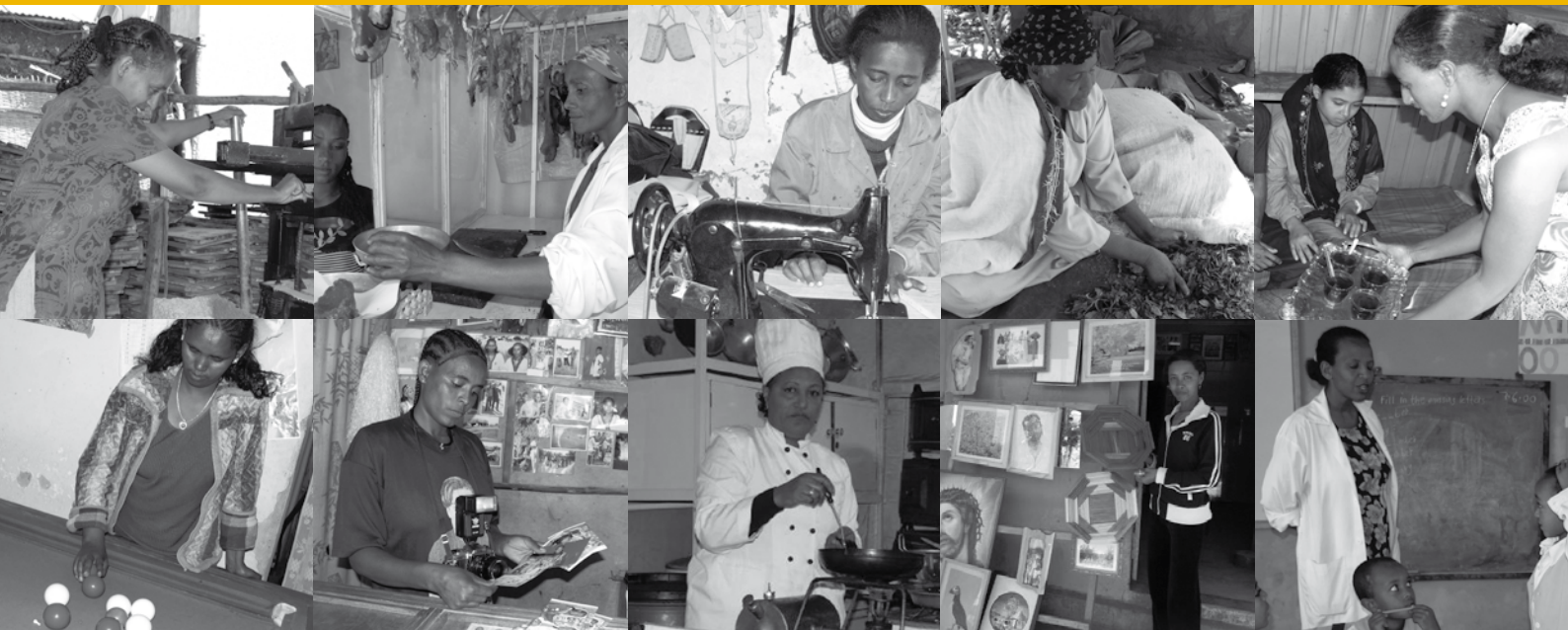


Voices

OF WOMEN ENTREPRENEURS
IN ETHIOPIA



ILO IN PARTNERSHIP WITH IRISH AID

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Around the world, a large number of women are involved in entrepreneurship. The majority of them operate micro and small-scale enterprises. In most developing countries and particularly in Africa, women-owned and operated businesses have increasingly played an important role in stimulating economic growth and creating new job opportunities.

The International Labour Organization (ILO), in partnership with Irish Aid, promotes women's entrepreneurship development and enhances employment opportunities for women, including women with disabilities or living with HIV/AIDS, by building the capacity of governments, communities and organizations representing workers and employers to support them at all stages of their economic growth. Since 2002, this assistance has been geared towards the establishment of locally supported business development services, including advice, group training and sustainable programmes of support for women entrepreneurs.

The ILO–Irish Aid Partnership Programme helps provide business knowledge and training; access to markets through trade fairs and exhibitions; support services; and strengthens women entrepreneurs' voice and representation through networks and groups. Training also emphasizes confidence building and encourages women to see and take advantage of business opportunities in their immediate surroundings.

In 2007, nearly 900 Ethiopian women honed their skills and gained confidence by participating in ILO–Irish Aid sponsored entrepreneurship programmes and other training activities. What's more, they also expanded their knowledge on business topics such as management, business plans, production, costing and pricing that have been adapted to specific country conditions.

The personal stories of women who now own and operate their own businesses in Ethiopia and have benefited from this training have been captured in the following pages. Their businesses represent a wide range of sectors ranging from construction to handicrafts to food processing. Their personal stories highlight how Ethiopian women are experiencing entrepreneurship and their motivations for starting these businesses. Their voices also speak of their strong desire for personal and financial autonomy, their devotion to ensuring the well-being of their families and raising children, their resourcefulness and skill at seizing opportunities and how some have become community leaders and role models for other aspiring women entrepreneurs.

Across the many regions of the country, Ethiopian women entrepreneurs are proving that despite the many challenges to developing capacities and businesses, they are achieving success. They are working their way out of poverty and, in the process, sharing their experiences and encouraging other women to replicate their successes.

MAMIT M.

CONCRETE BLOCK MAKING



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

Thirty-four year old Mamit got her idea for a 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", she says.

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, some 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 (approximately US\$ 53,000) in less than four years. She employs 63 people in her two block making plants and quarry. As general manager, she pays herself a monthly salary of ETB 2,000 (approximately US\$ 212). 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 Bahir Dar City Chamber of Commerce 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, ensuring 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.

ALMAZ

MEAT BUTCHER

"I spent years fighting as a soldier in the bush and didn't have any skills except shooting. Never before I thought that my life would change..."



ILO/T. Tesfaye

Almaz served nearly five years in the Tigray People's Liberation Front army before being released in 1992 due to a leg injury. She decided to use her compensation package of ETB 4,000 (approximately US\$ 427) to start a food retailing business to supplement the family's salary, but over time realized that profits were not sufficient to provide a steady income. In 2003, she was invited by the Tigray Disabled Veterans Association (TDVA) to attend ILO training on Basic Business Skills and this changed the focus of Almaz's career as an entrepreneur. During training she learned what factors to consider when starting a business, among them, market research, profitability, product and location. With training, she also realized that the market for her business was already saturated. "I counted more than 50 women doing the same business in a village less than half a kilometre in diameter", she says. A few weeks later, with a move to a new home in the town of Mekele and the business information still fresh in her head, Almaz was able to seize a new opportunity: a butcher business. "I was able to convert this household need into a market opportunity", she says.

She hired one person to help handle, trim, weigh and sell meat, while she managed the financial aspects of the business. Soon Almaz picked up key skills, joining her employee in trimming cuts of meats for loyal customers. In less than five years, she has created a profitable business for herself in a profession typically dominated by men. Monthly revenues generate about ETB 15,000 (approximately US\$ 1,600), which decreases to about ETB 6,000 (approximately US\$ 640) during the Ethiopian fasting periods. "I am happy with the performance of the business except that I am worried a bit about the heavy tax levied by the municipality based on the number of cattle slaughtered instead of actual sales income", she says.

As a major contributor to her family's livelihood and her children's education, she says she has gained new respect from her family for her efforts to improve their lives. In addition, she has gained the respect of the community not only for her personal achievements but also for providing a valuable service. She says, "I spent years fighting as a soldier in the bush and didn't have any skills except shooting. Never before I thought that my life would change, until I received support from the project. I am now running my own butcher shop. I feel confident and hopeful about the future."



Minimum Wages

There is no national minimum wage in Ethiopia. However, some government institutions and public enterprises set their own minimum wages. Public sector employees, the largest group of wage earners, earned a monthly minimum wage of approximately \$35 (320 birr); employees in the banking and insurance sector had a minimum monthly wage of \$37 (336 birr). (Source: US Department of State, "Country Reports on Human Rights Practices -2007". Washington, D.C.)

Tigray Disabled Veterans Association (TDVA)

TDVA was established in 1996 in the aftermath of two decades of civil war. The overall objective of TDVA is to reintegrate war veterans into society and to advocate for the provision of training and job placement for them. It provides, among other things, for: basic education courses and vocational rehabilitation in the area of carpentry, metal and leather work; access to credit and entrepreneurship development; and, ensures that persons with disabilities are aware of their rights and benefit from them.

ZEID

PRODUCTION AND SALES OF LEATHER GOODS



"I was in need of guidance and assistance to start a business. ILO Basic Business Skills training was where I got the right guidance. The comprehensive training that I underwent enabled me to create my activity".

Zeid never imagined she would become a business woman. An electrician by training and profession, she began her career making and selling injera cooking stoves and servicing private homes and establishments with electrical installations. But soon the physical requirements of the work, combined with the low income it generated, became too frustrating. She took advantage of a six-month technical training course in printing, leather and wood article production, organized by the 18-person women's self-help group to which she belonged, to learn a new trade. Then, a year later in 2002, she heard about the ILO Basic Business Skills (BBS), training that supports business growth. "I was in need of guidance and assistance to start a business. ILO BBS training was where I got the right guidance. The comprehensive training that I underwent enabled me to create my activity". She also says, "I learned business skills like market analysis, business identification, communication and the process of developing personal businesses. I also learned basic business management skills on business plans, creative problem solving, risk taking, and bookkeeping".

She used the living room of her parents' home to launch her business and with ETB 3,900 (approximately US\$ 416) from her personal savings and financial aid from family, purchased leather making equipment and materials to begin operating. Gradually, Zeid's business grew. Participation in an ILO-supported Improve Your Exhibiting Skills training in 2004 and national and regional level trade fairs provided a big boost in sales. "The trade fair was an opportunity to promote my products. It was a place where I was able to generate good revenues from selling my products in large quantities. In addition, it helped me link with various clients to whom I started supplying my products after meeting them at trade fairs". As a result of the trade fairs, she now has eight regular customers.

With the experience and knowledge she has gained, at 29 years of age, Zeid's monthly sales revenue reaches an estimated ETB 10,000 (approximately US\$ 1,068), with annual revenues approaching ETB 120,000 (approximately US\$ 12,815). She now employs eight workers.

Despite her talent and success, her business is constrained by a lack of work space for her product and competition from large-scale factories. She also says she is not able to compete with bigger sized firms in procuring raw material in bulk from factories, "I acquire raw materials from retailers at high prices which increases my production costs, resulting in less profit gains". Still, she dreams of entering the international market to export her leather articles.



Innovative Training Tools

*The ILO's **Start and Improve Your Business (SIYB)** programme assists business service providers and new or existing entrepreneurs in developing effective and practical techniques for managing their businesses. 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.*

***Improve Your Exhibiting Skills (IYES)** is another innovative training tool developed by the ILO to improve market access for women entrepreneurs by facilitating the organization of trade fairs.*

CHALTU

HOPS AND CHARCOAL RETAIL SALES



"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 that was 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 would travel to Markato, a big market area, to buy the products from wholesalers and would bring them to my village to sell 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 the Gasha Micro Finance Institute. For the first time, she received 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 problem", she says.

She accessed a second loan from the Ethiopian National Association of Ex-Leprosy Patients (ENAELP), which she also repaid in full. 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 small savings for my future. I am only worried about my age".



Inclusive approach to training

Virtually all ILO programme partners, in particular women entrepreneurs' 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. Skilled trainers, facilitators and coordinators have played a key role in ensuring the effective management and running of integrated activities to date. These include workshops, trade fairs and exhibitions.

The 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.

TEJITU

CATERING AND TELEPHONE CENTRE



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

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 all over Ethiopia.

ESETE

BILLIARDS

"The training has allowed me to do things that I could not do otherwise because I didn't have the skills".



ILO.T. Tesfaye

Esete is a 34 year old single mother and a wounded army veteran. She often thought about starting a business but did not know how to go about it. "I spent the most part of my life in the bush fighting and my exposure to urban settings and business was limited". Little did she know that the billiard set purchased with the ETB 3,000 (approximately US\$ 320) redundancy payment she had received from the army, coupled with ILO-supported Basic Business Skills (BBS) training, would completely transform her attitudes and perception of business and her environment.

Following her release from military service, Esete started working at a private garden cafeteria, supplementing her monthly income of ETB 350 with the additional earnings of ETB 300 which she received from renting out her new billiard set. However, the income was not enough for Esete to cover living expenses and pay education costs for her son who started going to school. In 2003, her participation in an ILO-supported BBS training course enabled her to capture and convert local opportunities to her advantage. "The BBS training was my first real introduction to what business is all about. It taught me how to manage the business, how to set up a business, where and how to get seed capital, how to make market assessments, how to develop a business plan, and how to build relationships with clients", she says.

Filled with confidence and knowledge acquired during the training, she quit her job at the private cafeteria and decided to start her own business. She took a loan of ETB 1,000 loan (approximately US\$ 107) from the Tigray Disabled Veterans Association's Credit Fund and ventured into the retail business selling cigarettes, soap, napkins, soft drink and other products in front of her home. However, the income from the business was still too small to improve her living standard. Encouraged by her community's interest in billiards, she decided to stop leasing the equipment and start her own indoor billiard business. She took out another loan of ETB 5,000 (approximately US\$ 534), this time from Dedebit Credit and Savings Institution, and purchased chairs, arranged for the installation of the table and advance payment of rent for the location. She also decided to offer tea and coffee from her business location, further supplementing her income-generating activities.

Nearly five years later, Esete has from 24 to 48 clients a day and earns from ETB 1,060 to 1650 per month (approximately US \$112 to \$176). "I am happy with the performance of my business. All my debts are paid, I have started saving and it is time to take the business to the next level. My short-term plan is to expand the business by moving to a bigger work place, including two more billiard tables, catering and food and snacks."



Dedebit Credit and Savings Institution (DECSI)

Created in 1994, DECSI offers technical assistance, market information and producer networking services along with its financial services. Headquartered in Mekelle, it operates 98 Savings and Credit Agencies throughout Ethiopia.

Access to Finance

Providing women with access to credit boosts health and education outcomes. Moreover, studies show that giving women access to credit also makes good business sense given that repayment rates are higher for women in all regions of the world. (Source: D. Leipziger, Vice President for Poverty Reduction and Economic Development, The World Bank, Address to Conference 'Women's Economic Empowerment: Smart Economics', Berlin, 2007.)

MAMIT G.

PHOTO SHOP



“At the beginning, the local people were wondering whether I can do the job as I was the first woman photographer they came across”.

Army veteran Mamit was released from service following chest and head injuries sustained in 2000. She is among a group of former soldiers who attended the ILO’s Basic Business Skills (BBS) training. Eager to apply what she learned during training, she began a clothing and butter retail business. Then in 2003, an invitation by the Tigray Disabled Veterans Association (TDVA) to attend a six-month video graphics and photo training course inspired her to change professions. “The technical skills training with the ILO BBS lessons really worked for me. Motivated by the business knowledge from ILO training and capitalizing on the technical photography skills I received from my association, TDVA, I moved out of Mekele town, where life is expensive and businesses are highly competitive, to start a photo business in Hewane. It’s a small town where there are no photo shops available”, she says.

She used ETB 6000 (approximately US\$ 640) of separation payment she received from the army to buy a camera, table, chair, pay rent on a small house, and other items, to launch her photo business in May 2004. “It was due to the ILO BBS training that I have come to analyze market opportunities, was able to identify business location and get my business up and running”. In 2006, Mamit also received additional training in Improve Your Business, which she says was a good supplement to the earlier training. “I have learned how to expand and improve the management of my business and also learned details of financial management and record keeping”, she adds. A loan allocated by the TDVA’s Credit Fund and Dede-bit Microfinance, which she has since repaid from profits made in her business, helped towards the purchase of additional photographic equipment and materials.

Despite the fact that Mamit has chosen a field typically perceived as a man’s job, particularly in small towns and rural villages where gender bias prevails, she has gained the respect of her community for the valuable service she provides. “At the beginning, the local people were wondering whether I can do the job as I was the first woman photographer they came across. Fortunately for me, there were no other photo shops in town and the only chance they had was either to come to me or travel to Mekele, paying additional costs. Seeing is believing – they finally came to recognize and respect me as a woman photographer”.

Mamit’s business is doing well. Her monthly earning average ETB 540 (approximately US\$ 58) which provides for her livelihood and education costs for her son. “I am a transformed woman, I am able to earn money and care for my son”. She hopes to expand her services but requires further credit and capacity building in photo equipment.



Enabling environments for sustainable enterprises

An enabling environment for sustainable enterprise development comprises a large array of factors. However, there are some basic conditions that are generally considered to be essential. Among these are: peace and political stability; good governance; social dialogue; entrepreneurial culture; enabling legal and regulatory environment which removes unnecessary bureaucratic burdens on businesses that limits enterprise start-ups and the ongoing operations of existing companies; rule of law and secure property rights; fair competition; access to financial services; education, training and lifelong learning; social justice and social inclusion; responsible stewardship of the environment; and adequate social protection. (Source: Conclusions concerning the promotion of sustainable enterprises, International Labour Conference, 2007, Geneva, Switzerland.)

WORKABEZU

FOOD PREPARATION AND DISTRIBUTION

WorkAbezu's advice to other women entrepreneurs: "It helps if you have created a product or are offering a service that you feel passionate about. If you have faith in what you are producing it will sell, and you will be able to build up a good customer base".



WorkAbezu is an award winning entrepreneur. She has been honoured numerous times for her food products which were showcased at a recent trade fair at the Hilton Hotel in Addis. "Winning the awards assured me that I was doing things right. Quality has always been central to my business", says WorkAbezu. She says that ILO-supported training helped take her business to new heights.

She started her business 12 years ago in Addis with less than ETB 1,000 (approximately US\$ 107) in start-up capital and after nearly two decades of service with the government. WorkAbezu had always enjoyed cooking as a hobby and was quite skilled in food preparation, but she never considered making a career out of it. "Having been a customer myself, I have a lot of experience of what makes a good quality food service. I realized the gaps in food preparation, particularly in cold and ready to cook types. That's one of the reasons I started the business", she says.

Initially, WorkAbezu managed all aspects of running a business, from food preparation to packaging to distribution. She also handled sales and administration. Then in 2003, she attended the ILO's Basic Business Skills training. It was at that point that she realized "it was time to take the business to the next level. I came to understand the role credit will play, where to get it, assignment of roles and responsibilities, marketing and communicating to customers, costing and pricing, branding and others. I took my first credit of ETB 10,999 (approximately US\$ 1,068) which I used to buy more materials, additional kitchen equipment and utensils. I also realized that it made sense to have more employees, increase the size and types of my products and get time to focus on the management and marketing part", she says.

"I also used the ILO-sponsored and organized trade fairs as an opportunity to display my products. As a result, I attracted quite a lot of attention, as I was doing something different that was quite new in approach and attractive to hotels and food groceries".

WorkAbezu's thriving business is now generating ETB 300,000 (approximately US\$ 32,030) in annual turnover and employing 14 female workers. Today, more than 20 customers receive food products in bulk on a regular basis. She produces, sells and distributes specialty food items, among them, samosas, spring rolls, ravioli, breads as well as local foods mainly sold to big hotels and supermarkets.



Month of the Woman Entrepreneur

Held annually in Ethiopia, the United Republic of Tanzania, Uganda and Zambia, the Month of the Woman Entrepreneur (MOWE) draws attention to the achievements of women entrepreneurs, with or without disabilities or living with HIV/AIDS, through a series of national events such as media campaigns, workshops, trade fairs and exhibitions, and promotional activities. The events are planned and organized with governments, social partners and local organizations. The main aims of the MOWE celebrations are to showcase women as role models; give women entrepreneurs the opportunity to advocate and lobby on issues that are relevant to them; and, facilitate the exchange of information and good practices on women's entrepreneurship development. During 2006, 3,200 women entrepreneurs participated in MOWE events and activities across the four countries. In Ethiopia, the month of March is recognized by the government as the "Month of the Woman Entrepreneur".

TIGIST

WOODEN CRAFTS AND GIFT SHOP



Tigist quotes her mother: "In the past, the villagers were feeling sorry for me because I have a deaf child. They thought you would not succeed in life. But you have proved them wrong and made me feel joy".

"The training helped me to look into the potential around my environment, starting at home", says 25 year old Tigist. After concluding an 18 month temporary contract with the Ethiopian National Association of the Deaf (ENAD), this unemployed wife and mother of two was determined to find an extra source of income to supplement her family's earnings. Both Tigist and her husband are deaf. Through ILO Basic Business Skills training she learned how to capitalize on her personal skills and resources and gained confidence to pursue a career as a self-employed business woman. "It was the first time I thought I could do something on my own. It helped me to exercise my potential. I have come to learn that my hearing impairment is not a barrier to succeed in life", she says. In 2006, with start-up capital of ETB 5,000 (approximately US\$ 533) provided by her parents and a husband who specializes in wood crafts, the couple opened a wooden frames and gift shop in Karakore village.

They started from a rented house with two small-size wood and frame making machines. As business partners, each has different tasks. Tigist focuses on the management aspects of the business, marketing and finances mostly, while her husband works at making wooden frames and house decorating materials. Tigist continued training and says, "I also participated in the ILO project trade fair, which was organized to promote women entrepreneurs. Going to the trade fair, I was able to sell and get good income and promote my products".

The business gradually started to pick up and so did their earnings. In less than two years, the couple averages monthly turnovers of ETB 12,000 (approximately US\$ 1,280) and employs two deaf people. They are regularly visited by a number of tourists, wholesalers and individual buyers.



Ethiopian National Association of the Deaf (ENAD)

ENAD was founded in Addis Ababa in 1971. The main aims of the association are to: promote the rights of deaf persons; participate in the provision of educational and vocational training programmes for persons with hearing impairments; and, promote full participation and equalization of opportunities for persons with hearing impairments.

Ethiopian Federation of Persons with Disabilities (EFPD)

The main aims of EFPD are to: promote the human rights of persons with disabilities; assist them to ensure their well-being; help develop their self-confidence and attain opportunities for disabled persons. It is the umbrella organization of the following five national disability associations: the Ethiopian National Association of the Blind (ENAB), the Ethiopian National Association of the Deaf (ENAD), the Support Organization of the Mentally Challenged (SOOM), the Ethiopian National Association of the Physically Handicapped (ENAPH), and the Ethiopian National Association of Ex-Leprosy Patients (ENALP).

ASKALE

PRIVATE KINDERGARTEN

“The training has helped me to provide leadership and put appropriate systems into the association and also to introduce similar practices in my own business”.



ILO/T. Tesfaye

After several years as a government employee, Askale began exploring opportunities for starting a business in 2002. With input from her husband, she came up with the idea of starting a kindergarten. Together, they conducted a feasibility study on the costs, technical and benefit aspects of the business. Months later, encouraged by the positive results of the study, Askale applied to the Amhara regional government for a license and land to set-up a kindergarten in Bahir Dar town. She started and completed the construction of the school in 2004 with ETB 460,000 (approximately US\$ 49,000) from household savings and family support. In addition, Askale received a loan of ETB 140,000 (approximately US\$ 15,000) from a housing and savings bank to acquire furniture for classroom and office facilities and allow for some working capital requirements.

In 2005, she officially launched her kindergarten school with 50 children. That same year, she also joined the Amhara Women Entrepreneurs' Association (AWEA) and was elected Vice Chair. Membership of AWEA has helped Askale and other women business owners to strengthen their management skills through ILO-supported training aimed at the leadership committees of women entrepreneurs' associations. “The training has helped me to provide leadership and put appropriate systems into the association and also to introduce similar practices in my own business”.

Within two years, the kindergarten had 170 children between the ages of four and eight. Today, Askale's business employs 14 people and generates annual income of ETB 165,000 (approximately US\$ 17,600). She says she uses the profits to repay her loan and build additional classrooms. Askale also has big plans for the future. “We are committed to make the nursery grow into a primary and secondary school in the near future and to a university in the long term”, she says.



AWEA is part of the network of the National Women's Entrepreneurs' Association of Ethiopia supported by ILO-sponsored training aimed at increasing women's bargaining power and voice as well as productivity.

Associations have a vital role to play in reaching out to women-owners of enterprises. What is more, in increasing the representation of their membership they help to ensure deeper and broader benefits of association, representation and leadership, including in the field of public policy advocacy, its formulation and implementation.

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

AMHARA WOMEN ENTREPRENEURS' ASSOCIATION (AWEA)

P.O. Box 895
Bahir Dar
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Tel: + 251 582 209321
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BAHIR DAR CITY CHAMBER OF COMMERCE AND SECTORAL ASSOCIATIONS

P.O. Box 48
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Tel: + 251 582 200481
Fax: + 251 582 201787

DEDEBIT CREDIT AND SAVINGS INSTITUTION (DECSI)

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Mekelle
Ethiopia
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ETHIOPIAN FEDERATION OF PERSONS WITH DISABILITIES (EFPD)

P.O. Box 18430
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Ethiopia
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ETHIOPIAN NATIONAL ASSOCIATION OF EX-LEPROSY PATIENTS (ENALP)

P.O. Box 70811
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ETHIOPIAN NATIONAL ASSOCIATION OF THE DEAF (ENAD)

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Tel: +251 111 118572

GASHA MICRO-FINANCING S.G.

P.O. Box 29249
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Tel: +251 112 131891

TIGRAY DISABLED VETERANS ASSOCIATION (TDVA)

P.O. Box 444
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Tel: +251 344 408546

OTHER PARTNER ORGANIZATIONS:

- 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;
- Amhara Women Entrepreneurs Association;
- Ethiopian Women Exporters Association;
- Association of Ethiopian Micro Finance Institutes.





Voices

OF WOMEN

ENTREPRENEURS

IN ETHIOPIA