuanced understanding of different segments within a market: Stacey Edgar of Global Girlfriend described how selling a product to different end markets requires variations of the same product and results in different price points. For example, the same customer may be willing to pay \$24 for a bag at Target, but could pay three times that price for a similar product with higher quality materials sold in Anthropologie. Buyers communicate this market information to their sellers, occasionally even co-creating designs to meet the needs of different end markets.

Buyers invest a significant amount of time – and sometimes money – in their producers and sellers, helping to create and adapt products for different markets. Some buyers are comfortable having relatively informal contracts: Pru McMillan of Kalahari Trading ascribes their success to strong personal relationships with their sellers, rather than legal contracts. However, she has resisted investing financially in their sellers. Global Girlfriend also avoids lending to sellers; however, they do pay 50 percent of the value of their orders up front, which can be considered a form of financing. TourVest, on the other hand, has successfully invested in some sellers and producers, and also views pre-paid orders, a relatively common feature of the craft industry, as a version of investment.

Common across all the buyers was a strong focus on the product. Each buyer spoke of the beauty and uniqueness of handmade products and how important this was to their end clients. A key challenge is balancing this with the ability to produce in large enough numbers to meet orders.

"There is some fear within the sector that as large companies move into this space, there may not be room for smaller companies. However, there is room for a range of companies of different sizes, and for artisans to grow, the sector needs to grow."

Stacey Edgar, Global Girlfriend "It's dangerous to think too small. People want to be part of something big. Talk about ending poverty not just growing a business."

Hedvig Alexander, Far + Wide Collective

Conclusions

The craft and natural cosmetics industries have the potential to be transformative for the women and men who work in them. They provide flexible, dependable and dignified income generation opportunities with huge growth potential. The women-led social enterprises profiled in this paper – and the many other successful businesses in these sectors – are having significant social and economic impact in their communities, impact that will continue to grow as the sectors grow.

However, the sectors are currently very fragmented: producers and sellers work in isolation, with few industry associations, standards or support services. Buyers must establish and maintain relationships with each individual seller. The craft and natural cosmetics sectors need a more holistic approach, in which a range of stakeholders share a vision, providing support and cohesion from producer to market. However, this change will require significant shifts at all levels, from producers to sellers to buyers to financers and beyond.¹⁷

Next Steps and Opportunities

Despite numerous challenges facing the industry, concrete actions are underway to address specific challenges. Many projects are being successfully implemented to support producers, sellers, buyers and financial service providers in these sectors. Trade + Impact was formed specifically to address challenges, and offers many opportunities for those interested in getting involved.

Trade + Impact Association is the first organization that has taken an active role in uniting the sectors across Africa and the Middle East to find scalable solutions. T+I's framework is based on five key pillars to address the challenges in the sectors. This framework presents potential solutions for these sectors to flourish and scale impact. Some of these activities are currently in development and some are future opportunities.

¹⁷ The coffee sector is often cited as a pioneer in the pursuit of sustainability, from the level of individual producers who farm coffee beans, up the supply chain. Until the early 1990s, the industry was heavily regulated by coffee boards and other governmental bodies, which dictated production and sales quotas and controlled pries. When this system collapsed, prices became volatile, the industry began searching for ways to increase economic, social and environmental sustainability, in response to consumer demand.



- TRADE*
- T+I Annual Summit & Trade Expo next event May 7-11 2018
- T+I Digital Platform Trade Linkage Showcase launch June 2017
- In-country/regional Buyer Market Linkage Tour Programs



- Impact Investment Readiness program including a Train the Trainer
- Trade "impact" financing products for these sectors
- Social impact investment matching





- LEARN*
 IMPACT
- T+I Resource Center launch June 2017
- T+l social enterprise export program including a Train the Trainer
- Master Classes, sharing best practices
- Mentorship program
- Women's Leadership Development program
- Developing and managing a social enterprise in these sectors



♦ IMPACT

- T+I Online community platform launch June 2017
- T+I Job Board launch June 2017
- Internship programs to support impact buyers and/or social enterprises



- ADVOCATE * IMPACT
- Raising awareness for importance of women-led social enterprises throughout Africa and ME
- Advocating for policy change to a more enabling environment for them
- M&E guidelines and framework for social enterprises
- Value chain mapping
- Identifying and addressing supply chain / trade barriers



Programs being launched



Program opportunities, envisioned or in early development stage

The T+I Association will formally launch June 2017, opening the door for a range of exciting activities that will support social enterprises. Please check the T+I <u>website</u> for progress on these and other emerging opportunities that T+I and partners are undertaking.



Sidai Designs



