

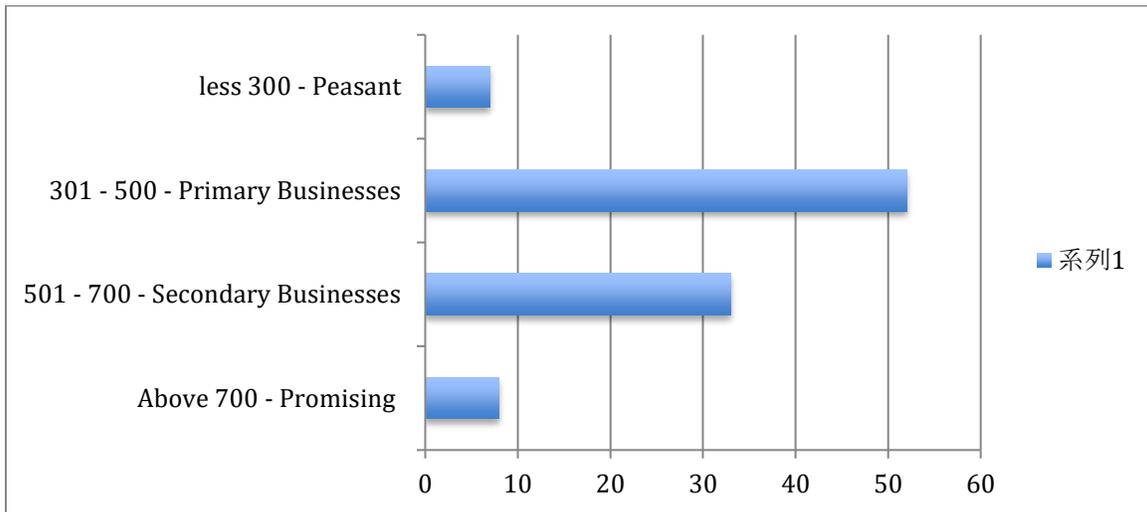
WOMEN IN BUSINESS FOR SUSTAINABLE LIVELIHOODS (SHAKTI)

IMPACT REPORT

A two-pronged assessment process: profit analysis and independent assessment; was used to determine the impact of the project on the lives of beneficiaries. The first level was an analysis of the profit margin based on restock data. The profit margins were grouped as follows

Profit Range	Interpretation
Less than Ghc 300 gross profit per annum	Peasant. Most likely, spending entire profit on household needs with little or no growth in business capital
Ghc 301 to 500 gross profit per annum	Primary Businesses: Able to meet some family needs and marginally grow business capital. Will take longer to break out of poverty
Ghc 501 to 700 per annum	Secondary Businesses: reasonably investing in their business growth. Have the needed attitude to take off
Above 700 per annum	Promising: Great potential to breakout. Have the passion and attitude to perform.

The desk data review revealed that all beneficiaries are still buying and selling with an annual output of Ghc 375,535. Based on profit analysis, as much as 93% of project beneficiaries have striving businesses, with only 7% making very minimal profit (less than Ghc 300 per annum), whose business growth will likely be affected by pressure from household needs. The primary business group which forms the largest cohort (52%) and the secondary business class (33%) demonstrate a great potential to take their businesses to the next level and break out of poverty by consistently increasing stock levels month after month. The final group: promising group (8%); who are the stars achievers of the project have all it takes to succeed. They would most likely continue in their growth pattern unless something untoward happens. With continuous coaching therefore, these beneficiaries have the greatest potential to break out of poverty within two years. The diagram below gives a graphical representation of beneficiary performance based on profit analysis.



The second prong consists of a team of independent researchers who interviewed project beneficiaries to assess the impact of the project on the lives of the women and their families. The methodology was based on a semi-structured personal interview guide and a case story template to capture stories directly from beneficiaries. At the end of a two-week intensive fieldwork, the team reported that the project has been reasonably successful.

All one hundred women are still in business, restocking goods and selling at community level. 98% of the project participants have demonstrated a deep understanding of their cash flow patterns, profit margins and how to adjust in peak and off-peak seasons. Except two women who were unable to justify their business growth pattern, all the ninety-eight were very articulate in describing their growth pattern, profit margins and were optimistic of a business boom in the next couple of years.

The team of assessors described the women as shrewd businesswomen who are not allowing family needs to stifle their business growth. All the women are ploughing back almost their entire profit into growing the businesses believing that, the business needs to be stabilized before it can contribute to family bills.

The team also observed that the women are largely appreciative of the opportunity and poised to succeed. However, for the bigger dream of SHAKTI: lift these women out of poverty to be achieved, they need to be able to earn at least GHC 350 (ie, the minimum wage) in profit per month. This requires higher volumes of sales of not less than GHC2500 per month. The market for tea and detergents is huge, however the availability of cheap substandard products, especially detergents, in rural areas is making market penetration very difficult. A quick scan in the communities revealed that people are gradually becoming aware of the impact of cheap detergents on their clothing; yet continue to choose such because quality products (which are largely Unilever products) are slightly higher in price.

The team believes Unilever has the capacity to muscle producers of substandard products out of the market. A price review or promotion packages can achieve this.

Below are some case stories from beneficiaries.

Fatuma Nuguu is a mother of seven from Loggu in the Wa East District. From November 2018 when she took her startup stock, she has restocked varying amount of goods seventeen times. On some occasions, she took advantage of the stock from the monitoring team and has travel to Wa to restock on other occasions.

“Business started slow. It was new for me and I struggled with morning and evening rounds along with household chores. But I got motivation from the fact that, each time I move, something gets bought. Now am used to the routine. After morning rounds, my tray of goods will be in front of my house under a shed so I can sell and still attend to the house. Now am able to buy goods worth Ghc 350 each time I go to Wa.

Though most of the profit is used to purchase more goods, the daily cash flow is so important in the life of rural person. I know when the business grows; I can pay bills from it.

My biggest challenge is the price of the products. Customers generally agree they are good. Especially the washing powder, but still prefer inferior products like 2A because mine is slightly higher in price.

It's been refreshing being part of SHAKTI.



The team interacted with women washing cloths at a dam site. Out of seven women, only two were washing with keysoap. Three others were using Jama bar and the two were using Obolo. They all had washing powder for use. But none of Unilever's washing powder was seen. When asked why they were not using keysoap, sunlight or omo, the corus response was: “they are expensive”. Jama bar for instance is ghc1 less than keysoap bar

Beikuu Kwame is a widow and a mother of eight from Tambilipuo. Since assuming headship of her household three years ago, it has been very difficult providing for the family. Her main source of livelihood was from farm produce; which sometimes is not sufficient to feed the family.

“Though I work so hard on the farm to ensure we can feed all year round; daily expenses sent me borrowing from neighbours until I can sell farm produce to repay. Now I have another source of income. The greatest joy is the fact that I get to count money daily. Mostly I loan from by SHAKTI purse to solve family problems and repay by selling farm produce. This has restored my dignity. Even some of my neighbours have started borrowing from me because they know I have daily cash. What a great transformation! Each time am able to solve a family problem or a neighbours problem, even by loaning g from my SHAKTI purse, I get inner peace and motivation to take this business to another level. I thank Unilever for making this possible”

Biekuu said she ploughs back 70% of her profit into the business and was able to calculate how she determines 70%. She could not hide her joy of being part of SHAKTI.



From a rural development perspective, 93% of SHAKTI beneficiaries have improved their status with additional income. Thus SHAKTI has achieved a lot. However, the target needs to be bigger than just earning an income. The minimum daily wage can be a good benchmark.

The two perspectives give a firm conviction that; the project has largely achieved its target of setting up rural women in business to enable them earn a livelihood. A positive business attitude is a strong pillar of success, and these women can be said to have such. However, more remains to be done. The bigger motivation should be to truly lift these women out of poverty