

**ILO-Irish Aid Partnership Programme**  
**Case Studies of Women Entrepreneurs in Zambia**  
**(2007)**

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## 1.0 Women with disabilities

### 1.1 Visual impairments

#### Hilda Mwanza

Hilda Mwanza is 35 years old, married and with seven dependants. She is a beneficiary of the Habitat for humanity programme in Zambia. Habitat for human assisted Hilda with a house where she currently lives with her family. This is in tiyende pamodzi initiative, Independence Township in Lusaka.

Before starting her current business of peanut butter making, Hilda was buying and selling fish as a business and at the same time she was working as a secretary in one of the organisations in Lusaka. In 1998, Hilda was befallen by two tragic situations. She started losing her sight and eventually became blind. In the same year, she suffered from a stroke which left her physically disabled. Life for Hilda change so abruptly and she had to cope with a lot of challenges.

In 2006, life was too difficult for Hilda to manage without doing business. So she somehow, regained her strength and started a business of peanut butter making. This was after her friends taught her how to make peanut butter. To this business, Hilda only had one tin of shelled ground nuts i.e. about 15 kg of groundnuts to start her business. She used the money from

her previous business of selling fish and part of the money from her husband to buy the groundnuts.

Hilda is now working with her husband in the business. She pays him a salary and also pays herself because she knows that without that separation, her business can be affected. According to her, the business is doing well but can still do better. In a good month she manages to her product to about 60 customers. And in a bad month she manages to sale to about 45 customers. This gives her and income of about K500,000 in a good month and K250,000 in a bad month. This income however, does not give her as much money needed for her business as she would want. According to her estimation, her business needs about K1,000,000 to really operate in a very profitable way.

From the remainder of the money she makes in her business, Hilda said "I buy food and clothes for the family and I pay for the loan for my house. I also pay for the children's school requirements".

Hilda is a member of ZAFWED and ZAPD. Through these organisations, Hilda has been trained in IYES and she has

also attended some training in marketing. Hilda said “the training I got which was facilitated by ILO-WEDGE was very useful because I now have more knowledge on how to run a business. But the problem is there is no empowerment financially”. To improve her business, she said “I need to improve o my machinery and also the start-up capital. With these two in place, I can go very far in my business”.

Hilda also confessed that her business plan has changed after being exposed to ILO programmes on business management. “I started business without knowledge but now I have increased knowledge because I know how to keep capital. I started with 1 tin but now I use 10 tins of groundnuts. I have a lot of customers because I have changed the packaging and I have labelled my peanut butter bottles”.

Hilda is happy with the current business of peanut butter making and she would like to change. “I wouldn’t love to change but to develop the same peanut butter business. By having peanut butter making machinery of my own and by being empowered with more groundnuts I can grow my business”, she said. And with more training in marketing and business management, Hilda said would do even better in her business. She is willing to pay for such training herself.

### **Impact since starting business**

Since starting business, Hilda’s life has changed, “I am able to take care of my family and am able to send my children to school. I am financially independent”, she said. The business

has given her hope in life, “as a disabled blind woman I am still able to provide for my family even after becoming blind. Personally the business has made me to be very happy”.

In terms of the impact on the family, “there is a very big difference now compared to the time I was not doing business, my children go to school, my other relatives come for help and they respect me”. And in the community Hilda said people around her in the community give her a lot of respect, “they count on me for help and I have contributed to the good health of my community because peanut butter is nutritious”.

### **Inclusion in training and activities**

Participating in activities alongside women entrepreneurs without disabilities was very interesting for Hilda. When asked how she felt about this arrangement, she said “I felt very happy because I learnt that being disabled is not the end of the world. So the mixing and integrating of the women was good because I felt counted and important”.

Hilda further suggested to ILO-WEDGE programme that “ILO should continue integrating women with disabilities with other women entrepreneurs in their activities so that networking is encouraged and sharing of ideas”.

### **Specific questions for women entrepreneurs with disabilities**

Because of her disability, Hilda requires assistance to run her business. She admits, “Yes I need people to work with me in my business. Currently my husband helps me a lot and that is why I pay him so that we don’t use the money for our business unwisely”.

Hilda needs more people to work in her business, “I need employees so that the business can move fast and the deliveries can efficiently be done”. She said that currently she hires people for piece work when she is overloaded with work and these are paid for the assistance rendered.

### **Further Suggestions**

Hilda’s word of encouragement to young women who want to start their own business is that “having your own business is a route to being independent financially as a woman and my advice to other women thinking of starting a business is that they know how to run a business according to the capital that is there. Never finish the capital. And the secret to success is that you need to know how to package your products and ensure that the quality is good”.

On how the ILO-WEDGE can help women entrepreneurs, Hilda said that women can be helped by training them in how to manage their businesses. They can be helped by empowering them with capital to start and or expand their

businesses and by encouraging them to get into business regardless of their condition and status.

He ended by saying that “ILO should strengthen the trainings by empowering the women and the integration of women should continue. The trainings help us and this should continue. I also want more training through ZFAWIB. Financial empowerment is also needed not only trainings”.

## 1.2 Hearing impairments

### Nelly Ndjovu

At the age of 37, Nelly is married and has six dependants. She is a member of the deaf association and at the same time she is a member of Zambia National Association of Disabled Women (ZNADWO). Nelly runs a grocery shop and a restaurant. Nelly's experience in business started with the selling of second-hand clothes and doing cross border trading.

In the year 2000, Nelly opened up a shop and a restaurant because she wanted to help her family and make herself independent. This idea, she said, came from her mother. The deaf women association assisted her with start-up capital. She had, at the time, her own business premises with she acquired from a friend.

In her business, Nelly works with a friend who she said is not paid, "I work with my friend but I don't pay her a salary. What I do is to help her with finances when she is faced with a problem. But for me, I give myself a salary".

Talking about her business, Nelly has about 450 customers in a good month and in a difficult month she has about 250 customers passing through her shop. In a good month she makes about K1,500,000 and between K600,000 to K900,000

in a difficult month. To run her businesses she needs K1,000,000 in a month.

This sort of income is adequate to sustain basic livelihood for a medium family and for Nelly, she said "I use the remainder of the money from my businesses to build a house in 'Chunga' and I use the money to buy food for the family and pay school fees. I then keep and save the excess at the bank". Nelly was happy with her businesses because it has made her life easy, "because of my businesses I'm managing to electricity bills and I am financially empowered".

Being a member of the two associations, Nelly has benefited from a number of things. The association for the deaf assisted her with start-up capital for her business, ZNADW another association she belongs to has made her undergo training in business skills. These benefits have helped her be where she is in business today.

The business skills training Nelly attended was organisation by ZNADW supported by the ILO-WEDGE programme. This training, she said, has been useful to her in the sense that it has helped her improve the way she runs her businesses. Now Nelly says she needs to increase manpower in her business so that she can do other activities freely.

Nelly's business plan has not changed even after going through the training by ILO- WEDGE programme. She feels she wants to develop her current business, "I want to diversify into other businesses and have more training in how to market my products and business management in general", she said. She is will to contribute towards this kind of training interventions.

### **Impact since starting business**

Nelly's life has changed since starting business. She said "I am able to provide for my family and I send my children to school. I also take care of myself". This was the positive change the businesses she is running have done to her life. And personally she says that, "I don't depend on others now. I am a free person and I don't beg from people. I am an independent woman".

Asked what changes the businesses have had on the family, Nelly was gladly said "my family is happy because they are benefiting from my business. I give them money for their personal needs and education".

In the community, Nelly is now treated differently. "They respect me because I give them support. They even consult me when it is time to make decisions on family matters". This makes Nelly feel important in the community but most of all it makes her feel she is part of and belongs to the community.

### **Inclusion in training activities**

Nelly is very appreciative of the idea introduced by ILO- WEDGE of conducting meetings and training activities alongside women without disabilities. She felt very happy that the training she attended was organised in this manner because it gave he an opportunity to learn new ideas from other women entrepreneurs without disabilities. Apparently she was happy to learn that most of the challenges faced by women without disabilities are similar to those she faces in her business.

Because of these benefits, Nelly feels and said that, "ILO and other organisations should be organising their activities in an integrated way because it units as women in business".

### **Specific questions for women entrepreneurs with disabilities**

Nelly acquired her disability when she was 9 years old. This happened to her when she suffered from meningitis. Because of this disability, Nelly needs people to assist her in running her business especially with communication. She needs someone to help her communicate with her customers. Currently, she is being assisted by a friend she is working with who does not even pay.

She needs to be assisted with more capital to inject in her business so that she can afford to employ more people in her business and pay them for their services.

### **Further suggestions**

Nelly's word of encouragement to young women who want to start businesses is that "women should be self-reliant and financially independent and one way of achieving this is through starting businesses". To the other women thinking of expand their businesses. Nelly said these women should go for training in business skills and work extra hard. She said "I am a role model myself in my community".

To ILO-WEDGE, Nelly suggested that the programme should facilitate training for more women and give them grants to start their businesses. ILO should train and empower more disabled women so that their lives are improved. ILO should also start giving grants no only knowledge. The knowledge goes together with finances, minus one of then, business will not improve"".

## **Grace Mwanza**

Grace had a lot of interest in business but did not have an opportunity to venture into one until 1994 when she started a tailoring shop. “I got the idea from my mother and the skills from NVRC. I then got a loan from ZAPD to start my business”. She started this business for one simple reason, she wanted to improve her life financially.

At the age of 38, Grace is married and has two dependants. In her business, Grace works alone but still finds it difficult to pay herself. Her business is quite small and only has about 4 customers in a good month and only 1 when things are not good. She however manages to make about K1,000,000 in a good month and K600,000 in a bad month.

For her business to run well, Grace needs about K900,000. So with the money that she makes in a good month, she tries to reinvest in her business so that the business can remain afloat. If she has extra money, she deposits in her sister’s account. The business is slowly realising profits and this is making Grace a very happy person.

Grace is a member of ZNAD, the women’s wing and ZADWO. Through this membership, she has been trained in ILO programmes such as “improve your business” and has participated in exhibitions organised by ILO-WEDGE programme. She says, “the training I have received from ILO is useful, it has made me improve my business very much”.

She also said, “ILO should give women more training and small grants to improve the business”. She has also benefited from micro credit through ZCH/NTD. Grace wants to maintain her line of business because it is simple for her to run. “I want to maintain the same business because it is simple for me to do even when I grow old or when I’m in the village”.

In terms of training, Grace shared says “I need training in business skills because the world is changing and there are new ideas on the market”. For this kind of training Grace indicated that she can even pay for herself.

### **Impact since starting the business**

Grace’s involvement in business has had a big impact in her life. “My life has changed because I am now able to face my family and I’m able to help others. Because of the success in my business, I am greatly honoured because I now manage to buy things for myself and I’m able to contribute to my child’s school fees”.

On the impact the business has had on the family, Grace indicated that she uses income from her business to supplement the family’s requirements. That way, she says, is how the family is benefiting and it has made a difference. In the community, Grace said, “people in the community treat me with respect and I do corporate with them. They love me and they bring their materials to me. That way I’m happy because I’m not a beggar”.

### **Inclusion in training and activities**

Grace's participation in activities alongside women entrepreneurs without disabilities was very interesting. When asked how she felt about this arrangement, she said "I felt good to be integrated because we must learn from each other. It was nice".

She further explained that "ILO should continue integrating women with disabilities with other women entrepreneurs in their activities because if we are separated we are not helping each other. We need to learn from each other's ideas".

### **Specific questions for women entrepreneurs with disabilities**

Grace suffered from meningitis when she was six years old. Despite the situation she is in, Grace feels she does not need much assistance in her business. It is for this reason that she is still working alone. When asked if she needs assistance because of her impairment, she said "I don't need assistance, but when I'm busy, I need someone to help me with other house work like cooking, cleaning the house and taking care of my baby. But I can manage".

However, in an event that she needs help, Grace said her neighbours help her and her children also help.

### **Further suggestions**

The advice Grace gave to young women who want to start business is that she wants them, especially the deaf, to be self-reliant and be independent. This can only be achieved if the young women start running their own businesses.

Grace also advised other women that are already in business should be faithful and welcoming, so that they keep their customers. On the aspect of ILO, her advice was that "ILO should be linking people like me to other organisations who can give raw materials to use in production or small grants".

## Osiline Ngulube

Osiline Ngulube is 37 years old, deaf and widowed. During the discussion, she could not remember when her husband died. She has seven children living with her and she also looks after her mother. Osiline's first born is a daughter who is 19 and doing grade 12. The youngest are twins a boy and girl aged 10 years and are both in grade 6. Osiline has a humble education. She went up to Grade 7 and did her secondary education through correspondence. Currently Osiline lives in Libala, a medium density residential area of Lusaka.

Osiline has a retailing business selling buns, eggs, Coca-Cola. She sometimes does tailoring. She has been doing this business since 2002. Before this business, Osiline was working as a typist at Cabinet office since 1987 to 2001 when she was retrenched. It was after the retrenchment that she started experiencing hardships in her life, "life was hard for me when I stopped work. So I was forced to start my business in order to make ends meet".

Asked how she started the business, Osiline said "when the Deaf Network Women of Zambia was formed, I was elected as Executive Director. The Network acquired an office which was at a monthly rent of K200,000 from Pension Scheme. The office is situated in the Ridgeway Area of Lusaka. Since I was the Executive Director of the Network I was given the responsibility of ensuring that office rentals were paid for. So together with my counterparts in the Network it was decided

that I start a business so that I could also contribute to office rentals from my profits".

Currently her friends are helping her run the business and no family member is involved. In a good month Osiline has over 160 customers visiting her shop and only about 40 in a bad month. With this kind of cliental, Osiline's business make about K350,000 in a good month and only K150,000 in a bad month.

For the business to be profitable, Osiline said, 'I need about K700,000 each month to run my business efficiently. Currently my investments are only K300, 000 because it's what I have". For this reason she said she has to reinvest whatever she gets back into the business.

Osiline indicated that she is not happy in her business, "I'm not happy because sometimes I have to borrow from my friends to finance my business. Most times whatever I make in my business goes to settle debt".

Osiline is a founding member of the Zambia National Disabled Women Organisation. Through the organisation, Osiline has received skills training in tie and dye and training in business management skills. she also attended exhibitions for woman entrepreneur of the month in 2002. She has not benefited from micro financing for her business or any other assistance.

However, Osiline is appreciative of the support she gets from ILO, "the support from ILO is good but in my case, I have not

been able to do much with the knowledge acquired because my capital is not big enough". She further said "ILO should not just provide training only but link participants to credit providers or institutions that would give grants for business expansion"

Her business has not experienced any change. She said tough that she would like to develop her business once she has enough capital. She would want to procure a computer and photocopier so that she also offers typing and photocopying services. By so doing she would be able to make more money.

Further assistance that Osiline need is for to further enhance her skills in business management. She is ready to contribute towards this training if the cost is within her means.

### **Impact since starting the business**

The business Osiline is involved in does little for her. "I just break-even with my business. My life was far much better when I was in employment. I do not earn anything to contribute to my household income". For this reason, Osiline feels she has become poorer because she still relies on the income that is received from rentals from the family house. She lives with her family live in two rooms while the rest of the house has been rented out for K400,000.

She however feels and knows that the family and the community respect her because people see her leaving for work each morning.

### **Inclusion in trainings and activities**

Osiline appreciated the ILO approach of inclusion in its programmes. "It made me realise that as a deaf woman I could share my knowledge with other people. This practice by ILO should continue because we are all the same and we all want to develop our entrepreneurship skills".

### **Specific questions for women entrepreneurs with disabilities**

Osiline's deaf impairment is something she was born with. So to run her business, she needs assistance especially with sign language interpretation. If the customer can communicate by writing then it becomes easy but in most cases she manages to communicate with her customers even with out writing because her business is not complex. To do the sign language interpretation, however, Osiline uses her friends who she does not pay.

### **Further suggestions**

Osiline was very willing to encouraging young women to start their own businesses. "Young women should start their own businesses because when you are in business you will be

able to command respect from others. You are also able to meet most of your basic needs if the business is doing well”.

For those women thinking of starting or expanding their businesses her words of encouragement were “to work hard and aim to make whatever you have started succeed”

To the ILO, Osiline suggested that people trained by the project should be linked to financing institutions which will help increase their capital.

### 1.3 Mobility impairments

The following are case studies for women entrepreneurs living with mobility impairments.

#### **Elina Ngoma**

Elina Ngoma is 32 years old and lives in Lusaka's Misisi compound. She has been married since the year 2000 and has one daughter who is 7 years old. She however has two other dependants she is looking after, her husband's sister and niece. Elina managed to complete her basic education (Grade 9) and started business in 1999.

In her long history in business, she was at one time involved in hairdressing. She rented two hair dryers for her business. But since 1999, she has been in tailoring business. Asked why she started business, Elina said "living as a dependant in her parents' home was not all that easy, as I was getting older, expectations from people around me changed. I believed I could not go on asking my parents to provide me with all that I needed personally, though they never complained". This led her into starting her own business.

Recounting how she started her business, Elina said that in 1997 she went to Ndola Vocational and Rehabilitation Centre, to do a course in tailoring. She then realised that her hair dressing business was not making as much money as she

would have liked. So she began her present business of making children's clothes with only K18,000. She started the business using her friend's sawing machine to make children's' clothes.

To make the clothes, she would buy very big second hand clothes which no one could normally buy. She would then cut the clothes to get the fabric she would need to make children's outfits because she couldn't afford to buy fabric from the shops. She would then take the children's clothes to a farming community and exchanged with "village chickens" (traditional free range chickens). She would later re-sale the chickens at the market.

In the beginning, like many other businesses, the response from people in the farming community where she delivered the clothes was not good. So she started selling on credit. She would deliver the clothes and only go back to fetch for her chickens after two weeks. This system helped build confidence with her customers. Later, the business was good and she was able to buy an electric sawing machine for her business. This was a dream come true, she said "for the first time in my life I owned my own sawing machine".

Elina's business has grown but she still works alone in her business. She has a sister who lives in Choma, 350 km from Lusaka, who helps her market her products but she does not pay her a salary. For herself, she does not give necessarily give herself a salary but she ensures that she

provides for her family members like any good guardian would do.

In terms of the business performance, Elina has 5 customers on a good day and on a bad she can have about 2 customers. These are customers who buy finished products from her but for customers who want her labour (i.e. those who have the fabric and want her to make them dresses or make alterations to already made dresses), the number is twice as much. She however, admitted that there are times when business is very low and a day can pass without selling anything.

In terms of income, Elina makes between K800,000 and K1,000,000 in a good month and between K400,000 to K600,000 in a bad month. And for her business to operate smoothly, she needs on average, K800,000 in a month.

So, if business in a particular month is good, she is able to make excess money which she uses to help her husband with expenses such as school fees for their only daughter and house rentals, medical bills when necessary and food stuffs. She is happy with her business and says, "Unlike before I'm now able to look after my daughter and I send her to school. I'm also able to provide for her and my family members".

Elina is a member of the Zambia Association of Disabled Women. Through this association, she has attended business management training, training in exhibitions skills and has participated in the "month of the woman" exhibition shows organised by the ILO WEDGE programme. With this support

she said "ILO WEDGE programme support has been good to me because it acted as eye opener. Most the things especially, record keeping, marketing and savings I was just doing them without order. But now I have a savings account and I keep records".

To improve the delivery of business services, she said that ILO should consider linking its training programmes with other programmes that help to finance businesses. "What you ought to realise is that after we have been trained we are not the same, we would want to diversify or increase our capital", she said.

Elina's business plan has not changed since she started the tailoring business, but she said that now that she knows what she is doing, she is able to plan for her business. She intends to diversify her business and restart the hair dressing business she once did, which she has only been doing in her free time. To develop or change her business, she plans to find a shop for rent in the central trading area of Lusaka so that more people could easily come to for her services. This would make her business easily accessible by customer as she intends to cater for more people. She said that. "I have lost customers because some people can not easily come home were I operate from. Sometimes I keep finished products for too long before the owner finds time to come for it at my home."

In an event that Elina is invited for training, she said she is ready to contribute for any service so long it is beneficial to her.

### **Impact since starting the business**

Elina's life has changed since she started business. "My life has changed in that I dress myself decently and I am economically independent", she says. She also said that being in business has made her become responsible, she now knows that she has to be disciplined in business if she has to earn any money from it.

To her family, she said the business has had a great change to them in that she is now able to contribute to her family expenditure. She said her husband is very proud of her.

The community she lives in have also started appreciating the kind of life she is now leading, a happy family and a caring husband. Her own parents now have confidence in her and her business. "Before starting business my parents had custody of my daughter and they could only allow me to visit her. But since starting my business they allowed me to start staying with my daughter and taking care of her". This she said was the best thing that has ever happened to her life.

### **Inclusion in trainings and activities**

The activities organised by ILO WEDGE programme that Elina has attended have been inclusive of women

entrepreneurs with disabilities and those living with HIV/AIDS. When asked how she felt about this arrangement, she said that it was a good idea to have an integration of women "because we are all the same and other than learning we can also exchange ideas". She felt good that ILO was organising women activities in such a manner.

### **Specific questions for women entrepreneurs with disabilities**

Elina's disability does not in any way affect her business. She is physical disabled because she suffered from polio at the age of 5. She has lived with the disability since then. She however indicated that if she is ferrying her goods from one point to another and it is in bulk she does need assistance and in most cases, her sister in-law provides this help though she is not paid for it.

### **Further suggestions**

Elina considers herself of a living example of a disabled woman entrepreneur with great potential of leading a happy and successful life. She said her word of encouragement to fellow disabled women is that "to be economic independence, you need to have your own business. People will trust you, if you want to borrow and any one can lend you because they will know that you have the means of paying back". Her advice to those who want to start business was that "start a business with whatever money you have. You don't need to

have a lot of money when starting a business. Learn to persevere”.

She further argued ILO WEDGE programme to Continue training women entrepreneurs in entrepreneurship and vocational skills including those women on the streets begging. She said “to women with disabilities on the streets begging, you ought to know that not everyone is compassionate about your plight. Some people believe that there is something wrong with you to beg all your life. Please get out there and work for yourselves”.

## Susan Mulela

Susan Mulela is a woman entrepreneur crocheting different things including women blouses for sale. She also runs a pre-school for disabled children in Kanyama where she resides. At the age of 32, Susan is still single and has no dependants. In education, she completed her O' levels (grade 12) 1995.

Susan was been kept by her elder brother who took her in after her parents died. She was supported by the brother and other family members to pursue a pre-School teaching course from 1998 to 1999.

In 2005, Susan started her pre-school business because she felt the need to give a service her community especially to disabled children by providing them with a means to education. She realised that most parents with disabled children did not know what to do with them as they just kept them at home and did not send them to school.

Attending a pre-school course gave her the idea of starting and running a pre-school as a business. When she started she had no finances at all. She operated from a room offered by a well wisher right there in Kanyama where she stays. She however continued with crocheting was as a pass time and developed it over time and later begun sawing dolls when she realised that she could sell them to other pre-schools.

She opened the pre-school with a friend. The school has employed a maid who helps take care of the children and cooks for them. Currently only the maid is on a salary of K100,000 per month. Susan and her friend are not on a salary because the school does not make enough money for them to pay themselves. It is for this reason that she has continued with her old crocheting business.

Attendance at the pre-school is not as encouraging as Susan would like it to be. She has average of 25 children attending class during a bad month and 37 children during a good month. In terms of income, this gives her K140,000 in a bad month and K200,000 in a good month.

In comparison with her crocheting business, Susan earns more money from the later business. She has an average of 8 customers in a month. Her average income is K200,000 in a bad month and K400,000 in a god month.

To run the pre-school she needs K140,000 and for the crocheting business K200,000. So in a bad month both businesses just break-even, whereas in a good month, the pre-school only gives her K60,000 compared to K200,000 from the crocheting business. This further justifies why she runs parallel businesses.

The excess money from Susan's crocheting and doll making helps her subsidise her pre-school business and meet her house rentals because she now lives alone with a friend with whom they share living costs. It also helps her bridge school

expenses, and pays for her clutches and callipers whenever necessary.

For the pre-school, its earnings are put back for school operations. When asked if she was happy with how the business was going, Susan said “the crocheting is alright because it sustains me and helps finance the school. The school on the other hand seems to be static but I would have loved it to finance itself and make a profit. But at the moment though it has enrolled about 40 pupils only a handful pay for the education, a few contribute food staffs 50% pupils just attend school and I can not turn them away because maybe the parents can not afford”.

Susan is a member of Kanyama Cooperative Credit and Savings Union. Through this cooperative, she has been linked to a network of associations, involved in promoting entrepreneurship. She has attended meetings and workshops on human rights for people living with disabilities. These activities have been ILO- WEDGE programme interventions and she said “meetings on human rights have been an eye opener because they have been very educative to me personally and to most persons living with disabilities”. Other training interventions she has benefited from have been in skills training. She had an opportunity to attend a baking training.

She however, indicated that she would like to attend a business management training course because she would like to see her school expand and grow so that it can start giving

her profit. She doesn't want to change her business plan on the pre-school. She said “I would want to see my school to a level where it can employ other teachers especially teachers for special education and buy all the necessary teaching aids. I can only attain this if I start enrolling more children and the number of those who are able to pay increases to above 90%”.

With the exposure Susan has attained, she is willing to contribute to the cost of training if the training is necessary to her business because she now realises the importance of being trained if she is to be successful in businesses.

### **Impact since starting the business**

Susan's life has completely changed since she started her own business. She said “my life has changed completely since I start business. Before, I used to be dependant in my bother's house. Now I rent a house with my friend”. This she said is the difference the business has made to her life, “I am no longer a dependant I'm able to take care of myself and I find that satisfaction in what I do. I am economically and socially independent”.

She further said that the business has also made a difference to her family in that some of her family members are supportive of her business. However, not all of them feel she should continue with the pre-school business because they feel it is a drain on the little profit she makes from the crocheting business.

### **Inclusion in trainings and activities**

When asked how she felt about participating in ILO activities alongside women entrepreneurs with disabilities and entrepreneurs living with HIV/AIDS, Susan said it was good and important that people living with disabilities were being recognised and accepted as an equal partner in development.

She also said that entrepreneurship development activities like the ones she participated in should continue to integrate women with and without disabilities and women living with HIV/AIDS. She had this to say “Yes, we all need each other when it comes to idea sharing. Secondly when we all meet together we all feel accepted as equally important”.

### **Specific questions for women entrepreneurs with disabilities**

Susan’s disability is a physical one. She suffered from polio when she was six years old. In her business Susan wants to be as independent as she can. She feels her disability does not affect her in business and does not require assistance because of her impairment.

But of course her impairment does affect her when working because she can not do anything without her callipers or clutches. This she says is what she would want to be assisted with, because it drains her income when she has to replace the callipers and/or clutches which she buys from the hospital.

### **Further suggestions**

Because of the independence she is experiencing, Susan’s word of encouragement to young women who want to start business is that “for a woman, having your own business lessens your economic dependence on anyone”. She also had this to say to women who are thinking of starting or expanding their businesses that “women who want to begin any business they should go for it. They should not feel discouraged by anything and they should be finding themselves in groups that promote entrepreneurship. They should learn something from successful entrepreneurs. They ought to be strong and determined to succeed”.

Susan suggest that the ILO-WEDGE programme can help women entrepreneurs by Promoting more training especially skills training and by encouraging more woman empowerment activities. She further suggested that, “disabled people should not just sit idle, always they should find something to do. By being active they will dispel thoughts like why were they born different from other people. By engaging in different jobs they will realise that other than having an impairment they can give a service to society just as well as any other person”. She ended are testimony by saying, “having a well managed business is so fulfilling for any woman entrepreneur because it economically empowers”.

## Janet Kambone

Janet stays in Matero Township, one of the oldest townships of Lusaka and is also the most populated high density residential areas. She is 33 years old, single and has three dependants.

Janet has been involved in business for the past four years. She started her tailoring and door mate making business in 2004. To start this business, she had to sell household assets she acquired from her marriage. This gave her the start-up capital she needed. In terms of tailoring and door mate making skills, she was trained at the National Vocational Rehabilitation Centre where she was sent by the Zambia Agency for Disabled People (ZADP). Despite being in business for four years, Janet is still renting the business premises she is operating from.

Before starting her business, Janet was just a house wife. She started business because of the difficulties she was facing and also because she wanted to start doing something that would earn her a living.

Janet is not alone in her business. She is in partnership with a friend. Janet feels her business is still very small and can not afford to her or her partner a salary. The business currently has about 10 customers. In a good month, Janet's sells amount to about K600,000 and about half the amount (K300,000) in a bad month. But to run the business, Janet

said, "I need one million kwacha each month to run my business smoothly and to be on the safe side".

Asked what she does with the remainder of the money she makes from her business, Janet said, "I pay house rent and buy food with the remainder of the money from the business. I also pay school fees for my niece".

In terms of business, Janet indicated that she was not happy with the business, "I am not happy, the capital is too little and I want to go back in the market but I don't have money to pay for the shop".

Janet is a member of ZAPD and ZNADWO. Through her membership, Janet has benefit in training in catering and vocational training from the Rehabilitation Centre. She also got a grant from ZAPD to assist her in the business.

The training in catering was facilitated by ILO and Janet says, "the training was useful but the knowledge is being forgotten because I am not doing any catering as I don't have capital". She further requested that, "I have to be trained in business skills and I need more capital".

Her business plan has not changed, "my business plan has not changed because I have not learnt any business skills on how to improve my business". She indicated that she wouldn't like to change her business but rather develop it, and go in a central place where more customers can access her. She also

said her capital should be increased if she has to grow her business.

Janet said she need further assistance in her business and is willing to pay for it. She said, "I need to be trained in DEWD and other business management courses and I am willing to pay for the services".

### **Impact since starting the business**

Like many other women entrepreneurs, being in business has had a positive impact on Janet's life, "my life has changed because I'm able to provide for myself things that I need". And on a personal basis, Janet says because she has a business, she is managing to solve her financial problems on her own and has the confidence within herself to do so.

At family level, Janet said, "at least I sponsor my family by providing school fees and I also help my mother who is in the village".

In the community, Janet feels people now have respect for her, "they know that am not a burden to anyone and they count on me for help". She further said "am happy that way than being a beggar"

### **Inclusion in trainings and activities**

Janet had heard about the idea of inclusion in training activities being promoted by ILO and she feels it is good,

"though I haven't participated in any programme, I feel it is a good idea" she said. She also feels the training programmes should continue because integration makes people learn a lot from each other.

### **Specific questions for women entrepreneurs with disabilities**

Janet is physically disabled. She acquired this disability in 1980 when she was 5 years old. She suffered from polio. Because of this disability Janet needs someone to work with in business. Currently her two sisters are providing the assistance she needs to run her business.

For her house work and cooking, Janet said still rely on the people around her, especially her sister, who she said she does not even pay because they also benefit from her business.

### **Further suggestions**

Ask if she would encourage young women to start their own businesses, Janet said, "yes I would because as a lady who is not married, you should engage yourself in business than to be going out with men. There is AIDS these days so it is better to provide for yourself". And her advice to these young women is for them to join organisations that are training women in business skills and development so that once in business, they do not misuse their capital.

Janet's suggestion on how the project can help women entrepreneurs was that, "more women should be trained and be given start-up capital so that they improve their lives and businesses". She further said that "ILO should start giving loans for women to have capital because the knowledge is good but without capital you forget all the information or knowledge acquired from the training".

## **Bessie Mwiinga**

At the age of 35, Bessie has been in business for over 11 years. She is married and has two children, a girl and boy of 6 and 3 respectively. She lives in Chalala in Lusaka. This is a fast developing residential area of predominately medal class people. Bessie completed her basic education (Grade 9).

After dropping out of school, Bessie came to Lusaka from Southern province. She came to live with her cousin who later paid for her tailoring training for two years. She trained in cutting as well as designing at Kabwata Catholic Church in Lusaka. She started her own tailoring business after completing her tailoring course in 1996.

She was prompted to start this business because of the need for her to pursue a sustainable livelihood. She realised that she could not go on being looked after she had to find means of providing for her personal needs.

“I thought I would continue with education when I came to live with her cousin. But instead she was sent to Lugwambwa Tailoring school at Kabwata Catholic Church. When I finished the course I never looked back in regret, I realised that what I had now could contribute shaping my life for the better. So I started my tailoring business using my sister’s sewing machine. I worked from home. Then with a loan from Care Zambia I was able to buy my own sewing machine. In 1996 I

raised enough money and found a shop in Chifundo Market in Chilenje and I have operated from here since then”.

In her business, Bessie sometimes works with her husband. She does not pay him neither does she pay herself a salary because of the amount of money they make from the business which is little.

Asked how her business is doing, Bessie said, “in a good period we have at least 1 order and 5 alterations in a day, 5 to 6 orders in a week and 15 to 20 in a month. Customers who come for alterations are usually twice the number of orders”. She further said that in a bad period they sometimes don’t have any orders but may get one or two customers for alterations, may have 2 orders in a week and may have 8 in a month. “Some months are so bad that I only make my earnings from alterations. We, however make most money during the months of August and September because that’s when most weddings take place, so we have orders to make dresses for bridal parties. Towards the end of the year, there are more orders compared to other months”.

In terms of making money in the business, Bessie said in a good month she makes about K400,000 and about K200,000 in a bad month.

To run her business profitably, Bessie said she would need more capital but currently she only operate with K150,000. When asked what she does with the money she makes from her business Bessie said she spends it on feeding her family

since her husband is currently not in employment. She is happy that she is in business because without her business she would not be able to provide for her children

Despite being a member of ZNADWO, Bessie has not attended any training in business skills or marketing. She has however participated in an exhibition, “Yes I once participated in an exhibition at Holiday Inn but not many people came to buy so I did not sale anything, because of this the next time I was invited to a similar show I did not go for the fair because I was not going to make any money at all”.

Asked if she has received any other assistance through the project, Bessie said she also said that she had attended a meeting where human rights of people with disabilities were discussed.

On the support received from ILO, Bessie could not say much because she has not been involved. But she found the discussion in the meeting she attended on human rights of persons living with disabilities very educative and from the reading materials that were given she has been able to read about how people with disabilities cope with their different disabilities in other countries.

She further indicated that to improve her business, Bessie need to be linked to micro credit institutions for her to access credit. This she said this would enable her change and develop her business because she would like to start embroidery so she would need an over locking sawing

machine. She also said training in business management is something she would also want to be assisted with though at the moment she wouldn't afford to pay for any training.

### **Impact since starting the business**

Bessie admitted that her business has had great impact to her livelihood. “Since starting my business I have become economically independent in that I can make economic decisions at any given time concerning my business. I can also dress myself and my family decently and feed them three square meals everyday”.

The community Bessie lives in does not treat her any different though she in business. She however said “people say in their words to me that I am strong to work the way I do”. These words of encouragement are motivating for Bessie to continue her business.

### **Inclusion in trainings and activities**

“My attendance made me feel recognised”. Were Bessie's words when asked how she felt about participating in ILO activities alongside other women entrepreneurs. “If all groups meet together they all feel equal and partners in whatever they do”. Bessie further narrated that it was good that people living with disabilities were being recognised and accepted as an equal partner in development.

### **Specific questions for women entrepreneurs with disabilities**

Bessie had very little to say about her disability. She is physically disabled from polio she suffered when she was about 7 years. Asked if there were any aspects of your business she require assistance with, as a result of her impairment Bessie said she did not.

### **Further suggestions**

Encouraging young women to start their own businesses is something Bessie has been doing. "I have been teaching some women how to saw so that once they strat their own businesses they will not just be economically independent but will also be able to render a service to other people".

Her advice to other women who are thinking of starting or expanding their business is that "those wishing to start they should not be in a hurry to set up their own business if they have not worked with some who already know the particular business well. They should first gain experience. And for those wishing to expand their businesses, they should be determined to succeed no matter what discouragement they may get. No one starts a business with view of never expanding that business".

Her advice to the project was that "the project should not just train it should also make follow-ups on participants to see whether they make use of skills they acquire".

## Ireen Shata

Ireen is a single mother of one. She is 37 years old and has one dependent living with her in Kanyama site and services. Ireen has been in business for a long time. She started her current tailoring business in 1997 when she decided that she did not want to be a beggar like other disabled women, she wanted to be independent.

Before the tailoring business, Ireen used to make table clothes but this business was not lucrative. So she decided to go to a tailoring school in Ndola to learn tailoring. It was after attending this training that Ireen decided to start her business. She is now working with a friend, who she pays a salary when the business makes a profit.

The business has not grown despite being old. In a good month, Ireen is only able to make about K400,000 and between K150,000 and K200,000 in a bad month. This does not give her good profit especially that she needs about K1,000,000 to run her business profitably.

However, with the little money she makes from her business, Ireen is able to buy groceries and pay for rent for the shop she is using for her business. This makes her happy because she is able to buy what she wants.

Ireen is a member of Kanyama Development and disabilities and also a member of Zambia Association of Persons with

Disabilities (ZAPD). Through this membership, Ireen has been able to attend a skills training programme in entrepreneurship and baking, organised and conducted by ILO. However, Ireen mentioned that this particular training she attended was not useful because the organisers did not provide stoves for the participants to practice what they were being taught. She further indicated that there is need for business development services provider to provide loans for people how attend such training interventions.

On the contrary, however, Ireen acknowledged that the training she attended made her change her business, “we were trained in book keeping and now my financial discipline has made me grow from just making chitenge skirts to making suits”. Ireen would like to develop her business by adding another line of business. “I would like to start baking as a business in my spare time. But to do this I would need financial assistance to buy a stove”, she said.

### **Impact since starting the business**

Being in business has enabled Ireen to buy her own clothes and to support her child. She does not have to depend on anyone for anything. This has made a difference in her family life and also that she is able to help her family members in a little way has been an achievement to her.

This, she says, has made the community she lives in treat her differently, “people in the community look at me as a role

model because I am disabled but working hard at the same time”.

### **Inclusion in trainings and activities**

“ILO’s approach of inclusion in training activities made me feel nice and it also made me realise that whether disabled or not, we are all the same”. Ireen also said that such activities, where different people are put together, discourages isolation and is a good thing for develop.

### **Specific questions for women entrepreneurs with disabilities**

Ireen’s disability started when she was five years old. It started as a fever but was later diagnose with polio. She is physically disabled and can not walk without an assistive device.

For this reason Ireen needs assistance especially when it comes to lifting her commodities. She finds it very difficult since her hands are used for holding clutches. Fortunately however, her nice help to do most of this work but when she is at school, Ireen ends up hiring people to carry her items. She feels it would be much easier if she had a personal assistant to carry are stocks.

### **Further Suggestions**

Ireen’s word of encouragement to young women is that “disability is very demanding when you are doing nothing. It is when you do something that you don’t have to bother any one for financial assistance”. She further said that belonging to an association for disabled persons is very important for women who are in business, “it keeps them away from begging and doing wrong things for money”.

Ireen suggested that ILO should provide loans after trainings, otherwise the trainings are not at all beneficial to people who are trained since they can not use the skills acquired.

## **Christine Kumwenda**

Christine Kumwenda is 35 years old and is physically disabled. She acquired this disability when she was two years old. "When I was two years old, both my legs were swollen and I was operated on. The doctor cut my back vein during the operation and this caused my disability".

Christine does tailoring and knitting as a business. She started this business in 1996 after attending college training for industrial tailoring in Ndola. Her reason for starting business was to take care of herself especially that she was disabled and that tailoring was her career. "I started the business by just hiring a machine and pay something and I would ask my friends what to make and also copied ideas from them". Christine did not have enough capital for her business, so she started sewing for people who already had materials so that she could make the outfits and only charge for labour. This is how she managed to earn a bit of her capital.

Currently in her business, she does not have a helper. She manages her work alone. However when she has big orders, she hires somebody to help do the work. "I pay the person I hire when I get an order and I also pay myself".

In a good month, Christine has about six or seven customers and only about one or two in a bad month. And in a good month she manages to make about K2,000,000. When the month is bad, Christine admitted that sometimes she would

not even have a single customer to give her business. But in such months she relies on people who owe her income. For her business to run smoothly, Christine needs at least K1,000,000.

The money she makes from her business helps her sustain herself. "I pay school fees, house loan and buy food for the family. I use the same money to pay for kalipas (mobility aid) when it is damaged".

Christine is not happy in her business at the moment because the machine she uses is manual, "I need to use an electric sewing machine so that my legs are not overused. I also need a central place for my business not here at home".

Christine is a member of Zambia Association of Disabled Women Organisation (ZADWO) and ZAPD. These organisations work closely with the ILO. Through this membership, Christine has been trained in IYB and also catering services. She however feels a lot more needs to be done on how this support is rendered, she said, "somehow the support is useful and somehow not because when you train someone, you have to empower them with capital. But it's like they just dump us". Her wish is to move from operating from home to a central place, acquire industrial sewing machines and enough capital for her business to even start exporting because most of her current customers are European.

Further training in record keeping and exhibition skills is something Christine said she would need to be assisted with.

She said she would appreciate being trained in business management and was willing to pay for the training

### **Impact since starting the business**

Christine is very appreciative of being in business, “my life has changed because am able to take care of myself and I have other people depending on me”, she said. She added that before have the business she is running, she used to depend on other people but now she is independent and has been exposed to a lot of people. In the family, Christine said she is able to help her family members in terms of finances especially the mother who depends on her for most of the things, and people respect her for that.

In the community, she explained that she is respected, “the stigma is not there any more. I am treated just like a non-disabled person and am able to impart knowledge to other women in my community and they also come to me for ideas”.

### **Inclusion in training and activities**

Participating in activities alongside women entrepreneurs without disabilities was encouraging and very interesting for Christine. “It was good because we were integrated and most people think that women with disabilities can not do anything”, she said. “It is a learning process and this should continue because integration makes people learn different skill, disabled women alone can not do wonders but when integrated, you learn from others and develop on your skills”.

### **Specific questions for women entrepreneurs with disabilities**

Because of her disability, Christine requires assistance for her to conduct business well. She needs assistance when buying materials and when despatching her products to clients. To do this she hires someone because she can not lift heavy things and sometimes she resorts to using taxis. “I need someone to assist me iron the clothes and cooking while am busy on the machine and also drawing water for home use”.

Currently her dependants sometimes help her but if they are not there, she is forced to hire people to do the work and she pays them.

### **Further suggestions**

Christine’s word of encouragement to young women is that, “they start businesses because it will enable them take care of themselves, and the community will respect them”. To other women who want start or grow their business, she said, “I would advise them not to have a lot of fast money but they should keep on working hard and never lose hope”.

Her suggestion for the project was that, “the ILO project should continue helping women entrepreneurs by giving them more training because knowledge is power and also give financial support if possible”.

She further suggested that for training interventions, ILO should concentrate on women who are involved in business so that they can have more knowledge on how to manage businesses. ILO should also empower women with start-up capital or link people to other organisations that give loans or grants.

## 2.0 Women living with HIV AIDS

### Singer Chileka

Singer Chileka is a fifty year old widow. She lives in Lusaka and has eight children. Before starting her current business Singer was a photographer. When the husband, got transferred to Mbala in the north of Zambia, she was forced to stop her photography business because there were no studios in Mbala. While in Mbala, Singer trained in tailoring at Mindolo Training College, a United Church of Zambia faith based college.

After undergoing this training, her husband bought her a sawing machine and her children helped with finances to start operating her business at home in 2002. Currently Singer is involved in tailoring knitting and crocheting.

Still working alone in her business, singer says she can not afford to pay somebody to assist in her business. She only manages to pay herself an allowance because her sales are low. In a week Singer manages to sale 5 dresses and makes about K250,000. For dresses her price is mainly K50,000 per dress. She admitted that in a bad week she would go without selling anything. So on average, in a month, she make about K1,000,000.

The excess money which Singer generates from her business assists her meet family expenses such as rental, school fees, food and medical bills. With this she says she is happy with her business, "I'm happy because I'm able to make some money even though I'm a widow and it enables me support my family".

Singer is a member of "Talk", an association which is an advocacy organisation on HIV AIDS. She is also a member of the Zambia Association of Women in Business (ZFAWIB).

In terms of training, Singer attended and benefited from a number of ILO-WEDGE interventions. She has attended "training in transformation" course. She has also participated in MOWE march and exhibitions held in Lusaka. These interventions have exposed to new ideas and linkages with other people in her status. She explained that "the training for transformation in particular was very useful in that the talk helped me start seeing things differently. It made me realise how I can expand and improve my sales in the business".

Having participated and exposure to ILO-WEDGE programmes, Singer feels one way of improving delivery of business services is to reach as many women entrepreneurs

as possible and have the training tools translated into local language.

Singer does not intend to change her business plan but rather develop it by increasing her sales levels. She would like to be linked to other entrepreneurs and partner with them and also be linked to micro-credit institutions which don't have high interest rates.

Training in business management and other entrepreneurship skills training is something that Singer indicated would really want to be assisted with at the moment because she has never been exposed to such training before. She also indicated that she would be willing to contribute towards the training especially if it is not beyond what she can afford.

### **Impact since starting business**

Starting business has helped change her life. She said "my life has changed and I can now afford looking after myself and my family". On her personal level, she said "with my business I can now dress myself and can afford to look after my children, being a person living positive. I'm now confident and can afford good food and not depend on others".

On the aspect of the family, Singer said "to the family it has been a very come arrangement because I'm the one helping them financially". And in the community, the following is what she had to say, "before some of the members of the family didn't want to have anything to do with me, for example, my

own mother has disappeared since she discovered that I was HIV positive. And some people in the community are now coming to me to ask for advice. The community respects me than it was before".

### **Inclusion in trainings and activities**

The ILO-WEDGE programme approach to inclusion in it activities is something that was completely unique to Singer. She said "it was very wonderful experience to see other women like those with disabilities marching during the march-past and selling their products just like other women who are without disabilities and interacting together during the exhibition". She went on to say, "all activities should continue with the integration and inclusion of all women entrepreneurs, both with and without disabilities and women living with HIV AIDS".

### **Assistance for women entrepreneurs living with HIV AIDS**

Singer discovered that she was HIV positive in 1989. She was sickly and the husband was also sickly so they went for VCT. That was before the husband died. With that came a lot of challenges. Those days the public was not as enlightened as they are now about HIV AIDS stigma was still very prominent. So her first personal challenge was that her husband died and she had to look after the family. To make matters worse, she was living in a community was very unfriendly. In her explanation, she said, "the biggest challenge I had to face was to accept the way people treated me and the fact that my own

mother ran away from me. I had to make sure that I work hard so that I could prove to the family and the community that I was as normal as them and could run a business”.

Asked whether she requires assistance in are business because of her HIV status, Singer indicated that, “I would definitely welcome helped that would help me to expand my business so that I can be more empowered and independent” she also said that “if we (women entrepreneurs living with HIV) can be helped to have a shelter where we can be selling our products and having meetings or training, it will help us attract more people to our group”. This she said can be done through ZFAWIB with the help of ILO. And people using this facility can be paying for the usage and the money generated can be used to lend to each other with a minimal interest.

The other assistance Singer would need is someone to help her especially during the times when she is not feeling well, taking into account of her status. She would like to have an assistant, though this would mean having more money to pay the assistant. This assistance she said can be provided by ZFAWIB through ILO-WEDGE linkages. They can help to setup a revolving fund where members like her can borrow and payback with minimal interest. This can help them expand their businesses.

### **Further Suggestions**

With what Singer has benefited from her association with ZFAWIB and ILO-WEDGE programmes, she said she would encourage young women to stand up and run their own businesses especially these women who are HIV positive, she would encourage them to start and improve their businesses. This can be achieved by the women joining associations which will help then to be linked to partners like ILO-WEDGE who will be help them to be trained in business entrepreneurship.

She further suggested that “more trainers should be trained and some should be from the people with HIV positive and disabilities and business delivery services should be talked about more, so that women would know the benefits. More women should be empowered through training and linkages and networking”.

## Susan Mshoka

Susan Mshoka is a 34 years old lady, widowed and has two children and three dependants. She lives in one of the oldest compounds of Lusaka called Kaunda Square stage I. Susan has a disability, she is deaf but also HIV positive.

Susan has been in business for quite a long time. She started by selling eggs and making fritters. But in 1993, Susan changed her business and started selling cell phones. This was a big lip in terms of the line of business she got involved in. currently she also runs a telephone booth to compliment the selling of cell phones.

The starting of her business was triggered by two factors, to assist her husband financially and because she wanted to be independent financially. To do this Susan attended a training where she was invited by her friends. It was from that training and the interaction she had with friends that gave her the idea of starting a phone shop. So she looked for a place in a nearby compound "mutendere", where she setup her business. To start this business, Susan was financially assisted by her late husband.

Because of her hearing impairment, Susan always needs somebody to work with her, an interpreter who can interpret for her what customers are saying. At the booth she has one employee who she pays a monthly salary. She has also put herself on a salary as a way of separating business from

family. She knows that her family can only benefit from the business through her salary.

In her business, Susan has about 20 customers on a good day. But when the day is not good, she at least has not less than 10 customers. So, in a good month, the business gives her k1,000,000 as income and about K600,000 in a month that business is low. With the remainder of the money from her business, Susan uses it to pay school fees, medical bills and to support her family's livelihood. Susan is happy with her business, "I'm very proud of my business because I'm self dependant and I'm able to help my family".

Susan is a member of the deaf association, the women wing of Zambia Federation of disable and Zambia Federation of Women in Business. Through this membership, Susan has been able to access training in IYES and she has also had an opportunity to participate in the trade shows organised by the associations with assistance form the ILO-WEDGE programme. "As a woman entrepreneur exposure to the ILO-WEDGE programme has been very useful, because, after the training and the exhibition, it has made me to be more confident". Susan said "After the training my business plan changed. I had to expand the booth and I want to find another place in the city centre to reach more customers". She does not want to change her business. She want to develop it and expand by providing other products and having more phone booths.

In terms of assistance, Susan said “I need financial assistance and training in how to market my products and book keeping”. For this kind of assistance she said she was willing to pay or it.

### **Impact since starting the business**

“Being in business has changed my life. I am a very happy person and I don’t depend on anyone. The business has made a difference in terms of my appearance and that of my family”. Susan explained that “having a business has made a difference to my family as they are benefiting from it through the school fees that I am able to pay and also the food I buy for them. This has them has respect for me”.

On the community Susan explained that “the community now depends on me for the service I provide to them. They are very surprised to see a deaf person doing well in business. They now see me as a model”. She further explained that people in the community now go to her to seek advice on how to start a business even though she is deaf and HIV positive.

### **Inclusion in training and activities**

ILO’s idea of making women entrepreneurs from different walks of life participate in same meetings and seminars together has made Susan very happy. “I felt very happy and my life has changed and I learnt a lot. Since that time, I learnt and realised that all human beings are equal. I’m very thankful to ZFAWIB and ILO such meetings made making such

linkages because they have enabled me meet a lot of people and learn new ideas”

She feels it is good for such meetings and seminars to continue integrating all women entrepreneurs because that way people learn more from each other and it help to stop the segregation.

### **Assistance for women entrepreneurs living with HIV AIDS**

Susan was discovered HIV positive in 2001 when she became sick. She went to Kara counselling centre for VCT and she was found positive. She says “many things changed after finding out that I was positive. It was very difficult, a lot of friends left me and I was sent to the village”. She said “my own sister sent me to Petauke so that I can die there and my husband also agreed to that. But later my husband came and collected me from the village. My family now respects me”.

In terms of assistance, Susan would like to be assisted with a grant for her to expand her business. This can be provided through the associations she belongs to like ZFAWIB and also through ILO linkages. Because of her status, Susan needs help “I need help because in my business there should be someone all the time but more especially when I’m sick. And I also need an interpreter all the time”. She further said that such assistance can be provided by the deaf association, ZFAWIB or through ILO linkages. She is even willing to pay for these services if they are within her financial capacity.

## **Further Suggestions**

Susan's word of encouragement to other women is "it is important to be independent, not to be buggers all the time, especially now when there is HIV". For those intending to start business, she said "those who want to start business should know how to market their products and they should open bank accounts so that they can save some money".

Finally, on the aspect of ways in which the project can help women entrepreneurs, Susan said there was need to train more deaf people and those who are HIV positive on how to do business. She further suggested that they should be assisted with setting up revolving funds to enable them have access to start-up capital and funds for business expansion.

## Phelloner Mwenda

Phelloner worked as a house maid for the Angolan consulate in Zambia for a long time. When her contract came to an end, she started her bead work business in 2005 making red ribbons. She started this business after going through training on how to make the red ribbons. With the help of this training, Phelloner was able to develop her own designs using her natural skills. The trainer at the time saw this potential in Phelloner and contracted her to make the red ribbons. She was paid labour for this job since the trainer bought all the required materials to make the ribbons. This exposure led to Phelloner starting her own business with one main reason, “to have something to do to earn a living”.

Phelloner is 37 years old, married with 2 children. At her home she is also taking care of her young sister. Phelloner has a very good educational background. She has completed secondary school and has a certificate in Agriculture and computer information operator/technician.

In her business, Phelloner does most of the work by herself. But when there is a big order, she groups together with friends and to fulfil the order. She also has family members helping in her business. Her children always help her when they are on school holiday.

In terms of profitability of the business she is doing, Phelloner feels her business is not doing as well as she would like. She

is still operating from home and would like to acquire a shop in the city centre. She however, said that in a good month she gets about 100 customers and makes K800,000 and in a bad month she makes only K250,000. For her business to run profitably, Phelloner said she would need about K2,000,000.

Despite money from her business being little, Phelloner indicated that this income helps her pay for school fees for her children, contributes towards house rentals, buys food for the family, pays medical bills and buys clothes for herself and the family. She also pays her membership subscription fees from the same income. She is a member of ZFAWIB and Kwasha Mukwenu.

In terms of assistance received from the ILO, Phelloner has only participated in two events, the match past and the exhibition. Even with this, she feels her participation in the events has made a very big difference to her business, “after the Katondo exhibition, the money I made was very good and I hope that this support from ILO will through ZFAWIB will continue. If only the Katondo exhibition can be supported on a more regular basis and not just as an annual event. It should maybe be a quarterly event”.

Phelloner further said that though her business plan has not changed even after participating in the ILO events, it has made her improve the quality of her products because of the interaction she had with other women who are doing the same business as herself. For this reason she would like to remain in the same business but develop and improve. She also said

she would like to have a permanent place than working from her home.

Further assistance that Phelloner would like to receive from ILO is that of training in financial management, marketing and product improvement. For this assistance, Phelloner is ready and willing to contribute financially for the services.

### **Impact since starting business**

“Since starting business, I feel comfortable with myself and being in business has enabled me pay for school fees for my children”. These were Phelloner words when asked how her life has changed since starting business. “Being in business has enabled me do things at my own time unlike working for somebody”. The difference that being in business has made to her family is that, before, she used to depend on her husband but now the family depends on her.

In the community, people now have a lot respect for Phelloner. People go to her to ask for assistance and go to her to ask if she could teach them and advise them on how to start their own businesses.

### **Inclusion in training and activities**

The ILO’s approach of including everyone in their activities is very appreciative. “I felt very happy to be included in ILO activities with other women. It was time which gave me an opportunity to be together with people who treated each one

another equally”. Phelloner feels these activities by the ILO should continue integrating and including everybody because everybody is equal.

### **Assistance for women living with HIV/AIDS**

In 2004, Phelloner was a peer-educator for HIV AIDS. Doing this work made go for VCT together with her husband. When she found out about her results, she was traumatised because she shared this with a wrong person who ended up telling everybody about her status. “The challenges I face up to now are that the families have not accepted us. I’m still dealing with this challenge of being rejected by my own family and my husband’s family”.

In her business, Phelloner said she requires assistance because her husband is not working and they have two school going children. So they need the business to help rise money for school fees. “I would need assistance to grow my business and be able to manage my family needs and financial obligations”. She also said once her business has grown it will enable her employ somebody to assist her run the business since her health sometimes fails her.

Since Phelloner is a member of ZFAWIB, she feel ZFAWIB through ILO should provide linkages such as access to funding were people who are HIV positive can be assisted.

## **Further Suggestions**

Phelloner indicated that she would encourage young women to start to start their own businesses. "I would encourage young women to start their own businesses because they should be independent and be able to take care of their families especially when their husbands die, it is easy to cop because you would already be in business". For the women already in business, Phelloner advice was that they should continue running their businesses and expand and should also join associations.

For people living with HIV AIDS, "they should be more information so that people are more educated and made aware of the benefits of the ILO activities. Even women who are visually impaired should be encouraged to go for VCT and strat their own businesses".

### 3.0 Women entrepreneurs

#### Rev. Wamusheke Phiri

Rev. Phiri is 55 years old. She is widowed and has five dependants. She worked as a teacher for many years. She last worked as teacher at Jacaranda secondary school in Lusaka before starting her business. Rev. Phiri's business is quite unique in the sense that very few women do what she is doing. She is involved in agricultural and forestry business. She came up with this business idea because her husband was a forester and also kept bees. After harvesting the honey people bought it for food and beauty (facial, hair and pimples). This encouraged her to learn what the husband was doing and it inspired her to do it as a business.

She started her business in 1999 with the aim of promoting local foods. To start the business, her family help her with K100,000. This was a lot of money at the time. So started producing and process honey at her house.

Currently, she has 4 employees working with her in this business and she pays them a monthly basic salary of K200,000 each and K70,000 each as transport allowance. She pays herself a salary of K870,000.

In terms of her business operations, she sales an average of 4000 500g bottles per month to about 40 clients. And in a

good month her sales are K24,000,000 and in the bad month K12,000,000. And for her business to operate smoothly, needs about K10,000,000 in a month.

The extra money she makes from the business is usually ploughed back into business. She uses it to pay rentals for her business. Whether she is satisfied with her business, she says "I'm not satisfied with my business because I have potential to expand but I can not due to limited finances for expansion".

Rev. Phiri is a member of ZFAWIB, WEDAZ and Christian Business with Integrity. By belonging to these organisations, Rev. has benefited from IYES and SYB ILO training programmes. These programmes, she says has helped in running are business. The IYES in particular has hep are in expanding markets for her products. She says "IYES has enabled me know how to display my products well and attract many customers". This she says has been a turning point for her business. She however said that "it is important to be back by financial support after training because training equipped me with business skills which has helped me know how to run, grow and expand my business but I'm failing to do so because of lack of finances".

In terms of her business plan, Rev. Phiri indicated that her plan has changed tremendously after the ILO training she participated in, “my business plan changed in the areas of product diversity in the sense that I started buying other items in form of food, to support my marketing strategy”.

On how she would like to develop or change her business, Rev. Phiri said “yes I would like to develop my business by acquiring my own machinery to start producing and processing. I would like to have my own factory. What I would need to achieve this is financial infusion to purchase the land and set-up honey factory”.

Rev. Phiri was a very willing person to contribute towards training. She said “contributing towards training would make have a sense of ownership and for every investment there has to be expenditure and training is an investment for the business so I’m willing to pay to be trained”.

### **Impact since starting the business**

Rev. Phiri’s life has changed since starting business, “my life has changed, because of the achievement I have attained after starting business. I now food to feed my family, my way of thinking has changed, I only think of profit and I encourage other people that they can do it”.

On a personal level, Rev. Phiri said “starting a business has given me recognition, confidence and self-esteem. In terms of my family it has given them hope for the future, good health

because I can afford and provide good food that is medicinal”. Because of this, rev. Phiri now commands respect in her community because she has become a consultant it come to health matters.

### **Inclusion in training and activities**

“ILO’s way of involving women with disabilities and HIV AIDS in its activities has encouraged information sharing among women and this should be encouraged”, commented Rev. Phiri.

### **Assistance for Women Entrepreneurs**

The aspects of business that Rev. Phiri require assistance with is in the area of land acquisition and a commercial plot for factory construction. She also indicated the need to be assisted with transportation of her products and working capital. When asked whether she know organisations that are providing such assistance, Rev. Phiri pointed out ZFAWIB and organisation she is a member of and Gender in Development division, a government department. She however, was not sure if payment was required to obtain such services.

Other requirements highlighted by Rev. Phiri were that of linkages. She it would help her business a lot if she was linked to other organisations especially those providing financial support and these linkages should be facilitated by ZFAWIB, WEDAZ and ILO.

## **Further Suggestions**

Because of the respect she now commands in her community, Rev. Phiri continues to encourage other women to be independent by being involved in business. She says that “I do encourage women to be engaged in business because to earning a living does not mean you have to be in formal employment, you can do it for yourself by doing business. I also encourage those women who want to start business to seek more information about the business they want to start, visit other businesses and also join associations”.

Rev. Phiri further suggested that project like the ILO-WEDGE programme can help more women entrepreneurs through their inclusion and integration approach to their programme implementation strategy. For example the “month of the woman entrepreneur” activities involve different women entrepreneurs doing different businesses. The activities also involve lobbying with government for interventions that promote women entrepreneurs. She said “I would like to see more interaction with SMEs and more women being involved in activities so that we help build each other. There is also need for involvement of rural women so that we have equal benefit nation wide”.

## **Nora Tamala Thole**

Nora is 62 years old, widowed and has 4 dependants. She resides in Makeni area in Lusaka. She is involved in rug hooking and started this business in 2003. She has however had been doing this business for a longer period though it was in a very small way.

She got the idea of expand her business from the daughter who encouraged her to use the skills she had in hooking rugs to start doing at a larger scale. This skill she said was acquired from a certain man when she was living in Zimbabwe.

Nora has now got employees in her business. The family members and her daughter help her in making the carpets and rugs that she sells. Everyone in this business is paid for the work they do. She pays them K250,000.

Her business current has about 20 customers. From this client Nora is able to make K10,000,000 in a good month. In a bad month, she only has about 10 customers. From her business she is able to have extra money which she uses for schools fees for her children, pays for electricity bills and food. With this she says “I am happy with my business, I like my work and I also teach other people how hook the rugs that I make so I’m happy”.

Nora is a member of several associations in Lusaka. She is a member of the ‘mandevu vulnerable children centre’, ‘Sangwapo – women co-operative in Makeni’ and WEDAZ. “Through WEDAZ, was trained in how to improve your business and I was also trained in IYES. These training interventions changed Nora in the way she does business. “I was opened up. I never thought of growing big in the way I am today”. To even improve her business further, Nora needs a reliable and constant supply of materials like glue, needles and investment machinery.

Her business plan is constantly changing because she is now being exposed to exhibitions. This she said is opening up new markets for her business, so she has to constantly change her plans to increase her production levels to meet the demand for her products. To achieve this growth she is thinking of opening an outlet where she can be selling from. This will enable reach more customers, but it will also make it easy for customers to know where to find her.

Nora also needs to be assisted with machinery to grow her business. “I have seen how other people like the Indians are doing in carpet making, by using machinery. I can also do the same”. She is willing and ready to contribute to the cost of acquiring these services.

### **Impact since starting the business**

“My whole life has changed since starting this business on a larger scale. I have seen that when you do business your

mind is always alert always making designs. I am no longer the same” said Nora. And on a personal level, she also said, “this business has changed me. I was thinking of dying, now am busy collecting my money and attending seminar”.

The family is benefiting from the business because Nora can now afford to pay school fees. Her children are no longer chased from school. She is able to pay for electricity and the family can now see that electricity supply is constant in the house. All this she says are things that her family is appreciating now that she is growing her business. In the community however, she has tried not to show any change, she said “I don’t want to change with or without money. I want to be the same person”.

### **Inclusion in training and activities**

The idea of making women entrepreneurs participate in same meetings and seminars together is very good said Nora. “It is good because I also have a disability”. She further said “I would very much want to train with those with disabilities or HIV because I want to give them hope”.

### **Assistance for women entrepreneurs**

In terms of assistance, Nora’s main gap in her business is the machinery. She is willing to pay to acquire this for her business because it would boost her production levels and improve the quality of the products she makes.

She also indicated the need to improve advertising of her products. This assistance she said can be obtained from associations like the Zambia Chamber for small and Medium Business Association - ZCSMBA.

### **Further Suggestions**

Nora’s advice to young women who want to start business is that they should start businesses so that they become independent. Her advice to other women is that they should belong to associations so that they get trained especially by the ILO.

She further suggested that women should be trained in skills development like rug hooking so that they use these skills for their business. She encouraged women to be trained in SYB and start using their skills for business like what she is doing.

## **Gracious Daka Muvombo**

Gracious is a widow and has 4 dependants. She runs a private school known as "Tina Trust School". The school is situated in Avondale residential area, east of Lusaka. Gracious is one of the most progressive women entrepreneurs in Lusaka. She is currently the chairperson for "Women Entrepreneurship Association of Zambia - WEDAZ".

Gracious is a trained teacher by profession. She worked as a teacher in the government for a long time until January 1999 when she decided to start her own school. She was motivated to start this school by the demand for extra lesson in the community she was living in. This prompted her to think of starting her own school.

The starting point in Gracious' business was to reorganise her own house into a school. She turned some of the rooms in the house into class and she started providing lessons.

The school has constantly been expanding. She currently has 8 employees and has engaged 2 family members to help her with the running of the school. The family members are not directly paid a salary but she pays herself and the eight teachers she has employed. The school is sad to be doing well with 97 students in a good term and about 70 students when the enrolment is bad in that particular term. So in a good term when all the students have paid their fees, her income is

about K50,000,000 and K35,000,000 when the enrolment is low.

Gracious' livelihood is dependant of the school business, so most of her extra income is ploughed back into business especially now that she is expanding the school to have more classrooms. She however manages to pay electricity, water and telephone bills using the extra money from her business.

Having been a member of WEDAZ for a long time, Gracious has benefited a lot from the training programmes the association has been conducting. She has been trained in a number of business management programmes like the ILO SYB and IYB programmes at two levels, as an entrepreneur and as a trainer. She has also been trained in IYES as a facilitator. Other programmes Gracious has been trained in under ILO are WED capacity building programme and BDS.

With all this training she has undergone, Gracious feels the trainings were and have been an eye opener and made her improve her business. She however still feels training is important to the growth of a business and she would want to be trained more. Currently she is developing a strategic plan for her school which she hopes will guide her to further expand her business.

Gracious' change of the business plan is that of expanding the school to have a secondary section. Currently the school only has primary school classes. If the training is offered, Gracious is willing to contribute towards the intervention.

### **Impact since starting the business**

Being in business has increased Gracious' income tremendously. She compares her current income to what she used to get as a salary when she was a teacher, "my income has increased greatly compared to what I used to get as a teacher. This has changed my life as well because I'm more independent, I work for myself and I'm financially empowered".

She also described the difference the business has made to her life, "I'm now able to support my family financially including helping my extended family. I'm also able to buy some luxury items for my family, something that I could do before". Her livelihood has completely changed because of her business.

The community the school is situated in is that of middle to upper class residential area. And in a community like this one, only good quality service is appreciated. Gracious has managed to make people in this community appreciate the services she offers at her school. For this reason she has gained a lot of respect. And to give back to the community, Gracious participates in community programmes, and finds herself in leadership positions. She says, "In the community, I'm involved in a lot of programme and I always lead them. I am more reliable now than then".

### **Inclusion in trainings and activities**

Gracious welcomes the aspect of inclusion in the ILO activities. "I feel for a long time people with disabilities and those living with HIV have been left out in most activities by NGOs. I like the ILO approach of including women with disabilities and those living with HIV AIDS in its programmes because these people are given chance to learn and help themselves".

She further said "entrepreneurship activities should continue to include women entrepreneurs with disabilities and HIV and even at a higher rate compared to now because more women need such assistance".

### **Assistance for women entrepreneurs**

For her business, Gracious has great ambitions. She wants to build a secondary school. To do this she needs assistance to acquire land, access finances for building. Because of development in technology, Gracious indicated the need for computers in her school as another thing she would like to be assisted with.

Gracious was not sure of the organisations who are providing this kind of assistance. She however suggested that it would be good to identify government ministries who are providing this assistance.

## **Further Suggestion**

The advice Gracious would give to young women who want to start business is that for them to be independent, the young women should be self-reliant. And one way of achieving this is through owning your own business.

Gracious also advised other women that they should belong to associations like the one she is heading (WEDAZ) to learn something that can help you start, run and grow their businesses. “Skills training and financing start-up capital is what the ILO-WEDGE programme can or should assist the women entrepreneurs with. ILO in conjunction with WEDAZ should help women to register their business and create a database of all women entrepreneurs across the country”.

## Grace Mambo

Grace Mambo is married with one dependant at home. She lives in Chamba Valley in Lusaka.

Making tie and dye batik materials is the business Grace is involved in. She started this business in 2001. But before starting her business, she was working for the government as a teacher.

The reason Grace started business was that she wanted to relieve herself from financial constraints. The salary she gets as a teacher is too small to meet her needs.

The business she started was through an idea she acquired from WEDAZ when she attended a skills training programme in tie and dye. She then used her salary as start up capital and started by working from her home. Though doing well in business, Grace has continued working as a teacher.

In her business she has family members, her niece in particular who is working with her and she has also employed a tailor. She pays her niece and the tailor but does not pay herself a salary.

Her business performs fairly well. In a good month she has about 15 customers and in a bad month only about 4 customers go to her business. This trend of customers visiting her business gives her about K1,000,000 in a good month and

only K100,000 in a bad month. And for her business to run effectively, she only needs about K500,000.

This gives her enough money to spend on other things that she needs for her livelihood, but Grace has a habit of banking most of the money she makes from her business and only uses it when she is in a crisis. Grace is happy to be in business because she is now financially free than she was before.

Grace is a member of WEDAZ. It is through this membership that she acquired the skills that she is using in her business. Through WEDAZ, she has been trained in tie and dye, tailoring and designing, interior decoration. She owes all this to WEDAZ. She has also been trained in business management skills, she has attended trade shows where she has exhibited her products. She has been linked to micro financing institutions where she has accessed additional funds for her to grow her business. Grace has also been trained as a trainer in the ILO Start and Improve Your Business (SIYB) and Improve Your Exhibition Skills (IYES) training packages. This has made her a role model for most women entrepreneurs.

The support from ILO has benefit Grace greatly, “because of this support, I have grown in my business. I now know how to display my products and market them. Now I need to be assisted with registration of my business so that I can have an outlet where I can sell my products”.

The support from the ILO has made Grace her business plan, “yes the ILO support has made me change my business plan because initially only used to make tie and dye materials, but now I manufacture them into clothes. Diversifying into making tie and dye to finished clothes gives me more money”. With this skill, Grace would further want to improve on her design skills as one way of improving her business. She would also want to be trained business planning and costing. For this training she says she would be willing to pay for it.

### **Impact since starting the business**

Being in business has had great impact Grace’s life, “my life has greatly changed, now I even attend kitchen parties, pay bills and I also support my parents by giving them money”. On a personal basis, the business has made a big difference such that she does not even realise that its pay day.

The business has impacted her family positively, “it is so helpful in times of problems because I easily get to the bank, withdraw money and solve all problem”. This makes her family and the community she lives in treat her with respect. Sometime people are even surprised because of the way her behaves especially when they see her walking to work when they expect her to be using a taxi.

### **Inclusion in training and other activities**

Grace appreciated the idea of allowing people from different walks of interacting in training workshops promoted by the ILO

“I feel good because it enable us interact with different people and we are made to interact with each other. This approach should continue”.

### **Assistance for women entrepreneurs**

Grace indicated that she would still need assistance in her business, especially with finances and skills training. Since she is a member of WEDAZ, she feels it would the best organisation to offer this assistance but with help from ILO. She however, indicated that she is ready to pay for this assistance as it would benefit her as an entrepreneur.

### **Further suggestion**

To help more women, Grace suggested that, “organisations like WEDAZ should go into rural areas to sensitise more women about the importance of being in business. Women in rural areas should be made to realise that when they are in business they are at a different level than a person who is just sited at home”.

## **Beatrice Nyathando**

Beatrice started her business in 1989 after working for the income and tax department as a tax collector specialised in “pay as you earn” (P.A.Y.E) for a long time.

Beatrice is a good example of an entrepreneur whose success can be associated to the spouses’ encouragement. She started business because the job she had was not paying well. “I was always complaining about the salary until my husband encouraged me to resign and use my talent in sewing to do business. At first I resisted because I was not sure if the business would succeed and I did not know of any woman who had done business and succeeded”.

Beatrice only realised upon resigning from formal employment that she did not qualify for terminal benefits. This was a blow to her plans. It was something she did not know as she thought she would use her terminal benefits to start her business.

Fortunately, Beatrice’s husband came to her rescue, “all the money I started business with was given to me by my husband. He bought me 2 second hand sawing machines and some materials which I started making into clothes and selling at my former workplace”. Other people who saw what she was doing would give her their own materials and she would make designer clothes and charge them labour. At the time she was doing her sawing at her home and employed one tailor.

Currently she has three full time tailors, in total she has ten full time workers and one who comes on part time. And all but two are women employees.

Some of her employees are family members. Beatrice explained that all her employees are paid a salary but as for herself, she is paid from a sister company run by her husband. “I look forward to the day when I will pay myself a salary from this business”.

Her business however does have a lot of clients. In a good month she receives about 36 customers and 15 in a bad month. In terms of income, she make about K10,000,000 in a good a month and K3,000,000 in a bad month.

The money Beatrice needs to run her business is dependant on the needs of her customers. And all the money from her business is ploughed back into business, “all the money from the business is being reinvested into the business to improve it. For example, we hire out chairs. We started with 150 chairs and we now have 250 and target to reach 1000 chairs”.

Beatrice is happy to be in business, “I am happy but it would be better if I have more clients and more chairs to hire out as the demand is very high”.

Being a member of ZFAWIB, Beatrice has being trained in SYB and IYB ILO training packages. She has unfortunately not had an opportunity to attend any of the local exhibitions. She however acknowledged that the training received form

ILO has been very useful. “I found them very educative and my business is what it is because of the ILO trainings”. She further urged the ILO to put in place a follow up system on those who are trained to whether or not they are putting into practice what they are trained in.

From the ILO trainings attended, Beatrice said they have helped her improve her business, “I got the idea to diversify and now I run an African food restaurant and a hair salon at the same premises as the tailoring and African craft shop”. The only change Beatrice would like for her business is to develop to a one stop shop for African food, African wears and African crafts in a big way.

She also indicated that she would still want further assistance, especially in finance so that she can procure all the requirements for her hiring business. She would want to purchase more chairs and table for this businesses.

### **Impact since starting the business**

Beatrice is very focused on her business, “it has given me a new perspective to life and I am now a manger not only of my own business but also of my life”.

Being in business has done a lot to her life. She has been able to educate her children and manages to help her extended family. It has made all her children to be independent. Her son who is in university is doing business to supplement his fees for college.

Her family now looks up to her as a source of livelihood. They are assured that if they have any problems they have somewhere to run to.

### **Inclusion in training and activities**

“I don’t mind participating in ILO activities alongside women entrepreneurs with disabilities and those living with HIV, in fact, I think it is a very good thing as it gives all of us a sense of belonging. If it can be her today, it might be me tomorrow”.

For this reason Beatrice said she would like such activities to continue being organised in this manner and she is ready to assist the women with disabilities and those living with HIV to go to her business for attachment so that they can learn how to sew.

### **Assistance for women entrepreneurs**

In her business, Beatrice would still want to be assisted with preparing end of year accounts. She would like an independent accountant to help her with this exercise and she is ready to pay for the services.

### **Further Suggestion**

Beatrice’s word of encouragement to young women entrepreneurs is that being an entrepreneur would make you independent. Her advice to other women is that “it is important

to learn to pay tax because if everyone paid the 3% it would go a long way in helping develop the economy of the country”.

For ILO, her suggestion was that “ILO needs to empower the entrepreneur associations so that they can reach more women. It will also be easier to follow up on those who have been trained as the associations are more in touch with the entrepreneurs as opposed to ILO projects”.

She further emphasised the importance of capacity building for the associations as this would make work for the ILO much easier.

## **Annie Chikomo Zulu**

Annie stays in Kaunda square. A high density residential area named after the father of the first President of Zambia, Dr. Kenneth David Kaunda. She is into fabric printing which she started in 2005. Before start this business, Annie was involved in rug making and bead work.

Annie started her fabric printing business with the intention of helping the husband financially in the running of their household. To start this business, Annie underwent a training course in fabric printing which was organised by centre for informal sector employment promotion (CISEP). Her husband helped her with fees for her to attend the training. It was after this training that Annie started her business. She started by operating from home.

Her family is helping her with a lot of work in the business, considering that she is working from home. And the family members helping her are paid when she has enough money to do so.

Annie's business is still very small. In a good month she manages to make about K1,000,000 and only K200,000 in a bad month. But for her business to run effectively, Annie said she would need about K700,000 as operating capital.

The money from the business is used to pay for school fees, medical bills. She also uses the money to pay for her house

rental and electric bills. The way she uses her money from business makes Annie a happy person because it gives her self-confidence.

Being a member of WEDAZ has enable Annie benefit from a lot of training interventions especially in business skills. She has been trained in tie and dye and fabric printing. She has also been a client of BDS facilitators. She however said she would need further assistance to improve her marketing skills.

Annie admits that the training she has received has helped her a lot, "I now know how to cost my products because of the training and I have improved my business". Changing her business plan is not in her mind right because she wants to develop what she has. "I want to develop and have a place to sell from because I can them easily advertise my products".

### **Impact since starting the business**

Since start and growing her business, Annie said she is able to travel a lot and contributes to her family needs. "I have been financially empowered and my family is happy for me". In the community, she said "people say am a responsible person and they always to me for help".

### **Inclusion in trainings and activities**

Annie feels very positive about the importance of the inclusion programme being implemented by the ILO. She says "it is a good idea because disabled entrepreneurs and

those living with HIV also need the same help we need to start and improve our businesses”. She agreed to the idea of entrepreneurship activities to continue integrating women with disabilities and those living with HIV.

### **Assistance for women entrepreneurs**

Annie feels the most important assistance she wants to see happening is that which will contribute to the sustainability of WEDAZ. For her business, however, she indicated that she would want to be assisted with advertising her products because advertising is very costly for small businesses.

### **Further Suggestions**

Encouraging young women to start businesses is one way of empowering them to be independent because the future lies in their own hands. For other women, Annie said “I would encourage then women to start or expand their businesses because it is the only way to become financially independent”.

She further suggested that the ILO project can help by promoting provision of training courses in skills and business management. She concluded by encouraging women to impart their skills in their children as a way of sustaining skills and businesses as a whole.

## **Gillian Mbewe**

Gillian is 32 years old married with four dependants. She has a good education background, which can be associated to the success of her business. Her business is provision of secretarial services and printing. She started this business in 2005. Before starting this business Gillian was employed as an office manager at Cavendish University. Running her own business was Gillian's dream, "I always wanted to be self employed as I was never satisfied with a salary. I always dreamt of starting a business".

To start this business, Gillian was motivated by her training background. "I saw many opportunities in the computer world and was encouraged to start my own business". She started by renting space in a computer repair shop and using the computers in the shop to type and print her clients work. "This is how I raised my capital to buy one printer and a second hand computer, which was a repaired in the shop I was renting". Now Gillian boasts of having three computers, one printer, a scanner, book binder, photocopier and a laminating machine. She has six employees working for her and all of them are on a salary and she manages to pay herself a salary as well.

Gillian's business is busy most of the time. In a good month, her business makes K6,000,000 and not less than K800,000 in a bad month though this rarely happens. To run her business, she only requires K2,500,000, so she spends most

of her money from business to rental, school fees, and subsidizing relatives.

Though her business appears to be doing well, Gillian is not full satisfied with the way her business is going, "I'm not very happy because there is limited running capital such that I am at times unable to meet large orders and to reinvest in the business".

Gillian is a member of ZFAWIB. Through this association, she has been trained in how to manage a business, she has participated in the "month of the women entrepreneurs" events in 2005 and 2006. She has also had an opportunity to participate exhibitions organised by ZFAWIB. Participating in these activities has assisted her have more contacts and business leads for her secretarial services. For this reason, she feels positive about ILO's support which has been useful to her and has given her exposure to expand her business. She says she still needs more of such intervention especially training in marketing.

This exposure has had an impact on her business plan. "We have increased our marketing activities, so instead of waiting for customers, we go out to look for them. We have also improved our exhibition and packaging skills to attract business". Gillian is happy with the business she is doing and would not like to change. This again can be attributed to her strength, educational background.

She would like to maintain the same business idea but expand the service portfolio. "I would want to bring in more hi-tech equipment and expose my employees to the ILO project activities especially business management and IYES".

### **Impact since starting the business**

The greatest impact the business has had on Gillian is that she is able to pay school fees for her children and has managed to employ people to work for her. "I have received much exposure and have come to know many people. I now know that I can stand on my own".

The family no longer depends solely on the husband's salary, "my income has been supplementing his". She says. And people in the community respect her and always ask for assistance.

### **Inclusion in trainings and activities**

Gillian feels encouraged when she sees how the ILO in including women with disabilities and those living with HIV in it programme, I feel good and I am encouraged that there is hope for others". She personally feels that this trend should be continued because she has seen that women with disabilities also feel good when they are participating in activities together with non disabled persons.

### **Assistance for women entrepreneurs**

For her business, she would like to be assisted with equipment to start providing T-shirt printing. This service can bring more money to her business.

### **Further suggestions**

Gillian encourages young women to be independent and stand on their own, "women should be ready for challenges. The beginning is always tough but once you are there, everything will work out".

Her suggestion on how the project can help women entrepreneurs was that, "a thorough needs assessment must be carried out to ascertain the training needs of the target groups. It would also be helpful if women are given small start-up capital".