



ILO IN PARTNERSHIP WITH IRISH AID

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Voices OF WOMEN ENTREPRENEURS

IN ETHIOPIA, TANZANIA, UGANDA AND ZAMBIA





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ABOUT THE ILO-IRISH AID PARTNERSHIP PROGRAMME

The International Labour Organization (ILO) works in partnership with Irish Aid, the Government of Ireland's programme of assistance to developing countries, to create greater opportunities for women and men to secure decent work and income.

Within the broad context of the Partnership Programme, the focus has been on creating quality jobs through women's entrepreneurship development and enhanced employment opportunities for people with disabilities. A strong theme in the partnership has been to include women with disabilities in the programmes and tools. To achieve this aim, the Partnership Programme with the ILO's Women Entrepreneurship Development and Gender Equality (WEDGE) Programme and the ILO's Disability Team works through building the capacity of governments, communities and organizations representing workers and employers to support women entrepreneurs - including women with disabilities or those living with HIV/AIDS - at all stages of their economic growth.

The Partnership Programme works to reduce the vulnerability of women's enterprises relating to: working conditions; safety and health at work; social protection; lack of organization, representation and voice; access to appropriate financial services; and all forms of gender-based discrimination.

Lessons learned from the Partnership Programme's experience in promoting women's entrepreneurship show that despite the gender-based barriers to starting and growing their businesses, women entrepreneurship can be an effective means to create productive employment, reduce poverty, promote gender equality and empower women. It advances the Decent Work agenda and contributes to the Millennium Development Goals. In 2007, more than 22,000 women entrepreneurs and service providers benefited from WEDGE training and support services.

In Africa, activities undertaken by the Partnership Programme focused special attention on Developing Entrepreneurship among Women with Disabilities (DEWD). The DEWD project works in partnership with local organizations of and for disabled persons to support the participation of disabled women entrepreneurs in mainstream activities organized by WEDGE. It also seeks to sensitize national and local government and women's entrepreneurs' associations to disability issues, so that they too start to focus on the business development needs of persons with disabilities.



*In 2007,
more than 22,000
women entrepreneurs
and service
providers benefited
from WEDGE training
and support services.*

The DEWD and WEDGE alliance has worked effectively to enhance economic opportunities for women entrepreneurs through business knowledge and skills training; promoting and facilitating access to micro-finance institutions; facilitating access to markets through trade fairs and exhibitions; and, strengthening women entrepreneurs' voice and representation through associations and groups. This close alliance has resulted in the inclusion of women entrepreneurs with disabilities or living with HIV/AIDS in most WEDGE training activities, events and initiatives.

The following pages highlight the personal stories of women entrepreneurs across four East African countries - Ethiopia, Uganda, United Republic of Tanzania and Zambia - that have benefited from the ILO-Irish Aid Partnership Programme. In their own words, they share their experiences about their businesses on a range of topics, from building skills to accessing finance and new markets to networking. Listening to their voices, we hear that despite the challenges, they were able to realize their potential and achieve success in business to the benefit of their families and communities. Most importantly, through their enterprises they help to positively shape and influence public opinion and gender-based assumptions about women entrepreneurs to take full advantage of opportunities in their surroundings.

Innovative Training Tools

*Assisting business service providers and new or existing entrepreneurs in effective and practical techniques for managing their businesses is the ILO's worldwide **Start and Improve your Business (SIYB)** programme, which builds on the ILO's 35 years of experience in supporting small enterprise development. Components of the SIYB programme include, among others, **Generate Your Business Idea (GYB)** for potential entrepreneurs to find out whether they are the right person to start a business and to develop a feasible business idea; **Improve Your Business (IYB)** for entrepreneurs who want to improve the management processes of their business; and, **Expand Your Business (EYB)**, an integrated business training and support package for small to medium-sized enterprises that have growth in mind. Another innovative training tool expressly developed to improve market access for women entrepreneurs by facilitating the organization of trade fairs is **Improve Your Exhibiting Skills (IYES)**.*

BUILDING ENTREPRENEURSHIP SKILLS

Women often lack the entrepreneurial skills that can enable them to effectively run their businesses. The ILO builds the capacity of governments, communities and organizations representing workers and employers to deliver cost effective and sustainable business development services locally to enable women entrepreneurs - existing or aspiring - to improve the efficiency in productivity and profitability of their enterprises. Women entrepreneurs supported in this way were able to generate more income and contribute substantially to their personal, social and economic empowerment as the following stories illustrate.



ETHIOPIA

MAMIT,

HOLLOW CONCRETE BLOCK MAKING

"Money matters, but what factors most in business is knowledge and this is precisely what my experience is."



ILO.T. Tesfaye

Thirty-four year old Mamit got her idea for a hollow concrete block making business while participating in an ILO-supported Improve Your Business training in late 1996. During the training, a group project exercise on the block making industry helped her to see the increasing demand for the material resulting from the booming construction sector. Equally important, she learned how to establish a viable business, manage staff and "identify business expenses from household ones and put in place the right financial system in my business."

Spurred on by her entrepreneurial spirit, she quit her embroidery business in 2003 and started producing hollow concrete blocks from her home in 2004. Mamit began with just one manual machine and cement and gravel purchased from local suppliers. "My product was really fast moving - I was only constrained by lack of capacity responding to orders of my old and new clients", she says. As her business progressed, she moved her enterprise from her home to a larger rented location and installed a second manual hollow brick making machine. To meet rising demand for her product from clients in Bahir Dar - her hometown - and neighbouring rural towns and maintain cost effective production, she set up a second operation in Woreta about 50 kilometres away. There, she procured a crusher and other necessary items and began supplying her own gravel from her newly acquired quarry in 2006.

Starting with only 15,000 Ethiopian Birr (ETB) (approximately US\$ 1,600) from household savings and credit from family, Mamit grew her business to an annual turnover of ETB 500,000 (approx US\$ 53,000) in less than four years. She employs 63 people in her two block making plants and a quarry. As general manager, she pays herself a salary of ETB 2,000 (approximately US\$ 212) every month. She says she combines this with her husband's salary to pay household expenses, adding "all my profits are used to expand the operation of the business. I am now planning to open a supplementary business to set-up metal windows and doors."

A recently elected board member of the Bahir Dar City Chamber of Commerce and Executive Secretary to the Amhara Women Entrepreneurs' Association, Mamit sees ample business opportunities, saying "I would like to advise women, particularly housewives, to get some business enlightenment through training. Money matters, but what factors most in business is knowledge and this is precisely what my experience is."



**Bahir Dar City Chamber
of Commerce
and Sectoral
Associations**

*The main goal
of the Chamber
of Commerce in Bahir
Dar is to create a
vibrant private sector
that offers additional
jobs and contributes
to the alleviation of
poverty in Ethiopia.
It does this by
strengthening the
private sector through
support services,
insuring the quality
and efficiency of
business management
by providing relevant
training and business
development services
to enterprises, and by
facilitating a positive
relationship between
the government
and the private sector.*

ZAMBIA

GILLIAN,

SECRETARIAL SERVICES AND PRINTING



"I would want to bring in more high-tech equipment and expose my employees to the ILO project activities, especially business management, and IYES."

For years, 32 year old Gillian dreamed of starting her business. Her years of experience working as an office manager for a university and a solid educational background provided the motivation to make that dream a reality in 2005. "I saw many opportunities in the computer world and was encouraged to start my own business." She began her venture by renting office space at a computer repair shop, using their equipment to type and print out jobs for her clients. "This is how I raised my capital to buy one printer and a second-hand computer", she explains. Today, she owns three computers, a printer, scanner, photocopier, in addition to other office equipment, and employs six workers. She pays both herself and her workers a salary with the business income generated of between Zambian Kwacha (ZMK) 800,000 to ZMK 6 million (approximately US\$ 236 to US\$ 1,770) per month.

Gillian's membership in the Zambia Federation of Associations of Women in Business (ZAFAWIB) has enabled her to hone her business management skills and participate in the ILO-organized Month of the Woman Entrepreneur as well as exhibitions and trade fairs which provide a platform for new opportunities, networking, and new markets. By applying what she's learned from ILO-supported training, she has improved her promotional activities and has also established new contacts. "We have increased our marketing activities, so instead of waiting for customers, we go out and look for them. We have also improved our exhibiting and packaging skills to attract business." Looking to the future, Gillian says she would welcome additional training in marketing and in exploring new ways of expanding her service portfolio. "I would want to bring in more high-tech equipment and expose my employees to the ILO project activities, especially business management and Improve Your Exhibiting Skills (IYES)."

Being an entrepreneur has not only had a great impact on Gillian's life, but also that of her family and community. She now supplements her husband's salary to cover household needs and payment of school fees for their children. And, the community respects her for the assistance and advice she provides.



Zambia Federation of Associations of Women in Business (ZAFAWIB)

ZAFAWIB was founded in 1990 with the overall purpose of empowering women economically. It provides small loans for micro-entrepreneurs and training in small business development. Its aims are to promote more and better business for its members; represent the views, interests and concerns of women in business; bring together various associations and branches of women in business; and, create new opportunities for Zambian women to prosper and grow in developing their own enterprises.

ZAMBIA

SUSAN,

TELEPHONE CENTRE AND CELL PHONE SALES

"The community now depends on me for the service I provide to them. They are surprised to see a deaf person doing well in business."



ILO/F. Mambwe

Susan is a well-respected member of her community and serves as a role model for aspiring entrepreneurs. At 34, the widowed, deaf mother of two operates a telephone call centre and sells mobile phones in Lusaka's Kaunda Square. Susan is also HIV-positive. She went into business nearly 15 years ago, mostly to contribute to family expenses and gain financial independence from her late husband. A combination of training and interactions with friends in business gave her the initial idea to start a phone shop. But, it was access to training in Improving Your Exhibiting Skills provided by the women's wing of the Zambia Federation of the Disabled (ZAFOD) and Zambia Federation of Women in Business (ZAFAWIB) that helped boost her business confidence. She sought another location in the city centre to expand her phone booths and diversify her products.

With average income earnings of between ZMK 600,000 to ZMK 1 million per month (approximately US\$ 177 to \$295), she employs one worker to manage the phone booth, an interpreter to assist with customers, and pays herself a salary as a way of separating business expenses from family expenses. Susan says she uses profits from the business to cover school fees for her children, medical bills and to support her family's livelihood. She also financially supports three other dependents. Pleased with her enterprise, she says, "I'm very proud of my business because I'm self dependent and I'm able to help my family."

At the community level, Susan says "the community now depends on me for the service I provide them. They are very surprised to see a deaf person doing well in business." She also explains that many seek her advice on how to start a business, though she is deaf and HIV-positive.

According to the ILO, an estimated 487 million workers – or 16.4 per cent of all workers – still don't earn enough to lift themselves and their families above the US\$1 per person, per day poverty line while 1.3 billion workers – 43.5 per cent – still live below the US\$2 per day threshold.

(Source: Global Employment Trends 2008. International Labour Office, Geneva.)



Zambia Federation of the Disabled (ZAFOD)

ZAFOD, established in 1990, is an umbrella organization of Disabled Peoples' Organizations (DPOs) in Zambia whose main mission is to promote equal opportunities for persons with disabilities in many aspects of social and economic life. It economically empowers persons with disabilities by providing training in business management to small and medium-sized enterprises, and through loans to individuals or groups to enable them to run their enterprises.



ACCESSING CREDIT AND FINANCE

Women often shoulder the double burden of both work and family and still face particular challenges in accessing credit to expand their businesses. A 2003 ILO survey found that two-thirds of women entrepreneurs used their own savings to start their business, followed by assistance from their husband, credit from family and friends and bank credit. Only half of the women who applied for a bank loan were successful. (Source: “Tanzanian Women Entrepreneurs: Going for Growth.” 2003. ILO, Geneva.)

Despite these challenges, loans available through micro-credit institutions as well as other financial options provide start-up and limited cash flow to help businesses start immediately. In addition, ILO training in business and financial management provides enormous benefit to women who previously have not been able to acquire these skills. This helps to reduce the commercial losses and economic risks facing women in business as the women interviewed for this booklet show.

UGANDA

DEBORAH,

SMALL SHOP OWNER

"It is time to discuss issues on employment because people with disabilities are left out."



ILO/S. Basaba.

A loan of 30,000 Uganda Shilling (UGX) (approximately US\$ 18) from Blind But Able, a local non-governmental organization that trains blind people in adapting to daily living situations and developing hand skills, helped Deborah start her business as a small shop owner nearly eight years ago. With virtually no competition from other similar vendors in the Kakiri, Wakiso District, her instincts told her that venturing into business made good sense.

Now in her mid-thirties, Deborah supports eight people on her monthly salary of UGX 800,000 (approximately US\$ 482), further supplemented by income she receives as District Counsellor. She does this by not only selling crates of soda and beer but also from the money she earns dispensing water from a tank she installed on her home property. She got the idea for installing the tank from an ILO-supported training course given to the women's group to which she belongs - Wakiso District Disabled Women and Girls Association (WADDWGA). A loan from Centenary Bank secured the funds to purchase the pipes for the tank. "The assistance they provided taught us how to budget for things, how to use things that are next to us, how to examine the market and how to arrange our business. We really gained a lot." She also says that exposure to ILO's inclusive approach to training provided her with an unequalled experience, "we learned from each other. You get to know that when one is infected (with HIV), it is not the end of the world. We also wish that training by the ILO and the Uganda Association of the Blind (UNAB) be extended to grassroots women, either in parishes or sub-counties."

As Chairwoman of the Association of the Blind in Wakiso District, Deborah is also actively involved in outreach to parents with children with disabilities, providing both encouragement and information. But, her involvement in disability issues goes even further. As a board member of UNAB, Deborah helps distribute grants to other entrepreneurs in the central region, "They gave us four million for four regions. I had to pick out fellow entrepreneurs and encourage them to apply. I register women and give them money. I then take back my report to UNAB." Deborah also says that awareness raising on disability issues must target higher levels of public office. "It is time to discuss issues on employment because people with disabilities are left out. They should reinforce some of the laws under the National Disability Council which have been approved and signed."

Settled comfortably in her business, Deborah says, "the business is not bad. It's been easy for me. That's why I am still running it. It gives me peace and puts little pressure on me. Also, it allows me to easily do things for myself. I am happy because it is me assisting my family."



Uganda National Association of the Blind (UNAB)

Founded in 1970, UNAB's main objective is to improve the general life situation of persons with visual impairments by enhancing public awareness, education and employment. It also provides training for persons with disabilities in Uganda. In 2000, UNAB established a committee on Hi-Tech, Employment and Jobs for Visually Impaired Persons Stakeholders' Committee whose main purpose is to enable persons with visual impairments to use modern technology.

ETHIOPIA

CHALTU,

HOPS AND CHARCOAL RETAIL



"First and most importantly, my attitude is positively changed and gave rise to my confidence to interact with people"

At 70, Chaltu says she has been transformed from a beggar to a self-employed woman. Having contracted leprosy during her childhood, she was accustomed to begging for a living until she received ETB 500 (approximately US\$ 53) from her son-in-law. She used the money to purchase hops and charcoal and resold them for a small profit at her village market. "I travel to Markato – a big market area – to buy the products from wholesalers and bring to my village to retail to my customers", she says. Then, in 2004, she heard about ILO-supported training in Improve Your Business that promotes small business growth among women entrepreneurs – including women with disabilities or HIV/AIDS – by facilitating access to skills development, credit, and new markets. The experience changed her life. "First and most importantly, my attitude is positively changed and gave rise to my confidence to interact with people without being intimidated by my physical appearance," she says. "In addition, I have gained knowledge on procurement, marketing, credit access and handling income and expenditures."

After training, Chaltu was able to access credit funds through Gasha Micro Finance Institute. She received, for the first time, a loan of ETB 1,000 (approximately US\$ 107) to expand her business. "After the training, I started to look at alternative options for the source of my products. Instead of buying from wholesalers in the big town market at higher prices, I switched to sources in rural areas where I purchase hops and charcoal cheaper. As a result, my earnings have been getting better and better and I paid my loan in 12 months with no problems", she says.

She received a second loan from Ethiopian National Association of Ex-Leprosy Patients (ENAELP), which she also repaid on time. Chaltu has recently expanded her business to include live chickens and different kinds of spices. Her average daily sales are about ETB 100 of which 30 ETB is profit and her net monthly income is ETB 900 (approximately US\$ 95).

"I am now operating with better working capital, pay my house rent, cover expenses of food, clothing, water and electricity, and support my two grandchildren's education. My life has changed. I am transformed from a beggar to a self-employed woman. I am now able to eat three meals a day and put aside a small saving for my future. I am only worried about my age."



**Ethiopian National
Association
of Ex-Leprosy
Patients (ENAELP)**

ENAELP was founded in 1997 with the aim of raising awareness of leprosy issues; advocating equal opportunities and full participation of persons affected by leprosy; and, promoting the rehabilitation of ex-leprosy persons.

The Association runs socio-economic rehabilitation projects through income generating activities and education programmes, among other activities. In addition, it operates a revolving loan scheme to persons affected with leprosy and their family members.

TANZANIA

VICTORIA,

FLORAL DESIGN AND FOOD CATERING

"Business is now my new way of life."



ILO/R. Kapur

Victoria was working as a teacher when she decided to turn her love for floral decorations into a part-time business in 1998. She started small, decorating churches for ceremonies and various other occasions after work and on weekends. Soon, she found that the income earned through her business provided a steady stream of additional financial support to help pay for food, rent, medical expenses and other household items for her family of five.

Encouraged by the initial success of her business, Victoria decided to diversify. She approached her teachers' credit organization where she applied for and received a loan of 1 million Tanzanian Shillings (TZS) (approximately US\$ 830), which she used to set up a food catering business. Over time, the food and flowers combination performed well, with weddings and religious ceremonies proving to be very lucrative sources of revenue. With the income generated from her business, she was able to pay back the money borrowed within two years.

Victoria attributes much of her recent business expansion and success to ILO training provided through the Vocational Education and Training Authority (VETA) in the Tanga region. Through training, she learned about keeping accounts, marketing, and strengthening ongoing business projects. "It was my first training on business", she says. Establishing the valuable link to the business and skills development training was the women's social group to which Victoria belongs. The group enables the sharing of information and provides limited financial support to its members. "The training was a real eye opener because I learned that, as a group, we could access women credit facilities and group projects."

Since training, Victoria further diversified her business to include mistress of ceremony services and cake making. Her hard work, spirit of confidence combined with years of experience as a business woman has paid off. Victoria has built a steady clientele and supports many of the women in her group, also owners of private businesses, through use of their specialized services in tailoring, hair styling, animal husbandry, food vending, and other areas.

During a "good month", Victoria is able to earn TZS 3 million shillings (approximately US\$ 2,490). She uses most of the income to pay the salaries for her cook, six food attendants, and two helpers. She plans to further expand her business, but says she needs from between TZS 13 to 14 million shillings (approximately US\$ 10,788 to \$11,618) toward input materials such as a truck.

"Business is now my new way of life", says Victoria. Her future expectation is to leave her teaching career in order to expand her business.



Vocational Education and Training Authority (VETA)

VETA is the official agency of the Government of Tanzania tasked with coordinating, regulating, financing and providing vocational education and training. Its overall objectives range from providing vocational education opportunities and training, to fostering and promoting entrepreneurial values and skills, to balancing of supply and demand for skilled labour in order to improve production and the productivity of the economy.



ACCESSING MARKET OPPORTUNITIES

Despite significant improvements in customs administration, women entrepreneurs looking to export still face barriers. The ILO's WEDGE Programme has developed a range of support services and tools to assist women in starting and growing their enterprises beyond their immediate neighbourhood. Among the innovative training tools employed by the Programme is Improve Your Exhibiting Skills (IYES) which is designed to improve market access by facilitating the organization of trade fairs and exhibitions. The following stories highlight how women entrepreneur's participation in IYES has helped to increase market access and monthly sales revenues.



UGANDA

FLORENCE,

CRAFTS



"I see myself grow and doing things that I never expected to do, like buying shares in Stanbic Bank. I have met people I did not expect to meet. I have gone forward."

Florence is among the group of women who started Exposure Africa, a group that encourages women to use their skills and talents in order to generate income and jobs. She began her textile and handicrafts business in 2000, after leaving her job as a professional secretary to raise her children. "I was already doing this type of work at home. Actually, I was the first person to start a shop in this place. I came here with just my fabrics and the things I made at home. Then, another 10 or 13 people kept coming in. We started in a group."

She now employs three, and sells many of her products mainly on the local market. Florence says her memberships in the Uganda Women Entrepreneurs' Association (UWEAL) and Uganda Small Scale Industries Association (USSIA) helped introduce her to better ways of running her business. "When I underwent training of the ILO, it opened my eyes on how to organize my shop, sensitize my workers, get my books up to date and sell during exhibitions. At exhibitions, I don't mind whether I sell or not, as long as I make contacts. I now find it profitable." Contacts with business representatives from different countries at exhibitions have also proven to be an educational experience for Florence, "they took us through the steps involved in exporting our products, how to improve upon their quality, and how to meet the competition."

Her business has been doing well and she would like to continue developing it by streamlining the goods and products she stocks to a few that are high in demand - beads, yarn for weaving, and raw materials for weaving textile. According to Florence, additional training in profit margin, pricing, competition and advertising would assist in furthering this goal. She also says that training in business clusters would give more scope for her business to influence the market. "They should come here one day and organize us more, so that we are clustered together and do something that is substantial. When I say I am going to export, how am I going to export with a few things?"

Florence's business generates from UGX 800,000 to UGX 3 million shillings (approximately US\$ 482 to US\$ 1,807) a month. A portion is invested in the shop while the rest covers workers' salaries, contributions to household expenses and church tithes. "I have enjoyed making money. I see myself grow and doing things that I never expected to do, like buying shares in Stanbic Bank. I have met people I did not expect to meet. I have gone forward."



Uganda Small-Scale Industries Association (USSIA)

The Uganda Small-Scale Industries Association (USSIA) is a private sector-led entity which provides fee-based advisory services to micro and small-scale industrial entrepreneurs in six districts - Masaka, Mbarara, Kabarole, Mubende, Mbale and Lira. It promotes a culture of innovation, better use of existing resources, and is geared to establishing effective self-help mechanisms. In Kampala, the Women's Development Initiative arm of USSIA supports women entrepreneurs specializing in arts and crafts with training courses and inputs for income generation. A major initiative operating under the USSIA umbrella is Exposure Africa, a craft village in the heart of the city made up of several small shops owned and operated by women entrepreneurs.

TANZANIA

SEVERIN,

FOOD AND WINE PROCESSING

"I like to encourage young women to become entrepreneurs because it gives them real power at home and makes family life happier."



Like many other women in her community, Severin entered the food retail business to earn some extra money to help support her family. She started her enterprise with some capital provided by her husband, but soon learned that with so many other women competitors, her profits were small. But before changing her business, she visited the Women's Entrepreneurship Unit of the Small Industries Development Organisation (SIDO), a government agency that provides advice to small businesses.

Through skills training and encouragement provided by SIDO, an ILO development partner, Severin switched to food catering. "The training I attended at SIDO transformed my business plans and dreams. I learned how to process wine products from rosella fruits. I also learned about packaging. In 2003, I started wine processing and bottling. My product line now includes jam, peanut butter and spices", she said.

SIDO provided her with a place to start her wine and food processing business and initial start up capital of TZS 300,000 shillings (approximately US\$ 249). Her husband also donated TZS 1 million (approximately US\$ 830) to support her new business and open a tiny shop where she hired two young women to assist her. ILO training on exhibiting skills and export trade facilitated her participation at various trade fairs in Mbeya, Kibaha, Tanga, Sumbawango, Iringa and the Dar es Salaam International Trade Fair and helped her expand her business to what it is today. In Iringa, her pavilion was awarded first prize. "I never dreamed of this success. SIDO is my foundation stone; ILO has raised me to the skies."

Today, Severin says there is a growing market for her products. Monthly sales generated from her business yield about TZS 1.2 million, of which TZS 200,000 to TZS 300,000 are profits. She uses most of her profits to pay for her children's school fees, family care and personal needs. "I share the cost of running our family with my husband." With a more than tenfold increase in production, Severin is confident that she can expand her rosella wine business to Malawi and Zambia where demand for it is high. Severin has supported five other women to attend SIDO training, and helps them by selling their wine at her shop. "I like to encourage young women to become entrepreneurs because it gives them real power at home and makes family life happier."



Small Industries Development Organization (SIDO)

Established in 1973, SIDO is part of the Ministry of Trade, Industry and Marketing. Its objective is to promote and support small and medium-sized enterprises by providing them with business development services and financial services on demand. SIDO has 21 regional offices in Tanzania, providing education, consultancy, information sharing, trade fair organization, networking and facilitates food processing.



WORKING TOGETHER THROUGH ASSOCIATIONS

Group-based solidarity and member-based associations can effectively strengthen women entrepreneurs' voice and representation, and reduce the social risks and vulnerabilities that they often face. What is more, association membership is one way to ensure exchange of information and sharing of experiences with other women entrepreneurs as the following stories demonstrate.



ZAMBIA

ELINA,

TAILORING



"Most of the things - record keeping, marketing and savings - I was just doing them without any order. But now, I have a savings account and I keep records."

At 32, Elina considers herself living proof of a woman who, against all odds, leads a successful life as a self-employed tailor. She contracted polio at the age of five, but did not let her disability stand in the way of realizing her dreams. Today, Elina works hard to provide quality garments for the customers who demand her services. She encourages other women with disabilities to establish their own business as a means to gain their economic independence. "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 says.

In business for over a decade now, she began as a hairdresser but practical training in tailoring provided by the National Vocational and Rehabilitation Centre (NVRC) in Ndola in 1999 helped her realize that her earning potential as a hairdresser would not be as rewarding as she had expected. She then began a tailoring business with ZMK 18,000 (approximately US\$ 5), a borrowed sewing machine and oversized clothing purchased from a second hand shop, which she used to make children's clothes since she could not afford to buy new fabric from the shops. Initially, she exchanged the ready made clothes for chickens with families living in a farming community near Lusaka. Later on, she would re-sell the chickens at the market for profit. This system enabled her to build trust and confidence with her clients and, over time, as the business developed, she was able to buy an electric sewing machine. "This was a dream come true", she says, adding, "for the first time in my life I owned my own sewing machine." Soon, she was able to make clothes for a broader group of customers as well as provide alteration services. Though she works alone in her business, her sister often lends a hand in marketing her products.

Elina credits much of the strengthening of her core business management skills to the Zambia National Association of Disabled Women (ZNADWO). Through this association, she attended training in management, exhibition skills and has also participated in the Month of Women Entrepreneur, organized by the ILO WEDGE programme. "ILO WEDGE support has been good to me because it acted as an eye opener. Most of the things - record keeping, marketing and savings - I was just doing them without order. But now I have a savings account and I keep records", she says. To improve the delivery of business services, she recommends that the ILO consider linking training to other programmes that help to finance businesses. "What you ought to realize is that after we have been trained we are not the same; we want to diversify or increase our capital."

Her monthly income, which ranges from between ZMK 400,000 to ZMK 1 million (approximately US\$ 118 to US\$ 295), allows her to contribute to her family's expenses, such as school fees for her daughter, rent, medical bills and basic household needs. As yet, however, she does not pay herself a regular salary.



Zambia National Association of Disabled Women (ZNADWO)

ZNADWO's mission is to promote the welfare of women with disabilities and provide a platform to give them a voice to channel their concerns. It offers seminars and workshops and promotes education, training and employment possibilities for women with disabilities.

ETHIOPIA

TEJITU,

CATERING AND TELEPHONE CENTRE

"I would not be where I am now if it was not for the support of AWEA."



ILO/IT. Tesfaye

Twenty-six year old Tejitu owns a catering and telephone centre in Gondar town where her clients receive personal service that provides tea, coffee, soft drinks and telephone services on a daily basis. She launched her catering business using the entrepreneurship skills developed through ILO-sponsored training for women entrepreneurs at Amhara Women Entrepreneurs' Association (AWEA). "Membership in AWEA gave me the opportunity to attend ILO-organized Improve Your Business training and access land from the government where I put my small container shop", she says. "I would not be where I am now if it was not for the support of AWEA."

The training introduced her to basic business principles not previously known to her, among them, concept development, marketing, price and profitability. In addition, she and other women entrepreneurs in the programme also benefited from one-on-one consultations, assessments and networking opportunities. The Business Development Service (BDS) providers of AWEA were instrumental in helping Tejitu shift her efforts away from food retail to more personal services selling tea, coffee, soft drinks, bread and operating a telephone call centre. Today, her clients include labourers from nearby construction sites, students and local residents. "Meeting regularly with BDS providers of AWEA helped me a lot with the identification and setting-up of the right kind of business to the location where my shop is situated", says Tejitu. "I am now doing well in three closely related activities in the same premise and making profit. I don't go hungry any more. I am working so hard that I can have a better life and do not lead a miserable life I went through earlier on. I want to grow more self-reliant and be a useful citizen in the society."

Tejitu uses the profits from her business to support her livelihood. She also sends money to her parents who live in a rural area, "they are very happy watching me succeed on my own and appreciate the support which I extend to them."



Amhara Women Entrepreneurs' Association (AWEA)

AWEA was established in 1999 as an organization for small-scale, female-run enterprises in Ethiopia. Among the services it provides are technical assistance, market promotion, and advocacy. In 2007, AWEA membership reached more than 2,600 in four cities. Having gained wide government and non-governmental organization (NGO) recognition, AWEA members are representing Women Entrepreneurs' Associations on the board of directors in five major government agencies. AWEA is also working to develop women business networks in Ethiopia as a whole.



INSPIRING OTHER WOMEN

Women entrepreneurs are powerful role models, often demonstrating that despite being at a disadvantage compared to their male counterparts, business success is attainable. Leading women entrepreneurs can play a vital role in breaking down barriers for women who are not as influential. Most importantly, they have a responsibility to speak for those who cannot speak for themselves and to assist in accessing opportunities for more women.

To showcase women entrepreneurs as role models and to advocate and lobby on issues that are relevant to them, ILO WEDGE facilitated the Month of the Woman Entrepreneur celebrations as part of the ILO - Irish Aid Partnership Programme. The month long series of special events, training and programmes draws attention to the achievements of women in business, including women with disabilities or living with HIV/AIDS, and through these organized activities influences public opinion and views about women entrepreneurs. The events are planned and organized with governments, social partners and local organizations.

The women's personal experiences captured in the following pages illustrate the successes they've achieved in their businesses and communities. Listening to their voices, we hear how their efforts go a long way to ensure that women around them become full contributors to their communities' growth.

UGANDA

BENEDICTA,

RECYCLING BUSINESS



'Everyone should endeavor to start something. I see many people on the streets without any employment. These people can go and get used straws to start something constructive.'

When used plastic straws, bags and other non-biodegradable waste items started accumulating in her community and obstructing the drainage system, Benedicta saw a way of turning a burden into an opportunity. She and six other women from her group - the Kinawataka Women's Development Initiatives (KWDI) - each contributed UGX 2,000 (approximately US\$ 1.20) towards the purchase of water and "jik" (a brand of household bleach) and arranged for transport of the waste to their business in the suburbs of Kampala. They began recycling the items into useful products such as handbags, earrings, bags, belts and mats, and, in Benedicta's own words, began "selling rubbish."

"We are a group of women of various categories — HIV-positive, single mothers, widows, orphans and women with disabilities. We started little by little in 1998. But the project of using straws started in 2006", she says. Benedicta teaches other women her craft, inspiring them to create business opportunities for themselves. "Because the material is accessible, we don't have to buy it. I have taught many people how to use the straw — at Kololo High School, women at Kawempe Division and women at Kinawataka. I am very happy because people appreciate our finished products."

Participation at a recent exhibition contributed to an increase in sales, which vary from month to month, and recognition of Benedicta's products at the global level. According to Benedicta, November sales produced record earnings of UGX 277,400 (approximately US\$ 167). Training in record keeping, organizing exhibitions and advertising, provided by Uganda Women Entrepreneurs' Association (UWEAL), an ILO implementing partner, helped make the difference. "UWEAL taught us a lot about displays, how to exhibit and advertise; Development Network of Indigenous Voluntary Associations (DENIVA) gave us a computer and taught us how to use it and the Uganda Investment Authority taught us how to manage our business. UWEAL chose us to represent Uganda Women Entrepreneurs in Kenya. This put Uganda on the map since our products had not been made anywhere in the world."

Benedicta spends most of her income to provide for her family and eight orphans whose parents have died due to war, HIV/AIDS or poverty. "I can feed them unlike before. My children, who were not in school, are now in school. So, this project really helped me a lot. I have really benefited."



Uganda Women Entrepreneurs' Association (UWEAL)

UWEAL is a non-governmental organization established in 1987. Presently the Association's strength has grown to 200 members in Kampala and a countrywide network of 500 members in Lira, Jinja, Soroti, Kabale and Luweero. UWEAL aims to develop capacity and train women to run sustainable enterprises in different parts of Uganda and build a cohesive organization of sensitized businesswomen that work to bring about economic change in Uganda. It achieves this by providing a network of women entrepreneurs; offering training for women in business; cooperating with financial institutions to offer programmes for women; and, encouraging women to start their own enterprise and continually improve the effectiveness and competitiveness of their business.

TANZANIA

SPECIOZA,

TAILORING

"HIV/AIDS does not hinder me from being active in entrepreneurship development, because it is my only means of generating income. It enables me to pay my bills such as house rent, the tailors who work for me, school fees for my children and my livelihood."



ILO/R. Kapur

Specioza supports her husband and two children with the income she earns through the tailoring business she started after losing her job as a secretary. She has been running and effectively promoting her business for over two years, employing four tailors - two of whom are women - and earning about TZS 100,000 (approximately US\$ 83) a day. Her achievements are impressive and demonstrate that through perseverance and skills training business success is possible for everyone. "I began with two sewing machines and start up capital of TZS 250,000. Being the victim of HIV/AIDS does not hinder me from being active in entrepreneurship development, because it is my only means of generating income. It enables me to pay my bills such as house rent, the tailors who work for me, school fees for my children and my livelihood."

She operates her business known as Network for Disabled People Living with HIV/AIDS (NEDPHA) Fashion from Mbagala, about 20 kilometres outside of Dar es Salaam city centre. With help from the ILO, Specioza says her business started growing dramatically. "I attended the workshop on Improve Your Exhibiting Skills in 2006. It educated me on a number of business skills which I did not have before. I learned how to plan my business and to attract customers, which, in business terms, they refer to as 'customer care'. I can now promote my business locally and internationally." Following the training, Specioza also attended, for the first time, the International Trade Fair in Saba-Saba. "I got a lot of contacts and sold my products more widely. I thank the ILO for their support and request that they support more women entrepreneurs like me, with disabilities and living with HIV/AIDS."

Today, Specioza shares her new found success with teenage girls who dropped out of school due to pregnancy. Her group offers employment and teaches skills that help open business opportunities for these young women. "Our organization has a programme to educate teenagers on how to be self-employed. They work with us as tailors and also learn to make bead necklaces. In this way they are empowered to take charge of their own lives."



Inclusive Approach to Training

Virtually all programme partners - in particular, women entrepreneur associations (WEAs) and disabled persons' organizations (DPOs) - support the inclusion of women entrepreneurs with disabilities or living with HIV/AIDS in entrepreneurship development training and activities which include workshops, trade fairs and exhibitions. Skilled trainers, facilitators and coordinators have played a key role in ensuring the effective management and running of integrated activities to date.

LIST OF ASSOCIATIONS AND NETWORKS FOR WOMEN ENTREPRENEURS REFERENCED IN THIS BOOKLET

ETHIOPIA:

AMHARA WOMEN ENTREPRENEURS' ASSOCIATION (AWEA)

P.O. Box 106
Awassa
Ethiopia
Tel: +251 46 220 46 55 - Fax: +251 46 220 5197

BAHIR DAR CITY CHAMBER OF COMMERCE AND SECTORAL ASSOCIATIONS

Region-Amhara
P.O. Box 48
Bahir Dar
Ethiopia
Tel: +251 58 203210 - Fax: +251 58 201787

ETHIOPIAN NATIONAL ASSOCIATION OF EX-LEPROSY PATIENTS (ENALP)

P.O. Box 70811
Addis Ababa
Ethiopia
Tel: + 251 11 9 209 954

GASHA MICRO FINANCE INSTITUTE

P.O. Box 29249
Addis Ababa
Ethiopia
Tel: +251 112 131891

UGANDA:

BLIND BUT ABLE

Namavundu Gayaza
P.O. Box 12593
Kampala
Uganda
Mobile: +256 772 416 542
Mobile: +256 772 643 084

DEVELOPMENT NETWORK OF INDIGENOUS VOLUNTARY ASSOCIATIONS (DENIVA)

P.O. Box 11224
Kampala
Uganda
Office: +256 414 530575/ 256 414 531150
Fax: +256 414 513236
Email: info@deniva.or.ug

KINAWATAKA WOMEN'S DEVELOPMENT INITIATIVES (KWDI)

P.O. Box 22145
Kampala
Uganda
Tel: +256 712-221332
Email: kwiuganda@yahoo.com

UGANDA NATIONAL ASSOCIATION OF THE BLIND (UNAB)

P.O. Box 6938
Kampala
Uganda
Tel: +256 41 241 659 - Fax: +256 41 250 445
Mobile:+256 772 415521

UGANDA SMALL SCALE INDUSTRIES ASSOCIATION (USSIA)

Lugogo UMA Show Ground
Kampala
Uganda
Tel: +256 772 486 024
Email: sjkawooya@yahoo.com

UGANDA WOMEN ENTREPRENEURS' ASSOCIATION (UWEAL)

Plot 38 Lumumba Avenue
P.O. Box 10002
Kampala
Uganda
Tel : +256 41 343952 - Fax: + 256 41 257177
Email : uweal@enterprise.co.ug

WAKISO DISTRICT DISABLED WOMEN'S ASSOCIATION (WADDWGA)

P.O. Box 35583
Kampala
Uganda
Mobile: +256 772 534681
Email: wadupuwaksio@yahoo.co.uk

UNITED REPUBLIC OF TANZANIA:

NETWORK FOR DISABLED PEOPLE LIVING WITH HIV/AIDS (NEDPHA) FASHION

Mbagala Charambe- Ratad SACCOS
Opposite Police Post
P.O. Box 7615,
Dar es Salaam
Tanzania
Tel: +255 754480265

SMALL INDUSTRIES DEVELOPMENT ORGANISATION (SIDO)

SIDO Headquarters
Mfaume/Fire Road
Upanga
P. O. Box 2476
Dar es Salaam
Tanzania
Tel: +255 22 2151946/7
Email: dg@sido.go.tz
Website: http://www.sidotz.org

VOCATIONAL EDUCATION AND TRAINING AUTHORITY (VETA)

VETA Head Office
Chang'Ombe
P. O. Box 2849
Dar es Salaam
Tanzania
Tel: +255 22 2863683 - Fax: +255 22 2863408
Email: veta@raha.com, vetahq@raha.com
Website: www.veta.go.tz

ZAMBIA:

NATIONAL VOCATIONAL AND REHABILITATION CENTRE (NVRC)

Ndola/Kitwe Dual Carriageway
P.O. Box 24100
Ndola
Zambia
Tel: +260 268 04 58 - Fax: +260 268 12 52
Email: cretus_jessy@yahoo.com

ZAMBIA FEDERATION OF ASSOCIATIONS OF WOMEN IN BUSINESS (ZAFAWIB)

297A Leopards Hill Road
P.O. Box 320153
Lusaka
Zambia
Email: zfawib@yahoo.co.uk

ZAMBIA FEDERATION OF THE DISABLED (ZAFOD)

P.O. Box 35295
Lusaka
Zambia
Tel: +260 1212311 - Fax: +260 1286529
Email: zafod@zamnet.zm

ZAMBIA NATIONAL ASSOCIATION OF DISABLED WOMEN (ZNADWO)

Jacaranda Road
Ridgeway Post Office
Ministry of Education, Room 26
Lusaka
Zambia
Tel: +260 125 25 13

OTHER PARTNER ORGANIZATIONS:

ETHIOPIA

- Ministry of Trade and Industry;
- Ministry of Labour and Social Affairs;
- the Ethiopian Employers' Federation;
- the Confederation of Ethiopian Trade Unions;
- Federal Micro and Small Enterprises Development Agency;
- Addis Ababa Trade and Industry Bureau;
- Addis Ababa Women Entrepreneurs Association;
- Mekelle Women Entrepreneurs Association;
- Southern Region Women Entrepreneurs Association;
- Adama Women Entrepreneurs Association;
- Ethiopian Women Exporters Association;
- Tigray Disabled Veterans Association;
- Association of Ethiopian Micro Finance Institutes.

UGANDA

- Federation of Uganda Employers;
- National Association of Trade Unions;
- National Union of Women with Disabilities of Uganda;
- The AIDS Support Organization;
- Ministry of Gender, Labour and Social Development;
- Entrepreneurship Centre Makerere University Business School;
- Association of Microfinance Institutions in Uganda and a co-opted member on the Programme Advisory Committee;
- Private Sector Foundation Uganda.

UNITED REPUBLIC OF TANZANIA

- Small Enterprise Department of the Ministry of Industry, Trade and Marketing;
- Association of Tanzania Employers;
- The Trade Union Congress of Tanzania;
- Ministry of Tourism, Marketing and Trade on Zanzibar;
- Ministry of Community Development, Gender and Children;
- Association of the Disabled on Zanzibar;
- The Women Entrepreneurs Associations TAFOPA, FAWETA, AWEZA and VIBINDO;
- Tanzanian Association of Micro finance Institutions.

ZAMBIA

- Association of Microfinance Institutions of Zambia;
- Community for Human Development;
- Federation of Free Trade Unions of Zambia;
- Gender in Development Division;
- International Trust for Education for Zambian Orphans;
- Ministry of Commerce, Trade and Industries;
- Ministry of Community Development and Social Services;
- Ministry of Labour and Social Security;
- Small Enterprise Development Board;
- Technical Education, Vocational and Entrepreneurship Training Authority;
- Women Entrepreneurs Development Association of Zambia;
- Youth Entrepreneurs Association of Zambia;
- Zambia National Association for Women with Disabled Women;
- Zambia Agency for Persons with Disabilities;
- Zambia Chamber of Small and Medium Business Association;
- Zambia Congress of Trade Unions;
- Zambia Federations of Employers.



Voices

OF WOMEN

ENTREPRENEURS

IN ETHIOPIA, TANZANIA, UGANDA AND ZAMBIA