

SUSTAINABLE MICROFINANCE FOR WOMEN'S EMPOWERMENT

*International Mutual Learning Workshop
Funded by Levi Strauss Foundation
Hosted by Centre for Micro-finance Research
Chennai, India 4 - 8 September 2006*

L ***EARNING FOR***



LEAP
برنامج تمكين المرأة

E ***MPOWERMENT***



A ***GAINST***

P ***OVERTY***

**PROGRAMME FOR INCREASING THE CONTRIBUTION OF
SUSTAINABLE MICRO-FINANCE TO
POVERTY REDUCTION AND EMPOWERMENT**

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LEAP PORT SUDAN AUGUST 2006



INTRODUCTION¹

Port Sudan Association for Small-Scale Enterprise Development (PASED) was established in October 2000 as a Red Sea State registered NGO. Before this, as ACORD-Port Sudan, it worked for almost 16 years with poor communities in the peri-urban settlements of Port Sudan giving financial services and training. PASED continues to use the Islamic credit modalities developed by ACORD which has now phased out and handed operations over to PASED through

twinning agreement.

The organizational structure of PASED comprises a representative assembly consisting of representatives with a wide range of expertise including community leaders, Loan Advisory Committee members, and NGOs staff. These elect a Board of Directors responsible for drafting the bylaws and policy for the approval of the assembly. PASED has a dynamic relationship with its partners and other NGOs. For example, PASED contributes to upgrading the leadership capacities of the local community through their elected structures. PASED worked with ACORD Red Sea Hills Program to extend its microfinance services to the Beja migrants from Halaib state and give business training and advice. PASED works with Okenden International in upgrading the entrepreneurship skills of displaced women. This relationship is seen as essential in maintaining its development mission as a poverty and gender focused NGO capitalizing on the reputation it has in innovating and promoting learning around pro-poor microfinance in the Sudan and the region.

PASED is currently running two programs:

- ◆ Small Enterprises Development Program (SEDP)
- ◆ Learning for Empowerment Against Poverty (LEAP), established in 2004 focusing on women' empowerment and women's rights and targeting very poor women.

1. For more details of LEAP please visit: www.leap-pased.org. Reports, resources and the PALS Organizational Learning manual from Phase 1 can be found at: <http://www.leap-pased.org/index2.htm>. This paper updates a previous LEAP Case Study which can also be found on the genfinance website http://www.genfinance.info/Case%20Studies/LEAP_genfinance.pdf.



MICRO-CREDIT, POVERTY TARGETING AND WOMEN'S EMPOWERMENT: CHALLENGES AND OPPORTUNITIES

Over the last decade and particularly since late 1990s, there has been a substantial increase in funding for financially sustainable microfinance as a key strategy for poverty reduction. Many of these programs have targeted women because of high repayment rates and potential contribution to women's empowerment. The PASED micro-credit program (now SEDP) is one such example, adapting methods of credit delivery to an Islamic context where it is not possible for NGOs to charge interest or to collect savings. SEDP credit is given in kind for productive inputs. There is a strong commitment to gender policy, and some concessions are made for women in terms of loan conditions. PASED carried out an impact assessment study in 2002 found a very high percentage of clients reported increased incomes and assets following the loan.

A LEAP planning consultancy by project consultant Linda Mayoux in April 2003 found that the credit program does have considerable potential to increase women's income, their control over incomes and assets and contribute to women's empowerment. In many ways Port Sudan is a very favorable context for a viable program and one which would have wider implications for similar contexts elsewhere in the Islamic world, as well as other countries in Africa.

- ⇒ Some women have become extremely successful entrepreneurs following a series of loans without which they would not have been able to set up an enterprise.
- ⇒ There is a high level of demand for credit and women interviewed considered that credit had significantly increased the respect given to them by their husbands, their control over assets and income.
- ⇒ There is considerable potential for women's enterprise development and some of the women had marketing contacts outside Sudan, including Egypt and Eritrea. Although some sectors of the economy may be contracting, others are expanding because of recent economic development with the oil industry and other factors which are currently unclear.
- ⇒ Changes in product design could more fully respond to demand and make a more significant contribution to poverty reduction and women's empowerment for more women.

⇒ There are ways of encouraging enterprise diversification and contribution to local economic development.

It was concluded that neither of these strategies would undermine financial sustainability, but on the contrary would enable PASED to expand more rapidly and lead to greater efficiency of staff time.

LEAP PHASE 1: 2004-2006

LEAP is a long-term program for pro-poor development and women's empowerment in Port Sudan. At its core is development of self-managed Women's Centres serving low-income and very poor women, providing micro-finance services and capacity building for pro-poor development and social inclusion. Alongside action at the local level, LEAP networks at the national and international levels to exchange experience and promote innovation in poverty-targeted micro-finance and programs for women's human rights. LEAP also aims to expand over time to neighboring urban and rural Port Sudan. This is either through its own direct activities or through partnerships with other NGOs, and to other areas of Sudan.

Phase 1 of LEAP 2004-2006 succeeded in establishing 11 dynamic Women's Centres with 1200 members in different areas of Port Sudan. These assisted in mainstreaming gender issues in SEDP micro-finance, managed their own poverty-targeted loan fund and managed capacity-building activities. These activities were in many cases based on adoption of Participatory Action Learning System (PALS) methodology for organizational planning. LEAP also engaged in national and international networking through participation in different forums and workshops and also its website.

LEAP GOALS AND VISION

Program vision:

An empowered society where women and men learn and act together to eradicate poverty and promote human rights at the household, community, national and international levels.

Program goals:

The Learning for Empowerment Against Poverty (LEAP) program is a long-term development program with two interrelated goals to complement the PASED credit program:

Empowerment of very poor women in Port Sudan and surrounding rural areas in terms of increases in women's incomes, control over incomes and resources, sustainable poverty reduction within their households and communities and attainment of their human rights. This will be done not only through enterprise development, but the establishment of sustainable local networks and organizations for ongoing promotion of gender equity and women's empowerment as defined by the women themselves.

Establishment and promotion of sustainable models for household poverty reduction and empowerment of poor and very poor women based on micro-finance and enterprise development services, particularly in Islamic countries. LEAP aims to have a wider national and international impact through influencing debates and policies on micro-finance, poverty eradication and women's empowerment.

LEAP OUTPUTS PHASE 1: 2004-2006	
Component/ Activities	Achievement
Women centres	<ul style="list-style-type: none"> • Number of women and community leaders are identified • 11 Women's Centres established in different areas. • Regular groups' meetings are maintained. • Women needs and potential areas for future intervention are identified. • 1200 are the total membership of the Women's Centres. • 500 women participated in the organizational training. • 65 women participated in women's centres forum • 650 women participated in general awareness raising sessions². • 11 exchange visits between the Women's Centres were facilitated for learning and future linkages. • 72 persons (55% women) participated in the Human Rights forum • 180 attended lectures around Bird Flue infections
Credit/ micro-finance	<ul style="list-style-type: none"> • 371 extremely poorest women supported to initiate small businesses. • Better coordination and maintain beneficiaries learning and links • 120 woman jointly celebrated 8th March "International woman's day • 45 women are assisted under 2 community projects. • 168 initiated small enterprises from PASED MF services • Updated information on women skills, activities is maintained • 40 Women from five RoSCAs trained in saving management and group dynamic. • Different saving purposes discussed and shared.
Participatory Action Learning System (PALS)	<ul style="list-style-type: none"> • Women center members trained in using PALS tools • Women ability in problem identification and analysis improved (individual problems as well as group base).
Capacity building	<ul style="list-style-type: none"> • Skill gaps and training needs identified among poor women. • 100 women enrolled in marketable skill training. • 29 women from 7 centers participated fully in the training • Contacts and links created among women center members. • Sharing of ideas, experience and knowledge is of great benefit. • Possibilities of networking and working relations are created. • Criteria of good leadership is identified through the OT module 3 • Linking the project with other institution for future joint work and campaigns. • 20 women participated in a legal aid training • 25 women trained in art innovative decorating products (Sea shells, beads making) 75 women trained in food processing and catering

² Awareness raising sessions include; Reproductive Health, Female Genital Mutilation, health insurance, safe motherhood, child and elderly care, environment protection, sanitation and ideal usage of potable water, safety procedures for using Gas as fuel.

	<ul style="list-style-type: none"> • 44 individuals representing different institutions participated in the HR training of trainers focusing on issues related to and economic rights and violence against women.
<p>National and international networking</p>	<ul style="list-style-type: none"> • LEAP website designed and uploaded. • Avail easy access for LEAP methodologies for learning. • Sharing project objectives with other likeminded organizations. • ACORD Assembly Meeting, Khartoum • Links with similar initiatives, especially the NOVIB funded organization in Gedarif. • LEAP participated in: <ul style="list-style-type: none"> ○ Novib strategic meeting, Khartoum ○ ACORD Kassala gender gathering, Kassala ○ ACORD Sudan Assembly meeting, Khartoum ○ AWID International Forum on women's right and Development, Bangkok (membership) • LEAP received number of visitors e.g. WFW, UNDP,,,,, • Support exposure visits of the women centre members to other eastern regions projects and networks (ACORD Kassala, Practical Action women networks • Membership in <i>Pamoja</i> REFLECT network • Membership in CAWTAR ³, Tunisia • Membership in AWID • Participation in "<i>genfinance</i>" for ideas exchange and learning

WOMEN'S CENTRE DEVELOPMENT

During the LEAP exploratory consultancy meetings, women demonstrated their considerable demand for the Women's Centres. The Women's Centres establish strong community-managed structures, which are organizationally sustainable. These centers serve as a forum for information exchange, participatory learning, demand-led enterprise and other services for women. In addition, they act as centers of women collective actions for promoting social inclusion, gender equality and women's empowerment.

As drawn by the project set-up mission (April-May 04), and based on the variations between women, it was suggested that, the women center should have a federated structure of locality women groups, *Deim*-level Women's Centres and program-level committee.

³ CAWTAR: Center of Arab Women for Training and Research; www.cawtar.org

Formation of locality women's groups:

The initial project activity here involved women leaders' identification in different parts of the LEAP operational zones. Different individual meetings took place with these leaders and the main agenda included:

- LEAP aims, vision, objectives and components of activities.
- Target groups, methodologies of intervention and project plans.
- Possibilities of locality women groups' formation and any previous or current interventions including PASED roles.
- Community resources and endowments.



The leaders meetings were the key element in helping the LEAP team to identify women groupings. The leaders also contributed positively in facilitating for LEAP staff to attend the women's gatherings as in the form of "coffee ROSCAs", which are the primary base for the locality women groups. Average membership of each group is between 10 to 15 women.

During the weekly regular group meetings, the women expressed their strong desire to join other sub groups and know about them. This encouraged LEAP to organize also bigger meetings as the basis for the Women's Centres. Issues discussed in those meetings include: basis of formation and how they can keep staying together, activities, benefits for members, skills and experiences, income and businesses, saving systems in addition to other areas of learning shared among them.

Establishment of Women's Centres:

The early meetings were organized either at women leaders' houses or a nearby kindergarten. Meanwhile, LEAP was focusing efforts on helping the Women's Centres to have a shelter. That proved to be a real challenge in an environment suffering from lack of any sort of infrastructure including schools and clinics. Without a shelter of their own, however the women felt they could not have enough privacy to really discuss what they wanted, or a neutral place where all members were equal.



By the end of the first year, the project had managed to identify and work with 8 locality groups who formed three Women's Centres in different parts of the project operational areas and two gathering

points which were considered to be potential future Women's Centres. By the end of Phase 1 the number of Centres had expanded to 11, some of whom had managed to buy or rent a space to meet and mobile tent/cloth cover to provide some shade. But still till 2006 none have any permanent building.

The project keeps an updated database for all Women's Centres - membership register - for different monitoring purposes for individual membership as well as for each group. Information for the individual membership include; name, age, ethnic, literacy level, marital status, skills, business experience etc, while the group information include; group name, location, poverty status of members, membership and leadership.

MICRO-FINANCE

The main focus in Phase 1 was mainstreaming women's needs within the existing PASED Small Enterprises Development Program (SEDP) to enable women, particularly poor women, to enter and move up in the SEDP credit program. PASED uses an Islamic banking methodology whereby the programme purchases productive assets on which it charges a mark-up. In Sudan MFIs are not allowed to take savings, provide insurance or lend cash at interest. LEAP played an important role in referring Women's Centre members to PASED and is the main reason for the significant increase in female clients in PASED. By 2005 SEDP reported reaching 3551 families with 66% as women direct beneficiaries. Out of this number 86 poor women were assisted as a result of LEAP's role in mainstreaming gender in the PASED program.

As a poverty-targeted complement to this mainstreaming strategy, the Women's Centres also managed their own loan fund provided by Novib through the LEAP. To ensure program future sustainability, both the Women's Centres and the targeted credit beneficiaries were very much involved in designing the three systems applied in the credit disbursement;

- A. Direct loans to individuals through self-selected groups.
- B. Community project.
- C. Loans through Women's Centres' bank account.

A. Direct loans to individuals through groups: This is the first experience in the delivery of the credit poverty loan fund. It started directly to individuals in self-selected groups. These women were involved in different enterprises with tea and coffee and school vending as a major sector followed by petty trading and general food processing. 56 women were supported to establish small enterprises.

As an innovation, the project through this system also responded to a group of 15 women to help them replace Gas fuel instead of using charcoal. All of them were new to using Gas fuel, so to avoid risks and reduces the danger, the project in coordination with the Red Sea State Fire Brigade arranged awareness sessions aimed at raising the general understanding and technicalities of Gas usage as household fuel. These preventive measures - of the safety procedures - were of great support to the project benefits and success. Making a quick assessment of the project impact on the families, almost all of them reported for positive change. Economically, there is a reasonable amount of a daily saving that used by

women different ways e.g. joining RoSCAs was the dominant among these families in addition to payment of school fees. Another Women's Centre has now replicated this project in response to demands from their members.

B. Community project: In promoting group's initiatives, LEAP supported a community project to make available at affordable prices the most important utensils for social occasions in their neighborhood. These used to be rented at high prices from commercial businesses. The women will therefore solve their problems in paying for such services in addition to making an income by renting it out. This also works towards ensuring the real social inclusion and equal participation of the poorest women in the project who could not in the past participate equally in such important social events.

C. Loans through women's centers bank account: The LEAP project supported six Women's Centres to be linked to the Saving and Credit Bank for Social Development - Port Sudan branch. The action was started by lobbying the bank management through project staff visiting the bank, introducing the LEAP objective to them, arranging for Women's Centres' leaders to visit the bank and organizing joint meetings (LEAP, women leaders and the bank manager). Moreover, LEAP was very active in inviting the Manager to attend some of the Women's Centres' critical activities. LEAP succeeded in convincing the bank to open current bank accounts for these centers - despite the fact that they do not technically fit the required collateral criteria and could not submit the required valid society registration certificate in addition to a letter of recommendation.

The lending policy and procedures include:

- The Women's Centres with support of the project staff prepare the lists of the needy poor potentials for the poverty loans with some primary feasibility analysis of the proposed business interventions.
- These lists are finalized and prioritized by the targeted women themselves stating clearly the total requested amount.
- Base on the above, LEAP project in consultation with the Women's Centres prepare an agreement signed by the association representatives - who will later have the bank signature - with the lawyer stating clearly the usage and management of the deposited amount.
- The above representatives - later called credit committees - mainly, association president, secretary general and the treasurer they have the responsibility of the financial transactions of their account.
- The credit committees withdraw the requested amount and make the purchase directly to their members as well as collecting installments and depositing it back to the bank with giving the LEAP project a copy of the deposit receipts.



Women small businesses in the area market



Centre leaders checking their bank account

However, this component enables women beneficiaries make reasonable profits and increase women income which can lead to more control over the household income, resources and later to the economic empowerment of the poor women. Most importantly, the LEAP approach in delegating the management of this component to the Women's Centres is step towards allowing more room for women that increases their self confidence and ensure project organizational sustainability.

PARTICIPATORY ACTION LEARNING SYSTEM (PALS) : ORGANIZATIONAL TRAINING (OT):

The full training manual is developed by the project consultant (*Dr. Linda Mayoux*). The idea of the manual is based on the introduction of the PALS diagram tools, which can enable literate women to fully participate in group discussions as well as keeping their individual useful records.



Poverty Diamond



Road Journey



Happy Family Circle

The organizational training aims at empowering individual poor women and groups to enable them undertake their own research analysis around important issues of their concern. The manual is designed in six units;

Module 1: Organizational Road journey.

Module 2: Poverty and Social Inclusion Diamond.

Module 3: Group Participatory Diamond.

Module 4: Problem/ Solution Trees.

Module 5: Institutional Networking Analysis.

Module 6: Strategic Road Journey.

The modules are designed to be empowering by incorporating participatory processes and analysis of power relations and structures within the training methodologies.



*Sample of Module 4:
Problem solution
tree*



Module 2 "Poverty and Social Inclusion Diamond focuses on examining the poverty levels (absolute and relative poverty) among the project target beneficiaries, the levels of social exclusion experienced by the poor women and how they can be included in the groups. One of the important outputs of this module is the participatory poverty indicators development by the whole participants in that exercise. Participants managed to identify the criteria of a poorest woman, despite that some of the poorest women were not able to participate in the session because they were busy looking after their daily substances and as they said "any absence means skipping meals". A profile of economic activities is drawn for the area in term of gender, type, activeness and problems. The session concludes with the importance of work for gaining income and for it is social value too.

PARTICIPATORY POVERTY INDICATORS

Criteria for a poor woman;

- © Lack shelter.
- © Lack food and income source.
- © Have no skills, resources and access.
- © Poor health and single elderly.
- © Socially excluded.

General poverty indicators as developed by Women's Centres base on the following indexes;

1. Housing;

- Lack of shelter/ homeless.
- Living in remote areas from the city center.
- Living in rags and scraps.

2. Employment and income;

- Lack of income source, low income.
- Street children.
- Beqqary.

3. Production;

- Lack of business skills and experience.
- Lack of capital seeds to start up or refresh an enterprise.
- Gender roles and division of labor.
- Poor markets and marketing.

4. Basic services;

- Lack of health services and widespread of malnutrition and related diseases.
- Absence of reproductive and family planning services.
- Lack of primary schools in the neighborhood.
- High rate of school dropout.
- Lack of potable/ clean water and electricity services in the area.
- Lack of transport network.

ACHIEVEMENTS IN PHASE 1

The project succeeded in establishing sustainable participatory structures to facilitate linkages among women for mutual learning and solidarity. This in addition to strengthening the women's entrepreneurship talents, market knowledge and business management skills. The community development activities and achievements by the Women's Centres themselves and by LEAP staff are shown in Appendix 1. Many of these have been based on leveraging existing resources in local government and the community with LEAPacting as a catalyst, rather than separately funded initiatives from the LEAP budget. This means that future developments will be more sustainable.

There is a noticeable change in women attitude and approach and this could be clearly attributed to the level of awareness being acquired by the project targets. This was confirmed by the Women's Centres meetings and discussions and forwarding their views and ideas directly. One of the major achievements is not the establishment and the foundation of the women centres. Rather it is keeping these centres popular as action venues for women's activities and initiatives related to community welfare such as collective actions for sanitation campaign, primary school completion and many meetings also related to community projects were hosted in the centres in addition to the training and other capacity building and networking activities.



The Women's Centre Forum which was launched in March 2006 as part of mobilizing poorest women to celebrate the "International Women Day" was aimed at allowing space for women to gather and talk freely about various issues of their concern and welfare. The forum was a success in term of creating a platform for women centres members and other interested women to come together in three days time to put forward concrete strategies that contribute to increasing the project impact and ensuring role model development. These ideas are also included in the table in Appendix 1 and include:

- ◆ formation of a representative committee for the women centres and the LEAP project, and may be this committee could act as a leading body for the centres and in strengthening the networking among them and others,
- ◆ the committee also to look for economic viability of projects between the centres and individual member, link the centers with government and relevant institutions,

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- ◆ focus on encouraging children education especially within the poorest families through seeking contributions from different sources, lobbying for the school administration to reduce the fees and any other initiatives that can enable the smooth enrolment in primary schools,
 - ◆ plan for collective products fair and display as well as promoting skill transfer and knowledge among the centre members

However, poverty reduction and empowerment are inevitably on going challenges for PASED. It is envisaged that Small Enterprises Development Program (SEDP) will continually expand to develop new products for the very poor, At the same time, It is also foreseen that the women centers would constantly undertake new activities in relation to enterprise development and women's empowerment which will help PASED to reach it is full goal of reaching not only the poorest but also providing diversified package of development interventions previously not being able to do that.

Diagram 1: LEAP Phase II Program Overview



LEAP PHASE II 2007-2009

LEAP Phase 2 2007-2009 will expand membership to 2000 woman and number of centres to 16. Rather than rapid expansion in membership, the focus will be on development outcomes through women's activities as effective promoters of local pro-poor development, equity and inclusion in their communities. The aim is to reinforce and refine an effective and cost-efficient model, methodologies and tools which will then form a solid broad-based movement on which future large-scale expansion can take place in Phase 3 in Port Sudan itself and surrounding areas, as well as elsewhere in Sudan. Based on the participatory review of women's achievements and priorities the focus will be on **women as promoters and beneficiaries of enterprise for local economic development and service provision to mainstream gender in local planning processes.** Participatory analysis of the local economy, value chains and social needs will inform further expansion of micro-finance services to marginalized groups and further build women's capacities as actors in development and networking and lobbying for market recognition and basic service provision.

INTERVENTION STRATEGIES

As summarized in the diagram above, LEAP's empowerment strategy involves the following interventions:

Women Development Action and Resource Centres: strengthening the role of the centres as a platform for action which can continually undertake new activities in relation to enterprise development and women's empowerment. through:

- Improving the centres for meetings, training and information exchange.
- Gender mainstreaming in local economic development planning.
- Development of the project Participatory Action Learning System.
- Development of networking and lobbying.

However, poverty reduction and empowerment are inevitably on going challenges for PASED.

LEAP aims to enhance women's immediate short-term material living conditions, as well as their long-term potentials for growth and development, by addressing the individual, cultural and/or institutional barriers that restrict women access to and control over resources. The project will continue to adapt and integrate its Participatory Action Learning System which enables direct communication and more equal participation between very poor illiterate women, program staff and other relevant stakeholders.

WOMEN'S CENTERS: *Groups mobilization and organization*

- **Women Development and Resource Centers** will continue to be the focal area of the LEAP activities. During phase 2, major activities will be focusing on linking self-help and networking based on women own initiatives and demands to local planning and development. This will

strengthen the role of the centres as a platform for action which can continually undertake new activities in relation to enterprise development and women's empowerment. through:

- Improving the centres for meetings, training and information exchange.
 - Gender mainstreaming in local economic development planning.
 - Development of the project Participatory Action Learning System.
 - Development of networking and lobbying.
- **Micro-finance: mainstreaming of women empowerment and poverty targeting:** The project will continue to promote the gender mainstreaming in the PASED/SEDP and the referral system and will also focus on the regular credit policy review in order to facilitate the way up for many women. In addition, based on demand, LEAP will expand the poverty-targeted loan fund and ensure its accessibility to the poorest members. LEAP will enhance women's income- generating capacity and ensuring gender sensitivity of PASED's SEDP credit policy by:
 - Relaxation of SEDP lending criteria and loan conditions to reach more women
 - Continuous expansion and innovation in poverty-targeted credit fund for the extremely poor women.
 - Strengthening the role of ROSCAs in providing access to household assets, training and education.
 - **Capacity building in demand-led training** Demand-led training services will dominate the component with special focus on promoting skills exchange between women, encouragement of innovative skills training and upgrading the entrepreneurship talents of the beneficiaries. The project also will strengthen areas of links with any relevant training services providers. Training will be given in a range of business and technical skills to enhance women's leadership and management capacity including;
 - Organizational and leadership training
 - Technical and business management training and skill exchange.
 - Linkage with other training providers.
 - IT, multimedia and documentation skill training



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- **Local economic and social development plan for community mobilization:** Using the PALS methodology LEAP will develop a women-focused local economic and social development plan which will guide women's credit and training decisions and LEAP services. This will take into account strengthening of marketing networking and linkages among women in the informal sector. This is in addition to promotion and identification of social enterprises those benefiting women and the community who would receive loans from SEDP or LEAP or from other resources. Group formation and collective action will be supported to lobby for basic needs provision using PALS and organizational training outcome:
 - Development of Market Action Learning System
 - Support in establishing social enterprises benefiting women and the community
 - Strengthening of market networking and policy dialogue

 - **Inclusion and equity to ensure inclusion of the very poor women:** Gender equity and inclusion will be the key of all project components. The project will work hard in order to ensure the inclusion and integration of the very poor women in all activities related to the welfare of women and their communities through:
 - Development of Gender Action Learning System to help women identify priorities in relation to empowerment, poverty reduction and development.
 - Enhancing women's awareness of their rights and legal aid services.
 - Encourage cultural innovations to promote the goal of equality, inclusion and peace.

 - **National and international networking for sharing experiences:** This will focus on encouraging further networking, collaboration and working relation with development initiatives not only in Port Sudan but also at the national levels. LEAP will also investigate the feasibility of the LEAP expansion within Port Sudan and outside to rural areas as well as looking for more formal linkages with organizations working elsewhere. Learning from others and extending the impact of the model will take place through:
 - National networking and extension of LEAP to rural areas
 - Production and dissemination of the LEAP materials in the form of DVD training package.
 - Updating and maintaining the website
 - Continuous networking with international organizations and networks.

Proposed activities for phase 11 and expected outputs:

Activities	Output
<p>Women Development and Resource Center;</p> <p>This will continue to be the focal area of the LEAP activities. During phase 2, major activities will be focusing on linking self-help and networking based on women own initiatives and demands to local planning and development</p>	<p>All 16 Women's Centres working actively and acting as platform for around 2000 women members. Two pilot information and communication centres established with computers, digital cameras, <i>telecentres</i> availing access for IT and information exchange for all Women's Centres members.</p>
<p>Micro-finance</p> <p>The project will continue to promote the gender mainstreaming in the PASED/SEDP and the referral system and will also focus on the regular credit policy review in order to facilitate the way up for many women.</p> <p>In addition, based on demand, to expand the poverty-targeted loan fund and ensure it is accessibility to the poorest members.</p>	<p>A number of 300 women benefited from SEDP through the referral and the gender mainstreaming process. Expansion of the women centres poverty-targeted credit program to reach 500 women and improved their household income. RoSCAs management training extended to 90 members in addition to encouragement of exposure visits.</p>
<p>Capacity Building</p> <p>Demand-led training services will dominate the component with special focus on promoting skills exchange between women, encouragement of innovative skills training beside upgrading the entrepreneurship talents of the beneficiaries. The project also will strengthen areas of links with any relevant training services providers.</p>	<p>Extension of marketable skills for 320 women through formal training as well as using "women centre skill register" for facilitating skills exchange. Good links established with other training providers and number of center members benefited from their training services. IT training provided for a limited number of women with focus on those centers accommodating the piloting "of the information centre project".</p>
<p>Local Economic and Social Development</p> <p>This will take into account strengthening of marketing networking and linkages among women in the informal sector. This is in addition to promotion and identification of social enterprises those benefiting women and the community who would receive loans from SEDP or LEAP or from other resources.</p>	<p>Good marketing links developed among the informal sectors supported by LEAP. As a result of community action lobbying for basic social services, 5 community project established managed by different Women's Centres with total number of not less than 200 families as direct beneficiaries. These communal projects provide essential basic services for both members and none members and for their neighborhood as general.</p>
<p>Inclusion and Equity</p> <p>Gender equity and inclusion will be the key of all project components, though, the project will work hard in order to ensure the inclusion and integration of the very poor women in all activities related to the welfare of women and their communities.</p>	<p>LEAP project maintained it is strong focus on working with the poorest women who are will to develop themselves through participation and learning, and this category constitute 60-70% from the women center membership.</p>
<p>National and International Networking;</p>	

This will focus on encouraging further networking, collaboration and working relation with development initiatives not only in Port Sudan but also at the national levels. LEAP will also investigate the feasibility of the LEAP expansion within Port Sudan and outside to rural areas as well as looking for more formal linkages with organizations working elsewhere.

The project managed to establish links and strong relation with national networks e.g. the Networking of Women Development Associations, National Civil Society Associations for Poverty Alleviation Network. This is in addition to links with some international institutions and networks working for the development of women e.g Micro Credit Summit Campaign, AWID, IWDA etc. LEAP website will be in an going updates and links with other relevant sites for cross learning.

APPENDIX 1: WOMEN'S CENTRES: ACHIEVEMENTS AND FUTURE PLANS JUNE 2006

SN	Women's Centres	No of Members	Achievements and Activities undertaken		Future Plans for Phase 2
			Self-help	With LEAP	
1	ALGadisya center, AIGadisya 2 groups; Amal Salih & Halima Idris Nour	100	ROSCAs Kindergarten Literacy classes c/o IRC Adult education, eve. for Participate Vaccination campaign Contribute in center shelter Contacts with ministry of planning	Organizational training Exchange visits to 3 centers ROSCAs training Participated in Islamic studies forum Celebrate international day Joined center executive committees meetings Received 2 visits from Practical Action ex "ITDG" women association network 20 members Visited by HAC commissionaire Food processing training Beads work product refinement Human Rights training Support the leader to participate in a	Center building (<i>LEAP & center</i>) Raise members general awareness (<i>LEAP & center</i>) Skills upgrading (<i>LEAP & centers</i>) Primary health care training (<i>LEAP</i>) Food processing training (<i>LEAP & center</i>) Diversify the poverty loan fund (<i>LEAP & center</i>) Home improvement loans (<i>LEAP &</i>

				<p>book keeping training organized by the UNDP</p> <p>Benefited from the IRC education visual aids</p> <p>Business management training</p> <p>Assist 45 women C/O SEDP</p> <p>Poverty loan fund program</p> <p>Relation with "Saving Bank for Social Development"</p> <p>Links with solar energy project</p> <p>Participation in good governance w/shop organized by UNDP</p>	<p><i>center</i>)</p> <p>Islamic studies (<i>center</i>)</p>
2	<p>ALSalam center, Umlgora B 7</p> <p>2 groups; Hanan Adam & Nadia Tagelsir</p>	130	<p>ROSCAs</p> <p>Kindergarten</p> <p>Literacy classes for</p> <p>Self-help initiatives in crises</p> <p>Support provision for very poor families (e.g. contribution in clearing an outstanding loan balance for a very case)</p> <p>Contacts with ministry of</p>	<p>Organizational training</p> <p>Formation of the Association</p> <p>Contribute in shelter provision</p> <p>Formation meetings</p> <p>Fixed group gathering schedule</p> <p>Assist 50 women C/O SEDP</p> <p>Community project</p> <p>Gas usage technical know-how</p> <p>Links with "Fire Brigade"</p>	<p>Land/ premises for the center (<i>center & LEAP</i>)</p> <p>Close relation with the area committee (<i>center</i>)</p> <p>Building leadership capacities (<i>LEAP</i>)</p> <p>Health center (<i>LEAP & center</i>)</p>

			<p>planning</p>	<p>Gas project (as substitute of charcoal)</p> <p>Small business management training</p> <p>Poverty loan fund program</p> <p>Relation with <i>"Saving Bank for Social Development"</i></p> <p>Beads accessories training</p> <p>Food processing training</p> <p>Participation in center forum</p> <p>Joined center executive committee members meeting</p> <p>FGM awareness raising program</p> <p>Received 2 visits from Practical Action ex <i>"ITDG"</i> women association network 20 members</p> <p>Support the leader to participate in a book keeping training organized by the UNDP</p> <p>Introductory meetings about the health insurance system, procedures, expected benefits and conditions (addressed by the manager himself)</p> <p>Categorization of the most needy -the extreme poor - families for piloting</p> <p>Relations with HAC</p>	<p>Road for public transport <i>(Community, center)</i></p> <p>Skills training <i>(LEAP & center)</i></p>
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				Human Rights training Celebrate international day Links with health insurance dep.	
3	Um-Almomeneen center, Umalgora B 2	125	Kindergarten Renting the center Tailoring training Leather work training Nutrition awareness	Formation of the Association Managing group meetings Links with HAC Relation with "Saving Bank for Social Development" Poverty loan fund program Small business management training Received 2 visits from Practical Action ex "ITDG" women association network 20 members Relations with HAC Benefited from the IRC education visual aids Celebrate international day Visited by UNDP local leaders for learning their experiences Support the leader to participate in a book keeping training organized by the UNDP	Land/ premises for the center (center & LEAP) To have a comprehensive training center including computer training (LEAP & center) Have a computer in the center (LEAP) in order to; <ul style="list-style-type: none"> • Keep center records • Link with the world • Training more members Crises fund project; (center) <ul style="list-style-type: none"> • Assist the poorest families in meeting any unexpected financial emergencies • Support in closing some outstanding balances in case of

				<p>Participation in center forum</p> <p>Joined center executive committee members meeting</p> <p>Human Rights training</p>	<p>failure by a certain beneficiary to settle it</p>
4	Al-wifag center, Habila	40	<p>ROSCAs</p> <p>Kindergarten</p> <p>Literacy classes for</p> <p>Islamic studies</p> <p>Initiatives in keeping regular center gatherings</p>	<p>Organizational training</p> <p>Formation of the Association</p> <p>Center building</p> <p>Leadership training</p> <p>(Hosted the training at their center)</p> <p>Legal Aid training</p> <p>"Women for Women WFW" organization visited the center, attended one legal aid session with the trainees and prepared a case study</p> <p>Visited by HAC commissioner</p> <p>Participation in center forum</p> <p>Joined center executive committee members meeting</p> <p>Relations with HAC</p> <p>Celebrate international day</p> <p>Human Rights training</p>	<p>Electricity and water supply <i>(Community, center)</i></p> <p>Literacy classes for <i>(center)</i></p> <p>English classes for women <i>(center & LEAP)</i></p> <p><i>Vocational training in e.g. carpentry??</i></p> <p>The center to accommodate a productive workshop <i>(LEAP)</i></p> <p>Viable investment project for center and members income <i>(center)</i></p>

				<p>Received 2 visits from Practical Action ex "ITDG" women association network 20 members</p> <p>Skills training using silk screen in textile printing & dying, weaving for various purposes</p> <p>Sea shells decorative products</p> <p>Visited <i>Awageldarib</i> center (<i>Alabrar & Alhumera</i> associations) and <i>ALGadisya</i> center</p> <p>Benefited from the IRC education visual aids</p> <p>Support the leader to participate in a book keeping training organized by the UNDP</p> <p>Support small businesses through direct loans from the poverty loan fund</p>	<p>Computer training facilities (LEAP)</p> <p>Computer for the center (LEAP) for the purpose of;</p> <ul style="list-style-type: none"> • Information exchange with others • It is essential in designs and finalization of their printing work <p>Food processing training (center & LEAP)</p> <p>Readiness to share their skills with other centers (as trainers) (center)</p>
5	Awageldarib center	83	Kindergarten ROSCAs for "HOUSEHOLD	Organizational training Formation of the Associations	Computer for the center and investment project to raise center

	<p>2 groups; Alabrar association (<i>Gihad Omer</i>) & Alhumera association (<i>Amani Yousif</i>)</p>		<p>assets” Literacy classes for Other social activities (culture, peace) Formation of school follow up committee Organized the leadership training graduation ceremony at their center (The training was held in <i>Alwifag</i> center)</p>	<p>Formation of the center executive committee Assist in restructuring the area school committee to be gender sensitive Center building Members conflict mitigation Remedies for leadership and power conflict Visited by HAC commissionaire Participation in center forum Joined center executive committee members meeting Relations with HAC Celebrate international day Human Rights training Received 2 visits from Practical Action “ex <i>ITDG</i>” women associations network 20 members Visited by <i>Al-Gadisya</i> and <i>Alwifag</i> centers and the leadership trainees Skills training using silk screen in textile printing & dying, weaving for various purposes Awareness sessions in; safe motherhood</p>	<p>income (<i>center & LEAP</i>) Health center (<i>center & community</i>) Telecommunication center services (<i>center</i>) School building (<i>Community & center</i>) Islamic studies (<i>center</i>) Legal right awareness (<i>center & LEAP</i>) Education for all levels (<i>center & community</i>) Skills training (<i>center & LEAP</i>) Sanitation campaign (<i>center & community</i>)</p>
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				<p>and caring for the older people</p> <p>Benefited from the IRC education visual aids</p> <p>Support the leader to participate in a book keeping training organized by the UNDP</p> <p>Leadership training</p> <p>Sponsored one of the leader for participating in "Principles of Management and Basic Accounting course"</p> <p>Legal Aid training</p> <p>Contacts with area locality</p> <p>Sanitation campaign</p>	<p>More accessibility & flexibility for SEDP credit by availing place for SEDP staff in the center (<i>On weekly basis or as agreed</i>) (LEAP, SEDP & center)</p> <p>Poverty loan fund program for the poorest families (center & LEAP)</p>
6	Al-Salam center, Alsalam	45	<p>ROSCAs</p> <p>Kindergarten</p> <p>Literacy classes for</p> <p>Islamic studies</p> <p>AIDS awareness lectures using video for demonstration (<i>for both men and women</i>)</p> <p>Good links with the ministry of education and adult</p>	<p>Support in association formation and finalize the registration process</p> <p>Links with HAC</p> <p>Legal Aid training</p> <p>Leadership training</p> <p>Support the leader to participate in a book keeping training organized by the UNDP</p> <p>Received 2 visits from Practical Action</p>	<p>Completion of the center construction</p> <p>Solar energy project (center & LEAP)</p> <p>Building proper shops in the center for renting them out as income source for the center (center LEAP)</p>

			<p>education unit</p> <p>Good contacts with other women initiatives in the area</p> <p>Excellent relationship with the area committee</p> <p>Benefited from SEDP loans in building the center fence (<i>repaying from the members monthly contribution</i>)</p> <p>Rent out part of the center for raising income</p> <p>Initiatives in keeping regular center gatherings</p> <p>Active participation in all area affairs</p>	<p>"ex ITDG" women associations network 20 members</p> <p>Participation in center forum</p> <p>Celebrate international day</p> <p>Human Rights training</p> <p>Introductory meetings about the health insurance system, procedures, expected benefits and conditions (<i>addressed by the manager himself</i>)</p> <p>Categorization of the most needy -the extreme poor - families for piloting</p> <p>Relation with "<i>Saving Bank for Social Development</i>"</p> <p>Poverty loan fund program</p>	<p>The center to have greater role in promoting and encouraging comprehensive education in the area for all community members (<i>center</i>)</p> <p>Provision of various support to ensure the enrolment of the poorest families children in the education process (<i>center</i>)</p> <p>Focusing on investing the area local cadre in executing the education program</p> <p>Facilitate the health insurance project for the poorest, interested members (<i>center & LEAP</i>)</p>
7	Al-Salam center, D/Naim	75	<p>ROSCAs</p> <p>Kindergarten</p> <p>Literacy classes for</p> <p>Islamic studies</p> <p>First aid and primary health care training</p>	<p>Leadership training</p> <p>Support the leader to participate in book keeping training organized by the UNDP</p> <p>Received 2 visits from Practical Action</p> <p>"ex ITDG" women associations network 20 members</p> <p>Participation in center forum</p>	<p>Land/ premises for the center (<i>center community & LEAP</i>)</p> <p>Build good and closer links with the area committee (<i>center</i>)</p> <p>Literacy classes for (<i>center</i>)</p>

			Encourage poor women to start income generation	<p>Celebrate international day</p> <p>Relation with <i>"Saving Bank for Social Development"</i></p> <p>Poverty loan fund program</p> <p>Visits to <i>Awifag</i> and <i>Awageldarib</i> centers</p>	<p>Raise members general awareness (<i>LEAP & center</i>)</p> <p>Skills and entrepreneurship upgrading (<i>LEAP & center</i>)</p> <p>Business management training (<i>LEAP</i>)</p> <p>Promote ROSCAs system in the center (<i>center</i>)</p> <p>Diversify the poverty loan fund (<i>LEAP & center</i>)</p>
8	Al-momenat center, Ongwap	110	<p>Kindergarten</p> <p>Teenagers schooling</p> <p>Links with Gov. institutions in service provision for the very poor families (customs, boarders trade etc)</p> <p>Islamic studies</p> <p>Community project</p> <p>Good relation with the ministry of health (<i>birth certificates for members,</i></p>	<p>Restructuring of the executive committee</p> <p>Management of the revolving loan fund</p> <p>Participation in center forum</p> <p>Celebrate international day</p> <p>Relation with <i>"Saving Bank for Social Development"</i></p> <p>Poverty loan fund program</p>	<p>To have a land for the center (<i>center</i>)</p> <p>Expansion of the community project (for members satisfaction and income increase)</p> <p>Primary health care training (<i>LEAP</i>)</p> <p>Skills training for enterprise</p>

			<i>vaccination training, nutrition awareness</i>		diversification (<i>LEAP & center</i>) Network, links and relation with other centers (<i>LEAP & center</i>)
9	Ynabiea Alkheir center, D/Naim	65	Kindergarten Islamic studies (<i>women and children</i>) Literacy classes for Nutrition awareness Immunization training Tailoring and handicraft training	Management of the revolving loan fund Participation in center forum Celebrate international day Relation with " <i>Saving Bank for Social Development</i> " Poverty loan fund program	Special education program for school dropout (<i>center</i>) Seek financial support for literacy classes (<i>center</i>) Skills training for enterprise diversification (<i>LEAP</i>) First Aid training (<i>LEAP</i>)
10	Bein Darain center	30	Literacy classes Islamic studies Social gatherings	Group meetings Change the public transport route by lobbying the Red Sea Police Traffic Links with Action <i>La Fame</i>	Attract more women to the center (<i>center</i>) Improve the literacy class system (<i>center</i>) General awareness program for center members and community

					<p>(LEAP)</p> <p>Support in small business ideas (LEAP & center)</p> <p>Encourage relations by visiting other centers (center & LEAP)</p>
11	The charity association center, D/Naim	130	<p>Kindergarten</p> <p>Islamic studies (women and children)</p> <p>Links with Gov. institutions in service provision</p> <p>Literacy classes for</p> <p>Nutrition awareness</p> <p>Immunization training</p> <p>Tailoring and handicraft training</p>	<p>Participation in center forum</p> <p>Celebrate international day</p> <p>Facilitation of linkages with other two Women's Centres e.g. <i>Al-Salam</i> and <i>Yanabiea Alkheir</i></p> <p>Provision of chairs for different training courses</p>	<p>Leadership support (LEAP)</p> <p>Poverty loan fund program (LEAP)</p> <p>Skills & business management training (center & LEAP)</p> <p>Encourage the center to have good exposure about other centers activities (center & LEAP)</p>