

Together with Women!

Stronger Finances for a Better Future



When women take an active role in household finances, the results go far beyond better personal budgeting or higher incomes. Having a clearer financial understanding and a stronger sense of economic empowerment enables women to revitalize their own families and the society around them.



Innovative financial education uplifts poor families in Honduras



Women learn how to prepare light meals to sell as part of the training.

To reduce a strikingly high rate of people living in poverty (up to 60%, according to 2010 World Bank data), the Central American nation of Honduras is experimenting with conditional cash transfers (CCT) to aid the poor. CCTs are part of a government system that offers subsidies to poor households, subject to several conditions: They must commit to sending their children to school and having regular health check-ups for mothers and children. Japan began supporting this initiative in 2015 through a technical cooperation project with the goal of helping poor people effectively utilize available financial services and eventually improve their livelihoods independent of the subsidies.

This project has a three-pronged goal: the CCT recipients first learn to manage household costs; they then receive financial education to understand deposits and loans; and eventually they improve their livelihoods. To that end, various activities are conducted in the five participating cities including Tegucigalpa, the capital. One of these activities is training for the mothers who receive CCT. “Since many of the women here cannot read or do simple calculations, I try to teach household bookkeeping carefully and in a way that is easy to understand,” explained Akihiro Tsukamoto, the chief advisor of the project. “Also, I ask not only mothers but also their children to participate since younger people are better than their parents at reading and doing calculations.” As part of the project, the government and JICA encourage local financial institutions to provide products and services that meet the needs of the poor.

The project has shown tangible results. For example, al-

most half of the 1,000 targeted households have begun to keep household account records. Additionally, the number of households in which both husband and wife do bookkeeping together has increased, whereas before the program, husbands were the sole bookkeepers. And in about two thirds of the households that underwent the training, deposit amounts increased compared to one year ago.

“I hope that proactively managing their household budgets not only helps these women set savings goals for their children’s education or to start a business,” Tsukamoto said, “but I hope that it also encourages them to reach for bigger dreams of their own.”



A financial institution staff member teaches finance basics to poor families.



Building better business opportunities in Africa through networking in Japan



During the program last year, African women visited Atelier Yoshino (Sagamihara City, Kanagawa Prefecture), a ballet costume rental company established by a female entrepreneur.

From seed funding to expansion strategies—entrepreneurial women from Japan and several African countries have been discovering that they have a lot to learn from each other. Following the Fifth Tokyo International Conference on African Development (TICAD V) in 2013, JICA teamed up with Yokohama City to run a training series called Africa-Japan Business Women Exchange Seminars.

Women in many African countries face obstacles getting financing and social services to start, maintain, and grow their businesses. As a result, women have more difficulty than men in finding and expanding business opportunities. Since 2013, JICA has invited female entrepreneurs from Africa – and administrative officials who are in the position to support entrepreneurs – to Yokohama City in Kanagawa Prefecture for training. In total, 58 individuals from 18 African countries have participated in the first four years of this 5-year program.

The program aims to teach the participants from Africa about female entrepreneurs in Japan to enhance their own initiatives when they go back home. In the program last year, the Ministry of Economy, Trade and Industry and Japan Finance Corporation gave lectures on the current business climate in Japan and the challenges and opportunities faced by female entrepreneurs. The visitors listened to Japanese female entrepreneurs who work in fashion and agriculture and exchanged ideas with Japanese business organizations.

The effects of the training have proven long-lasting. The program is a rare opportunity for networking among female entrepreneurs from Japan and Africa, and the women con-

tinued to stay in touch to share business experiences and give each other advice on business plans. Some of the administrative officials who participated in the program added steps to their ministries’ economic empowerment action plans to encourage women to start businesses. And one participant is reportedly working hard to expand her business by hiring women, as she was deeply impressed by the fact that female entrepreneurs in Japan seek out cooperation with each other and find meaning beyond monetary profit.

JICA plans to maintain the network that was built by the program and continue to provide follow-up support to the participants now that they have returned to their home countries.



A workshop taught by former participants in the JICA Senior Overseas Cooperation Volunteers program on methods to enhance quality and productivity.