

PROJECT TITLE: Sponsor Commercial Tricycle riding for low Income Women

SUMMARY: Most countries in Africa are economically characterized by high unemployment and grinding poverty as a result of their economics is largely commodity base. Government activities constitute a large proportion of GDP because of lack of innovation and entrepreneurship from its citizen due. Therefore many are for the expectations that the government should come and help them through financial aid which has not lifted many out of poverty. However, private initiatives and entrepreneurship has the potentials to lift many out of poverty including the most vulnerable group like widows, commercial sex workers and other low income women categories.(Collier)

The project will break the glass ceiling by getting low income women into the lucrative commercial transport business in Freetown Sierra Leone through 2 key areas: the training of them on how to ride a tricycle (Ke Ke) and organizing them into a commercial transport business cooperative that they will be loaned procured tricycles creating their entry point into the commercial transport business. This support will help to trained and teach them on how to ride a tricycle, secured driving licenses for those who would pass the riding test, loan them licensed and insured tricycles to their groups.

REQUESTED FUNDING AMOUNT: \$ 5000

\$10 will help to organized and trained one woman on how to run a business cooperative.

\$15 will help to fill the tank with diesel for the first day of operations of one tricycle

\$20 will help to training and teaching for one woman on how to ride a tricycle

\$80 will help to secure a motor tricycle driving license for one woman.

\$ 100 will help to register women group as a commercial women business cooperative.

\$250 will help to license and insured one tricycle before it will start operation

\$1500 will help to procure one tricycle to start operating as a low cost commercial transportation taxi.

THE CHALLENGE: In Sierra Leone transport is one of the sectors that are still regarded as “no place for women”. Globally in many respect in many countries this is still the case today. Since its inception in 1919 the ILO has been committed to promoting the vision of gender equality as a goal not only as a human right but intrinsic towards a target for decent work for men and women.(ILO Turnball working paper).Transport in Sierra Leone despite it unlimited economic potential whose activities that could benefit women, this sector remained exclusively male dominated. Company, taxi, commercial bus .tricycle, commercial motor bikes and luxury driving activities are all done by men. Transportation is a fast income generating sector.As young semi educated or uneducated women are been increasing lured into migrating to Europe from Sierra Leone through the turbulent and dangerous journey from Libya to Europe. The lack of income and employment is driving young productive women into this perilous path to greener pasture that is exposing them to human trafficking, sexual and labor exploitations. For example a reports are daily on radio and newspapers in Sierra Leone highlighting on how our young

women are being exploited and abuse as domestic workers in Middle Eastern countries like Kuwait and Qatar. If some of these young women can find work at home most will reject these above perilous options now been the choices many are risking just to get a means of income. At home many young women chose undignified means of earning livelihood like prostitution and petty theft. A

As the population in Sierra Leone is now over 7 million with women consisting of about 51% . This substantial women population suffers from high unemployment 60% and or under employment, 56% are illiterate and unskilled. Many young women struggle to find meaningful livelihood and are living below the poverty line. They desperately in need of a viable path to self-sufficient, dignity and free from abuse and exploitation.

Women's Poverty: Women work very hard, but mainly in economic ventures that bring in very little money, such as buying and selling food and vegetables, firewood etc. Driving a car or bus is relatively easier and brings in much more income daily. Through this project, women's poverty will be addressing social norms favoring men: The innovation is also addressing the issue of social norms which limit women's opportunities to learn, use, and benefit from simple technologies like riding a tricycle.

Financial and institutional constraints: Financial and institutional constraints that prevent women from using, renting, purchasing or establishing new technologies are being addressed by the innovation.

SOLUTION: This project will teach and trained low income women on how to ride a tricycle, with addition to increase the knowledge on road traffic signs and secure driving licenses for them. It will further help trained them on how to organized, run and manage a business cooperative. These women will be grouped and provided with a tricycle as loan that will give them an entry point to participate into the lucrative transportation sector thereby providing an incentive for these young women to earn a living and income and stay at home, discouraging their desperation to travel to Europe or the Middle East in search of work. Further barrier and glass ceiling will be broken by this project as technology is the new impetus for economic growth and opportunity for women. The participation of women in the transport sector will reduce income inequality that are as a result of societies job gender stereotyping that is depriving women the opportunity to compete in the business and workplace on a level and fair terms with their male counterparts. Potential female riding of tricycles will have an additional advantage in that various studies have shown that women are safer drivers and by extension riders, which means that their participation into the transport business will reduce the rate of accident on the road. The women are expected to work and pay the loan this project will break the barriers women are facing into have access to credit from institutional lenders because they often lack collateral guaranty they demand, even when record shows that women have a higher credit repayment rate than men. This means the repayment funds will provide further resources to train and loan other set of women tricycles.

Long term Impact: The project will enable women to get into the lucrative transport business by increasing their incomes to enable gain financial stability and self- sufficiency, provide employment and contribute to national development and gender equality. There will be a reduction in the negative social and economic driving factors propelling young women to follow their male counterparts in seeking exploitative and perilous routes to illegal migration to Europe and the Middle East. There will be a reduction in the rate of the sexual exploitation of women and abuse because of their increase income

levels as more of them will gain employment In this sector due to these piloted scheme. Women will be more competitive and increase in their participation of the economic and strengthening the society. As this project will tackle their lagging behind to compete or participation in the economic due to lack of training in basic simple learning; like learning to drive a tricycle will increase their self worth and confidence in moving into profession traditional considered male occupations in Sierra Leone. Financial barriers by women because of their of collateral to access finance will be broken as the profitability on the venture will attract greater investment both from development partners as model to left out of poverty, as while private financial houses.



Breakdown of budget requested, start up cost , cash flow projections and operating expenses Phase 1

Startup Capital Cost break down budget

Activity Description	Quantity	Unit Cost (\$)	Total (\$)
Training of women in driving schools	20 widows	35	700
Securing Driver licenses	8 widows	100	800
Procurement of tricycles	2 unit	1540	3080
Licensing and insurance for tricycles	2unit	200	400
First refueling of tricycles for operations to start	20 litres	1	20
Sub Total			5000
Project Administration			
Garage rental for safe parking of tricycles	1 month	60	60
Stationery for payment record keeping	lump sum	30	30
Communication and community outreach	Radio Outreach and advertisement	30	70
Staff stipends for monitoring staff	3 person	80	240

Sub Total	400
Total Project Cost	5400

Cash Flow Projection and Operating Expenses:

Projected revenues (Daily)	Breakdown of daily Expenses (Daily)
A group tricycle will generate an average of \$60 a daily revenues.	Daily Loan repayment for tricycle \$20 to C4WR
	Daily fuel consumption \$8
	Daily unwanted payment to police \$4
	Daily group disposable income \$28 please not about a maximum of not more than 20% of this the group will be encourage to save. Each member of the group of four will take home wages of \$6 daily.
Projected loan repayment revenues received by C4WR of two operating tricycle after 100 operating days	Breakdown of Expenses after 100 days
2 tricycles will generate \$40 daily and for 100 operating days the Income before expenses would be \$4000	Maintenance and repairs \$160
	Garage rental for parking space \$140 excluding the first month of operations
Net income save after expenses \$3700	Total expenses after 100 days \$300

Projected Income and Expenses when 5 tricycles are operating for 100days:

Projected Revenues	Breakdown of Expenses after 100 days
4 tricycles will generate \$80 daily and for 100 operating days the income before expenses would be \$8,000	Minor routine maintenance and repairs like changing of oil and filters, refilling break oil \$320
	Garage rental for parking \$300
Net Income save after expenses \$7000	Major maintenance and repairs like replacement of tires for all tricycles \$380
	Total Expenses after 100 days \$ 1000

Please note that every week each group will make loan repayment for 5 days and the sixth day income no loan repayment will be made that day's income will be saved by the group. So the loan repayment is 5 days per week not 6 and one day per week the group will work but no loan repayment will be made on that day.

Projected Income and expenses for each group after 9 months before transfer of ownership

Project Revenue loan Repayment for each group for 9 months	Breakdown of Expenses for each group after 9 months
One tricycle will make loan repayment of \$20 per day for 5 days a week 9 month will have approximately 182 loan repayment days but a total of 218 in nine months. While the income for at least 36 days working days will not be made by group as loan repayment. So total loan repayment after approximately 182 working days would be \$3640	Cost of training of the 4 women on how to drive a car and tricycles would be \$140

	Cost of securing class 2 driving licenses for 4 women \$400
	Procurement of one tricycle \$1540
	Licensing and Insuring of one tricycle \$200
	Routine maintenance and repairs like changing of oil, refilling of brake oil for 9 months would be \$180 for a tricycle
	Major maintenance like replacement of tires for one tricycles in 9 months\$190
	Garage rental for one tricycle for 9 months\$150
	First refueling for the tricycles to start operations 10 litres would be \$10
	Contribution of group toward project Administration for 9 months is projected to be an average \$90 for 9 months
	The contribution of the group toward the general revolving seed money to train, secure driving licenses for other women or widows in the cooperative and to procure, license and insuring another tricycle is \$74.3 per month for 9 month the total will be approximately \$669
	Total Expenses for one tricycle for 9 months \$3569

Market research competition analysis and savings plan:

Our research has shown that a tricycle earn an average daily income of about \$60 daily and the daily expenses are \$8 per day on fuel, \$4 on police and traffic wardens and \$28 would be the daily take income of the group after the expenses. Please note that the cooperative will be against bribery as an organization, but it is an avoidable reality when operating a viable commercial transportation to pay a bribe on the street to police or wardens that must be realistically factored as a daily cost that drivers and riders incurred when plying the streets or roads in Sierra Leone. Each group will be encouraged to contribute to the seed money fund to train and loan tricycles to other widows by making \$74.3 a month for six month. Furthermore, they will come up with their own saving plans on their own income from their every day operations projected at about \$28 daily. The group will be mandated to contribute to this revolving fund. This will be a mandatory condition for them to be members of the cooperative that will be signed by each group member. The cooperative when open an account that will have leading members of the cooperative to be a signatory to the account. In Lunsar Portloko district in particular and Sierra Leone in general motor bikes are the main means of transportation to move from town to town or village to village. As most people are engaged farming and transporting low quantity commodities produce by them from village to the main town were trucks cannot access often take days through motor bikes. The tricycle filled in this gap both in transporting passengers and their commodities more than the motor bike as it both safe and can carry more passengers. Introducing the tricycles will provide a safe, economically viable alternative for rural areas as transportation both in terms of challenging infrastructure and transportation mode needs significant investment.

Impact of the Innovation:

Transportation is a significant social and economic factor. It creates income and economic opportunities for thousands of people. In Sierra Leone, a significant proportion of the workforce earns their living through transportation. Western rural district where the training and the project will be implemented a large number earns their income through commercial motor cycle riding, mining and farming. The commercial motor cycle riding is providing income, economic wellbeing and families helping to sponsor the education of %60 of children through transportation activities.

Transportation is such an important economic actor in Sierra Leone but it lacks the necessary investment by the central government or local council with only private sectors individual being the dominant players. Therefore many young men and women remain unemployed especially when the major international iron ore mining company London mining closed down its operations up to this day. So increase in investment into commercial tricycles riding will create much needed employment for women in general and widows in particular within 18 months period.

Again the main challenge in reducing maternal mortality in the light of the central government introducing free health care for pregnant women and children under 5 years is access to clinics in this area. Often there are no national ambulance services operating in this area and unsafe motor cycles are the only means to transport pregnant women to clinics on time for deliveries. With the roads not being paved the bumps and rough terrain often becoming a threat to pregnant women been safely transported to these clinics. Therefore introducing tricycles (Ke ke) as a mode of transportation will catalyze the reduction of maternal and infant mortality in these areas which is still higher than the national average by providing a more safe option for the transportation of pregnant women and infants in the area.

Three years ago the government of Sierra Leone invested by procuring 100 buses to transport people across the country both in long distance journeys and daily short urban commuting only in the capital Freetown. Even with this additional investment which is first of its kind by the central government rural transportation investment still lacks investment as the private sector investment by in terms of vehicles or motor cycle is still not enough or adequate. At the end of every business and working day in Sierra Leone, thousands of people can be seen scrambling for buses in the city Freetown and no buses available for rural transport in other major or small towns. Women's inclusion in this business will increase transportation for people create a whole new income for women in general and widow in particular for have no income source by improving on their household incomes. Furthermore, as most driver and riders are men is widespread perception that they are reckless not caring for the safe transportation of their passengers. Accidents occurrence are higher as a result of human error, negligence and unsafe riding or driving among men, as various studies have shown that women drivers or riders are safer and more caring. Therefore there will be increase feeling of safety among many people in tricycles of vehicles being driven and controlled by women and their inclusion in the transport business will reduce rate of accidents on the roads. Women also have a higher repayment rate than men when it comes to group credit facilities.

Step taken to make the Project a success: C4WR has conducted research through interviews with women in general and widows in particular in the western rural district in determining whether they are interested in becoming professional drivers and the community acceptance of them as commercial drivers through a survey. The survey interviewed around 500 women who are mostly widows and 80% are willing to participate in the commercial transportation business as drivers, riders if given the opportunity to do so. Meanwhile in the general community 100 participate took part in a quick, short questioned interviewed and 70% of the respondent have no problem about any women becoming a commercial driver and them boarding such modes of transportation. Again, the concept of the proposal business modal was done with a significant contribution of women and widows in particular. With this proposal we will be sending a such video of a young woman pioneer into the commercial driving business she has being an inspiration among many women in Sierra Leone to break the glass ceilings of male dominated informal sector jobs or professions.

Step to be taken for Project success:

- The project will be advertised through mass media (community radio) in order to create awareness amongst interested widows in particular and women in general.
- The widows identified will be interviewed individually. Final candidates will be selected on the basic of income level, level of motivation and interest in becoming commercial drivers in general and tricycle riders in particular. Only registered members of cooperative will be eligible to ensure their seriousness and commitment to the project.
- The selected widows will be trained both how to drive a car and tricycle through Motor Drivers Union driving School and the Tricycle riders association driving school which the project will pay for.
- Those who pass the driving test for both the car and tricycle will be organized into a group of 4 members that will be loan a tricycle as a sub cooperative grouping and trained on how to run a business and the effective administration of a cooperative. Furthermore, a bigger cooperative grouping will be organized and registered as a division within C4WR with the appropriate national and district agencies to enable the grouping linked to the various poverty alleviation schemes in the district.
- The project will continue to assist widows in managing and ensure the repayment of the loan and provide other technical support that will promote each group and the general cooperative.
- Within 18 months of operation of every tricycle it will handed all loan repayment by the group will stop and ownership of the tricycle will then transfer to the group.
- Once the initial pilot has completed the cycle the project will be replicated in 4 other major towns and after which it will be replicated through partnership with other NGOs.INGOs and civil society groups.

Risk to Success:

1. If women in general and widows in particular do not pass the driving test for both the car and tricycle.
2. If the groups(cooperative) are unable to function effectively.

3. If people refuse to patronize commercial vehicles operated by women.
4. If with time some women loss interest in commercial driving and the business.

Organization's Information: Concern 4 Widows Rights (C4WR) is a community base organization that is first registered in May 2016 with the Western Area Rural Districts Council. The organization has also submitted its documents for registrations since 2016 to the Ministry of Social Welfare Gender and Children's Affairs, but the current Minister has a moratorium on the registration of new organization.

The mission of Concern 4 Widows Rights is to support the marginalized widows and their vulnerability children (Orphans) below the age of Eighteen 18 in our societies in the area of Rights, Education, Health and Economic Empowerment.

Over the past months, Concern 4 Widows Rights has made in kind donations of manna pack rice to over 1000 widows and in partnership with Legal Aid Board Sierra Leone is settling disputes, providing legal aid support to widows, orphans and their children in protecting their inheritance rights and the application of "The devolution of Estate Acts".

Programs and Initiatives:

Concern 4 Widows Rights has outlined some initiatives and programs to undertake in the coming years. The initiatives and programs are categorized under four main focus area Rights, Education, Health, Livelihood Support and Economic Empowerment.

Protecting the Rights of Widows and Orphans:

The program aims to protect the rights of widows and orphans from abuses, exploitation and violations. Concern 4 Widows Rights is partnering with Legal Aid Board to help protect the rights of widows and orphans especially their inheritance rights. As most widows and orphans are been dispossession of any property left behind by the late husband's in- laws. Protecting such rights is important in empowering them to support themselves and their children and reduce their vulnerabilities in the societies. The program is also seeking the raise awareness on issues surrounding the harmful practices associated with widows and widowhood rites across various communities.

Education Initiatives: This initiative hopes to increase access to education for children of widows and orphans by boosting their school enrolments among them in marginalized communities in Sierra Leone. Basic education in Sierra Leone is supposed to be free. However, for children of widows and orphans are experiencing serious barriers to education in respect of acquiring the necessary educational materials that help in effective teaching, learning and schooling. On this basis Concern 4 Widows Rights plans to make available educational materials such as uniforms, exercise books and reading books, pen and pencils and afterschool lessons in selected communities.

Health Initiatives: The initiative seeks to help widows and other marginalized women to access health care especially for the old sick and abandoned ones. The program provides will seek to help them by paying for prescribed drugs for widows who cannot afford it. The initiative will help to support old people care homes with medical supplies and food supplement supplies. A community health support scheme will seek to further provide free screening exercises and organized medical checkups for vulnerable widows, orphans to prevent.

The organization is also committed in the struggle to combat HIV/AIDS , Malaria and Tuberculosis (TB) in Sierra Leone. Under this initiative a community awareness creations and training workshops programs will be lunched to identifiable groups and individuals.

Livelihood and Economic Empowerment: The initiative will empower women in general and widows in particular by training them in vocational skills, business management to help them become self-reliant. Business Cooperative will set up for widows to run profitable ventures that can be both competitive and provide many with secure source of income.

Special Initiatives: Special Programs for orphans by creating orphanages and a foster parent care programs. This program will provide good and quality education as well instilling good moral values in orphans between the ages 0-15 years.

Organization Governance: Concern 4 Widows Rights is managed by an advisory board of seven (7) members and a management team. The board set up the general vision and direction of the organization. The management is headed by an Executive Director, Head of Finance and Administration, Director of Programs, the Outreach and Communication Officer. There are other supporting staff and volunteers as well.

Funding: Currently the organization is being supported by the founder, membership contributions, well wishers and other organization like “Don Bosco” that have made donations in kind to the organization. This project falls under the Livelihood and Economic Empowerment initiative and part of C4WR intervention in financial empowering women in general and widows in particular to become self reliant, and achieve financial stability , self sufficiency and become role model to their children and communities.

Project Management: As mentioned above the project falls under the Livelihood and Economic Empowerment initiative C4WR will registered a business cooperative with western rural district council and the cooperative be headed by the widows themselves. After the constitution would have been developed and clear criteria and membership obligations will be spell out in the document and signed by members .Then an account will be open in the name of the business cooperative. The head will be a woman that members of the cooperative will elect for a two years tenure and two term limit only. They will manage the receive funds from the Right To Share World Resources and the operations of the cooperatives with Concern 4 Widows Rights director and team only facilitating the project, and not managing no funds.