

Voices

OF WOMEN ENTREPRENEURS
IN TANZANIA



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, over 200 Tanzanian women participated in ILO–Irish Aid sponsored programmes and activities aimed at building their confidence and skills as entrepreneurs, and enhancing their knowledge on topics including, among others, management, business plans, production, costing and pricing that have been adapted to specific country conditions.

The results of the Partnership Programme are illustrated by the following stories highlighting the challenges and successes of Tanzanian businesswomen. Their voices provide insight into the social, cultural and economic factors that influenced their decision to become entrepreneurs. They recount the types of business ideas they developed, the obstacles faced and challenges they overcame. Most importantly, they explain how their businesses provide a sense of personal and financial freedom, a means to improve their status in society, raise their family's standard of living and an opportunity to serve their communities by creating employment opportunities.

Tanzanian women entrepreneurs have proven that they are a major force for development within their communities and can make important contributions to their countries' socio-economic well-being. In the process, they are proving that they have a driving business spirit and are part of the solution to modernizing their developing economies.

JANE

INFORMATION TECHNOLOGY



"There is a positive change in my life because this business has helped my family a lot".

Operating out of the family home, Jane provides computer training to nearly 50 students a day. Her business, Win Computer Centre, also sells ink, paper and other computer-related materials. "I started this business in 1998 with three computers purchased from a family loan", she says, which she repaid over the years. Today, she has 10 computers and employs five workers. "We train on how to use computers, applications software and provide maintenance", she says. "I can make at least 600,000 shillings and, if the month is good, I can make 2 million (approximately US\$ 1,730)".

As a member of the Tanzanian Chamber of Commerce, Industry and Agriculture (TTCIA), and the Federation of Associations of Women Entrepreneurs of Tanzania (FAWETA), she receives information on business and entrepreneurship development. ILO-supported training on running a better business, organizational skills and export trade promotion organized in partnership with the Ministry of Industry, Trade and Marketing has also contributed to her achievements as an entrepreneur. She says the courses were very helpful in improving her handling, managing and expanding of her business. "They gave me an opportunity to meet with other women entrepreneurs to share ideas and experiences which enabled me to overcome losses that resulted from signing bogus contracts in the past". She also says that exposure to the ILO's inclusive approach to training helped build useful and productive contacts with other women entrepreneurs, including those with disabilities or HIV/AIDS, and should be continued.

Jane's life has changed since starting her business nearly a decade ago. Her husband now recognizes her as an entrepreneur and appreciates her contribution to support the family. Jane and her family of eight have benefited greatly from the demand for Information Technology (IT) services in Mbeya Municipality. They now share their joint income and decide how to use it for the welfare of the family. "There is a positive change in my life because this business has helped my family a lot. I am thinking of giving certificates and diploma courses. For this, I need assistance to go for further studies in technology. This will not only benefit my school but the students whom I teach as well".



Federation of Associations of Women Entrepreneurs of Tanzania (FAWETA)

Based in Dar es Salaam, FAWETA promotes entrepreneurship development among women through support, advice and training. The organization boasts over 1,000 members. Its objectives are to: create awareness of issues and concerns of businesswomen; encourage women to set up enterprises or expand existing ones; serve as a link between members, governments and various collaborators; increase awareness at the policy level; increase women's participation in decision-making; and, encourage the implementation of programmes designed to integrate women in business and development activities.

MWANTATU

HAIR SALON OWNER

"I am very proud of my achievements in building up the business. I have been able to improve my family situation by constructing a house and sending my five children to good schools".



ILO/R. Kapur

Mwantatu's business has grown from an informal, part-time hair salon operated from her home to a formally licensed enterprise decorating the hands and feet of women with henna. At 37, this talented and able entrepreneur has been running her business, called Tupendane, for several years. On average, her business earns about TZS 50,000 (approximately US\$ 41) a day and doubles during peak tourist seasons and public holidays. She employs three full-time workers at her salon in Zanzibar, and is the sole manager and proprietor of the business on which her husband and children largely depend for their living. "I am very proud of my achievements in building up the business. I have been able to improve my family situation by constructing a house and sending my five children to good schools".

After participating in the ILO's Improve Your Exhibiting Skills training, organized in partnership with the Zanzibar Association of Disabled Persons (UWZ), Mwantatu took part in an International Trade Fair at Saba-Saba grounds. With well over 1,000 exhibitors, the trade fair is a major promotional event for Tanzanian products as well as the East, Central and the Southern African Regions. "I had an opportunity to meet and exchange my experiences with other women entrepreneurs, with and without disabilities as well as women living with HIV/AIDS, from the mainland. I managed to promote and sell my business, locally and internationally", says Mwantatu.



Umoja wa Watu wenye Ulemavu (UWZ)

The Zanzibar Association of Disabled Persons (UWZ) was founded in 1985, and represents persons of all categories of disabilities. Its main objectives are to influence the government to implement services for disabled persons, educating persons with disabilities about their rights, raising awareness in the community about disability, and running training and income generating activities. It operates five programmes: membership development; women and gender development; community-based rehabilitation; training and income-generating activities; and advocacy.

SEVERIN

WINE AND FOOD 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 says.

SIDO provided her with a place to start her wine and food processing business and initial start up capital of TZS 300,000 (approximately US\$ 257). Her husband also donated TZS 1 million (approximately US\$ 857) 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 Dar es Salaam and helped her to 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 new markets in Malawi and Zambia. Furthermore, Severin has supported five other women to attend SIDO training and sells their wine in her shop. "I like to encourage young women to become entrepreneurs because it give 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 services in education, consultancy, information sharing, trade fair organization, networking, and food processing.

Minimum Wages

In October 2007, the government of Tanzania announced new minimum wages, to take effect in January 2008. This measure covers eight employment sectors, with the lowest minimum wage as \$55 (65,000 shillings) per month for hotel workers and the highest at approximately \$300 (350,000 shillings) per month for the mineral sector.

(Source: US Department of State, "Country Reports on Human Rights Practices-2007". Washington, D.C.)

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\$ 84) 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, called Network for Disabled People Living with HIV/AIDS (NEDPHA) Fashion, from Mbagala, about 20 kilometres outside of Dar es Salaam's city centre. With support 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 the International Trade Fair in Saba-Saba for the first time. "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 about business opportunities to these young women. "Our organization has a program to educate teenagers on how to become 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".



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.

IYES is another innovative training tool developed by the ILO to improve market access for women entrepreneurs by facilitating the organization of trade fairs.

MARTINA

WEAVING



"At the seminar, I also came to understand more about how to handle business. I feel much more confident about what I am doing now".

Increasingly, women entrepreneurs in Tanzania are moving into business sectors dominated by men. Martina stands out amongst the weavers of Morogoro Municipality as she is one of the few women in the profession.

Martina started weaving Kikoi fabric, a skill that she learned at a missionary school in 1999. With a small amount of capital, one machine and a few customer orders, her business struggled to get by, until she joined the Morogoro Women Weavers' Group, "since I joined the Morogoro woman's group I got some business training. Thereafter, I joined the Vocational Education and Training Authority (VETA) where I trained as a teacher and learned about business management. I also met with the Tanzanian Chamber of Commerce Industry and Agriculture (TTCIA) and did more business training at SIDO. I am thankful that after joining the Morogoro women's group my life got better in many ways", she said.

Martina was invited by TTCIA to attend a seminar on Women's Entrepreneurship Development at the Slipway in Dar es Salaam where she found new opportunities for expanding her business. She received further training by the ILO to upgrade her skills and participate in trade fairs. "I am glad to have been invited by ILO for a seminar at the Slipway in Dar es Salaam. There, I made many friends and got orders from new customers. At the seminar, I also came to understand more about how to handle business. I feel much more confident about what I am doing now".

Martina has come a long way. She now has four machines and employs eight workers. "The business is doing well and expanding. I get orders from Dodoma and Dar es Salaam. In a good month, I can earn between TZS 200,000 to TZS 300,000. In a slow month, I make between TZS 50,000 to TZS 100,000 (approximately US\$ 41 to \$82). This business helps me to pay the factory rent of TZS 20,000, provide an education for my children, and pays for household expenses and rent. I love this business very much".



Tanzanian Chamber of Commerce Industry and Agriculture (TTCIA)

TTCIA's mission is to strengthen the private sector in Tanzania by promoting and assisting businesswomen and businessmen in their efforts to thrive and succeed. TTCIA provides its members with services in business information, business promotional events, training and counselling.

International studies show that when women are given the opportunity to generate income, it benefits their families, communities and ultimately national development efforts.

MWANAJUMA

POTTERY

“I believe and have experienced personally that a highly successful business could start on a shoestring budget. The most important thing is how to continue attracting customers”.



ILO/R. Kapur

Mwanajuma considers herself a successful entrepreneur. She turned to entrepreneurship more than eight years ago to provide food, pay rent and clothing for her five children, following the death of her husband in a car accident. Mwanajuma started as a food vendor, but with difficulties in finding a permanent place for her business, she gave up after a few years and decided to try her hand at something different. A skilled maker of clay pots, an art form she had practiced at home for nearly a decade, she set her sights on becoming a potter.

She joined the women's group of the Zanzibar Association of Disabled Persons (UWZ) and, through training, she soon developed the skills and knowledge that enabled her to access loans and grants from various organizations. Promotion of Rural Initiative and Development Enterprises Limited (PRIDE Tanzania), a micro-finance institution, was one of the first organizations she approached. With her loan secured, TZS 20,000 (approximately US\$ 17) from her savings and funds borrowed from her sister and friend, she began her business. Training provided on honing entrepreneurship skills and improving exhibiting skills also helped equip her with the tools to further her economic potential. “I would like to advise other women to join associations so that they can also benefit from various programmes”, she says.

In the business for more than two years now, she has since diversified. “I make various types of pots using local clay. I can make about 500 pots per week and sell each at 500 Tanzanian shillings at wholesale. I believe that a highly successful business could start on a shoestring budget. The most important element is how you continue attracting customers”.

During a good month, she makes profits of TZS 300,000 to 400,000 (approximately US\$ 245 to \$326) and during the low season her profits range from between TZS 150,000 to TZS 200,000. She uses these earnings to pay school fees for her children and says that the business has improved her livelihood. “My business has enabled me to build a house in which I stay with all of my children”.

Her main barrier to expanding her business has been access to capital, “I am doing my business in a very tiny place where it becomes even more difficult during the rainy seasons. I really want to raise the standard of this workshop but the biggest challenge I face is lack of access to big loans, in particular, from the banks since they require property as collateral”. She adds, “I kindly request the government to provide a plot where all women entrepreneurs can run their businesses. Every woman is doing her business from her home, and it's not easy to be seen by customers”.



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.)

Promotion of Rural Initiative and Development Enterprises Limited (PRIDE Tanzania)

PRIDE Tanzania is a micro-finance institution involved in the provision of credit to small and micro-entrepreneurs in Tanzania. Its main objective is to promote small-scale business entrepreneurs in the informal sector through the provision of non-collateralized credit to individuals.

VICTORIA

DECORATING AND CATERING



"Business
is now my
new way of
life".

Victoria was working as a teacher when she decided to turn her passion 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 the credit organization affiliated with the school in which she teaches where she applied for and received a loan of TZS 1 million (approximately US\$ 865), 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 her loan 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. It was through a women's social group to which Victoria belongs that she found out about this training. This 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 the training ended, Victoria further diversified her business to include mistress of ceremony services and cake making. Her hard work, spirit and 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 earns TZS 3 million (approximately US\$ 2,595). She uses this income to pay the salaries for her cook, six food attendants and two helpers, leaving her with a profit of about TZS 500,000 (approximately US\$ 432). She plans to further expand her business but says she needs from between TZS 13 to 14 million (approximately US\$ 11,245 to \$12,110) to improve her infrastructure and market her products. "As my business is thriving, I need capital for such things as a pick-up truck to ferry goods to and from the site. Also, I need to advertise more to be well known. I hope to get companies like Coca-Cola or Pepsi to assist in the growth of my business".



Vocational Education and Training Authority (VETA)

VETA is the official agency of the Government of Tanzania tasked with coordinating, regulating, financing, providing and promoting vocational education and training.

Association Memberships

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 access to skills and developing training, exchange of information and sharing of experiences with other women entrepreneurs.

BLANDINA

BATIK TIE AND DYE

"When I joined the association I started to learn about our country, women and politics. I became happy being exposed to new knowledge".



ILO/A. Itenda

Blandina lost her right hand in a car accident at the age of ten. Despite the fact that many persons with disabilities in Tanzania have not gone to school, let alone university, she successfully completed Advanced Level Secondary Education in neighbouring Kenya. She began working as a volunteer guide and counsellor at Bugando Hospital in Mwanza, and later on worked for CHAWATA, an association for persons with physical disabilities outside the capital of Tanzania. Now in her thirties, Blandina is a well respected member of SHIVYAWATA, an umbrella organization for NGOs of and for persons with disabilities in Tanzania, and also serves as a role model for other women.

Under her leadership, and with support provided by the ILO through SHIVYAWATA, Blandina presents a bi-weekly program on ITV – Independent Television Limited – about women's development issues ranging from education to business to socio-economic development. "Becoming a member of SHIVYAWATA and attending ILO trainings supported through them did not only change my mind about women but also gave me employment. Before joining, I knew very little about women entrepreneurship and business. In my tribe, women do not have any rights. They spend quite some time caring for children and domestic work, including farming. When I joined the association I started to learn about our country, women and politics. I became happy being exposed to new knowledge".

Blandina supplements the income earned through her part-time work at ITV by selling batik tie and dye clothes and ornaments. She says she sells on credit, mostly because of increased profit margins. Her biggest challenge comes from those who delay or fail to pay.

Depending on the season, Blandina's batik business generates from TZS 180,000 to TZS 350,000 per month (approximately US\$ 155 to \$ 302). She says it's sufficient to provide for household expenses and schooling fees for her seven year old daughter. "My best selling line are women and children clothes. Because of the training I received from the ILO on quality control and marketing techniques, my customer base is increasing all the time".



Chama cha Watu wenye Ulemavu Tanzania (CHAWATA)

CHAWATA is the Association of the Physically Disabled of Tanzania and was founded in 1969. It has local branches in different regions of the country. CHAWATA has a revolving loan fund scheme providing capital for disabled persons to become self-reliant in productive activities.

Shirikisho la Vyamaa vya Watu wenye ulemavu Tanzania (SHIVYAWATA)

SHIVYAWATA, the Tanzania Federation of Disabled Peoples' Organizations, is an umbrella organization for NGOs of and for persons with disabilities in Tanzania. It represents the following organizations: the Tanzania Association of the Deaf (CHAVITA), the Tanzania League of the Blind, the Tanzania Albino Society (TAS), and the Tanzania Association for the Mentally Handicapped (TAMH).

MONICA

FOOD PROCESSING



"The ILO has given me a lot of confidence. I've learned how to structure my business and market my products to shops."

For Monica, the road to entrepreneurial success and confidence led her from a small business decorating at celebrations to providing processed foods both locally in Morogoro and in other regions. Since she started the food processing business in 2000, she has learned how to manage her own enterprise and market her products, while generating solid monthly income.

"My business consists of various food products like flour, garlic, mango pickle, mbilimbi pickle, soya drink, ground nuts and honey", she says. Monica gained support from the Morogoro Women's Trust Fund business incubator programme which provided training in food processing methods and technologies. She also attended other skills building courses such as How to Handle Your Business, organized by Sokoine University of Agriculture, and ILO training and seminars on business and management skills for enterprises. "The ILO has given me a lot of confidence. I've learned how to structure my business and market my products to shops. When I first started, I used to have losses because I didn't understand the business well. But training on packaging and handling customers has benefited me a lot". She also says that she welcomed ILO's inclusive approach to training because it treats people living with disabilities or HIV/AIDS equally, as "they are just normal human beings". Monica is well aware of the stigma and discrimination faced by people living with HIV/AIDS as her husband is HIV-positive.

Today, her food products are sold to other regions outside Morogoro – Tanga, Dar es Salaam and Dodoma. After more than seven years as an entrepreneur, Monica has many customers and is able to generate monthly profits of up to TZS 800,000 (approximately US\$ 700).



Month of the Woman Entrepreneur

Held annually in Ethiopia, the United Republic of Tanzania, Uganda and Zambia, the Month Of the Women 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 entrepreneurship development. During 2006, 3,200 women entrepreneurs participated in MOWE events and activities across the four countries.

SUBIRA

TAILORING

"Women should learn some skills and do their own business in order to be self-reliant and live a life of dignity".



ILO/R. Kapur

Subira has never let her disability prevent her from succeeding in business. Her first venture, managing a small kiosk, did not meet her aspirations. Since starting a tailoring business in Magomeni, a suburb of Dar es Salaam, she has not only found a new and more challenging career but she has also improved her standard of living and generated enough income to pay school fees for her children. Along the way she also gained confidence, independence and dignity.

Joining the LEO Disabled Women's Group – "Leo" is a Kiswahili word meaning "today" – she received training in batik tie and dye fabrics and tailoring. However, facing stiff competition from other tailors and producers of similar fabrics, she realized she needed more than just practical skills training to achieve success. ILO training on how to effectively run a business and understand the competition helped her identify opportunities for both enterprise and personal growth and complete a business plan.

"The assistance I received from the ILO helped me understand my work as well as how to handle customers and trade", she says, adding that if business is good she makes about TZS 150,000 a month (approximately US\$ 130).

Subira now wants to meet the competition head on and advance her career as an entrepreneur by expanding her business and buying the latest sewing machines. "In my business there is a lot of competition, so I have to give it my best," she says. "Women should learn some skills and do their own business in order to be self-reliant and live a life of dignity".



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.

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

CHAMA CHA WATU WENYE ULEMAVU TANZANIA (CHAWATA)

Buguruni Market
P.O. Box 2361
Dar es Salaam
Tanzania
Tel: +255 22 2866626,
Email: chawatahq@hotmail.com

FEDERATION OF ASSOCIATIONS OF WOMEN ENTREPRENEURS OF TANZANIA (FAWETA)

Samora Avenue
P.O. Box 11522
Dar es Salaam
Tanzania
Tel: +255 22 2122331
Email: cge@email.com
Website: www.avban.org/assciations/faweta

MOROGORO WOMEN WEAVERS' GROUP

Kilakala Girls Secondary School Road
P.O. Box 800
Morogoro
Tanzania
Tel: +255 75 2219351
Email: martinamoroweavers2@yahoo.com

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

Mbagala Charambe
Ratad SACCOS
P.O. Box 7615
Dar es Salaam
Tanzania
Tel: +255 75 4480265

PROMOTION OF RURAL INITIATIVE AND DEVELOPMENT ENTERPRISES LIMITED (PRIDE TANZANIA)

P.O. Box 13900
Arusha
Tanzania
Tel: +255 27 2502343
Email: pridet@zfricaonline.co.tz
Website: www.pride-tz-org

SHIRIKISHO LA VYAMAA VYA WATU WENYE ULEMAVU TANZANIA (SHIVYAWATA)

Kinondoni B
Kanazi Street
P.O. Box 42984
Dar es Salaam
Tanzania
Tel: +255 78 4419030
Email: shivyawata@yahoo.com

SMALL INDUSTRIES DEVELOPMENT ORGANIZATION (SIDO)

SIDO Headquarters
Mfaume/Fire Road
Upanga
P. O. Box 2476
Dar es Salaam
Tanzania
Tel: +255 22 215 1946/7
Email: dg@sido.go.tz
Website: <http://www.sidotz.org>

TANZANIAN CHAMBER OF COMMERCE INDUSTRY AND AGRICULTURE (TTCIA)

P. O. Box 9713
Samora Avenue
Twiga House Floor
Dar es Salaam
Tanzania
Tel: +255 75 4402686
Email: magdalenemkocha@yahoo.co.uk

UMOJA WA WATU WENYE ULEMAVU (UWZ)

Kikwajuni Weles
P.O. Box 2043
Zanzibar
Tanzania
Tel: +255 77 7411471

VOCATIONAL EDUCATION AND TRAINING AUTHORITY (VETA)

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

OTHER PARTNER ORGANIZATIONS:

- 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.





Voices

OF WOMEN
ENTREPRENEURS

IN TANZANIA