



# INVESTING IN WOMEN IN THE BLUE ECONOMY IN KENYA (IIW-BEK)

PROGRAMME BRIEF



# Introduction

The Investing in Women in the Blue Economy in Kenya (IIW-BEK) is a five-year (2022 – 2027) programme funded by Global Affairs Canada (GAC) and Implemented by the Africa Enterprise Challenge Fund (AECF).

IIW-BEK aims to contribute to enhanced economic empowerment of women-owned enterprises, their suppliers, and producers along key supply chains where women are discriminated against in the blue economy in Kenya. This will be achieved through;

1. Increasing the performance and sustainability of women and young women-owned micro, small and medium enterprises (MSMEs) in the blue economy.
2. Improving the enabling environment, and reducing systemic gender inequalities, discriminatory social norm, and barriers that women entrepreneurs and their smallholder producers and suppliers, including informal workers, encounter in the blue economy. This goal is further defined by the following programme's objectives.



# Programme Objectives

- » Evidence-based programme interventions that support women's economic participation in non-traditional sectors of the blue economy.
- » Enhanced private sector engagement of women as economic actors across the blue economy value chain.
- » Increased private and public sector investment in women and young women-owned Micro, Small, and Medium Enterprises (MSMEs).
- » Reduced systemic gender inequalities that hinder women's effective economic participation in the blue economy.



# Programme Reach

The IIW-BEK aims to achieve the following:



Directly support up to **20 women** and young women-owned medium-sized enterprises and up to **90** women and young women-owned micro-small enterprises, for a total of **110**.



Directly benefit at least **1,560** women entrepreneurs and their employees in up to eleven (11) counties across Kenya's poorest Indian Ocean and Lake Victoria regions.



Create at least **1,490** new jobs, of which **60%** would be for women.



Indirectly, reach and improve **50,000** poor and vulnerable people (**60% women**) through community awareness programming on social norms, as well as by-products and services.

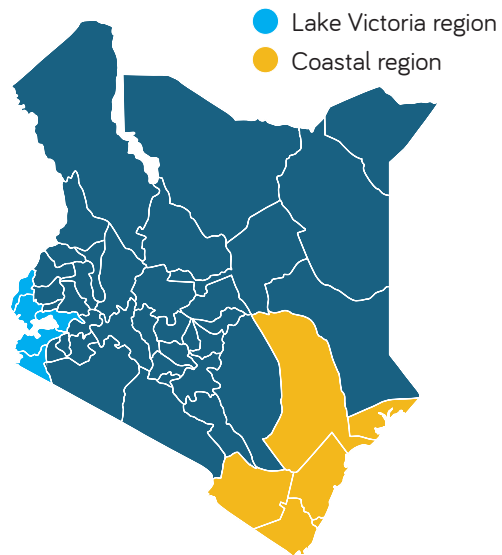


Leverage a total of **CAN\$ 3.99** million from private financial institutions to be invested in women-owned MSMEs.

# Geographical Focus

**Lake Victoria region:** Busia, Siaya, Kisumu, Homabay and Migori.

**Coastal region:** Mombasa, Kwale, Kilifi, Tana River, Lamu, Taita Taveta



# Programme Support Mechanisms

- i. **Grant financing window** to catalyze investments in women and young owned growing, micro and small enterprises.
- ii. **Business incubation facility** (business development support) that will provide tailored training and technical assistance to micro and small enterprises to be bankable and eligible for funding.
- iii. **Link women entrepreneurs with training institutes/facilities** to enhance skills in less developed value chains (and market-based analyses).
- iv. **Work with up to 5 financial service providers** to leverage financing and develop specific financial products that address the funding gap for women-led MSMEs.
- v. **Provide time-saving and climate-smart technologies** that will enhance value addition, reduce post-harvest losses, improve environmental and biodiversity practices, increase shelf life, reduce pollution and recycle waste, and reduce the burden of care. Canadian expertise and technology could be leveraged.
- vi. **Partnership with women's rights organizations (WROs) and media**, conduct social and behavioral campaigns that will mobilize local leaders/influencers and male champions/allies in targeted communities to ensure local buy-in and deconstruct discriminatory social norms and redistribute the burden of care.
- vii. **Increase women entrepreneurs' voices and leadership roles** in decision-making bodies governing the blue economy (notably in beach management units that manage freshwater and marine fisheries at the county level) as well as their knowledge in biodiversity protection.
- viii. **Support government policy initiatives** for an enabling environment for women and young women-led MSMEs



The IIW-BEK programme provides two financing windows targeting women-owned enterprises.



### Window 1: Grant financing to women and young women-owned medium-sized companies.

This window is also referred to as: Women in Blue Economy Enterprise (WBEE) Window - targeting commercial private sector enterprises that economically empower women and young women applying for investment grants of up to US\$50,000- US\$400,000 and includes a grant to own contribution matching fund ratio of 1:0.5.

The window targets enterprises which are formally registered, have a minimum annual turnover of US\$ 100,000. This window will support the growth and scaling of existing businesses in all counties in the blue economy in Kenya. The businesses must demonstrate the ability to create economic opportunities for micro-small women enterprises in Kenya's Lake Victoria and or the Indian Ocean regions.



### Window 2: Grant financing to micro and small women and young women-owned enterprises in the blue economy- in the Lake Victoria and Indian Ocean areas of Kenya.

This window is to support micro and small women and young women-owned businesses in the blue economy to address key barriers they face around key access to capital, land through leasing, and access to markets and technologies. This window is open to micro-small enterprises in up to 11 counties around the Lake Victoria and Indian Ocean regions. The window provides separate components for small and micro enterprises as below:

- **Small Businesses Window (SBW):** This component targets formally registered small enterprises (SE) with an annual turnover of at least US\$ 10,000 and be in operation for at least 1 year. The SE are eligible to apply for funding, with a grant-to-own contribution matching ratio of 1:0.25, and the funding range will be from KSh1,500,000 - KSh 6,000,000 (US\$15,000- US\$50,000).
- **Micro Enterprises Window (MEW):** This component targets micro enterprises which may be formally registered (but likely not), with an annual turnover of less than US\$ 10,000 (US\$ 9,999 and below), and at least 6 months in business operations. This component includes a 6-month business incubation facility where the micro-enterprises will be supported to refine their business model, systems and processes to be eligible to compete for funding. The grant ticket sizes range from micro-enterprises will be below KSh 1,500,00 (US\$15,000) and there is no grant matching fund required.

# Timelines



The IIW-BEK programme will open the funding windows sequentially as follows:

- **Window 1:** Women in Blue Economy Enterprise (WBEE) Window will be open for application over a six-week period. Applicants will be required to complete online application forms on the AECF website [www.aecfafrica.org](http://www.aecfafrica.org).
- **Window 2 Component 1:** Small Businesses Window (SBW) will open over a eight-week period. Applicants will be required to complete online application forms on the AECF website [www.aecfafrica.org](http://www.aecfafrica.org).
- **Window 2 Component 2:** Micro Enterprises Window (MEW) will be cohort based. The IIW-BEK will publish call for applications in the Lake Victoria and Indian Ocean regions where women micro entrepreneurs will access the application forms. Completed application forms will be submitted by email to [blue-economykenya@aecfafrica.org](mailto:blue-economykenya@aecfafrica.org) or by mail to the AECF office, West End Towers, Kanjata Road Off Muthangari Drive/Waiyaki Way or any other designated address.

# Partnership and Collaboration



**Women owned enterprises** – The blue economy in Kenya is marked by clear-cut gender roles rooted in discriminatory cultural biases and social norms giving rise to gender barriers for women and young women to participate in higher margins value chain nodes. The programme targets enterprises with access to finance, business development support and socio norms work to unlock opportunities and increase their economic participation and contribution in the sector.

**Employment** – Widespread unemployment in the Lake Victoria and Coastal region has exacerbated the sexual and gender-based violence (SGBV) and increased incidences of child labour. The programme targets to create 1490 new jobs, 60% targeted for women and young women.

**Community leaders**– The match towards gender equality in the blue economy sector requires community stakeholders to acquire knowledge of gender barriers faced by women and young women and initiate corrective actions at the household and community level. The programme targets community stakeholders drawn from beach management units (BMUs), religious and cultural leaders and gender champions to drive conversations and training on overcoming discriminatory cultural biases and social norms faced by women and young women in the sector.

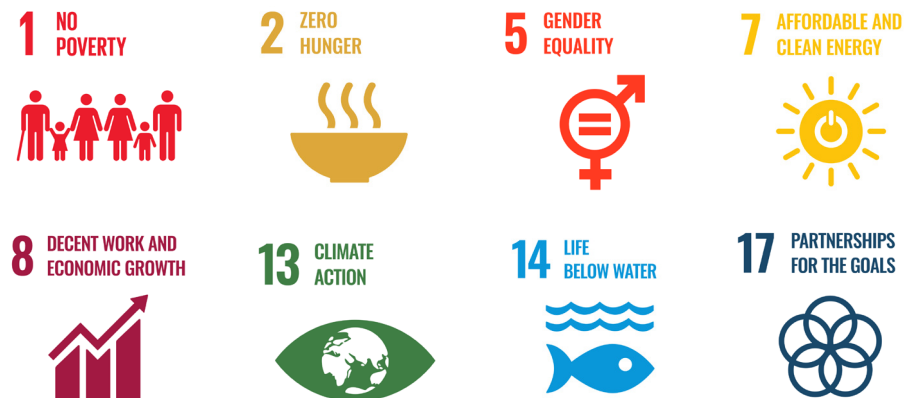
**Business leaders and associations** – Women’s participation has been hindered by the lack of knowledge and skills in business and low confidence among women to articulate the barriers they face in the conduct of business. The programme will seek to support the strengthening of business associations by advocating for women in leadership and women’s voices. In addition, the programme will support the development of mentorships to support women entrepreneurs in the blue economy.

**Interfacing with other blue economy initiatives in the two regions in the blue economy; Leveraging Equality for Gender** - Inclusive Economic Development project (LEGEND) implemented by MEDA and Kenya Blue Economy Skills Training (KBEST) Programme implemented by Colleges and Institutes Canada (CICan).

**Government (Ministries, Directorates and Agencies)** – The blue economy sector cuts across several government MDAs, which give rise to several policies that influence the enabling environment. The programme will seek to support the women and young women enterprises to engage the relevant MDAs to develop, refine and implement gender-responsive economic development and legal frameworks that are progressive and that enhance women’s participation in Kenya’s blue economy.

# Contribution to SDGs

The IIW-BEK contributes to 2030 Agenda, with a primary focus on SDG 1, 2,5,7,8,13,14 and 17 on poverty eradication, ending hunger, promoting gender equality, access to energy for all, promoting inclusive economic growth, combating climate change and partnerships for the goals, respectively.





# About AECF

The AECF is a development institution that supports businesses to innovate, create jobs, and leverage investments and markets to create resilience and sustainable incomes in rural and marginalized communities in Africa.

To date, AECF has supported over 375 businesses in more than 40 value chains and in 26 countries in sub-Saharan Africa. In the agribusiness sector, it has supported businesses across different value chains, from improving seed varieties to livestock vaccines and introducing new farming systems and agribusiness models. In the renewable energy and adaptive climate change sector, we have supported businesses across home solar systems, mini and micro-grids, biogas, financial services, and adaptive climate change technologies.



# Our Geographical Footprint





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