

Voices

OF WOMEN ENTREPRENEURS
IN ZAMBIA



ILO IN PARTNERSHIP WITH IRISH AID

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Voices of women entrepreneurs in Zambia / International Labour Office; ILO in Partnership with Irish Aid. - Geneva: ILO, 2008 32 p.
ISBN: 978-92-2-121367-3; 978-92-2-121368-0 (web pdf)
International Labour Office; Irish Aid woman worker / women's empowerment / entrepreneur / entrepreneurship / management development / Zambia 14.04.2
ILO Cataloguing in Publication Data

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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 1,400 Zambian women participated in ILO–Irish Aid sponsored programmes and activities aimed at building entrepreneurial skills and enhancing business knowledge on topics including, among others, management, business plans, production, costing and pricing.

Some of the personal experiences of Zambian women entrepreneurs who have participated in these training courses have been captured in the following pages. Their businesses represent a variety of sectors ranging from office support services to food processing to education. Listening to their voices, we hear how they have been able to start their businesses with very little capital; expand their businesses by putting into practice what they learned at training; and share their experiences and encourage other women to replicate their successes. Their experiences clearly illustrate that business opportunities are not created from external forces alone but arise from markets and entrepreneurial capabilities. Most importantly, we read how their businesses provide them with a sense of personal and financial freedom, a means to provide for their family and improve their standard of living as well as an opportunity to serve their communities by creating employment opportunities.

BEATRICE

TAILORING, SALON AND RESTAURANT OWNER



"It (business) has given me a new perspective on life and I am now a manager not only of my own business but also of my life".

In 1989, Beatrice launched her business with financial backing and encouragement from her husband. Formerly employed in government service, she decided to leave her job to pursue higher income earnings and develop her creative skills in business. "All the money I started my business with was given to me by my husband. He bought me two second hand sewing machines and some materials which I used for making clothes, which I sold at my former workplace". Impressed by her designer quality work and fine embroidery, soon many customers began placing orders.

In the beginning, Beatrice worked from home, employing one tailor. Since then, she considers that her training in Start and Improve Your Business, which was offered by the ILO in partnership with the Zambia Federation of Associations of Women in Business (ZAFAWIB), increased her capacity to build her business further. Her business increased and she has hired eight women who moved from unemployment to high-end tailoring and other specialized services provided by Beatrice's business. "I found them (training) very educational and my business is what it is because of the ILO trainings. I got the idea to diversify and now I run an African food restaurant and a hair salon at the same premises as the tailoring and craft shop". This strategic alliance has helped grow her sewing business, generating monthly income earnings of between 3 million to 10 million Zambian Kwacha (ZMK), or approximately US\$ 920 to \$3,068. Demand for Beatrice's other services, which include a hair salon and sales of African crafts and foods, further increase her monthly earnings.

Beatrice uses her monthly profits to pay her ten workers, to reinvest in her businesses and to contribute to the family's livelihood. "All the money from the business is being reinvested into the business to improve it. For example, we hire out chairs. We started with 150 chairs and now have 250; our target is to reach 1,000 chairs". Though she does not pay herself a salary, she is very happy with her business and says that the greatest benefit gleaned from it is a sense of individual empowerment and responsibility. "It has given me a new perspective on life and I am now a manager not only of my own business but also of my life", she says.

When asked if she still needs further technical assistance, Beatrice indicates that additional training in finance would help with the procurement aspects of her hiring business.

Beatrice is eager to share her tailoring skills with other women. She says she would also encourage them to pay their taxes, saying that, "if everyone paid the three per cent, it would go a long way in helping to develop the economy of the country".



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.

Minimum Wages

The minimum wage for non-unionized workers, whose wages and conditions of employment were not regulated through collective bargaining, was determined by category of employment. In June 2006, the government published a statutory instrument that raised the minimum wage to \$67 per month (268,000 Kwacha) based on a 48 hour workweek, the legal maximum for non-unionized workers.

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

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 sell the chickens at the market for profit. This bartering 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.

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 the Woman 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.



National Vocational and Rehabilitation Centre (NVRC)

The Ministry of Community Development and Social Services provides a vocational training programme for people with disabilities through NVRC in Ndola. The Technical Education Vocational and Entrepreneurship Training Authority approves the syllabus and the National Examinations Council issues trainees with certificates upon the successful completion of their course.

Month Of the Woman Entrepreneur (MOWE)

Held annually in Ethiopia, Tanzania, Uganda and Zambia, MOWE draws attention to the achievements of women entrepreneurs, with or without disabilities or living with HIV/AIDS, through events such as media campaigns, workshops, trade fairs and exhibitions, and promotional activities. These 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.

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 YES".

For years, 32 year old Gillian dreamed of starting her business. Her years of experience working as an office manager for a university and her solid educational background provided the motivation to make that dream a reality. "I saw many opportunities in the computer world and was encouraged to start my own business". In 2005, 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 employs six people and owns three computers, a printer, a scanner, a photocopier, in addition to other office equipment. She pays herself and her workers a salary with the monthly business income of between ZMK 800,000 to ZMK 6 million (approximately US\$ 240 to US\$ 1,840).

Gillian's membership in the Zambia Federation of Associations of Women in Business (ZAFAWIB) has enabled the honing of her business management skills and participation in the 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 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 expansion of 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".

Being an entrepreneur has had a great impact on Gillian's life and that of her family. She now supplements the family's income to cover household needs and payment of school fees for the children. Members of her community respect her for the assistance and advice she provides.



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.*

HILDA

PEANUT BUTTER MAKING BUSINESS

"The secret to success is that you need to know how to package your products and ensure that the quality is good".



Hilda used to buy and sell fish as a business while also working as a secretary for a Lusaka-based organization. Then, in 1998, her life changed drastically when she lost her sight and later suffered a stroke which caused paralysis. Married and with seven children to provide for, life became financially difficult and she had to engage in some sort of income-generating activity. Through friends, she learned how to make peanut butter and with savings from her previous business, supplemented by a contribution made by her husband, she bought a 15 kilogram can of shelled grounds nuts and started her business. Assisted by her husband, she's been making peanut butter since 2006. ILO-training in Improve Your Exhibiting Skills and marketing, supported by the Zambia Federation of Associations of Women in Business (ZAFAWIB) and the Zambia Agency for Persons with Disabilities (ZAPD), has helped Hilda strengthen her business acumen and access a broader public. "I started business without knowledge, but now I have increased knowledge because I know how to keep capital. I have a lot of customers because I have changed the packaging and I have labeled my peanut butter bottles. The secret to success is that you need to know how to package your products and ensure that the quality is good", she says.

Her business generates an average income ranging from ZMK 250,000 to ZMK 500,000 per month (approximately US\$ 72 and US \$145). From the profits, she pays her husband and herself a salary. Training has helped her realize that without this separation of finances, the monies could be unwisely spent. She and her husband use their joint salaries to pay for their children's education, the loan on their house and other household needs.

Content with her business, she says, "I wouldn't love to change but to develop the same peanut butter business". According to Hilda, a capital investment loan of ZMK 1,000,000 (approximately US\$ 295) would help her business operate profitably. "The problem is there is no empowerment financially. I need to improve my machinery and also the start-up capital. With these two in place, I can go very far in my business". She also believes that ILO WEDGE can further empower women entrepreneurs by providing them with capital for start ups or expansion of existing businesses and by encouraging others to get into business, regardless of their condition and socio-economic status.

Pleased with the benefits her business yields, Hilda encourages other women to start their own business, "having your own business is the route to being independent financially".



Zambia Agency for Persons with Disabilities (ZAPD)

ZAPD's main functions include: planning, promoting, coordinating and providing services for people with disabilities, including training services; welfare and rehabilitation; keeping statistical records of incidence and cause of disability; promoting research on rehabilitation programmes for people with disabilities; and advising the Minister on the well-being of people with disabilities. Members of the agency include eight representatives of Disabled Persons' Organizations (DPOs), as well as a member of the Zambia Chamber of Commerce and Industry.

GRACE

TAILORING



"I need training in business skills because the world is changing and there are new ideas in the market".

Grace started her business in 1994 for one simple reason: to improve her standard of living. "I got the idea from my mother and the skills from the National Vocational Rehabilitation Centre (NVRC)", she says about the tailoring business she started. She adds, "I then got a loan from the Zambia Agency for Persons with Disabilities (ZAPD)". In business for over a decade, Grace works alone and plans to stay in the same business, "I want to maintain the same business because it is simple for me to do when I grow old or when I'm in the village", says the married, 38 year old, deaf mother of two.

Grace was motivated to further increase the demand for her business services to improve her family's life. So when she found out about training through her memberships with the women's wing of the Zambia National Association of the Deaf (ZNAD) and the Zambia National Association of Disabled Women (ZNADWO), both ILO partners, she eagerly signed up. She participated in Improve Your Business training which teaches existing entrepreneurs how to improve the productivity of their business through skills development and effective management practices, and attended exhibitions organized by the ILO WEDGE Programme. Grace says, "the training I have received from the ILO is useful; it has made me improve my business very much". She also says "I need training in business skills because the world is changing and there are new ideas in the market", adding further that the "ILO should continue integrating women with disabilities with other women entrepreneurs in their activities because if we are separated we are not helping each other. We need to learn from each others' ideas".

Slowly, Grace's business is turning a profit. With average monthly earnings ranging from ZMK 600,000 to ZMK 1,000,000 (approximately US\$180 and \$295), she strives to reinvest what she can back into the enterprise without yet committing to paying herself a regular salary. More importantly, she is able to contribute to the family's needs and this, according to Grace, has made the biggest difference. At the community level, she says that she's gained respect and cooperates with her neighbours. "They love me and they bring their materials to me. That way, I'm happy because I'm not a beggar".

She encourages other women, especially deaf women, to be self-reliant and independent. In her opinion, this can only be achieved if they start running their own businesses.



Zambia National Association of the Deaf (ZNAD)

The Zambia National Association of the Deaf (ZNAD) was established in 1989. It has a Zambian Sign Language Programme, which has expanded to teaching Sign Language to a broad range of individuals: people who are hearing impaired, persons who work with people who are hearing impaired and community service providers who come into contact with hearing impaired people.

Two goals of the Programme are the formation of a Sign Language department at the University of Zambia and acceptance of Sign Language as an official language.

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 voice to channel their concerns. It offers seminars and workshops and promotes education, training and employment possibilities for women with disabilities.

WAMUSHEKE

HONEY PRODUCING BUSINESS

"Starting a business has given me recognition, confidence and self esteem".



ILO/F. Mambwe

Very few women are engaged in the type of business in which Wamusheke is involved: honey making. A secondary school teacher in Lusaka for many years, her late husband, a forester and beekeeper, encouraged her to enter the agricultural business. She started her business in 1999 with ZMK 100,000 (approximately US\$ 30) from family contributions and began producing and processing honey from home. Today, she produces over 4,000 bottles of honey each month, each weighing 500 grams. She employs four workers and generates average monthly sales of ZMK 12 million (approximately US\$ 3,680) or higher. Wamusheke's membership in the Zambia Federation of Associations of Women in Business (ZAFAWIB), Women Entrepreneurship Development Association of Zambia (WEDAZ) and Christian Business with Integrity (CBI) have enabled her to tap into ILO's Improve Your Exhibiting Skills (IYES) and Start Your Business training. IYES training built her capacities to access new markets for her product. "IYES training has enabled me to know how to display my products well and attract many customers". This, she says, was a turning point for her business.

Wamusheke is optimistic about the future of her business and is looking to expand her operation. However, she lacks investment capital to support the skills and know-how acquired through training. "I would like to develop my business by acquiring my own machinery to start producing and processing. I would also like to have my own factory. What I need to achieve this is financial infusion to purchase the land and set-up a honey factory". She also says she needs assistance in the area of land acquisition and a commercial plot for construction of a new factory.

On a personal level, Wamusheke says "starting a business has given me recognition, confidence and self esteem. In terms of my family, it has given them hope for the future, good health because I can afford and provide good food that is medicinal". At the country level, she says she would like to see greater involvement of rural women in ILO WEDGE programme activities "so that we have equal benefit nationwide".



Christian Business with Integrity (CBI)

CBI brings together groups of small business owners for mutual training and support. Each month, group members save money and contribute it to a communal pool. After six months of savings, members are eligible to receive a loan from the fund to invest in their businesses. Members can receive a loan up to three times their savings amount. Upon repayment, additional funds are available for future loans to other group members. CBI currently operates two groups in Zambia: one in Chipata, the other in Lusaka.

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

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".

Susan is a well-respected member of her community and serves as a role model for aspiring entrepreneurs. At 34, this 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, she considers it was access to training in Improve Your Exhibiting Skills provided by the women's wing of the Zambia Federation of the Disabled (ZAFOD) and the Zambia Federation of Women in Business (ZAFAWIB) that helped boost her business confidence. After attending the training, she sought another location in the city centre to expand her phone booths and diversify her products.

With average earnings of ZMK 600,000 to ZMK 1 million per month (approximately US\$ 180 to \$295), Susan 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 business, 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, which demonstrates her capacity to overcome the stigma of being deaf and HIV-positive in her community.



Zambia Federation of the Disabled (ZAFOD)

ZAFOD, established in 1990, is an umbrella organization of Disabled Persons' 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.

GRACE

BATIK TIE & DYE

"Women in rural areas should be made to realize that when they are in business they are at a different level than a person who is just sitting at home."



Skills training in tie and dyeing material provided by the Women Entrepreneurs Development Association of Zambia (WEDAZ), an ILO partner, enabled Grace to start her own business in 2001. WEDAZ also offered training in business management, links to micro-financing institutions where she has accessed funds to grow her business, and opportunities to participate in trade shows for displaying and marketing her products. Today, Grace shares her knowledge and experience with aspiring and practicing women entrepreneurs in her community, using ILO-supported training tools designed to build business management skills, know-how and access to new markets.

Although her business is doing well and has diversified, she now uses her tie and dyed materials to produce finished clothing, Grace maintains her job as a teacher in the public sector. While her business has grown, she still looks for ways to improve upon her design skills to ensure that her product remains of the highest quality. She is also interested in more training in business planning and costing.

As a result of her business, Grace has gained financial independence and is able to generate from ZMK 100,000 to ZMK 1 million (approximately US\$ 29 to \$295) in monthly earnings. Her business employs her niece and a tailor. Grace pays them both a fixed wage, though she does not yet pay herself a formal salary. She says her business has had a positive impact on her family. "It is helpful in times of problems because I can easily get to the bank, withdraw money and solve all problems". This, according to Grace, makes her family and the community she lives in treat her with respect.

To help more women, Grace suggests that "organizations like WEDAZ should go into rural areas to sensitize more women about the importance of being in business. Women in rural areas should be made to realize that when they are in business they are at a different level than a person who is just sitting at home".



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.)

SUSAN

PRE-SCHOOL FOR CHILDREN WITH DISABILITIES



"By engaging in different jobs, they (persons with disabilities) will realise that they can give a service to society just as well as any other person".

Susan knows too well the stigma of disability and discrimination against people with disabilities. At the age of six, she contracted polio and had to walk with crutches. In spite of her disability, she was encouraged by her parents to complete her 12th grade education ("O" level) and later, after their deaths, was supported by her brother and other family members in 1998 to pursue a year-long teaching course. Recognizing that many children with disabilities often lack access to education, she started a pre-school business in Kanyama, where she now lives. A room offered by a philanthropist provided the initial venue for her school. Then in 2005, she formally opened the pre-school in partnership with a friend. Supplementary income from her parallel business in crocheting and doll making helps to subsidize costs related to the pre-school and covers basic living expenses. Susan's membership in the Kanyama Cooperative Credit and Savings Union, linked to a network of associations that promotes entrepreneurship, is teaching her how to grow and expand her school business so that it can be profitable and sustainable over the long term.

Business training has developed her business skills. She also says that her membership in associations has enabled her to attend meetings and workshops on human rights for people living with disabilities. She attended an ILO meeting on Human Rights for Persons with Disabilities and described it as an eye-opener. Based on what she learned through training and workshop participation, she was motivated to continue with ILO-supported activities in business management skills development.

Though faced with the challenge of turning her pre-school into a self-sustainable and profitable business, Susan is determined to make it work. Currently, enrolment varies between 25 to 37 children per month, which generates an average income of ZMK 140,000 to ZMK 200,000 per month (approximately US\$ 40 to \$60). "I would like to see my school at a level where I can employ other teachers, especially, teachers for special education, and buy all the necessary teaching aids. I can only attain this if I start enrolling more children and the number of those who are able to pay increases to above 90 per cent", she says.

As an entrepreneur, Susan has achieved social and economic independence. "Before, I used to be a dependent at my brother's house. Now, I rent a house with my friend", she says. Susan advises other women, in particular women with disabilities, to think about starting their own business. "By engaging in different jobs they will realize that they can give a service to society just as well as any other person".



About Cooperatives

Cooperatives are an important source of jobs in urban and rural areas around the world. What characterizes cooperatives among other enterprises is their focus on meeting the needs of their members. Through pooling of resources, however small, members can mobilize self-help and mutual support to provide for goods, services and access to markets. Cooperatives can provide members with food and other products, education, housing, credit, agricultural support and other specific support.

GRACIOUS

PRIVATE SCHOOL

“This has changed my life as well because I’m more independent, I work for myself and I’m financially empowered.”



ILOJ. Banda

An educator by profession, Gracious started a private school largely in response to a demand for extra lessons from students in her community of Avondale, located east of Lusaka. In 1999, she left her long-time teaching job with the government and began reorganizing her own house, converting living areas to classrooms. She started providing lessons and now employs eight workers, counting on support from family members to run the school which boasts enrolment of between 70 to 100 students. A long time member of the Women Entrepreneurship Development Association of Zambia (WEDAZ) and its current chairperson, Gracious has benefited from the numerous training initiatives on business skills, management and planning provided by the association in partnership with the ILO. She says that this training has led to an improvement in her business and that she plans to continue to seek further training to expand her business from a primary to secondary school. To do so, she will require assistance in acquiring land and accessing financing for building.

Gracious says that being self-employed has had a tremendous impact on her life. “My income has increased greatly compared to what I used to get. This has changed my life as well because I’m more independent, I work for myself and I’m financially empowered”, she says, adding “I’m now able to support my family financially, including helping my extended family”. Since Gracious’ livelihood is dependent on the school’s success, she invests all sources of extra income in her school.

Recognizing the positive virtues associated with entrepreneurship, for example, efficiency, dynamism, innovativeness, high performance, among others, Gracious encourages other women interested in starting their own business to join associations like WEDAZ to learn how to start, improve and grow their enterprises. She also says that the ILO WEDGE programme can and should continue to facilitate women entrepreneurship development through skills training and financing start-up capital, and that together “the ILO in conjunction with WEDAZ should help women register their businesses and create a database of all women entrepreneurs across the country”.



Women Entrepreneurship Development Association of Zambia (WEDAZ)

WEDAZ’s main objective is to stimulate the economic empowerment of women and youth in Zambia through skills and business management training and the provision of funding and marketing support to micro-entrepreneurs. It achieves this aim by: providing entrepreneurship and skills training to members; providing credit to individual members and women’s groups for income-generating activities; promoting the development of women entrepreneurs by providing a networking forum, and; providing support to community social groups on women’s and children’s rights.

PHELLONER

BEADS AND HIV/AIDS RED RIBBONS



Phelloner started her own business for one main reason: "to have something to do to earn a living."

In 2005, Phelloner started her beads and HIV/AIDS red ribbon making business from her home, "to have something to do to earn a living". A year earlier, she learned she was HIV-positive but that did not prevent her from going into business. She says the biggest challenge she faces today is the stigma of being HIV-positive. "I'm still dealing with this challenge of being rejected by my own family and my husband's family", she says.

At 37, her unemployed husband and two children depend on her modest income to cover the costs for school fees, house rent, medical bills and clothing. She also takes care of a younger sister who lives with her. Unique training opportunities provided by the ILO through a partnership with the Zambia Federation of Associations of Women in Business (ZAFAWIB) provided Phelloner with tools to improve the quality of her product and participation in exhibitions that have contributed to increasing her market access and sales. "After the Katondo exhibition, the money I made was very good and I hope that this support from ILO through ZAFAWIB will continue", she says.

Phelloner says she would like to continue in the same business, though she would like to develop it further to increase her capacity to provide for her family. She says she'd like to acquire a shop in the city centre to benefit from more customers and increased sales. She also says she would welcome more ILO training in financial management, marketing and product improvement, adding that there should be more information available to people living with HIV/AIDS so that they are "more educated and made aware of the benefits of the ILO activities". An advocate of the ILO's integrated approach to training, Phelloner thinks ILO activities should continue and include everyone because "everyone is equal".



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

CHRISTIAN BUSINESS WITH INTEGRITY (CBI)

Tel: +260 622 33 77
Email: cbi@zamtel.zm

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

WOMEN ENTREPRENEURSHIP DEVELOPMENT ASSOCIATION OF ZAMBIA (WEDAZ)

Lusaka
Zambia
Mob: +260 967 45 56
Fax: +260 122 25 09
Email: tinenenjidaka@yahoo.com
Web: www.widnet.org.zm/partner_wedaz.php

ZAMBIA AGENCY FOR PERSONS WITH DISABILITIES (ZAPD)

P.O. Box 50073
Lusaka
Zambia
Tel: +260 126 10 51
Fax: +260 126 01 28

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: +260 121 23 11
Fax: +260 128 65 29
Email: zafod@zamnet.zm

ZAMBIA NATIONAL ASSOCIATION OF THE DEAF (ZNAD)

P.O. Box 35295
Lusaka
Zambia
Tel: +260 121 23 11
Fax: +260 128 65 29
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:

- 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;
- Youth Entrepreneurs Association of Zambia;
- Zambia National Association for Women with Disabled Women;
- Zambia Chamber of Small and Medium Business Association;
- Zambia Congress of Trade Unions;
- Zambia Federations of Employers.

